

FITNESS WITHOUT BOUNDARIES

England & Wales · Charity number 1160043

Details

Other names	FWB
Status	Registered
Legal form	Other
Registered	2015-01-20
Register	View on the Charity Commission register

Contact

Address	Lodge Farm Community Centre Crestwood Road Northampton NN3 8JJ
Phone	07312 247673
Email	info@fitnesswithoutboundaries.com
Website	www.fitnesswithoutboundaries.com

Activities

Objects: TO PROMOTE COMMUNITY PARTICIPATION IN HEALTHY RECREATION FOR THE BENEFIT OF THE INHABITANTS OF KINGSTHORPE AND MOULTON AND THE SURROUNDING AREA BY THE PROVISION OF A COMMUNITY FITNESS SUITE AND GYM EQUIPMENT.

Activities: Fitness Without Boundaries is a charity which offers disabled people more choices and opportunities to enjoy the benefits of physical activity and promotes community participation in healthy recreation for the benefit of the inhabitants of Northamptonshire and surrounding areas by providing a community fitness suite and gym equipment.

Classification

- **How:** Provides Services
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, Disability, Recreation
- **Who:** Children/young People, Elderly/old People, People With Disabilities

Geography

- **Area of benefit:** LOCAL
- Bedford
- Cambridgeshire
- Hertfordshire
- Leicester City
- Leicestershire
- Lincolnshire
- Milton Keynes
- Northamptonshire
- Oxfordshire
- Warwickshire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£37,054	£36,177	-	-
2023-12-31	£96,611	£93,777	-	-
2022-12-31	£79,275	£77,928	-	-
2021-12-31	£43,127	£68,652	-	-
2020-12-31	£83,879	£45,562	-	-

Trustees

Name	Role	Appointed
Catherine Davighi		2013-09-07
Colin Townsend		2019-06-01
Robert Goulbourne		2016-03-20
Ryan Tailby - Corcoran		2019-06-01

Accounts

Registered Charity Number: 1160043

FITNESS WITHOUT BOUNDARIES

RECEIPTS AND PAYMENT ACCOUNTS

STATEMENT OF ASSETS AND LIABILITIES

AND TRUSTEES REPORT

YEAR ENDING 31 DECEMBER 2024

FITNESS WITHOUT BOUNDARIES

FINANCIAL STATEMENTS AND ANNUAL REPORT FOR THE YEAR ENDING 31 DECEMBER 2024

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FITNESS WITHOUT BOUNDARIES

**FINANCIAL STATEMENTS AND ANNUAL REPORT
FOR THE YEAR ENDING 31 DECEMBER 2024**

Page 1

Registered Charity Number: 1160043

Registered Address: Lodge Farm Community Centre
Crestwood Road
Northampton
Northamptonshire
NN3 8JJ

Trustees: C Davighi (Chair from 17.08.24)
R Davighi (Chair until 17.08.24)
R Goulborne
R Taiby-Corcoran
C Townsend

Bankers: NatWest Bank
41 The Drapery
Northampton
NN1 2EY

Independent Examiners: Brenda Peers-Ross
29 Drift Road
Selsey
West Sussex
PO20 0PW

The members of the Board of Trustees of Fitness Without Boundaries present their report together with Financial Statements for the year ended 31 December 2024. The accounts have been prepared on a Receipts and Payments Accounts and Statement of Assets and Liabilities basis.

Structure, Governance

The charity operates in line with its governing constitution.

Trustees are appointed each year at the AGM. Candidates are elected by a majority vote at the AGM. Each of the trustees shall retire with effect from the conclusion of the annual general meeting next after his or her appointment. Retiring members are eligible for re-election unless they have already served on the Board in any capacity for ten consecutive years.

Objectives & Activities

The aims and objectives of Fitness Without Boundaries are to enable community access to exercise for people with a disability or suffering from a long-term illness. The main objects are:

- To promote fitness and sports to people living and working in Northampton wishing to gain a Healthier lifestyle.
- To encourage participation in sport and Health activities in a safe and social environment.
- Improve the quality of life for those suffering from physical disabilities by encouraging the use of fitness equipment and facilities.
- To co-operate with local authorities, NHS, GP surgeries, and the local university in providing Fitness sessions to those who are referred and individuals who wish to pursue a more active lifestyle.

- **Public Benefit Statement:**
- All activities provided by Fitness without Boundaries (FwB) are undertaken with tenet that the activities offered are being done to benefit certain members of the public who reside in Northampton and the surrounding areas.
- Also, in pursuing this aim the Trustees have due regards to the Charities Commission's guidance in section 4 of the Charities Act 2011.

Achievements and Performance

Charity is like a garden; it needs care, attention, and a variety of plants to thrive. In 2024, a vibrant charity has faced many challenges but has finally begun to flourish by focusing on fitness, education, and community support. This essay will explore how the charity has successfully gained support, adapted to changes, and developed new programs to ensure a sustainable future.

The charity has seen great success in attracting users through spring social prescribers. This innovative approach has connected people to the charity, allowing them to access vital services. By working closely with healthcare providers, the charity can reach those who need help the most. For example, many individuals suffering from health issues have found hope and support through the charity's fitness programs. This connection not only helps individuals but also strengthens the community by promoting healthier lifestyles.

Despite the success of social prescribers, it is crucial for the charity to maintain a diverse range of connections. Relying too much on one source of support can lead to problems in the future. The charity must reach out to other organizations and explore various funding opportunities. Diversification will ensure that it continues to thrive, regardless of changes in the landscape of social prescriptions. By engaging with different partners, the charity can attract more resources and impact a larger number of lives.

Moreover, the end of the national lottery community grant has created a challenge for future sustainability. It is essential for the charity to secure new funding sources to keep its programs running. For instance, the grants received from Sports England have been a great help for after-work sessions in the wellness gym and outreach programs like the MSK course. These initiatives have proven to be valuable for the community. However, relying solely on grants is not a long-term solution. The charity needs to develop strategies that allow it to operate independently and avoid becoming too dependent on external support.

In addition to securing funding, the charity has decided to create two separate areas under the Fitness Without Boundaries banner. This structure allows for greater focus and efficiency in addressing the needs of different communities. The wellness gym on Crestwood Road will serve the people of Northamptonshire, while the Yestobeingfit outreach project aims to support surrounding areas as well. This approach will not only expand the charity's reach but also provide tailored services to meet specific community needs.

In conclusion, the charity in 2024 has successfully navigated challenges to establish a strong foundation across fitness, education, and community support. By leveraging social prescribers, diversifying funding sources, and creating focused programs, the charity can ensure its sustainability for the future. Continued efforts in these areas will

allow the charity to blossom and help more people in need. A commitment to growth and adaptation will keep the charity thriving, making a lasting impact on lives and communities.

Financial Review

Unrestricted Income achieved for the year ending 31 December 2024 totaled £64,164 (2023: £96,611) and expenditure for the same period was £69,016 (2023: £93,777) giving a deficit for the year of £4,852 (2023 £3,555 surplus).

During the same period Restricted Income achieved totaled £27,110 (2023: £51,407) and expenditure incurred was £32,829 (2023: £66,865) making the movement in the year of ££5,729 (2023: £15,458).

There were no pay increases during 2024, and all employees continue to be paid above the minimum wage.

The charity's medium-term strategy remains working toward having 1-years unrestricted reserves to enable it to continue in the event of loss of contracts or grants. The level of reserve required is estimated to be £36,177.

The charity continues to hold a long-term loan from a member of the trustee board of £10,000. During 2024 the lender wrote off part of the loan and the closing balance at the end of 2024 amounted to £5,000,

Reserve Policy

The charity is striving towards having 1-years unrestricted income in reserve, which is estimates to be £36,177 based on 2024 activities. This will enable the charity to continue during a downturn while alternative funding / income streams are established. This policy is reviewed annually.

Risk Assessment

The trustees have assessed the major risks to which the charity is exposed, those related to finance, the provisions of classes and the 'safeguarding of vulnerable clients. There are systems and procedures in place to mitigate exposure to these risks.

Presented and approved by the board of trustees at a committee meeting held on 15th September 2025 and signed on their behalf.


Catherine Davighi Chair/Trustee

**Independent Examiner's Report to the Trustees of:
FITNESS WITHOUT BOUNDARIES
Registered Charity Number: 1160043**

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I report on the accounts of the charity for the year ended 31st December 2024 which are set out on pages 7 to 11 of the financial report.

This report is made solely to the Trustees in accordance with Section 43(3) of the Charities Act 2011. My work has been undertaken so that I might state to the Trustees those matters which I am required to state to them in an independent examiner's report and for no other purpose. To fullest extent permitted by law; I do not accept responsibility to anyone other than the Trustees for my work, for this report, or for the opinions I have formed.

Respective responsibilities of trustees and examiner

The Charity's Trustees are responsible for the preparation of accounts; you consider that the audit requirements of Section 144 (2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commission under section 156 of the Act, whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts, presented with those records. It also includes consideration of any unusual items or disclosures of the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair view," and the report is limited to those matters set out in the statement below.

Independent Examiner's statement

I have completed my examination. I confirm that no matters have come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with Section 130 of the Act; and
 - to prepare accounts which accord with the accounting records and to comply with the accounting records of the Act have not been met.
2. or in my opinion, attention should be drawn to enable a proper understanding of the accounts to be reached.

