

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**

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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 2024

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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.