Charity registration number 1164266 (England and Wales)

GATESHEAD INDOOR BOWLING CLUB

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 SEPTEMBER 2025

GATESHEAD INDOOR BOWLING CLUB

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GATESHEAD INDOOR BOWLING CLUB

TRUSTEES' REPORT

FOR THE YEAR ENDED 30 SEPTEMBER 2025

The trustees present their annual report and financial statements for the year ended 30 September 2025.

The financial statements have been prepared in accordance with the accounting policies set out in the financial statements, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Objectives and activities

The objectives of the club are to encourage the game of bowls to people of all ages in and around the Gateshead area. On a weekly basis the club hosts sessions for league games, various groups, and local people playing casual bowls. The club also hires out the upstairs studio.
The club has at present 366 members. On a weekly basis the club hosts sessions for groups, as well as local people playing casual bowls. The club also hires out the upstairs studio.

This year the club membership numbers have slightly increased to 366, made up of 274 men and 92 women. The age demographic of the members means that each year we lose some players, however, this year the club has managed to increase numbers through recruiting 26 new members. This result arises in part due to raising awareness of and maintaining the best possible facilities and bowling experience, and in part due to the very successful Pairs Competition which is now in its 3rd year. This competition attracts 64 players each month during the Winter season from all over the North East region and beyond (Scotland, Cumbria, Hull) and some of those players who have been taking part regularly have now become permanent members of the Club.

Public benefit

The Trustees are mindful of the legal requirement that all charities must have charitable purposes which are for the public benefit. The charity provides a range of activities to promote sport and other social activities within the local community and also looks to encourage people of all ages to take up the sport of bowling. The centre also provides facilities for other activities through renting out space for use by other groups.

In addition, with the help of our Coaching team, several projects are planned for the next year in order to extend the reach of the Club to underrepresented groups such as women, girls and carers.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

This has been the tenth year for the charity since becoming a Charitable Incorporated Organisation. The charity accomplishes its aims by providing casual and competitive bowling to the community of Gateshead and the surrounding area. As it is the Club's 10th anniversary, the Trustees have made the decision to maintain both green fees and membership fees at the current levels this year.

Challenges and areas for improvement

The Club only runs as smoothly as it does and realises healthy income because of it's loyal and supportive core group of volunteers. Whilst we have lost some volunteers due to retirement or other commitments and gained new volunteers, we are always in need of more – especially to cover issues such as ill health, appointments and holidays. As we strive to improve the Club, increase footfall and raise the profile of the Club, we are now struggling to cope with only the existing group of volunteers. We need more Members to step up and give some of their time to the Club that serves them so well. This issue is raised regularly throughout the year at committee meetings and at the AGM. This year, we have introduced a rota system for some of the reception shifts to limit the time commitment to only 4 hours on a two or three weekly basis, in the hope that more members will come forward to support us. If volunteer numbers are not increased, the Club would have to review opening hours, and perhaps consider some closures, which is something that the Trustees hope to avoid. This area will be under regular review in the coming year.

Financial review

2024/25 has been a good year. At the year end strong reserves remain with an overall surplus arising which is very encouraging given the continued rise in the cost of living for both the members and the Club.

Income for the year was £102,812 (2024: £95,410) coming mainly from the café and bowling fees. Outgoings were £88,620 (2024: £95,004) leaving a net surplus of £14,192 (2024: £406).

During the year, there was a capital spend of £8,348 to replace the LED lights with new more efficient ones, which are already showing a saving in the Electricity bills and with a 5-year guarantee will generate more savings from the costs that had been spent frequently repairing the old lights.

The 5-year EiCR (electrical installation condition report) was also due this year at a cost of £2,600.

Since appointment on 1st January 2025, the new Club Secretary has undertaken a comprehensive financial review of all spending, which has resulted in substantial savings, particularly with regard to utilities. In addition, Club funds have been invested in higher interest rate bank accounts which has increased interest income and will enable the Club to fully recoup the costs of the capital investment in new and more efficient lights in the next 12-18 months (typical capital recovery would normally be 2-3 years).

As part of the Club's 10 year anniversary, funds have been allocated to providing members with half price membership of £10 instead of £20 and a members cash draw of 50 x £50 will take place on 5th December 2025.