Brenda Peers-Ross

Brenda Peers-Ross FMAAT, ACIE
28th October 2025

RECEIPTS AND PAYMENTS ACCOUNT

For the Period 31st December 2024

	Notes	Unrestricted £	Restricted £	2024 £	Unrestricted £	Restricted £	2023 £
Receipts							
Donations - Local Giving	2	-	-	-	500.00	-	500.00
Grants	1	3,440	27,110	30,550	19,941	51,407	71,348
Other income	2	33,614	-	33,614	24,763	-	24,763
Total receipts for the Year		37,054	27,110	64,164	45,204	51,407	96,611
Payments							
Charitable activities	3	36,177	32,839	69,016	26,912	66,865	93,777
Total Payments for the Year		36,177	32,839	69,016	26,912	66,865	93,777
Net Receipts/(Payments)		877	(5,729)	(4,852)	18,292	(15,458)	2,834
Transfer between funds		(435)	435				
Total funds brought forward		34,720	5,294	40,014	16,428	20,752	37,180
Total funds carried forward		35,162	-	35,162	34,720	5,294	40,014

STATEMENT OF ASSETS AND LIABILITIES

For the Period 31st December 2024

As At 31st December 2024

	Notes	Unrestricted £	Restricted £	2024 £	Unrestricted £	Restricted £	2023 £
Assets:							
Cash at bank and in hand	4	35,162	-	35,162	34,720	5,294	40,014
Debtors		-	-	-	127	-	127
		35,162	-	35,162	34,847	5,294	40,141
Liabilities							
Creditors: other		-	-	-	(70)	-	(70)
creditors: HMRC		-	-	-	-	-	-
Creditors: accrual		(437)	-	(437)	(420)	-	(420)
Creditor: Loan plus interest		(5,000)	-	(5,000)	(11,412)	-	(11,412)
		(5,437)	-	(5,437)	(11,902)	-	(11,902)
Net Assets		29,725	-	29,725	22,945	5,294	28,239

Reconciliation of Cash Funds

Unrestricted/Designated Reserves

General reserve	6	35,162	-	35,162	34,720	-	34,720
Restricted reserve	5	-	-	-	-	5,294	5,294
		35,162	-	35,162	34,720	5,294	40,014

Presented and approved by the Trustees at a committee meeting held on 15th September 2025
and signed on their behalf.


Catherine Davighi Trustee/Chair

FITNESS WITHOUT BOUNDARIES

NOTES TO THE ACCOUNTS

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For the Period 31st December 2024

	Unrestricted £	Restricted £	2024 £	Unrestricted £	Restricted £	2023 £
Note 1						
Grants						
Big Lottery	-	27,110	27,110	-	51,407	51,407
SNW	-	-	-	240	-	240
NNC	-	-	-	5,000	-	5,000
Northants Carers	770	-	770	-	-	-
Parkinson's Society	-	-	-	2,700	-	2,700
Northants Start Up Fund	150	-	150	-	-	-
NGED We OLC	-	-	-	7,680	-	7,680
Various	2,520	-	2,520	4,321	-	4,321
	3,440	27,110	30,550	19,941	51,407	71,348

Note 2

Other income

Donation - Local Giving	-	-	-	500	-	500
Bank interest	289	-	289	-	-	-
Other: Go Cardless	254	-	254	10,021	-	10,021
Other: Income	24,999	-	24,999	2,552	-	2,552
Fees and charges	8,072	-	8,072	12,190	-	12,190
	33,614	-	33,614	25,263	-	25,263

Note 3 Charitable Activities

Payments :

Salaries	9,938	7,950	17,888	-	5,023	5,023
Donation	355	-	355	-	-	-
Printing, stationery	596	86	682	1,811	-	1,811
Administration support	-	-	-	-	5,520	5,520
Telephones, mobiles	2,105	97	2,202	2,077	440	2,517
Equipment and repairs	2,359	-	2,359	7,060	111	7,171
General subscriptions	358	-	358	1,240	-	1,240
Website , internet video	960	-	960	1,851	833	2,684
Rent Moulton Parish Council	-	551	551	1,202	786	1,988
CSN rent	-	7,700	7,700	937	15,000	15,937
Premises hire	5,437	-	5,437	655	73	728
Rent Other	2,200	517	2,717	98	294	392
Oundle Town rent	-	168	168	280	-	280
Rushden rent	-	-	-	320	160	480
Insurance	-	1,231	1,231	1,593	-	1,593
Training and expenses	513	40	553	1,027	70	1,097
Trainer	280	-	280	-	-	-
Sundry expenses	6	3,496	3,502	-	-	-
Video production	12	2,692	2,704	-	8,493	8,493
Instructors	7,575	7,830	15,405	2,150	29,582	31,732
Internet	671	-	671	501	-	501
Software	2,337	-	2,337	3,708	-	3,708
Publicity and marketing	123	481	604	402	-	402
Loan interest	352	-	352	-	-	-
Independent examination	-	-	-	-	480	480
	36,177	32,839	69,016	26,912	66,865	93,777

NOTES TO THE ACCOUNTS

For the Period 31st December 2024

Note 4

Cash at Bank

Nat West current account	7,464	-	7,464	14,539	-	14,539
Nat West account	2,509	-	2,509	5,990	5,294	11,284
Nat West Business Reserve	25,189	-	25,189	14,191	-	14,191
	35,162	-	35,162	34,720	5,294	40,014

Note 5

Restricted Funds

	01.01.24			Transfer	31.12.24
	Opening	Incoming	Resources	Between	Closing
	Balance	Resource	Expended	Funds	Balance
Big Lottery	5,294	27,110	(32,839)	435	-
	5,294	27,110	(32,839)	435	-

Big Lottery - to provide the community a specialised place for disabled and people with long-term illness to exercise.

Note 6

Unrestricted / Designated reserves

	01.01.24			Transfer	31.12.24
	Opening	Incoming	Resources	Between	Closing
	Balance	Resource	Expended	Funds	Balance
	£	£	£	£	£
General Reserve	34,720	37,054	(36,177)	(435)	35,162
	34,720	37,054	(36,177)	(435)	35,162

Note 7

Ultimate Controlling Party

The charity is under the direct control of its board of Trustees, the names of whom are shown at the beginning of the Trustee's Report.

PRINCIPAL ACCOUNTING POLICIES

FOR THE YEAR ENDED 31st December 2024

Accounting Policies

The financial statements have been prepared under the historical cost convention.

The financial statements of the Charity, which is a public benefit entity under FRS102, have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice SORP (FRS102) issued on 1st October 2019, applicable UK Accounting Standards and the Charities Act 2011.

Format

The Charity has taken advantage of the provisions of the Charities Act 2011 and presented an income and expenditure account in the form of a Receipts and Payments, and Statement of Assets and Liabilities basis for small entities.

Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated funds is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donors or which have been raised by the charity for particular purposes.

Incoming resources

All incoming resources are included in the Receipts and Payments account when received by the charity. Grants are brought into account on a when received.

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which it has been received.

Resources expended

All expenditure is accounted for on an payable basis and has been classified under headings that aggregate all costs related to the category. Expenditure is stated inclusive of value added tax.

Tangible fixed assets and depreciation

Depreciation is calculated to write down the cost of all tangible fixed assets by instalments over the expected useful lives. The period generally applicable are:

Freehold property	50 years	straight line method
Motor vehicles	4 years	straight line method
Fixtures and fitting	5 years	straight line method
Computer and IT equipment	3 year	straight line method

Intangible income

Intangible income, in the form of donated facilities and voluntary help etc., is not included in the financial statements since it is not considered practicable to quantify such income.

Reserves

The current reserve policy is to maintain sufficient cash flow for known commitments, and the replacement of certain assets. Not all grants/course income are received at the beginning of the financial others are received in arrears.

Risk

The trustees do not believe the Charity is subject to any substantial risk beyond those disclosed in the Annual Report and Accounts.

The organisation has employer and public liability insurance to protect it in the case of a claim.

Accounts

Registered Charity Number: 1160043

FITNESS WITHOUT BOUNDARIES

RECEIPTS AND PAYMENT ACCOUNTS

STATEMENT OF ASSETS AND LIABILITIES

AND TRUSTEES REPORT

YEAR ENDING 31 DECEMBER 2023

FITNESS WITHOUT BOUNDARIES

FINANCIAL STATEMENTS AND ANNUAL REPORT FOR THE YEAR ENDING 31 DECEMBER 2023

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FITNESS WITHOUT BOUNDARIES

**FINANCIAL STATEMENTS AND ANNUAL REPORT
FOR THE YEAR ENDING 31 DECEMBER 2023**

Page 1

Registered Charity Number: 1160043

Registered Address: Lodge Farm Community Centre
Crestwood Road
Northampton
Northamptonshire
NN3 8JJ

Trustees: C Davighi (Chair from 17.08.24)
R Davighi (Chair until 17.08.24)
R Goulborne
R Taiby-Corcoran
C Townsend

Bankers: NatWest Bank
41 The Drapery
Northampton
NN1 2EY

Independent Examiners: Brenda Peers-Ross
29 Drift Road
Selsey
West Sussex
PO20 0PW

FITNESS WITHOUT BOUNDARIES

FINANCIAL STATEMENT AND ANNUAL REPORT FOR THE YEAR ENDING 31 DECEMBER 2023

Page 2

The members of the Board of Trustees of Fitness Without Boundaries present their report together with Financial Statements for the year ended 31 December 2023. The accounts have been prepared on a Receipts and Payments Accounts and Statement of Assets and Liabilities basis.

Structure, Governance

The charity operates in line with its governing constitution.

Trustees are appointed each year at the AGM. Candidates are elected by a majority vote at the AGM. Each of the trustees shall retire with effect from the conclusion of the annual general meeting next after his or her appointment. Retiring members are eligible for re-election unless they have already served on the Board in any capacity for ten consecutive years.

Objectives & Activities

The aims and objectives of Fitness Without Boundaries are to enable community access to exercise for people with a disability or suffering from a long-term illness. The main objects are:

- To promote fitness and sports to people living and working in Northampton wishing to gain a Healthier lifestyle.
 - To encourage participation in sport and Health activities in a safe and social environment.
 - Improve the quality of life for those suffering from physical disabilities by encouraging the use of fitness equipment and facilities.
 - To co-operate with local authorities NHS, GP surgeries and the local university in providing Fitness sessions to those who are referred and individual who wish to pursue a more active lifestyle.
-
- **Public Benefit Statement:**
 - All activities provided by Fitness without Boundaries (FwB) are undertaken with the tenet that the activities offered are being done to benefit certain members of the public who reside in Northampton and the surrounding areas.
 - Also, in pursuing this aim the Trustees have due regard to the Charities Commission's guidance in section 4 of the Charities Act 2011.

Achievements and Performance

During the last year Fitness Without Boundaries (FWB) has been able to obtain numerous grants for different sessions of work that we have been taking on last year.

Those grants have been from Northamptonshire sport, postcode lottery, National lottery Awards for all, Northampton council (weight management), Parkinson's, National Lottery community fund, Energy firm.

FWB has been coming through some testing times last year and has now become through it with some great partnership work from Spring social prescribers and Northamptonshire Careers to help sell our charity and show case what we are all about.

