

# WHARFEDALE GENERAL HOSPITAL CARDIAC CLUB

England & Wales · Charity number 1155721

## Details

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Other names	WGHCC
Status	Registered
Legal form	CIO
Registered	2014-02-10
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Address	410 Otley Road Leeds LS16 8AD
Phone	07818024059
Email	<a href="mailto:wghcardiacclub@gmail.com">wghcardiacclub@gmail.com</a>
Website	<a href="http://www.wharfedalecardiacclub.org.uk">www.wharfedalecardiacclub.org.uk</a>

## Activities

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**Objects:** The objects of the CIO are to preserve and protect the health of former coronary care and heart surgery patients and others wishing to exercise for preventative reasons by offering an exercise regime through the provision of qualified instructors, developing knowledge and social contact with similar patients.

**Activities:** Providing professionally supervised exercise classes aimed at preserving, improving and protecting the health of former coronary care and heart surgery patients and those at risk of cardiac events.

## Classification

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- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** The Advancement Of Health Or Saving Of Lives
- **Who:** Other Defined Groups

## Geography

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- Bradford City
- Leeds City
- North Yorkshire

## Finances

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Period end	Income	Expenditure	Assets	Employees
2025-09-30	£13,754	£13,917	-	-
2024-09-30	£13,402	£11,183	-	-
2023-09-30	£13,643	£9,463	-	-
2022-09-30	£7,778	£8,707	-	-
2021-09-30	£3,868	£4,463	-	-

## Trustees

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Name	Role	Appointed
David Farrow	Chair	2015-11-10
Ben Jordan		2017-10-18
John Hammond		2015-11-10
Judith Davies		2016-10-18

**WHARFEDALE GENERAL HOSPITAL CARDIAC CLUB**

England & Wales - Charity number 1155721

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# Accounts

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**CHARITY COMMISSION  
FOR ENGLAND AND WALES**

## Trustees' Annual Report for the period

**From**                      **Period start date**                      **1<sup>st</sup> October 2024**

**To**                              **Period end date**                      **30<sup>th</sup> September 2025**

**Charity name: Wharfedale General Hospital Cardiac Club**

**Charity registration number: 1155721**

## Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The primary objective of the charity is to provide exercise opportunities aimed at preserving, improving and protecting the health and fitness of people who have had a cardiac event or wish to exercise for preventative reasons by offering a regular exercise regime through the provision of exercise classes supervised by professionally
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<ol style="list-style-type: none"><li>1. Two exercise classes are provided on Monday and Thursday evenings (save for Bank Holidays).</li><li>2. Membership of the charity (which allows participation in exercise classes) is open to all members of the public who have experienced cardiac events and/or cardiac surgery or wish to exercise for preventative reasons in order to help protect and improve their health and assist with their rehabilitation and general fitness, providing they are suitable to undertake such exercise, which is normally checked by referral from a health specialist (e.g. their GP) or through referral from a rehabilitation programme such as "Phase 3" cardiac rehabilitation.</li><li>3. The Charity hosts meetings of a Cardiac Peer Support Group aimed at educating members and others regarding cardiac issues and providing the opportunity to share experience</li></ol>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees confirm that, in all matters relating to the Wharfedale General Hospital Cardiac Club they have had due regard to the guidance issued by the C

**Additional information (optional)**

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	Not applicable
Policy on social investment including program related investment	Para 1.38	Not applicable
Contribution made by volunteers	Para 1.38	Serving as Trustees and/or members of the management committee
Other		Not applicable

**Achievements and Performance**

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>1. Continuing to grow attendance and recruiting new members since Covid-19.</p> <p>2. Continuing to provide four evening exercise sessions under infection control arrangements agreed with the hospital which allows the Charity to use its gym for these sessions.</p> <p>3. Retention of highly qualified instructors to lead exercise sessions.</p> <p>4. Hosting a cardiac peer support group with presentation by expert speakers for the benefit of members and others and to generate new participants.</p>

**Additional information (optional)**

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	All activities are designed to fulfil the primary objectives of the charity as set out above and these have been met as set out above.
Performance of fundraising activities against objectives set	Para 1.41	The main source of income is the fees which members pay for participating in each exercise class. Reserves are held to cover potential deficits.
Investment performance against objectives	Para 1.41	Not applicable
Other		Not applicable

## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	A budget is set each year aimed at breaking even without allowing any donations which might be made to the charity (as such donations are unpredictable). As the main source of income, the fee charged to members for attending exercise classes is set at a level aimed to achieve break-even. In the year to 20 <sup>th</sup> September 2025 a small deficit of £162 indicated that break-even was almost achieved.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Reserves are held to cover potential deficits.
Amount of reserves held	Para 1.22	£12807 as at 30 <sup>th</sup> September 2025.
Reasons for holding zero reserves	Para 1.22	Not applicable
Details of fund materially in deficit	Para 1.24	Not applicable
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	Not applicable

### Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Whilst occasional one-off, unsolicited donations are received from members and others, the main source of funds is the payments made by members for participating in exercise sessions
Investment policy and objectives including any social investment policy adopted	Para 1.46	There is no policy.
A description of the principal risks facing the charity	Para 1.46	<ol style="list-style-type: none"> <li>1. Medium to long term succession - Lack of volunteers to take over from the members who currently manage the club.</li> <li>2. Attendances at exercise classes unexpectedly falling below the break-even figure resulting in continued deficits.</li> <li>3. The charity uses a gym at a local hospital to conduct exercise classes. This is entirely at the discretion of the hospital management.</li> </ol>
Other		

## Structure, Governance and Management

Description of charity's trusts:		None
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution supplemented by comprehensive written procedures.
How is the charity constituted?	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Election at the Annual General Meeting with the power to co-opt additional Trustees up to a maximum of twelve.  One third of Trustees retire by rotation at each AGM.

### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

### Reference and Administrative details

Charity name	Wharfedale General Hospital Cardiac Club
Other name the charity uses	Wharfedale Cardiac Club (Note the cardiac peer support group hosted by the charity is known as the Otley and North Leeds Cardiac Support Group.)
Registered charity number	1155721
Charity's principal address	c/o MSK/Physiotherapy Unit, Wharfedale Hospital Newall Carr Road LS21 2LY  <b>Note:</b> The above address is the location of the exercise classes conducted by the charity. It should <b>NOT</b> be used as the postal address.  Preferably documents should be scanned and emailed to wghcardiacclub@gmail.com. If this is not possible then items should be posted to the Chairman c/o 410 Otley Road, Leeds, LS16 8AD.

**Names of the charity trustees who manage the charity**

Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
David Farrow	Chair/Secretary		
Benjamin Jordan	Treasurer		
Judith Davies	Trustee		
Michael	Trustee		

**Corporate trustees – names of the directors at the date the report was approved**

Director name		
None		

**Name of trustees holding title to property belonging to the charity**

Trustee name	Dates acted if not for whole year	
None		

**Funds held as custodian trustees on behalf of others**

Description of the assets held in this capacity	None
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects.	None
Details of arrangements for safe custody and segregation of such assets from the charity's own assets.	None

**Additional information (optional)****Names and addresses of advisers (Optional information)**

Type of adviser	Name	Address
None		

**Name of chief executive or names of senior staff members (Optional information)**

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**Exemptions from disclosure****Reason for non-disclosure of key personnel details**

None
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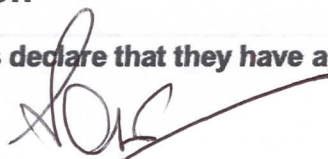
**Other optional information**

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**Declaration**

The trustees declare that they have approved the trustees' report above.

Signature:



Full Name: David Farrow

Position: Chair/Secretary

Date: 7<sup>th</sup> November 2025

## Statement of Receipts and Payments for the year ending 30th September 2025

Funds	Year ended 30/9/25		Year ended 30/9/24	
<b>Opening bank balances</b>				
Current Account	71 *		485 *	
Deposit Account	<u>12899</u>		<u>10264</u>	
	<u>12969</u>	12969	<u>10750</u>	10750
<b>Closing bank balances</b>				
Current Account	355		71	
Deposit Account	<u>12452</u>		<u>12899</u>	
	<u>12807</u>	12807	<u>12970</u>	12969
<b>Change in funds</b>		<u>-162</u>		<u>-2219</u>
<b>Source/application of funds</b>				
<b>Income</b>				
Attendance fees from exercise classes	10340		8070	
Phase 3 courses	1152		480	
Support Group Meetings	1200		0	
Sundry donations and grants	700		101	
Gift Aid	50		20	
Phase 3 & Support Group Grant	0		4520	
Bank Interest	154		173	
Sundry income	159		38	
	<u>13754</u>	13754	<u>13402</u>	13402
<b>Expenditure</b>				
Tutors' Fees	8820		7990	
Insurances	1402		1264	
Websites/IT	0		149	
Data Protection Registration	40		40	
Stationery and postage	100		23	
Equipment maintenance	483		341	
Equipment renewals	46		111	
Sundry expenditure	200		464	
Zoom Subscription	0		0	
Little fees	188		145	
Phase 3 & Support Group expenditure	<u>2638</u>		<u>658</u>	
	<u>13917</u>	13917	<u>11184</u>	11184
<b>Deficit</b>		<u>-162</u>	<b>Surplus</b>	<u>2218</u>

