



**CHARITY COMMISSION
FOR ENGLAND AND WALES**

Trustees' Annual Report for the period

From **Period start date** **1st October 2024**
To **Period end date** **30th 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	<p>1. Two exercise classes are provided on Monday and Thursday evenings (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> <p>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</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 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 th 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 30th 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	<p>1. Medium to long term succession - Lack of volunteers to take over from the members who currently manage the club.</p> <p>2. Attendances at exercise classes unexpectedly falling below the break-even figure resulting in continued deficits.</p> <p>3. The charity uses a gym at a local hospital to conduct exercise classes. This is entirely at the discretion of the hospital management.</p>
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 Note: The above address is the location of the exercise classes conducted by the charity. It should NOT 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

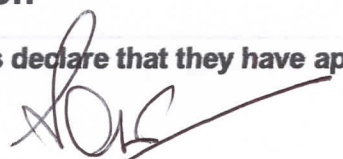
Other optional information

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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: 7th 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	
Opening bank balances				
Current Account	71 *		485 *	
Deposit Account	<u>12899</u>		<u>10264</u>	
	<u>12969</u>	12969	<u>10750</u>	10750
Closing bank balances				
Current Account	355		71	
Deposit Account	<u>12452</u>		<u>12899</u>	
	<u>12807</u>	12807	<u>12970</u>	12969
Change in funds		<u>-162</u>		<u>2219</u>
Source/application of funds				
Income				
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
Expenditure				
Tutors' Fees	8820		7990	
Insurances	1402		1264	
Website/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
Deficit		<u>-162</u>	Surplus	<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:

Date:

B Pettiger

18th October 2025