Fwb has had 100 + new clients come through our charity, so it shows that our charity is getting recognised through its marketing approach and its word of mouth through the specialists we deal with.

FWB has used its yestobeingfit outreach programme to expand its area and classes we do in the community.

FWB has been turned down with national lottery UK fund this year and our five-year plan. We are still going back with a new revised plan in May to see if we can go for it. We have also now been turned down from community awards from the national lottery.

Some of their problems is reporting and also in the late of getting the accounts in which has not been our fault, and we need to chase this up and get better with this and the outside partners that verify us.

This will mean come September 2024 we will be running a very tight ship as we won't have any grant money to help us so we will need to keep cost down to minimum and also get as much profit in without hindering the good work which we have already done.

We will be using more consultants to do our classes, and wellness talks as this one way to bring down our bills as much as we can.

Financial Review

Unrestricted Income achieved for the year ending 31 December 2023 totaled £45,204 (2022: £32,469) and expenditure for the same period was £44,582 (2022: £28,914) giving a surplus for the year of £620 (2022: £3,555).

During the same period Restricted Income achieved totaled £51,407 (2022: £46,806) and expenditure incurred was £49,193 (2022: £49,014) making the movement in the year of £2,214 (2022: £2,208).

There were no pay increases during 2023, and all employees continue to be paid above the minimum wage.

The charity's medium-term strategy remains working toward having 1-years unrestricted reserves to enable it to continue in the event of loss of contracts or grants. The level of reserve required is estimated to be £44,584.

The charity continues to hold a long-term loan from a member of the trustee board of £10,000. Accrued interest on the loan for 2023 totalled £224 (2022: £219) making the total interest payable at the year-end £1,412 (2022: £1,188).

Reserve Policy

The charity is striving towards having 1-years unrestricted income in reserve, which is estimated to be £44,584 based on 2023 activities. This will enable the charity to continue during a downturn while alternative funding / income streams are established. This policy is reviewed annually.

Risk Assessment

The trustees have assessed the major risks to which the charity is exposed, those related to finance, the provisions of classes and the 'safeguarding of vulnerable clients. There are systems and procedures in place to mitigate exposure to these risks.

Presented and approved by the board of trustees at a committee meeting held on 29th November 2024 and signed on their behalf.


Catherine Davighi Chair/Trustee

Brenda Peers-Ross
29 Drift Road
Selsey
Chichester
West Sussex
PO20 0PW

To the Trustees:

FITNESS WITHOUT BOUNDARIES

Registered Charity Number: 1160043

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INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Responsibilities and basis of report I have Independently Examined the Financial Statements on Pages 7 to 11, for the financial year ending 31st December 2023.

Respective responsibilities of Trustees and Examiner

As the charity's trustees, you are responsible for the preparations of the accounts in accordance with the requirements of the Charities Act 2011 ("the 2011 Act"). The charity's Trustees consider an audit is not required for this year under section 144(2) of the Charities Act 2011 and that an independent examination is needed.

I report on my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Basis of Independent Examiner's Report

My examination was carried out in accordance with general Directions given by the Charity Commission and in accordance with section 145 of the Charities Act 2011. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with these records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you and the trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view', and the report is limited to those matters set out in the next statement.

Independent Examiner's Statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in material respect:

- the accounting records were not kept in accordance with section 130 of the 2011 Act: or
- the accounts did not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Brenda Peers-Ross

Brenda Peers-Ross FMAAT ACIE
28th January 2025

RECEIPTS AND PAYMENTS ACCOUNT

For the Period 31st December 2023

	Notes	Unrestricted £	Restricted £	2023 £	Unrestricted £	Restricted £	Restated 2022 £
Receipts							
Donations - Local Giving	2	500.00	-	500.00	500.00	-	500.00
Loan		-	-	-	-	-	-
Grants	1	19,941	51,407	71,348	17,807	46,806	64,613
Other income	2	24,763	-	24,763	14,162	-	14,162
Total receipts for the Year		45,204	51,407	96,611	32,469	46,806	79,275
Payments							
Charitable activities	3	26,912	66,865	93,777	28,914	49,014	77,928
Total Payments for the Year		26,912	66,865	93,777	28,914	49,014	77,928
Net Receipts/(Payments)		18,292	-15,458	2,834	,3555	(2,208)	,1347
Total funds brought forward		16,428	20,752	37,180	12,873	22,960	35,833
Total funds carried forward		34,720	5,294	40,014	16,428	20,752	37,180

STATEMENT OF ASSETS AND LIABILITIES

For the Period 31st December 2023

As At 31st December 2020

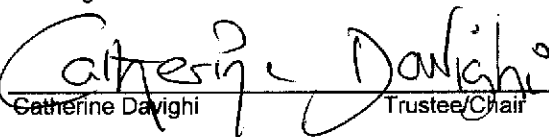
	Notes	Unrestricted £	Restricted £	2023 £	Unrestricted £	Restricted £	2022 £ Restated
Assets:							
Cash at bank and in hand	4	34,720	5,294	40,014	16,428	20,752	37,180
Debtors		127	-	127	526	-	526
		34,847	5,294	40,141	16,954	20,752	37,706
Liabilities							
Creditors: other		(70)	-	(70)	(60)	(1,000)	(1,060)
creditors: HMRC		-	-	-	-	-	-
Creditors: accrual		(420)	-	(420)	-	(467)	(467)
Creditor: Loan plus interest		(11,412)	-	(11,412)	(11,188)	-	(11,188)
		(11,902)	-	(11,902)	(11,248)	(1,467)	(12,715)
Net Assets		22,945	5,294	28,239	5,706	19,285	24,991

Reconciliation of Cash Funds

Unrestricted/Designated Reserves

General reserve	6	34,720	-	34,720	16,428	-	16,428
Restricted reserve	5	-	5,294	5,294	-	20,752	20,752
		34,720	5,294	40,014	16,428	20,752	37,180

Presented and approved by the Trustees at a committee meeting held on 29th November 2024
and signed on their behalf.


Catherine Davighi Trustee/Chair

FITNESS WITHOUT BOUNDARIES

NOTES TO THE ACCOUNTS

Page 9

For the Period 31st December 2023

	Unrestricted £	Restricted £	2023 £	Unrestricted £	Restricted £	2022 £
Note 1						
Grants						
Big Lottery	-	51,407	51,407	-	46,806	46,806
SNW	240	-	240	3,370	-	3,370
NNC	5,000	-	5,000	5,465	-	5,465
Th Barrett Development	-	-	-	1,500	-	1,500
Parkinson's Society	2,700	-	2,700	1,228	-	1,228
NCC	-	-	-	4,254	-	4,254
NGED We OLC	7,680	-	7,680	-	-	-
Various	4,321	-	4,321	1,990	-	1,990
	19,941	51,407	71,348	17,807	46,806	64,613

Note 2

Other income

Donation - Local Giving	500	-	500	-	-	-
Other: Go Cardless	10,021	-	10,021	-	-	-
Other: Income	2,552	-	2,552	619	-	619
Fees and charges	12,190	-	12,190	14,043	-	14,043
	25,263	-	25,263	14,662	-	14,662

Note 3 Charitable Activities

Payments :

Salaries	-	5,023	5,023	3,636	2,412	6,048
DBS checks	-	-	-	-	-	-
Printing, stationery	1,811	-	1,811	319	-	319
Administration support	-	5,520	5,520	-	4,800	4,800
Telephones, mobiles	2,077	440	2,517	2,604	394	2,998
Equipment	7,060	111	7,171	3,527	543	4,070
General subscriptions	1,240	-	1,240	96	-	96
Website , internet video	1,851	833	2,684	3,306	-	3,306
Rent Moulton Park	1,202	786	1,988	306	36	342
CSN rent	937	15,000	15,937	-	9,001	9,001
Premises hire	655	73	728	-	-	-
Oundle Fitness Line	98	294	392	186	350	536
Oundle Town rent	280	-	280	98	-	98
Rushden rent	320	160	480	445	443	888
Insurance	1,593	-	1,593	2,005	-	2,005
Training expenses	1,027	70	1,097	-	395	395
Sundry expenses	-	-	-	462	-	462
Video production	-	8,493	8,493	1,050	4,550	5,600
Instructors	2,150	29,582	31,732	4,098	25,990	30,088
Internet	501	-	501	-	-	-
Software	3,708	-	3,708	4,953	-	4,953
Publicity and marketing	402	-	402	486	100	586
Independent examination	-	480	480	1,337	-	1,337
	26,912	66,865	93,777	28,914	49,014	77,928

Note 4

Cash at Bank

Nat West current account	14,539	-	14,539	2,572	5,259	2,687
Nat West account	5,990	5,294	11,284	-	15,493	15,493
Nat West Business Reserve	14,191	-	14,191	19,000	-	19,000
	34,720	5,294	40,014	16,428	20,752	37,180

NOTES TO THE ACCOUNTS

For the Period 31st December 2023

Note 5 Restricted Funds	01.01.23			Transfer Between Funds	31.12.23 Closing Balance
	Opening Balance	Incoming Resources	Resources Expended		
Big Lottery	20,752	51,407	(66,865)	-	5,294
	20,752	51,407	(66,865)	-	5,294

Big Lottery - to provide the community a specialised place for disabled and people with long-term illness to exercise.

Note 6 Unrestricted / Designated reserves	01.01.23			Transfer Between Funds	31.12.23 Closing Balance
	Opening Balance	Incoming Resources	Resources Expended		
	£	£	£	£	£
General Reserve	16,428	45,204	(26,912)	-	34,720
	16,428	45,204	(26,912)	-	34,720

Note 7

Ultimate Controlling Party

The charity is under the direct control of its board of Trustees, the names of whom are shown at the beginning of the Trustee's Report.

PRINCIPAL ACCOUNTING POLICIES

FOR THE YEAR ENDED 31st December 2023

Accounting Policies

The financial statements have been prepared under the historical cost convention.

The financial statements of the Charity, which is a public benefit entity under FRS102, have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice SORP (FRS102) issued on 1st October 2019, applicable UK Accounting Standards and the Charities Act 2011.

Format

The Charity has taken advantage of the provisions of the Charities Act 2011 and presented an income and expenditure account in the form of a Receipts and Payments, and Statement of Assets and Liabilities basis for small entities .

Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated funds is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donors or which have been raised by the charity for particular purposes.