\*after adjustment  
for unenclosed items.

## Examiner's Report

This statement of receipts and payments has been checked to the records of the Wharfedale General Hospital Cardiac Club and found to be in accordance therewith:

Signed:

B Pettiger

Date:

18<sup>th</sup> October 2025

**WHARFEDALE GENERAL HOSPITAL CARDIAC CLUB**

England & Wales - Charity number 1155721

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# Accounts

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**Trustees' Annual Report for the period**

**From 1<sup>st</sup> October 2023  
To 30<sup>th</sup> September 2024**

**Period start date  
Period end date**

**Charity name: Wharfedale General Hospital Cardiac Club**

**Charity registration number: 1155721**

**Objectives and Activities**

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The primary objective of the charity is to provide exercise opportunities aimed at preserving, improving and protecting the health and fitness of people who have had a cardiac event or wish to exercise for preventative reasons by offering a regular exercise regime through the provision of exercise classes supervised by professionally qualified instructors.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<ol style="list-style-type: none"><li>1. Two exercise classes are provided on every Monday and Thursday evening (save for Bank Holidays).</li><li>2. Membership of the charity (which allows participation in exercise classes) is open to all members of the public who have experienced cardiac events and/or cardiac surgery or wish to exercise for preventative reasons in order to help protect and improve their health and assist with their rehabilitation and general fitness, providing they are suitable to undertake such exercise, which is normally checked by referral from a health specialist (e.g. their GP) or through referral from a rehabilitation programme such as "Phase 3" Cardiac Rehabilitation.</li><li>3. The Charity hosts meetings of a Cardiac Peer Support Group aimed at educating members and others regarding cardiac issues and providing the opportunity to share experience.</li></ol>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees confirm that, in all matters relating to the Wharfedale General Hospital Cardiac Club they have had due regard to the guidance issued by the Charity Commission.

### Additional information (optional)

	SORP reference	
Policy on grant making	Para 1.38	Not applicable
Policy on social investment including program related investment	Para 1.38	Not Applicable
Contribution made by volunteers	Para 1.38	Serving as Trustees and/or members of the management committee.
Other		Not applicable

### Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<ol style="list-style-type: none"><li>1. Continuing to grow attendance and recruiting new members since Covid-19.</li><li>2. Continuing to provide four evening exercise sessions under infection control arrangements agreed with the hospital which allows the Charity to use its gym for these sessions.</li><li>3. Recruitment of new highly qualified instructor to lead Thursday sessions following retirement of long-serving instructor.</li><li>4. Setting up and hosting a cardiac peer support group for the benefit of members and others and to generate new participants to exercise classes.</li></ol>

### Additional information (optional)

Achievements against objectives set	Para 1.41	All activities are designed to fulfil the primary objectives of the charity as set out above and these have been met as set out above.
Performance of fundraising activities against objectives set	Para 1.41	The main source of income is the fees which members pay for participating in each exercise class. Reserves are held to cover potential deficits.
Investment performance against objectives	Para 1.41	Not applicable
Other		Not applicable

## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	A surplus of £2219 was recorded for the year ended 20 <sup>th</sup> September 2024. However, exercise classes resulted in an operating deficit of £1764, when disregarding grants and donations.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Reserves are held to cover potential deficits.
Amount of reserves held	Para 1.22	£12969 as at 30 <sup>th</sup> September 2024
Reasons for holding zero reserves	Para 1.22	Not applicable
Details of fund materially in deficit	Para 1.24	Not applicable
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	Not applicable

### Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Whilst occasional one-off, unsolicited donations are received from members and others, the main source of funds is the payments made by members for participating in exercise sessions.
Investment policy and objectives including any social investment policy adopted	Para 1.46	There is no policy.
A description of the principal risks facing the charity	Para 1.46	<ol style="list-style-type: none"> <li>1. Medium to long term succession – Lack of volunteers to take over from the members who currently manage the club.</li> <li>2. Attendances at exercise classes falling below the break even figure resulting in continued deficits.</li> <li>3. 2. The charity uses a gym at a local hospital to conduct exercise classes. This is entirely at the discretion of the hospital management.</li> </ol>

## Structure, Governance and Management

Description of charity's trusts:		None
Type of governing document ( <a href="#">trust deed</a> , <a href="#">royal charter</a> )	Para 1.25	Constitution
How is the charity constituted?	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	<p>Election at the Annual General Meeting with the power to co-opt additional Trustees up to a maximum of twelve.</p> <p>One third of Trustees retire by rotation at each Annual General Meeting.</p>

### Additional information (optional)

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

### Reference and Administrative details

Charity name	Wharfedale General Hospital Cardiac Club
Other name the charity uses	Wharfedale Cardiac Club  (Note the cardiac peer support group hosted by the charity is known as the Otley and North Leeds Cardiac Support Group.)
Registered charity number	1155721
Charity's principal address	c/o Physiotherapy Unit, Wharfedale Hospital Newall Carr Road LS21 2LY  <b>Note:</b> The above address is the location of the exercise classes conducted by the charity. It should <b>NOT</b> be used as the postal address. Preferably documents should be scanned and emailed to <a href="mailto:wghcardiacclub@gmail.com">wghcardiacclub@gmail.com</a> .  If this is not possible then items should be posted to the Chairman c/o 410 Otley Road, Leeds, LS16 8AD

**Names of the charity trustees who manage the charity**

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	David Farrow	Chair/Secretary		
2	Benjamin Jordan	Treasurer		
3	Judith Davies	Trustee		
4	Michael Elam	Trustee		

**Corporate trustees – names of the directors at the date the report was approved**

Director name		
None		

**Name of trustees holding title to property belonging to the charity**

Trustee name	Dates acted if not for whole year	
None		

**Funds held as custodian trustees on behalf of others**

Description of the assets held in this capacity	None
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	None
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	Not applicable

**Additional information (optional)****Names and addresses of advisers (Optional information)**

Type of adviser	Name	Address
None		

**Name of chief executive or names of senior staff members (Optional information)**

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**Exemptions from disclosure - Reason for non-disclosure of key personnel details**

None
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**Other optional information**

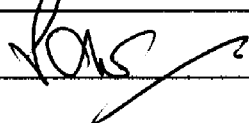
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**Declarations**

**The trustees declare that they have approved the trustees' report above.**

**Signed on behalf of the charity's trustees**

**Signature(s)**

	
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**Full name(s)**

David Farrow	
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**Position (e.g. Secretary, Chair, etc.)**

Chairman	
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**Date**

8 <sup>th</sup> November 2024
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## Statement of Receipts and Payments for the year ending 30th September 2024

	Year ended 30/9/24		Year ended 30/9/23	
<b>Funds</b>				
<b>Opening bank balances</b>				
Current Account *	485	See Note 1	1683	
Deposit Account	10264		4887	
	<u>10750</u>	10750	<u>6570</u>	6570
<b>Closing bank balances</b>				
Current Account	71		485	
Deposit Account	12899		10264	
	<u>12969</u>	12969	<u>10750</u>	10750
<b>Change in funds:</b>		<u>2219</u>		<u>4180</u>
<b>Source/application of funds</b>				
<b>Income</b>				
Attendance fees from exercise classes	8070		7244	
Phase 3 courses	480			
Sundry donations and grants	101		5721	
Gift Aid	20		500	
Net Phase 3 & Support Group Grant *	4520	See Note 2		
Bank Interest	173		77	
Sundry Income	38		101	
	<u>13402</u>	13402	<u>13643</u>	13643
<b>Expenditure</b>				
Tutors' Fees	7990		8245	
Insurances	1264		788	
Website/IT	149		0	
Data Protection Registration	40		40	
Stationery and postage	23		80	
Equipment maintenance	341		55	
Equipment renewals	111		0	
Sundry expenditure	464		122	
Zoom Subscription	0		0	
Qettle fees	145		130	
Phase 3 & Support Group expenditure	658			
	<u>11183</u>	11183	<u>9463</u>	9463
<b>Surplus</b>		<u>2219</u>	<b>Surplus</b>	<u>4180</u>

Note 1: After adjustment for uncleared items.