Reserves policy

At 30 September 2025 the charity had total reserves of £288,213 (2024: £274,021) of which £76,630 (2024: £203,037) are classed as free reserves. This year, the Charity has introduced a formal reserves policy. The Club operates three bank accounts: a current account, a 90-day notice account, and a one-year fixed rate account. The two interest earning accounts hold funds which have been in-part designated for both necessary and anticipated future costs of the Charity. These funds are as follows:

- £50k designated roof repair fund
- £50k designated green maintenance fund
- £50k designated property maintenance fund

The remaining free reserves noted above (which is largely the amounts held in the Charity's current account) have been deemed sufficient to provide one full year's operating costs as well as to fund any general upkeep of the Bowling Club, as recommended by the Charity Commission.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The charity has adopted a risk management strategy. The risk management strategy forms part of charity's overall internal control structure and corporate governance arrangements. The strategy provides definitions of relevant terminology and details responsibility and accountability within the charity. The strategy also describes the management process, including the identification and measurement of risks and the main reporting arrangements.

Risk appetite is the term used to determine the amount of risk that is appropriate for the charity. Risks are considered on an individual basis using a risk model to determine the impact and likelihood of a potential risk and the appropriate response to the outcome of measuring each risk.

Plans for future periods

The Trustees going forward have taken into consideration the present global financial situation and the effects it could have on the personal circumstances of the membership by adopting the following actions:

1. Hold the current annual membership fees until 1st September 2026.
2. Hold match playing fees until 1st September 2026.
3. Carry out a full redecoration programme of the building in 2026 as outlined in the lease terms and conditions (re-decoration every 5 years)
4. No other capital expenditure is planned or anticipated.
5. Maintaining current fixed reserve funds

GATESHEAD INDOOR BOWLING CLUB

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2025

Structure, governance and management

The charity is controlled by its governing documented, a deed of trust and constitutes a Charitable Incorporated Organisation.

The trustees who served during the year and up to the date of signature of the financial statements were:

Mr G Hackett	
Ms J Atkinson	(Retired 15 November 2024)
Mr K Atkinson	(Retired 15 November 2024)
Ms M Newton	
Ms J Diball	
Mr G McAllister	
Mrs D L Stephenson	
Mr J B Stephenson	
Mrs K Armstrong	(Appointed 15 November 2024)
Mr L Lowdon	(Appointed 15 November 2024)

From time to time it is necessary for the charity to recruit new Trustees to replace those that have either resigned during their term of office, or by way of anticipating planned retirements after the completion of a single term.

When a vacancy occurs, the Board will determine the mix of skills and experience needed so as to ensure a fully functioning team of Trustees and will seek to identify individuals who appear to have the qualities and interest in what the charity does.

The charity is governed by a Board of Trustees. The Board meets when required to deal with any specific issues, including issues concerning finance, financial regulations, premises and asset management.

The trustees' report was approved by the Board of Trustees.

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Mr G Hackett
Trustee

Date: 11.1.26.....

GATESHEAD INDOOR BOWLING CLUB

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF GATESHEAD INDOOR BOWLING CLUB

I report to the trustees on my examination of the financial statements of Gateshead Indoor Bowling Club (the charity) for the year ended 30 September 2025.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

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 any material respect:

1 accounting records were not kept in respect of the charity as required by section 130 of the Charities Act 2011.

2 the financial statements do not accord with those records; or

3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements 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 financial statements to be reached.

Nicholas Cunningham FCCA
Robson Laidler Accountants Limited

Fernwood House
Fernwood Road
Jesmond
Newcastle upon Tyne
Tyne and Wear
NE2 1TJ
England