Incoming resources

All incoming resources are included in the Receipts and Payments account when received by the charity. Grants are brought into account on a when received.

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which it has been received.

Resources expended

All expenditure is accounted for on an payable basis and has been classified under headings that aggregate all costs related to the category. Expenditure is stated inclusive of value added tax.

Tangible fixed assets and depreciation

Depreciation is calculated to write down the cost of all tangible fixed assets by instalments over the expected useful lives. The period generally applicable are:

Freehold property	50 years	straight line method
Motor vehicles	4 years	straight line method
Fixtures and fitting	5 years	straight line method
Computer and IT equipment	3 year	straight line method

Intangible income

Intangible income, in the form of donated facilities and voluntary help etc., is not included in the financial statements since it is not considered practicable to quantify such income.

Reserves

The current reserve policy is to maintain sufficient cash flow for known commitments, and the replacement of certain assets. Not all grants/course income are received at the beginning of the financial others are received in arrears.

Risk

The trustees do not believe the Charity is subject to any substantial risk beyond those disclosed in the Annual Report and Accounts.

The organisation has employer and public liability insurance to protect it in the case of a claim.

Accounts

Registered Charity Number: 1160043

FITNESS WITHOUT BOUNDARIES

RECEIPTS AND PAYMENT ACCOUNTS

STATEMENT OF ASSETS AND LIABILITIES

AND TRUSTEES REPORT

YEAR ENDING 31 DECEMBER 2022

FITNESS WITHOUT BOUNDARIES

FINANCIAL STATEMENTS AND ANNUAL REPORT FOR THE YEAR ENDING 31 DECEMBER 2022

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FITNESS WITHOUT BOUNDARIES

**FINANCIAL STATEMENTS AND ANNUAL REPORT
FOR THE YEAR ENDING 31 DECEMBER 2022**

Page 1

Registered Charity Number: 1160043

Registered Address: 15 Thorpeville
Moulton
Northampton
Northamptonshire
NN3 7TS

Trustees: C Davighi
R Davighi
R Goulborne
R Taiby-Corcoran
C Townsend

Bankers: NatWest Bank
41 The Drapery
Northampton
NN1 2EY

Independent Examiners: CVS Northamptonshire
32-36 Hazelwood Road
Northampton
NN1 1LN

FITNESS WITHOUT BOUNDARIES

FINANCIAL STATEMENT AND ANNUAL REPORT FOR THE YEAR ENDING 31 DECEMBER 2022

Page 2

The members of the Board of Trustees of Fitness Without Boundaries present their report together with Financial Statements for the year ended 31 December 2022. The accounts have been prepared on a Receipts and Payments Accounts and Statement of Assets and Liabilities basis.

Structure, Governance

The charity operates in line with its governing constitution.

Trustees are appointed each year at the AGM. Candidates are elected by a majority vote at the AGM. Each of the trustees shall retire with effect from the conclusion of the annual general meeting next after his or her appointment. Retiring members are eligible for re-election unless they have already served on the Board in any capacity for ten consecutive years.

Objectives & Activities

The aims and objectives of Fitness Without Boundaries are to enable community access to exercise for people with a disability or suffering from a long-term illness. The main objects are:

- To promote fitness and sports to people living and working in Northampton wishing to gain a Healthier lifestyle.
- To encourage participation in sport and Health activities in a safe and social environment.
- Improve the quality of life for those suffering from physical disabilities by encouraging the use of fitness equipment and facilities.
- To co-operate with local authorities NHS, GP surgeries and the local university in providing Fitness sessions to those who are referred and individual who wish to pursue a more active lifestyle.

- **Public Benefit Statement:**
- All activities provided by Fitness without Boundaries (FwB) are undertaken with the tenet that the activities offered are being done to benefit certain members of the public who reside in Northampton and the surrounding areas.
-
- Also in pursuing this aim the Trustees have due regard to the Charities Commission's guidance in section 4 of the Charities Act 2011.

Achievements and Performance

During our last year we have had a lot of ups and downs within the charity. We have we have inserted our name and brand into the local medical sector and now I'll getting referrals without having to go through other organisations and they're coming direct.

This is due to the hard work of all our team and the fact we have now growing as a team and will be looking at employing I never member staff call Paula to help within the Wellness gym and outreach programmes.

The financial side is looking a bit down this year as we've had to deal with just living increase and also having our rents and other municipals increased which we were not planned for. So this year we have increased our planning to expand our business and to make sure that there is enough financial viability to keep the charity growing at the sustainable rate.

Over the last. We have had a lot of grants some of them have been a small grant and some of them have been larger grants.

The smaller grants have been the magic grant from post code lottery of 500 pounds which was used to help set up our night-time yoga at Moulton community centre.

Our big-time grant was the together fund from sports England and Northamptonshire sport. This grant was about £5,000 pounds start and set out to help increase the numbers and this is the influence into local communities and certain ethnic backgrounds within the Northampton and using our Wellness gym for these activities I didn't make it ups.

The other big grant we had was another together fund this time working with Sport England and Hertfordshire sports. This fund was for about £2,000 and using it in Letchworth area to do Seated exercises and Otago sessions.

We are using the five-year plan and also changing it as we go along to make sure we are stable and can deal with anything that comes along. We have had a few setbacks, and we are not where we should be with the financial money this is an after effect of the global crisis and COVID, so we are at least two years behind schedule. We are going to ask the National Lottery for more support to help us grow and after that we will have to stand on our own two feet which is what we've always said we will do.

We're now using the Wellness gym as a base and have increased the hours of opening. we are also doing outreach two other little villages around Northamptonshire this is because of with demand and that we are being asked to do so by the local commissioning group. The plan is to make these outreach our profitable side and all the income in the Wellness gym to pay for all the outgoings of the charity. This should mean that we are becoming more profitable and that our stabilisation within the sector and what we are looking for to expand into should be within reach within the next few

FITNESS WITHOUT BOUNDARIES

FINANCIAL STATEMENTS AND ANNUAL REPORT FOR THE YEAR ENDING 31 DECEMBER 2022

Page 4

years. Over the next period of time we will be increasing our part time staff which will help bring down the wages bill for instructors to do this we have to be competitive so we are offering a picture bigger pay packet and also holiday hours for the hours that they are working we're still making sure that they are only having statutory sick pay time but this helps us keep control of the hours that they are doing and that we can increase our service. We are also trying to add one more member of staff if we can get enough money behind us so that all days are covered just in case one of us is off ill or if we need to go on holiday.

Financial Review

Unrestricted Income achieved for the year ending 31 December 2022 totaled £32,469 (2021: £6,132) and expenditure for the same period was £28,914 (2021: £14,864) giving a surplus for the year of £3,555 (2021 £8,732 loss).

During the same period Restricted Income achieved totaled £46,806 (2021: £36,995) and expenditure incurred was £49,014 (2021: £53,788) giving a loss for the year of £2,208 (2021: £16,793 loss).

There were no pay increases during 2022, and all employees continue to be paid above the minimum wage.

The charity's medium term strategy remains working toward having 1-years unrestricted reserves to enable it to continue in the event of loss of contracts or grants. The level of reserve required is estimated to be £45,500.

The charity continues to hold a long-term loan from a member of the trustee board of £10,000. Accrued interest on the loan for 2022 totalled £219 making the total interest payable at the year-end £1,188 (2021: £315).

Reserve Policy

The charity is striving towards having 1-years unrestricted income in reserve, which is estimates to be £45,500 based on 2022 activities. This will enable the charity to continue during a downturn while alternative funding / income streams are established. This policy is reviewed annually.

FITNESS WITHOUT BOUNDARIES

FINANCIAL STATEMENTS AND ANNUAL REPORT FOR THE YEAR ENDING 31 DECEMBER 2022

Page 5

Risk Assessment

The trustees have assessed the major risks to which the charity is exposed, those related to finance, the provisions of classes and the 'safeguarding of vulnerable clients. There are systems and procedures in place to mitigate exposure to these risks.

Presented and approved by the board of trustees at a committee meeting held on 9th December 2023 and signed on their behalf.

 D. 9/12/2023

Raphael Davighi

Chair/Trustee

To the Trustees:
FITNESS WITHOUT BOUNDARIES
Registered Charity Number: 1160043

Page 6

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Responsibilities and basis of report.

I have Independently Examined the Financial Statements on Pages 7 -11, for the financial year ending 31st December 2022.

Respective responsibilities of Trustees and Examiner

As the charity's trustees, you are responsible for the preparations of the accounts in accordance with the requirements of the Charities Act 2011 ("the 2011 Act"). The charity's Trustees consider an audit is not required for this year under section 144(2) of the Charities Act 2011 and that an independent examination is needed.

I report on my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Basis of Independent Examiner's Report

My examination was carried out in accordance with general Directions given by the Charity Commission and in accordance with section 145 of the Charities Act 2011. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with these records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you the trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view', and the report is limited to those matters set out in the next statement.

Independent Examiner's Statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in material respect:

- the accounting records were not kept in accordance with section 130 of the 2011 Act: or
- the accounts did not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Brenda Peers-Ross

Brenda Peers-Ross FMAAT ACIE
12th December 2023

RECEIPTS AND PAYMENTS ACCOUNT

For the Period 31st December 2022

	Notes	Unrestricted £	Restricted £	2022 £	Unrestricted £	Restricted £	Restated 2021 £
Receipts							
Donations - Local Giving	2	-	-	-	500.00	-	500.00
Loan		-	-	-	-	-	-
Grants	1	17,807	46,806	64,613	1,080	34,583	35,663
Other income	2	14,662	-	14,662	4,552	2,412	6,964
Total receipts for the Year		32,469	46,806	79,275	6,132	36,995	43,127
Payments							
Charitable activities	3	28,914	49,014	77,928	14,864	53,788	68,652
Total Payments for the Year		28,914	49,014	77,928	14,864	53,788	68,652
Net Receipts/(Payments)		3,555	(2,208)	1,347	(8,732)	(16,793)	(25,525)
Total funds brought forward		12,873	22,960	35,833	21,605	39,753	61,358
Total funds carried forward		16,428	20,752	37,180	12,873	22,960	35,833

STATEMENT OF ASSETS AND LIABILITIES

For the Period 31st December 2022

As At 31st December 2020

	Notes	Unrestricted £	Restricted £	2022 £	Unrestricted £	Restricted £	2021 £ Restated
Assets:							
Cash at bank and in hand	4	16,428	20,752	37,180	12,873	22,960	35,833
Debtors		526	-	526	-	-	-
		16,954	20,752	37,706	12,873	22,960	35,833
Liabilities							
Creditors: other		(60)	(1,000)	(1,060)	(360)	(120)	(480)
creditors: HMRC		-	-	-	-	-	-
Creditors: accrual		-	(467)	(467)	-	(720)	(720)
Creditor: Loan plus interest		(11,188)	-	(11,188)	(10,969)	-	(10,969)
		(11,248)	(1,467)	(12,715)	(11,329)	(840)	(12,169)
Net Assets		5,706	22,219	24,991	1,544	22,120	23,664

Reconciliation of Cash Funds

Unrestricted/Designated Reserves

General reserve	6	16,428	-	16,428	11,773	-	12,873
Restricted reserve	5	-	20,752	20,752	-	22,960	22,960
		16,428	20,752	37,180	11,773	22,960	35,833

Presented and approved by the Trustees at a committee meeting held on 9th December 2023
and signed on their behalf.