Note 2: \* Grant income of £5000 received in the year and relating to setting up a support group and providing Phase 3 places has been included when received, less initial specific costs of £1138. As the programme continues future obligations will be met out of our bank funds.

**Examiner's Report**

This statement of receipts and payments has been checked to the records of the Wharfedale General Hospital Cardiac Club and found to be in accordance therewith:

Signed:

Date:

Blettiger

28<sup>th</sup> October 2024

**WHARFEDALE GENERAL HOSPITAL CARDIAC CLUB**

England & Wales - Charity number 1155721

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# Accounts

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## **Wharfedale General Hospital Cardiac Club**

### **Registered Charity 1155721**

The Trustees of the Club are currently Judith Davies, John Hammond, Ben Jordan and David Farrow, all of whom are also members of the Club's Committee. To satisfy the requirements of the Club's Constitution, Ben and David will retire as Trustees by rotation at the 2023 AGM. Both are standing for immediate re-election as Trustees at this AGM.

The Trustees delegate the day to day running of the Club to the Committee in accordance with the Constitution. The Committee is required by the Trustees to operate within the instructions and procedures set out in the Club's Procedures Manual and the Trustees are satisfied that this requirement has been met during the Club's financial year ending 30th September 2023.

The Trustees have fulfilled their obligations towards the Charity Commission in making the required returns and ensuring that the Club is run in a proper manner and for the benefit of all members.

The Trustees are grateful to all officers of the Club and members of the Club's Committee for their contributions to the management of the Club and to all members for their support for the Club.

D Farrow  
Chair of Trustees  
13.11.2023

## Statement of Receipts and Payments for the year ending 30th September 2023

Funds	Year ended 30/9/23		Last Year Year ended 30/9/22	
<b>Opening bank balances</b>				
Current Account *	1683 *		2615 *	* after adjustment for any uncleared items
Deposit Account	4887		4884	
	<u>6570</u>	6570	<u>7499</u>	
<b>Closing bank balances</b>				
Current Account	485		1683	
Deposit Account	10264		4887	
	<u>10750</u>	10750	<u>6570</u>	6570
<b>Change in funds:</b>		<u>4180</u>		<u>-929</u>
<b>Source/application of funds</b>				
<b>Income</b>				
Income received from classes	7244		5297	
Sundry donations and grants	5721		2118	
Gift Aid	500		327	
Bank Interest	77		3	
Sundry Income	101		34	
	<u>13643</u>	13643	<u>7778</u>	7778
<b>Payments</b>				
Tutors' Fees	8245		7224	
Insurances	788		732	
Website/IT	0		0	
Data Protection Registration	40		40	
Stationery and postage	80		5	
Equipment maintenance	59		292	
Equipment repairs & renewals	0		213	
Sundry expenditure	122		39	
Zoom Subscription	0		72	
iZettle fees	130		90	
	<u>9463</u>	9463	<u>8707</u>	8707
<b>Surplus/deficit</b>		<u>4180</u>		<u>-929</u>

## Examiner's Report

This statement of receipts and payments has been checked to the records of the Wharfedale General Hospital Cardiac Club and found to be in accordance therewith:

Signed:

Date:

23/10/2023

**WHARFEDALE GENERAL HOSPITAL CARDIAC CLUB**

England & Wales - Charity number 1155721

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# Accounts

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## Trustees' Annual Report for the period

From 1<sup>st</sup> October 2021  
To 30<sup>th</sup> September 2022

Period start date  
Period end date

Charity name: Wharfedale General Hospital Cardiac Club

Charity registration number: 1155721

## Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The primary objective of the charity is to provide exercise opportunities aimed at preserving, improving and protecting the health and fitness of people who have had a cardiac event or wish to exercise for preventative reasons by offering a regular exercise regime through the provision of exercise classes supervised by professionally qualified instructors.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>1. Two exercise classes are provided on every Monday and Thursday evening (save for Bank Holidays).</p> <p>2. Membership of the charity (which allows participation in exercise classes) is open to all members of the public who have experienced cardiac events and/or cardiac surgery or wish to exercise for preventative reasons in order to help protect and improve their health and assist with their rehabilitation and general fitness, providing they are suitable to undertake such exercise, which is normally checked by referral from a health specialist (e.g. their GP) or through referral from a rehabilitation programme such as "Phase 3" Cardiac Rehabilitation.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees confirm that, in all matters relating to the Wharfedale General Hospital Cardiac Club they have had due regard to the guidance issued by the Charity Commission.

### Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	Not applicable
Policy on social investment including program related investment	Para 1.38	Not applicable
Contribution made by volunteers	Para 1.38	Serving as Trustees and/or members of the management committee.
Other		Not applicable

## Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>1. Restarting live exercise sessions following restrictions connected with Covid-19.</p> <p>2. Continued provision of four evening exercise sessions per week under continued infection control procedures agreed with the management of the hospital within which the Club's exercise classes take place.</p> <p>3. Providing live exercise classes via Zoom lead by a professional instructor during a period of months when the normal gym instructor for Monday classes was not available.</p>

### Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	All activities are designed to fulfil the primary objectives of the charity as set out above and these have been met as set out above.
Performance of fundraising activities against objectives set	Para 1.41	The main source of income are the fees which members pay for participating in each exercise class. Reduced attendances following Covid have meant that fees received were not sufficient to break even and consequently a deficit was recorded for the year ended 30 <sup>th</sup> September 2022.
Investment performance against objectives	Para 1.41	Not applicable

## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The deficit for the year ended 30 <sup>th</sup> September 2022 was due to reduced attendances at exercise classes following Covid. Whilst the charity remains solvent, reserves are only sufficient to support the charity for perhaps two years without further input of funds. At the time of this report (November 2022), the Trustees are working on various applications for grants, which if successful, will secure the longer-term future of the charity.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Reserves are held to cover potential deficits – see Para 1.21 above.
Amount of reserves held	Para 1.22	£6570 as at 30 <sup>th</sup> September 2022
Reasons for holding zero reserves	Para 1.22	Not applicable
Details of fund materially in deficit	Para 1.24	Not applicable
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	Not applicable

### Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Whilst occasional one-off, unsolicited donations are received from members and others, the main source of funds are the payments made by members for participating in exercise sessions.
Investment policy and objectives including any social investment policy adopted	Para 1.46	There is no policy
A description of the principal risks facing the charity	Para 1.46	1. Reduced attendances resulting from the impact of Covid 19 resulting in annual deficits.  2. The charity uses a gym at a local hospital to conduct exercise. This is entirely at the discretion of the hospital management.

### Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Election at the Annual General Meeting with the power to co-opt additional Trustees up to a maximum of twelve.  One third of Trustees retire by rotation at each Annual General Meeting.

### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	

### Reference and Administrative details

Charity name	Wharfedale General Hospital Cardiac Club
Other name the charity uses	Wharfedale Cardiac Club
Registered charity number	1155721
Charity's principal address	c/o Physiotherapy Unit, Wharfedale Hospital Newall Carr Road LS21 2LY

## Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	David Farrow	Chair/Secretary		
2	Benjamin Jordan	Treasurer		
3	Judith Davies	Membership Secretary		
4	John Hammond	Trustee		

Corporate trustees – names of the directors at the date the report was approved

Director name		
None		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
None		

## Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	None
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	Not applicable

## Additional information (optional)

### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
None		

### Name of chief executive or names of senior staff members (Optional information)

None
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## Exemptions from disclosure

Reason for non-disclosure of key personnel details

None
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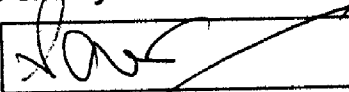
## Other optional information

None
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## Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s) 

Full name(s) David Farrow

Position (eg Secretary, Chair, etc) Chairman

Date 11<sup>th</sup> November 2022

Statement of Receipts and Payments for the year ending 30th September

2022

Funds	Year ended 30/9/22		Year ended 30/9/21	
	£	£	£	£
<b>Opening bank balances</b>				
Current Account	2615		3211	
Deposit Account	4884		4883	
	<u>7499</u>	7499	<u>8094</u>	8094
<b>Closing bank balances</b>				
Current Account	2266		3021	
Less net uncleared items	583		406	
	<u>1683</u>		<u>2615</u>	
Deposit Account	4887		4884	
	<u>6570</u>	6570	<u>7499</u>	7499
<b>Change in funds:</b>		<u>-929</u>		<u>-596</u>
<b>Source/application of funds</b>				
<b>Income</b>				
Income received from classes	5297		2802	
Sundry donations	2118		734	
Gift Aid	327		332	
Bank Interest	3		0	
Sundry Income	34		0	
	<u>7778</u>	7778	<u>3868</u>	3868
<b>Payments</b>				
Tutors' Fees	7224		3132	
Insurances	732		755	
Website/IT	0		23	
Data Protection Registration	40		40	
Stationery and postage	5		28	
Equipment maintenance	292		0	
Equipment renewals	213		0	
Sundry expenditure	38		309	
Zoom subscription	72		159	
iZettle fees	90		17	
	<u>8707</u>	8707	<u>4464</u>	4464
<b>Surplus/deficit</b>		<u>-929</u>		<u>-596</u>