Dated: 19-1-2026

GATESHEAD INDOOR BOWLING CLUB

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 30 SEPTEMBER 2025

Current financial year

	Notes	Unrestricted funds 2025 £	Capital fund 2025 £	Total 2025 £	Total 2024 £
Income and endowments from:					
Donations and legacies	2	60	-	60	-
Charitable activities	3	66,655	-	66,655	65,761
Other trading activities	4	31,489	-	31,489	28,383
Investments		4,208	-	4,208	1,266
Other income		400	-	400	-
Total income		102,812	-	102,812	95,410
Expenditure on:					
Raising funds	5	16,298	-	16,298	15,341
Charitable activities	6	54,573	17,749	72,322	79,663
Total resources expended		70,871	17,749	88,620	95,004
Net incoming resources before transfers		31,941	(17,749)	14,192	406
Gross transfers between funds		(158,348)	158,348	-	-
Net (expenditure)/income for the year/ Net movement in funds		(126,407)	140,599	14,192	406
Fund balances at 1 October 2024		203,037	70,984	274,021	273,615
Fund balances at 30 September 2025		76,630	211,583	288,213	274,021

The statement of financial activities includes all gains and losses recognised in the year.

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

GATESHEAD INDOOR BOWLING CLUB

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 30 SEPTEMBER 2025

Prior financial year

	Notes	Unrestricted funds 2024 £	Capital fund 2024 £	Total 2024 £
Income and endowments from:				
Charitable activities	3	65,761	-	65,761
Other trading activities	4	28,383	-	28,383
Investments		1,266	-	1,266
Total income		95,410	-	95,410
Expenditure on:				
Raising funds	5	15,341	-	15,341
Charitable activities	6	59,062	20,601	79,663
Total resources expended		74,403	20,601	95,004
Net incoming resources before transfers		21,007	(20,601)	406
Gross transfers between funds		(7,904)	7,904	-
Net (expenditure)/income for the year/ Net movement in funds		13,103	(12,697)	406
Fund balances at 1 October 2023		189,934	83,681	273,615
Fund balances at 30 September 2024		203,037	70,984	274,021

The statement of financial activities includes all gains and losses recognised in the year.

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

GATESHEAD INDOOR BOWLING CLUB

BALANCE SHEET

AS AT 30 SEPTEMBER 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible assets	**11**		61,583		70,984
Current assets					
Debtors	**12**	2,063		5,814	
Cash at bank and in hand		234,874		207,638	
		236,937		213,452	
Creditors: amounts falling due within one year	**13**	(10,307)		(10,415)	
Net current assets			226,630		203,037
Total assets less current liabilities			288,213		274,021
The funds of the charity					
Designated funds	**14**		211,583		70,984
Unrestricted funds	**15**		76,630		203,037
			288,213		274,021

The financial statements were approved by the trustees on 11.1.26

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Mr G Hackett
Trustee

1 Accounting policies

Charity information

Gateshead Indoor Bowling Club is a Charitable Incorporated Organisation (charity number: 1164266). The registered office is based at Indoor Bowling Centre, Gladstone Terrace, Gateshead, Tyne and Wear, NE8 4DY.

1.1 Accounting convention

The financial statements have been prepared in accordance with the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Voluntary income received by way of grants, donations and gifts is included in full in the Statement of Financial Activities when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Incoming resources from other trading activities are recognised in full in the Statement of Financial Activities when receivable.

1 Accounting policies **(Continued)**

1.5 Expenditure

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with use of the resources. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates:

- Expenditure on raising funds comprise the costs associated with obtaining income from other trading activities.
- Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures and fittings	25% reducing balance
Computers	25% straight line
Bowling equipment	10% straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Taxation

The charity is exempt from tax on its charitable activities.

1.10 Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation arising from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably.

2 Income from donations and legacies

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Donations and gifts	60	-

3 Income from charitable activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Charitable activities		
Membership and bowling income	66,655	65,761

4 Income from other trading activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Locker fees and other income	3,814	3,972
Room hire	3,167	2,231
Cafe income	24,508	22,180
Other trading activities	31,489	28,383

5 Expenditure on raising funds

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Fundraising and publicity		
Cafe expenses	13,641	13,013
Bowling membership fees	2,657	2,328
	16,298	15,341

6 Charitable activities

	Charitable activities 2025 £	Charitable activities 2024 £
Rates and water	6,327	7,406
Insurance	4,495	4,332
Light and heat	23,384	27,356
Telephone	1,291	1,308
Postage and stationery	381	857
Sundries	14,481	14,751
Repairs and renewals	2,713	1,632
Depn of bowling equipment	8,153	8,153
Depn of fixtures and fittings	9,596	12,448
	70,821	78,243
Share of governance costs (see note 7)	1,501	1,420
	72,322	79,663
Analysis by fund		
Unrestricted funds	54,573	59,062
Designated funds	17,749	20,601
	72,322	79,663