Raphael Davighi N. 9/12/2023
Raphael Davighi Trustee/Chair

FITNESS WITHOUT BOUNDARIES

NOTES TO THE ACCOUNTS

Page 9

For the Period 31st December 2022

	Unrestricted £	Restricted £	2022 £	Unrestricted £	Restricted £	2021 £
Note 1						
Grants						
Big Lottery	-	46,806	46,806	-	34,583	34,583
SNW	3,370	-	3,370	-	-	-
NNC	5,465	-	5,465	1,080	-	1,080
Th Barrett Development	1,500	-	1,500	-	-	-
Parkinson's Society	1,228	-	1,228	-	-	-
NCC	4,254	-	4,254	-	-	-
Various	1,990	-	1,990	-	-	-
	17,807	46,806	64,613	1,080	34,583	35,663

Note 2

Other income

Donation - Local Giving	-	-	-	500	-	500
Other: JRS	-	-	-	-	2,412	2,412
Other: Go Cardless	-	-	-	563	-	563
Other: Income	619	-	619	411	-	411
Fees and charges	14,043	-	14,043	3,578	-	3,578
	14,662	-	14,662	5,052	2,412	7,464

Note 3 Charitable Activities

Payments :

Salaries	3,636	2,412	6,048	2,520	4,102	6,622
DBS checks	-	-	-	52	-	52
Printing, stationery	319	-	319	26	260	286
Administration support	-	4,800	4,800	1,050	3,619	4,669
Telephones	2,604	394	2,998	1,433	1,674	3,107
Equipment	3,527	543	4,070	2,954	-	2,954
General subscriptions	96	-	96	242	-	242
Website , internet video	3,306	-	3,306	-	2,746	2,746
Rent Moulton Park	306	36	342	-	-	-
CSN rent	-	9,001	9,001	-	6,433	6,433
Premises hire	-	-	-	367	3,128	3,495
Oundle Fitness Line	186	350	536	-	-	-
Oundle Town rent	98	-	98	-	-	-
Rushden rent	445	443	888	-	-	-
Insurance	2,005	-	2,005	-	1,453	1,453
Training expenses	-	395	395	-	40	40
Trustees expenses	-	-	-	170	-	170
Sundry expenses	462	-	462	-	-	-
Video production	1,050	4,550	5,600	-	-	-
Instructors	4,098	25,990	30,088	6,050	9,931	15,981
Internet	-	-	-	-	638	638
Software	4,953	-	4,953	-	6,874	6,874
Publicity and marketing	486	100	586	-	11,974	11,974
Independent examination 2 years	1,337	-	1,337	-	918	918
	28,914	49,014	77,928	14,864	53,788	68,652

Note 4

Cash at Bank

Nat West current account	(2,572)	5,259	2,687	10,969	-	10,969
Nat West account	-	15,493	15,493	1,904	22,960	24,864
Nat West Business Reserve	19,000	-	19,000	-	-	-
	16,428	20,752	37,180	12,873	22,960	35,833

NOTES TO THE ACCOUNTS

For the Period 31st December 2022

Note 5	01.01.22			Transfer	31.12.22
Restricted Funds	Opening	Incoming	Resources	Between	Closing
	Balance	Resource	Expended	Funds	Balance
Big Lottery	20,548	46,806	(46,602)	-	20,752
JRS claims, other	2,412	-	(2,412)	-	-
	22,960	46,806	(49,014)	-	20,752

Big Lottery - to provide the community a specialised place for disabled and people with long-term illness to exercise.

Note 6	01.01.22			Transfer	31.12.22
Unrestricted / Designated reserves	Opening	Incoming	Resources	Between	Closing
	Balance	Resource	Expended	Funds	Balance
	£	£	£	£	£
General Reserve	11,773	32,469	(28,914)	1,100	16,428
Designated: NCC Tackling Inequalities	1,080	-	-	(1,080)	-
Designated: NCF Queens Fund	20	-	-	(20)	-
	12,873	32,469	(28,914)	-	16,428

NCC grant - is to restart 'Get-up and Go' classes after Covid 19.

NCF Queens Fund - to provide a provision of 'Wellness Sessions' both on and offline for cancer and other rehab patients.

Note 7

Ultimate Controlling Party

The charity is under the direct control of it's board of Trustees, the names of whom are shown at the beginning of the Trustee's Report.

PRINCIPAL ACCOUNTING POLICIES

FOR THE YEAR ENDED 31st December 2022

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Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donors or which have been raised by the charity for particular purposes.

Incoming resources

All incoming resources are included in the Receipts and Payments account when received by the charity. Grants are brought into account on a when received.

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which it has been received.

Resources expended

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Tangible fixed assets and depreciation

Depreciation is calculated to write down the cost of all tangible fixed assets by instalments over the expected useful lives. The period generally applicable are:

Freehold property	50 years	straight line method
Motor vehicles	4 years	straight line method
Fixtures and fitting	5 years	straight line method
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Intangible income

Intangible income, in the form of donated facilities and voluntary help etc., is not included in the financial statements since it is not considered practicable to quantify such income.

Reserves

The current reserve policy is to maintain sufficient cash flow for known commitments, and the replacement of certain assets. Not all grants/course income are received at the beginning of the financial others are received in arrears.

Risk

The trustees do not believe the Charity is subject to any substantial risk beyond those disclosed in the Annual Report and Accounts.

The organisation has employer and public liability insurance to protect it in the case of a claim.

Accounts

Registered Charity Number: 1160043

FITNESS WITHOUT BOUNDARIES

RECEIPTS AND PAYMENT ACCOUNTS

STATEMENT OF ASSETS AND LIABILITIES

AND TRUSTEES REPORT

YEAR ENDING 31 DECEMBER 2021

FITNESS WITHOUT BOUNDARIES

FINANCIAL STATEMENTS AND ANNUAL REPORT FOR THE YEAR ENDING 31 DECEMBER 2021

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FITNESS WITHOUT BOUNDARIES

**FINANCIAL STATEMENTS AND ANNUAL REPORT
FOR THE YEAR ENDING 31 DECEMBER 2021**

Page 1

Registered Charity Number: 1160043

Registered Address: 15 Thorpeville
Moulton
Northampton
Northamptonshire
NN3 7TS

Trustees: A. Bonar
C Davighi
R Davighi
R Goulborne
R Taiby-Corcoran
C Townsend

Bankers: NatWest Bank
41 The Drapery
Northampton
NN1 2EY

Independent Examiners: CVS Northamptonshire
32-36 Hazelwood Road
Northampton
NN1 1LN

FITNESS WITHOUT BOUNDARIES

FINANCIAL STATEMENT AND ANNUAL REPORT FOR THE YEAR ENDING 31 DECEMBER 2021

Page 2

The members of the Board of Trustees of Fitness Without Boundaries present their report together with Financial Statements for the year ended 31 December 2021. The accounts have been prepared on a Receipts and Payments Accounts and Statement of Assets and Liabilities basis.

Structure, Governance

The charity operates in line with its governing constitution.

Trustees are appointed each year at the AGM. Candidates are elected by a majority vote at the AGM. Each of the trustees shall retire with effect from the conclusion of the annual general meeting next after his or her appointment. Retiring members are eligible for re-election unless they have already served on the Board in any capacity for ten consecutive years.

Objectives & Activities

The aims and objectives of Fitness Without Boundaries are to enable community access to exercise for people with a disability or suffering from a long-term illness. The main objects are:

- To promote fitness and sports to people living and working in Northampton wishing to gain a Healthier lifestyle.
- To encourage participation in sport and Health activities in a safe and social environment.
- Improve the quality of life for those suffering from physical disabilities by encouraging the use of fitness equipment and facilities.
- To co-operate with local authorities NHS, GP surgeries and the local university in providing Fitness sessions to those who are referred and individual who wish to pursue a more active lifestyle.

- **Public Benefit Statement:**
- All activities provided by Fitness without Boundaries (FwB) are undertaken with the tenet that the activities offered are being done to benefit certain members of the public who reside in Northampton and the surrounding areas.
-
- Also in pursuing this aim the Trustees have due regard to the Charities Commission's guidance in section 4 of the Charities Act 2011.

FITNESS WITHOUT BOUNDARIES

FINANCIAL STATEMENTS AND ANNUAL REPORT FOR THE YEAR ENDING 31 DECEMBER 2021

Page 3

Achievements and Performance

2021 has, so far, proven to be the most challenging year on record for the charity, not only because of the Coronavirus, but also because of all the hygiene measures required to be in place to reopen. This has seen a reduction in clientele and income as customers turned to other providers for services.

Thankfully, we were able to secure new grants, and additional financial support from the National Lottery Community Fund. This funding was a lifeline, and enabled us to keep in contact with clients and begin the process of offering video calls and online exercise sessions. This method of keeping in touch has shown to be popular, and our in-house team of instructors continue to provide these services on a regular basis. Some clients have even started requesting bespoke training sessions for which they are willing to pay.

The relaxation of the rules surrounding meeting in public, saw trustees agree to increase spending on marketing services. This has seen an increase in the number of people attending our rehabilitation sessions in the Wellness studio, which is averaging 56 clients a week (224 a month), representing growth of 20% on pre Coronavirus levels. The number of instructors were increased during the year to respond to demand, and to avoid cancellation of classes due to COVID. Some of the funding received during the year enabled the charity to increase opening times from 20 hours per week to 25 hours per week from September onwards.