Examiner's Report

This statement of receipts and payments has been checked to the records of the Wharfedale General Hospital Cardiac Club and found to be in accordance therewith:

Signed:

*A. O'Connell*

Date:

*28 October 2022*

*5/LS19 693*

**WHARFEDALE GENERAL HOSPITAL CARDIAC CLUB**

England & Wales - Charity number 1155721

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# Accounts

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## Trustees' Annual Report for the period

From 1<sup>st</sup> October 2020 Period start date  
To 30<sup>th</sup> September 2021 Period end date

Charity name: Wharfedale General Hospital Cardiac Club

Charity registration number: 1155721

## Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The primary objective of the charity is to provide exercise opportunities aimed at preserving, improving and protecting the health of former coronary care and heart surgery patients and others wishing to exercise for preventative reasons by offering a regular exercise regime through the provision of exercise classes supervised by professionally qualified instructors.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>1. To support the primary objective of the charity as set out above through exercise classes supervised by professionally qualified instructors and provided:</p> <p>(i) Under normal circumstances (i.e. non- Covid 19 restricted), two exercise classes are provided on every Monday and Thursday evening (save for Bank Holidays).</p> <p>(ii) See further information set out below as to how continued exercise opportunities have been provided during Covid 19 restrictions in order to continue fulfilment of the charity's objectives.</p> <p>2. Membership of the charity is open to and for the benefit of all members of the public who have experienced cardiac events and/or cardiac surgery and/or have risk of cardiac events or wish to exercise for preventative reasons in order to help protect and improve their health and assist with their rehabilitation and general fitness, providing they are referred to the charity by an appropriate health specialist (e.g. their GP) or programme (e.g. Phase 3 Cardiac Rehabilitation).</p> <p>3. No fixed charge is made for exercise sessions or membership, however members are asked to make a donation at each exercise class towards the cost of running the classes and the charity recommends a set level of donation, which is reviewed annually. Members are not obliged to make the recommended donation and may donate any amount in accordance</p>

		with their means. Inability to donate does not bar members from exercise.  4. The charity has a clear Equality and Diversity policy and is open to all members of the public, subject to the referral requirements set out in 2. above.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees confirm that, in all matters relating to the Wharfedale General Hospital Cardiac Club they have had due regard to the guidance issued by the Charity Commission on public benefit.

### Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	Not applicable
Policy on social investment including program related investment.	Para 1.38	Not applicable
Contribution made by volunteers	Para 1.38	Serving as unpaid members of the management committee and/or as Trustees only.
Other		Not applicable

### Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>1. Continued provision of four evening exercise sessions each week without interruption from May 2021 to the end of the charity's financial year (and beyond) under detailed Covid-safe arrangements and despite a limited pool of local qualified instructors..</p> <p>2. For the first seven months of the Charity's "year (i.e. October 2020 to April 2021), during which it was not possible to provide gym based exercise classes due to Covid, providing ongoing exercise opportunities to members through:</p> <p>(i) Recorded videos of exercise routines led by our professional instructors available to members on YouTube free of charge.</p> <p>(ii) Providing live exercise classes via Zoom led by our professional instructors. These classes were popular with a regular core of members throughout the year.</p>

### Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	All activities are designed to fulfil the primary objectives of the charity as set out above and these have been met as set out above.
Performance of fundraising activities against objectives set	Para 1.41	Whilst occasional one off donations are received from members and others, the main source of funds is from "donations" made by those attending exercise classes. Whilst these donations are optional, a set amount is recommended to enable the charity to break even.
Investment performance against objectives	Para 1.41	Not applicable

### Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	A small deficit was budgeted for the year ending 30th September due to the impact of Covid. The charity remains solvent and has sufficient reserves to continue supporting its objectives for several years even
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	A further deficit is expected in 2021-2022 as a result of the effects of Covid on attendance numbers. The Charity has sufficient reserves to withstand this even not allowing for occasional on-off donations made by members and others. Generally reserves are held for this type of eventuality.
Amount of reserves held	Para 1.22	£8094 as at 30 <sup>th</sup> September 2021
Reasons for holding zero reserves	Para 1.22	Not applicable
Details of fund materially in deficit	Para 1.24	Not applicable
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	Not applicable

### Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Whilst occasional one off donations are received from members and others, the main source of funds is from "donations" made by those attending exercise classes. Whilst these donations are optional, a set amount is recommended to enable the charity to break
Investment policy and objectives including any social investment policy adopted	Para 1.46	There is no policy
A description of the principal risks facing the charity	Para 1.46	Under normal circumstances (i.e. not affected by Covid 19 restrictions) the charity uses a gym at a local hospital to conduct its exercise classes. This is at the discretion of the hospital management.

## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Election at Annual General Meeting with additional power of existing Trustees to co-opt additional Trustees up to a maximum of twelve. One third of Trustees retire by rotation at each Annual General Meeting.

### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

### Reference and Administrative details

Charity name	Wharfedale General Hospital Cardiac Club
Other name the charity uses	
Registered charity number	1155721
Charity's principal address	c/o Physiotherapy Unit, Wharfedale Hospital Newell Carr Road Otley LS21 2LY

**Names of the charity trustees who manage the charity**

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	David Farrow	Chair		
2	Benjamin Jordan	Treasurer		
3	Judith Davies	Membership Secretary		
4	John Hammond	Trustee		

**Corporate trustees – names of the directors at the date the report was approved**

Director name		
None		

**Name of trustees holding title to property belonging to the charity**

Trustee name	Dates acted if not for whole year	
None		

**Funds held as custodian trustees on behalf of others**

Description of the assets held in this capacity	None
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	None
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	Not applicable

**Additional information (optional)**

**Names and addresses of advisers (Optional information)**

Type of adviser	Name	Address
None		

**Name of chief executive or names of senior staff members (Optional information)**

None
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**Exemptions from disclosure**

**Reason for non-disclosure of key personnel details**

None
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**Other optional information**

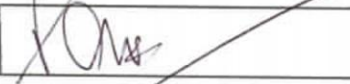
None
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## Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

	
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Full name(s)

David Farrow

Position (eg Secretary,  
Chair, etc)

Chair

Date

21<sup>st</sup> November 2021

**Wharfedale General Hospital Cardiac Club**

Registered Charity No: 1155721

**Statement of Receipts and Payments for the year ending 30th September 2021**

Funds	Year ended 30/9/2021		Year ended 30/9/2020	
<b>Opening bank balances</b>				
Current Account	3210.96		3358.41	
Deposit Account	4882.40		4876.79	
	<u>8094.36</u>	8094.36	<u>8235.20</u>	8235.20
<b>Closing bank balances</b>				
Current Account	3020.88		3312.16	
Zoom fees due	0.00		171.00	
Less un-presented cheques	-406.00		-277.20	
	<u>2614.88</u>		<u>3210.96</u>	
Deposit Account	4882.88		4882.40	
	<u>7497.76</u>	7497.76	<u>8094.36</u>	8094.36
<b>Change in funds:</b>		<u>-595.60</u>		<u>-140.88</u>
<b>Source/Classification of funds</b>				
<b>Income:</b>				
Income received from classes	2893.75		4873.00	
Sundry donations	734.41		2100.00	
Gift Aid	332.51		0.00	
Bank interest	0.48		6.61	
Sundry income	0.00		20.81	
Other income	0.00			
	<u>3961.15</u>	3961.15	<u>6100.42</u>	6100.42
<b>Payments</b>				
Tutors' Fees	3132.40		4000.00	
Insurances	759.62		753.65	
Website/IT	22.80		0.00	
Data Protection Registration	40.00		40.00	
Stationery and postage	27.81		35.24	
Equipment maintenance	0.00		359.82	
Equipment renewals	0.00		0.00	
Sundry expenditure	308.04		120.00	
Zoom Subscription	159.31		71.95	
Exercise videos	0.00		850.00	
Utility fees	17.07			
	<u>4467.75</u>	4467.75	<u>6281.26</u>	6281.26
<b>Surplus/deficit</b>		<u>-595.60</u>		<u>-140.84</u>

**Examiner's Report**

This statement of receipts and payments has been checked to the records of the Wharfedale General Hospital Cardiac Club and found to be in accordance therewith:

Signed: *H. O. O'Brien*

Date: *20th Oct 2021*

*2/2.215.608*