7 Support costs allocated to activities

	2025 £	2024 £
Governance costs	1,501	1,420
Analysed between:		
Charitable activities	1,501	1,420

Governance costs comprise:	2025 £	2024 £
Legal and professional	122	122
Independent Eexamination fees	1,379	1,298
	1,501	1,420

8 Net movement in funds

	2025	2024
	£	£
The net movement in funds is stated after charging/(crediting):		
Depreciation of owned tangible fixed assets	17,749	20,601

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

10 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

11 Tangible fixed assets

	Fixtures and fittings	Computers	Bowling equipment	Total
	£	£	£	£
Cost				
At 1 October 2024	197,969	2,828	81,533	282,330
Additions	8,348	-	-	8,348
At 30 September 2025	206,317	2,828	81,533	290,678
Depreciation and impairment				
At 1 October 2024	158,665	2,828	49,853	211,346
Depreciation charged in the year	9,596	-	8,153	17,749
At 30 September 2025	168,261	2,828	58,006	229,095
Carrying amount				
At 30 September 2025	38,056	-	23,527	61,583
At 30 September 2024	39,304	-	31,680	70,984

12 Debtors

	2025	2024
Amounts falling due within one year:	£	£
Prepayments and accrued income	2,063	5,814

13 Creditors: amounts falling due within one year

	2025	2024
	£	£
Accruals and deferred income	10,307	10,415

14 Designated funds

These are endowment funds funds which are material to the charity's activities.

	At 1 October 2024	Resources expended	Transfers	At 30 September 2025
	£	£	£	£
Capital fund	70,984	(17,749)	8,348	61,583
Roof repair fund	-	-	50,000	50,000
Green maintenance fund	-	-	50,000	50,000
Property maintenance fund	-	-	50,000	50,000
	70,984	(17,749)	158,348	211,583

Previous year:	At 1 October 2023	Resources expended	Transfers	At 30 September 2024
	£	£	£	£
Capital fund	83,681	(20,601)	7,904	70,984

The specific purposes for which the funds are set aside are as follows:

Roof Repair Fund
Funds set aside to cover the cost of repairing the roof at the Club.

Green Maintenance Fund
Funds set aside to cover the cost of replacing the green inside the Club if a force majeure event were to occur and damage the existing green.

Property Maintenance Fund
Funds that have been allocated to cover the upcoming full renovation of the Club which includes upgrading the central heating system.

15 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 October 2024	Incoming resources	Resources expended	Transfers	At 30 September 2025
	£	£	£	£	£
General funds	203,037	102,812	(70,871)	(158,348)	76,630

15 Unrestricted funds (Continued)

Previous year:	At 1 October 2023	Incoming resources	Resources expended	Transfers	At 30 September 2024
	£	£	£	£	£
General funds	189,934	95,410	(74,403)	(7,904)	203,037

16 Analysis of net assets between funds

	Unrestricted funds	Designated funds	Total
	2025	2025	2025
	£	£	£
At 30 September 2025:			
Tangible assets	-	61,583	61,583
Current assets/(liabilities)	76,630	150,000	226,630
	76,630	211,583	288,213

	Unrestricted funds	Designated funds	Total
	2024	2024	2024
	£	£	£
At 30 September 2024:			
Tangible assets	-	70,984	70,984
Current assets/(liabilities)	203,037	-	203,037
	203,037	70,984	274,021

17 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

GATESHEAD INDOOR BOWLING CLUB

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr G Hackett	
	Ms M Newton	
	Ms J Diball	
	Mr G McAllister	
	Mrs D L Stephenson	
	Mr J B Stephenson	
	Mrs K Armstrong	(Appointed 15 November 2024)
	Mr L Lowdon	(Appointed 15 November 2024)
Charity registration	England and Wales	1164266
Principal address	Indoor Bowling Centre Gladstone Terrace Gateshead Tyne and Wear England NE8 4DY	
Independent examiner	Robson Laidler Accountants Limited Fernwood House Fernwood Road Jesmond Newcastle upon Tyne Tyne and Wear England NE2 1TJ	