Despite its challenges faced during the year, such as loss of income, employees being furloughed and contractual agreements, a huge "thank you and kudos" to the staff, the numerous (on average 7) volunteers, and trustees for their ongoing commitment to the charity.

FITNESS WITHOUT BOUNDARIES

FINANCIAL STATEMENTS AND ANNUAL REPORT FOR THE YEAR ENDING 31 DECEMBER 2021

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The charity was successful in obtaining additional support from the National Lottery Community Fund to acquire digital services, and from the Community Foundation for the purchase of personal protective equipment (ppe) and supplies to help prevent the spreading of the coronavirus, as and when community facilities could be used. The Government's help in providing support through the 'Job Retention Support' scheme has proved to be invaluable in helping the charity through these uncertain times, especially as there are no reserves to rely upon.

Financial Review

Unrestricted Income achieved for the year ending 31 December 2021 totaled £6,132 (2020: £16,895) and expenditure for the same period was £14,864 (2020: £5,598) giving a loss for the year of £8,732 (2020: £11,297 surplus). This loss was due to entering into a new 'Rental Agreement' and increased expenditure in hiring 'Instructors,' software and marketing costs.

During the same period Restricted Income achieved totaled £36,995 (2020: £66,984) and expenditure incurred was £53,788 (2020: £39,964) giving a loss for the year of £16,793 (2020: £27,020 surplus).

The generated surplus is the result of significantly reduce 'Administrative costs and expenditure on PPE equipment.'

There were no pay increases during 2021, and all employees continue to be paid above the minimum wage.

The charity's medium term strategy remains working toward having 1-years unrestricted reserves to enable it to continue in the event of loss of contracts or grants. The level of reserve required is estimated to be £45,500.

The charity continues to hold a long-term loan from a member of the trustee board of £10,000. Accrued interest on the loan for 2021 totalled £215 making the total interest payable at the year-end £969 (2020: £754).

Reserve Policy

The charity is striving towards having 1-years unrestricted income in reserve, which is estimates to be £45,500 based on 2020 activities. This will enable the charity to continue during a downturn while alternative funding / income streams are established. This policy is reviewed annually

Risk Assessment

The trustees have assessed the major risks to which the charity is exposed, particular those related to finance, the provisions of classes and the 'safeguarding of vulnerable clients. There are systems and procedures in place to mitigate exposure to these risks.

FITNESS WITHGOT BOUNDARIES

FINANCIAL STATEMENTS AND ANNUAL REPORT FOR THE YEAR ENDING 31 DECEMBER 2021

Page 5

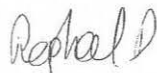
What's next?

Fundraising will continue to underpin our ambition for growth in 2022 with the aim of becoming less reliant of grants within the next 2-years. Trustees will continue to explore new ways of engaging with clients who are will to pay for sessions and/or one-to-one support.

During January to September 2022; we aim to gradually increase opportunities for people with a disability or disabilities and/or long term illness to have access to training sessions.

Trustees continue to be mindful of the challenges of managing everyday price increases in the present economic climate, and of the impact this might have on income and our plans for growth. To mitigate some of these financial pressures we aim to make better or alternative use of the 'Wellness studio.' In addition to this, work is underway to explore opportunities for working in partnership with a private sector company so that the goals contained in the charity's five year plan can be realised sooner. Trustees are also open to considering moving to cheaper alternative premises to reduce costs.

Presented and approved by the board of trustees at a committee meeting held on 13th July 2022 and signed on their behalf.



Raphael Davighi

Chair/Trustee

To the Trustees:

FITNESS WITHOUT BOUNDARIES

Registered Charity Number: 1160043

Page 6

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Responsibilities and basis of report.

I have Independently Examined the Financial Statements on Pages 7 - 13, for financial year ending 31st December 2021.

Respective responsibilities of Trustees and Examiner

As the charity's trustees, you are responsible for the preparations of the accounts in accordance with the requirements of the Charities Act 2011 ("the 2011 Act"). The charity's Trustees consider an audit is not required for this year under section 144(2) of the Charities Act 2011 or under the Charities Regulation 2008 and that an independent examination is needed.

I report on my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act and under Charity Accounts Regulations 2008.

Basis of Independent Examiner's Report

My examination was carried out in accordance with general Directions given by the Charity Commission and in accordance with section 145 of the Charities Act 2011. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with these records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you the trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view', and the report is limited to those matters set out in the next statement.

Independent Examiner's Statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in material respect:

- the accounting records were not kept in accordance with section 130 of the 2011 Act: or
- the accounts did not accord with the accounting records: or
- the accounts did not comply with the applicable requirements concerning the form and contents of accounts set out in the Charities (Accounts and Reports) Regulation 2008 other than any requirements that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Brenda Peers-Ross

Brenda Peers-Ross FMAAT ACIE

Date: 2nd September 2022

RECEIPTS AND PAYMENTS ACCOUNT

For the Period 31st December 2021

	Notes	Unrestricted £	Restricted £	2021 £	Unrestricted £	Restricted £	2020 £
Receipts							
Donations - Local Giving	2	500	-	500	500	-	500
Loan		-	-	-	-	-	-
Grants	1	1,080	34,583	35,663	12,730	57,175	69,905
Other income	2	4,552	2,412	6,964	3,665	9,809	13,474
Total receipts for the Year		6,132	36,995	43,127	16,895	66,984	83,879
Payments							
Charitable activities	3	14,864	53,788	68,652	5,598	39,964	45,562
		-	-	-	-	-	-
Total Payments for the Year		14,864	53,788	68,652	5,598	39,964	45,562
Net Receipts/(Payments)		(8,732)	(16,793)	(25,525)	11,297	27,020	38,317
Total funds brought forward		21,605	39,753	61,358	10,308	12,733	23,041
		-	-	-	-	-	-
Total funds carried forward		12,873	22,960	35,833	21,605	39,753	61,358

STATEMENT OF ASSETS AND LIABILITIES

For the Period 31st December 2021

As At 31st December 2020

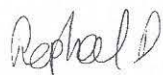
	Notes	Unrestricted	Restricted	2021	Unrestricted	Restricted	2020
		£	£	£	£	£	£
Assets:							
Cash at bank and in hand	4	12,873	22,960	35,833	21,605	39,753	61,358
Debtors		-	-	-	-	30	30
		12,873	22,960	35,833	21,605	39,783	61,388
Liabilities							
Creditors: other		360	120	480	-	-	-
creditors: HMRC		-	-	-	-	37	37
Creditors: accrual		-	720	720	-	920	920
Creditor: Loan plus interest		10,969	-	10,969	10,754	-	10,754
		11,329	840	12,169	10,754	957	11,711
Net Assets		1,544	22,120	23,664	10,851	38,826	49,677

Reconciliation of Funds

Unrestricted/Designated Reserves

General reserve	6	12,873	-	12,873	21,605	-	21,605
Restricted reserve	5	-	22,960	22,960	-	39,753	39,753
		12,873	22,960	35,833	21,605	39,753	61,358

Presented and approved by the Trustees at a committee meeting held on 13th July 2022
and signed on their behalf.



Raphael Davighi

Trustee/Chair

FITNESS WITHOUT BOUNDARIES

NOTES TO THE ACCOUNTS

Page 9

For the Period 31st December 2021

	Unrestricted £	Restricted £	2021 £	Unrestricted £	Restricted £	2020 £
Note 1						
Grants						
Big Lottery	-	34,583	34,583	-	39,145	39,145
Big Lottery - Covid-19 Support	-	-	-	-	18,030	18,030
NCC - Tackling Inequalities	1,080	-	1,080	2,480	-	2,480
NCF - Queens Fund	-	-	-	10,250	-	10,250
Other income	-	-	-	-	-	-
	1,080	34,583	35,663	12,730	57,175	69,905

Note 2

Other income

Donations - Local Giving	500	-	500	500	-	500
Other income - JRS	-	2,412	2,412	-	9,809.00	9,809
Other - Go Cardless	563	-	563	-	-	-
Other - Income	411	-	411	-	-	-
Fees and charges	3,578	-	3,578	3,665	-	3,665
	5,052	2,412	7,464	4,165	9,809	13,974

Note 3 Charitable Activities

Payments :

Salaries	2,520	4,102	6,622	-	17,564	17,564
DBS checks	52	-	52	-	-	-
Protective clothing	-	-	-	375	-	375
Printing, stationery	26	260	286	2	-	2
Administration support	1,050	3,619	4,669	186	1,703	1,889
Drop box	-	-	-	-	10	10
Telephones	1,433	1,674	3,106	1,160	1,268	2,428
Equipment	2,954	-	2,954	961	-	961
Planning	-	-	-	-	3,000	3,000
General Subscriptions	242	-	242	-	96	96
Website, internet video	-	2,746	2,746	339	256	595
CSN Lodge Farm rent	-	-	-	-	150	150
CSN rents	-	6,433	6,433	1,913	1,969	3,882
Premises hire	367	3,128	3,495	-	-	-
Books	-	-	-	30	-	30
Insurance	-	1,453	1,453	-	1,427	1,427
Training expenses	-	40	40	120	140	260
Training volunteers	-	-	-	-	150	150

NOTES TO THE ACCOUNTS

For the Period 31st December 2021

	Unrestricted £	Restricted £	2021 £	Unrestricted £	Restricted £	2020 £
Note 3 Charitable Activities						
Payments : continued						
Trustees expenses	170	-	170	-	-	-
Supplies and services	-	-	-	512	310	822
Education and training	-	-	-	-	40	40
Instructors	6,050	9,931	15,981	-	9,935	9,935
Internet	-	638	638	-	-	-
Software	-	6,874	6,874	-	-	-
Publicity and marketing	-	11,974	11,974	-	1,946	1,946
Independent Examination	-	918	918	-	-	-
	14,864	53,788	68,652	5,598	39,964	45,562

Note 4**Cash at Bank**

Nat West current account	10,969	-	10,969	10,931	-	10,931
Nat West Business account	1,904	22,960	24,864	10,674	39,753	50,427
	-	-	-	-	-	-
	12,873	22,960	35,833	21,605	39,753	61,358

Note 5**Restricted Funds**

	01.01.21 Opening Balance	Incoming Resources	Resources Expended	Transfer Between Funds	31.12.21 Closing Balance
Big Lottery - Covid-19 Support	-	-	-	-	-
Big Lottery	39,753	34,583	(53,788)	-	20,548
JRS claims, other	-	2,412	-	-	2,412
	39,753	36,995	(53,788)	-	22,960

Big Lottery - Covid 19 - to provide support for the Charity because of activity interruptions due to the pandemic.
 Big Lottery - to provide the community a specialised place for disabled and people with long-term illness to exercise.

Note 6**Unrestricted / Designated reserves**

	01.01.21 Opening Balance	Incoming Resources	Resources Expended	Transfer Between Funds	31.12.21 Closing Balance
	£	£	£	£	£
General Reserve	11,355	5,052	(4,634)	-	11,773
Designated: NCC Tackling Inequalities	-	1,080	-	-	1,080
Designated: NCF Queens Fund	10,250	-	(10,230)	-	20
Designated: NCC - Get Up and Go	-	-	-	-	-
	21,605	6,132	(14,864)	-	12,873

NCC grant - is to restart 'Get-up and Go' classes after Covid 19.
 NCF Queens Fund - to provide a provision of 'Wellness Sessions ' both on and offline for cancer and other rehab patients.

Tackling Inequalities - to pay for room hire and hygiene products which helps to reduce the spread of Covid

NOTES TO THE ACCOUNTS

For the Period 31st December 2021

Note 7

Ultimate Controlling Party

The charity is under the direct control of it's board of Trustees, the names of whom are shown at the beginning of the Trustee's Report.

PRINCIPAL ACCOUNTING POLICIES**For the Period 31st December 2021**

Accounting Policies

The financial statements have been prepared under the historical cost convention.

The financial statements of the Charity, which is a public benefit entity under FRS102, have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice SORP (FRS102) issued on 1st October 2020, applicable UK Accounting Standards and the Charities Act 2011.

Format

The Charity has taken advantage of the provisions of the Charities Act 2011 and presented an income and expenditure account in the form of a Receipts and Payments, and Statement of Assets and Liabilities basis for small entities .

Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated funds is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donors or which have been raised by the charity for particular purposes.

Incoming resources

All incoming resources are included in the Receipts and Payments account when received by the charity. Grants are brought into account on a when received.

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which it has been received.

Resources expended

All expenditure is accounted for on an payable basis and has been classified under headings that aggregate all costs related to the category. Expenditure is stated inclusive of value added tax.

Tangible fixed assets and depreciation

Depreciation is calculated to write down the cost of all tangible fixed assets by instalments over the expected useful lives. The period generally applicable are:

Freehold property	50 years	straight line method
Motor vehicles	4 years	straight line method
Fixtures and fitting	5 years	straight line method
Computer and IT equipment	3 year	straight line method

PRINCIPAL ACCOUNTING POLICIES

For the Period 31st December 2021

Intangible income

Intangible income, in the form of donated facilities and voluntary help etc., is not included in the financial statements since it is not considered practicable to quantify such income.

Reserves

The current reserve policy is to maintain sufficient cash flow for known commitments, and the replacement of certain assets. Not all grants/course income are received at the beginning of the financial others are received in arrears.

Risk

The trustees do not believe the Charity is subject to any substantial risk beyond those disclosed in the Annual Report and Accounts.

The organisation has employer and public liability insurance to protect it in the case of a claim.

Accounts

Registered Charity Number: 1160043

FITNESS WITHOUT BOUNDARIES

RECEIPTS AND PAYMENT ACCOUNTS

STATEMENT OF ASSETS AND LIABILITIES

AND TRUSTEES REPORT

YEAR ENDING 31 DECEMBER 2020

FITNESS WITHOUT BOUNDARIES
FINANCIAL STATEMENTS AND ANNUAL REPORT
FOR THE YEAR ENDING 31 DECEMBER 2020

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FITNESS WITHOUT BOUNDARIES

**FINANCIAL STATEMENTS AND ANNUAL REPORT
FOR THE YEAR ENDING 31 DECEMBER 2020**

Page 1

Registered Charity Number: 1160043

Registered Address:
15 Thorpeville
Moulton
Northampton
Northamptonshire
NN3 7TS

Trustees:

- A. Bonar
- C Davighi
- R Davighi
- R Goulborne
- R Taiby-Corcoran
- C Townsend

Bankers:

NatWest Bank
41 The Drapery
Northampton
NN1 2EY

Independent Examiners:

CVS Northamptonshire
32-36 Hazelwood Road
Northampton
NN1 1LN

FITNESS WITHOUT BOUNDARIES

FINANCIAL STATEMENT AND ANNUAL REPORT FOR THE YEAR ENDING 31 DECEMBER 2020

Page 2

The members of the Board of Trustees of Fitness Without Boundaries present their report together with Financial Statements for the year ended 31 December 2020. The accounts have been prepared on a Receipts and Payments Accounts and Statement of Assets and Liabilities basis.

Structure, Governance

The charity operates in line with its governing constitution.

Trustees are appointed each year at the AGM. Candidates are elected by a majority vote at the AGM. Each of the trustees shall retire with effect from the conclusion of the annual general meeting next after his or her appointment. Retiring members are eligible for re-election unless they have already served on the Board in any capacity for ten consecutive years.

Objectives & Activities

The aims and objectives of Fitness Without Boundaries are to enable community access to exercise for people with a disability or suffering from a long-term illness. The main objects are:

- To promote fitness and sports to people living and working in Northampton wishing to gain a Healthier lifestyle.
- To encourage participation in sport and Health activities in a safe and social environment.
- Improve the quality of life for those suffering from physical disabilities by encouraging the use of fitness equipment and facilities.
- To co-operate with local authorities NHS, GP surgeries and the local university in providing Fitness sessions to those who are referred and individual who wish to pursue a more active lifestyle.

- **Public Benefit Statement:**
- All activities provided by Fitness without Boundaries (FwB) are undertaken with the tenet that the activities offered are being done to benefit certain members of the public who reside in Northampton and the surrounding areas.
-
- Also in pursuing this aim the Trustees have due regard to the Charities Commission's guidance in section 4 of the Charities Act 2011.

Achievements and Performance

2020 was very much a year filled with surprises due to the coronavirus, which we did not see coming, or the changes that would be required to continue as a going concern. Our view of the future changed overnight and plans had to be rethought. And, it is with a huge vote of thanks to trustees, full-time and part-time employees, and volunteers for their understanding of the situation that we were able to continue to provide services to our clients via zoom sessions and video calls.

The year started off with much enthusiasm, evidenced by the number of people that used the community centre gym. The client base was steadily growing due to referrals from Northamptonshire services like the NHS and signposting from charities. This recognition certainly added value to the charity's work and was a testimony to its reputation as a reliable service provider.

In response to this growth, which for the most part came from clients that have a disability or a long-term illness, and living in neighbouring authorities, led the charity to in providing services in other local community centres. This was organised with the help of sponsors and partners such as Northamptonshire sport to help those who could not get to a mainstream gym.

Additionally, a program of rehabilitation exercise for those patients leaving hospital, was developed in partnership with the NHS and delivered under the guidance of qualified instructors. This work also helped to alleviate some of the pressure on the NHS.

Last year saw us in the second year of our grant from the National Lottery this has helped us so much and grow so much as well we are now filling our numbers in classes and that was up to February 2020 and we have had a lot of sponsors look at our small charity and feeling like that that we can become a bigger charity and have a potential of growth.

Our whole world changed in March when restrictions were imposed by Central Government due to the threat to public health created by the arrival of the coronavirus. This interruption was severe as nearly all clients who used the charity's services had to self-isolate or shield because of them being categorised as high risk.

The Government's compulsory nationwide lockdown resulted in the community gym being opened for only for two month of 2020. Furthermore, the vast majority of the charity's work takes place in local venues which very also forced to lockdown. This cast a shadow over the sustainability of the charity, which saw an immediate drop in revenue and employees being placed on furlough. The trustees, employees and volunteers decided to investigate putting all classes, one-to-one training, and information and advice on digital media platforms.

The charity was successful in obtaining additional support from the National Lottery Community Fund to acquire digital services, and from the Community Foundation for the purchase of personal protective equipment (ppe) and supplies to help prevent the spreading of the coronavirus, as and when community facilities could be used. The Government's help in providing support through the 'Job Retention Support' scheme has proved to be invaluable in helping the charity through these uncertain times, especially as there are no reserves to rely upon.

Financial Review

Unrestricted Income achieved for the year ending 31 December 2020 totaled £16,895 (2019: £17,406) and expenditure for the same period was £5,598 (2019: £12,895) giving a surplus for the year of £11,297 (2019: £4,511 surplus). This surplus was due in part to additional support from the National Lottery, support from the Government's Coronavirus Job Retention Scheme.

During the same period Restricted Income achieved totaled £66,984 (2019: £33,082) and expenditure incurred was £39,964 (2019: £21,471) giving a balance for the year of £39,753 (2019: £12,733).

The surplus is partly due to additional support received from The National Lottery Community Fund, and support from the Government's "Coronavirus Job Retention Scheme."

There were no pay increases during 2020, and all employees continue to be paid above the minimum wage.

The charity's medium term strategy remains working toward having 1-years unrestricted reserves to enable it to continue in the event of loss of contracts or grants. The level of reserve required is estimated to be £45,500.

The charity continues to hold a long-term loan from a member of the trustee board of £10,000 plus accrued at the year-end of £211.

Reserve Policy

The charity is striving towards having 1-years unrestricted income in reserve, which is estimates to be £45,500 based on 2020 activities. This will enable the charity to continue during a downturn while alternative funding / income streams are established. This policy is reviewed annually

Risk Assessment

The trustees have assessed the major risks to which the charity is exposed, particular those related to finance, the provisions of classes and the 'safeguarding of vulnerable clients. There are systems and procedures in place to mitigate exposure to these risks.

Looking to the future

One of the charity's key aim is to make good on our five year business plan in expanding and growing activities. This timetable has somewhat slipped due to coronavirus.

The charity is planning to bid for a further three-year grant from the National Lottery to support the work that has begun, and by which time it is anticipated that it be on a sustainable footing. However, it is recognized that there will always be a need for grant funding to help with small one-off projects along the way.

The events of 2020 has brought into sharp focus the need for sustainability. To this end the charity is committed to rebuilding services in a dedicated wellness gym. In addition to this, work is ongoing, in partnership with a local business, in developing a fitness app. There will be the promoting of community outreach programs in and around Northampton, as we as, encourage and educated people of all abilities of the benefits of health and fitness by provide exercise rehabilitation classes. Furthermore, work towards having 3-months' worth of 'Reserves' in a bid to future proof the charity when the economic outlook is poor and funding is hard to come by. And, establishing a fee paying membership of those willing and able to pay for classes.

A huge thanks goes to all trustees, employees, volunteers and users of the charity not only for their continued support but also, their commitment to making a better life.

Presented and approved by the board of trustees at a committee meeting held on 16th March 2022 and signed on their behalf.



Raphael Davighi Chair/Trustee



To the Members:
FITNESS WITHOUT BOUNDARIES
Registered Charity Number: 1160043

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INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

We have Independently Examined the Receipts and Payments Account and Statement of Assets and Liabilities on Pages 7 - 11, for financial year ending 31st December 2020.

Respective responsibilities of Members and Examiner

As members you are responsible for the preparations of the Accounts. The charity's trustees to consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) or under Regulation 10(1)(b) and that an independent examination is needed.

It is our responsibility to:

- examine the accounts under section 145 of the Charities Act 2011 and section 44(1)(c) of the Charities Act
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b)
- to state, whether particular matters have come to my attention

Basis of Independent Examiner's Report

Our examination was carried out in accordance with general Directions given by the Charity Commission and in accordance with Regulation 11 of the Charities Accounts Regulation 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with these records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you the trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' and the report is limited to those matters set out in the next statement.

Independent Examiner's Statement

In connection with our examination, no matter has come to our attention

- (1) which gives us reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 130 of the 2011 Act and section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations and
 - to prepare accounts which accord with the accounting records and to comply with general accounting requirements of the 2011 Act and section 44(1)(b) of the 2005 Act and Regulation 9 of the 2006 Regulation
 - have not been met or
- (2) to which in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Brenda Peers-Ross

Brenda Peers-Ross FMAAT ACIE

29th March 2022

RECEIPTS AND PAYMENTS ACCOUNT

For the Period 31st December 2020

	Notes	Unrestricted	Restricted	2020	Unrestricted	Restricted	Restated 2019
		£	£	£	£	£	£
Receipts							
Donations - Local Giving	2	500.00	-	500.00	500.00	-	500.00
Loan		-	-	-	10,000.00	-	10,000.00
Grants	1	12,730	57,175	69,905	-	33,082	33,082
Other income	2	3,665	9,809	13,474	6,906	-	6,906
Total receipts for the Year		16,895	66,984	83,879	17,406	33,082	50,488
Payments							
Charitable activities	3	5,598	39,964	45,562	12,895	21,471	34,366
		-	-	-	-	-	-
Total Payments for the Year		5,598	39,964	45,562	12,895	21,471	34,366
Net Receipts/(Payments)		11,297	27,020	38,317	4,511	11,611	16,122
Total funds brought forward		10,308	12,733	23,041	5,797	1,122	6,919
Total funds carried forward		21,605	39,753	61,358	10,308	12,733	23,041

STATEMENT OF ASSETS AND LIABILITIES

For the Period 31st December 2020

As At 31st December 2020

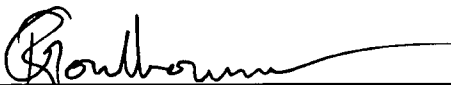
	Notes	Unrestricted £	Restricted £	2020 £	Unrestricted £	Restricted £	2019 £ Restated
Assets:							
Cash at bank and in hand	4	21,605	39,753	61,358	10,308	12,733	23,041
Debtors		-	30	30	455	133	588
		21,605	39,783	61,388	10,763	12,866	23,629
Liabilities							
Creditors: other		-	-	-	-	45	45
creditors: HMRC		-	37	37	-	58	58
Creditors: accrual		-	920	920	-	600	600
Creditor: Loan plus interest		10,754	-	10,754	10,543	-	10,543
		10,754	957	11,711	10,543	703	11,246
Net Assets		10,851	38,826	49,677	21,306	12,163	12,383

Reconciliation of Funds

Unrestricted/Designated Reserves

General reserve	6	21,605	-	21,605	10,308	-	10,308
Restricted reserve	5	-	39,753	39,753	-	12,733	12,733
		21,605	39,753	61,358	10,308	12,733	23,041

Presented and approved by the Trustees at a committee meeting held on 14th March 2022.
and signed on their behalf.


Robert Goulborne Trustee/Chair

For the Period 31st December 2020

	Unrestricted	Restricted	2020	Unrestricted	Restricted	2019
	£	£	£	£	£	£
Note 1						
Grants						
Big Lottery	-	39,145	39,145	-	33,082	33,082
Big Lottery - Covid 19 Support	-	18,030	18,030	-	-	-
NCC - Tackling Inequalities	2,480	-	2,480	-	-	-
NCF - Queens Fund	10,250	-	10,250	-	-	-
	-	-	-	-	-	-
	12,730	57,175	69,905	-	33,082	33,082

Note 2						
Other income						
Donation - Just Giving	500	-	500	500	-	500
Other income	-	-	-	-	-	-
HMRC JRS income	-	9,809	9,809	-	-	-
Fees and charges	3,665	-	3,665	6,906	-	6,906
	4,165	9,809	13,974	7,406	-	7,406

Note 3 Charitable Activities

Payments :						
Salaries	-	17,564	17,564	-	6,139	6,139
DBS checks	-	-	-	-	56	56
Protective clothing	375	-	375	-	-	-
Printing, stationery	2	-	2	-	-	-
Administration support	186	1,703	1,889	-	525	525
Drop box	-	10	10	-	-	-
Telephones	1,160	1,268	2,428	323	90	413
Equipment	961	-	961	-	5,105	5,105
Planning	-	3,000	3,000	-	-	-
General subscriptions	-	96	96	-	-	-
Website , internet video	339	256	595	43	-	43
CSN Lodge Farm rent	-	150	150	-	2,303	2,303
CSN rent	1,913	1,969	3,882	3,528	-	3,528
Premises hire	-	-	-	1,688	40	1,728
Books	30	-	30	-	-	-
Insurance	-	1,427	1,427	48	1,300	1,348
Training expenses	120	140	260	-	625	625
Training volunteers	-	150	150	-	-	-
Supplies and services	512	310	822	163	34	197
Education and training	-	40	40	-	1,568	1,568
Instructors	-	9,935	9,935	7,102	2,866	9,968
Publicity and marketing	-	1,946	1,946	-	820	820
	5,598	39,964	45,562	12,895	21,471	34,366

Note 4

Cash at Bank						
Nat West current account	10,931	-	10,931	10,308	-	10,308
Nat West account	10,674	39,753	50,427	-	12,733	12,733
	21,605	39,753	61,358	10,308	12,733	23,041

NOTES TO THE ACCOUNTS

For the Period 31st December 2020

Note 5 Restricted Funds	01.01.20			Transfer Between Funds	31.12.20 Closing Balance
	Opening Balance	Incoming Resource:	Resources Expended		
Big Lottery - Covid-19 support	-	18,030	-	-	18,030
Big Lottery	12,733	39,145	(30,155)	-	21,723
JRS claims, other	-	9,809	(9,809)	-	-
	12,733	66,984	(39,964)	-	39,753

Big Lottery - Covid 19 - to provide support for the Charity because of activity interruptions due to the pandemic.
Big Lottery - to provide the community a specialised place for disabled and people with long-term illness to exercise.

Note 6 Unrestricted / Designated reserves	01.01.20			Transfer Between Funds	31.12.20 Closing Balance
	Opening Balance	Incoming Resource:	Resources Expended		
	£	£	£	£	£
General Reserve	10,308	4,165	(3,118)	-	11,355
Designated: NCC Tackling Inequalities	-	2,480	(2,480)	-	-
Designated: NCF Queens Fund	-	10,250	-	-	10,250
	10,308	16,895	(5,598)	-	21,605

NCC grant - is to restart 'Get-up and Go' classes after Covid 19.
NCF Queens Fund - to provide a provision of 'Wellness Sessions ' both on and offline for cancer and other rehab patients.

Note 7
Ultimate Controlling Party
The charity is under the direct control of it's board of Trustees, the names of whom are shown at the beginning of the Trustee's Report.

PRINCIPAL ACCOUNTING POLICIES

FOR THE YEAR ENDED 31st December 2020

Accounting Policies

The financial statements have been prepared under the historical cost convention.
The financial statements of the Charity, which is a public benefit entity under FRS102, have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice SORP (FRS102) issued on 1st October 2019, applicable UK Accounting Standards and the Charities Act 2011.

Format

The Charity has taken advantage of the provisions of the Charities Act 2011 and presented an income and expenditure account in the form of a Receipts and Payments, and Statement of Assets and Liabilities basis for small entities .

Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated funds is set out in the notes to the financial statements.
Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donors or which have been raised by the charity for particular purposes.

Incoming resources

All incoming resources are included in the Receipts and Payments account when received by the charity. Grants are brought into account on a when received.

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which it has been received.

Resources expended

All expenditure is accounted for on an payable basis and has been classified under headings that aggregate all costs related to the category. Expenditure is stated inclusive of value added tax.

Tangible fixed assets and depreciation

Depreciation is calculated to write down the cost of all tangible fixed assets by instalments over the expected useful lives. The period generally applicable are:

Freehold property	50 years	straight line method
Motor vehicles	4 years	straight line method
Fixtures and fitting	5 years	straight line method
Computer and IT equipment	3 year	straight line method

Intangible income

Intangible income, in the form of donated facilities and voluntary help etc., is not included in the financial statements since it is not considered practicable to quantify such income.

Reserves

The current reserve policy is to maintain sufficient cash flow for known commitments, and the replacement of certain assets. Not all grants/course income are received at the beginning of the financial others are received in arrears.

Risk

The trustees do not believe the Charity is subject to any substantial risk beyond those disclosed in the Annual Report and Accounts.
The organisation has employer and public liability insurance to protect it in the case of a claim.