

St Ives Day Centre

Registered charity no. 1183914

Report and Accounts

- for the year ended -

31 March 2025

St Ives Day Centre
Report and accounts
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St Ives Day Centre
Reference and Administrative Details

Charity name
St Ives Day Centre

Correspondence address
72 Ramsey Road
St Ives
Cambs
PE27 3XL

Trustees
B Sheard (Chairman)
D Blair
Tracey Calver
Caroline Goddard

Treasurer
D Blair

Independent examiner
C J Dyke
The Old Police Station
Priory Road
St Ives
Cambs
PE27 5BB

Bankers
Metro Bank PLC
One Southampton Row
London
WC1B 5HA

St Ives Day Centre

Trustee Annual Report for the year ended 31 March 2025

The Charity is constituted as a Charitable Incorporated Organisation and is a Registered Charity, number 1085214. The objects of the Charity are the provision of day care facilities for the frail elderly of St Ives and surrounding villages. For membership enquiries please contact the Manager on 01480 463444.

The Trustees who served during the year were:

DM Blair (resigned as Chairman 1 October 2025)

B Sheard (appointed as Chairman 1 October 2025)

Louise Keeley (resigned 9 December 2024)

Tracey Calver (appointed 15 December 2024)

Caroline Goddard (appointed 16 December 2024)

The Trustees met four times in the year to consider strategic direction and operational performance. None of the Trustees received any remuneration or other payment from the Charity in the year.

The funding environment facing the Charity is increasingly challenging and costs have increased, leading to an ongoing month on month deficit. Cost reduction measures implemented by the trustees have been to some extent successful in reducing that deficit & the trustees are committed to further mitigate that deficit.

The trustees have resolved to continue to use reserves to support operations whilst longer term funding options are evaluated.

Total incoming resources for the year ended 31 March 2025, were £164,077 (2024 £130,085) all of which were unrestricted. Total resources expended in the operation of the charity were £183,913 (2024 £177,094) leaving a deficit for the period of £19,836 (£39,890). The Charity's total funds at the end of the year stood at £211,200 (2024 £231,034) all of which was held for unrestricted purposes;

In the last year, the Trustees have undertaken a further review of the major operational and financial risks facing the charity, evaluated the systems and policies in place to mitigate these and continued to monitor them as they intend to do for the foreseeable future.


The Trustees consider they have complied with the duty in Section 4 of Part 1 of the 2006 Charities Act which requires them to have due regard to guidance published by the Charity Commission, including public benefit guidance. It is the Charity's policy to hold reserves for two purposes – firstly to provide sufficient capital to sustain operations for a minimum of 12 months in the absence of any income; and secondly to have funds available at short notice for unforeseen emergency maintenance or other projects necessary to sustain the operations of the charity. The Trustees believe that the current reserves within the General Fund of £211,200 place the Charity in a strong position to be able to carry out its objects for the foreseeable future.

Statement of trustees' responsibilities

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the Charity's financial activities during the year and of its financial position at the end of the year. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently
- make judgements and estimates that are reasonable and prudent
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the Charity will continue in operation

The trustees are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 1993. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.


Barry M Sheard – Chairman
On behalf of the Trustees

Date 22 October 2025

Independent Examiner's Report to the Trustees of St Ives Day Centre

I report on the accounts of the Trust for the year ended 31 March 2025, which are set out on pages 4 to 10.

Respective responsibilities of trustees and examiner

The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An independent 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 in 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

In connection with my examination, no matter has come to my attention:

- (1) which give 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 comply with the accounting requirements of the 2011 Act

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



C J Dyke
Chartered Accountant

The Old Police Station
Priory Road
St Ives
Cambs
PE27 5BB

Date: 22 October 2025

St Ives Day Centre
Statement of Financial Activities
for the year ended 31 March 2025

	Notes	Unrestricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
Incoming resources from generated funds				
Voluntary income	2	159,713	159,713	134,108
Investment income	3	4,364	4,364	3,977
Total incoming resources		164,077	164,077	138,085
Resources expended				
Costs of generating funds				
Costs of generating voluntary income	4	183,911	183,911	177,894
Total resources expended		183,911	183,911	177,894
Net movement in funds		(19,834)	(19,834)	(39,809)
Reconciliation of funds				
Total funds brought forward		231,034	231,034	270,843
Total funds carried forward		211,200	211,200	231,034

All incoming resources and resources expended derive from continuing activities.


The charity has no recognised gains or losses for the year other than the results above.

St Ives Day Centre
Balance Sheet
as at 31 March 2025

	Notes	2025 £	2024 £
Fixed assets			
Tangible assets	6	46,296	54,232
Current assets			
Debtors	7	4,192	3,148
Cash at bank and in hand	8	165,805	179,936
		<u>169,997</u>	<u>183,084</u>
Creditors: amounts falling due within one year	9	(5,093)	(6,282)
Net current assets		<u>164,904</u>	<u>176,802</u>
Net assets		<u>211,200</u>	<u>231,034</u>
The funds of the charity			
Unrestricted funds		211,200	231,034
Total charity funds		<u>211,200</u>	<u>231,034</u>

These accounts were approved by the Trustees on 22 October 2025

and signed on their behalf



Trustee

The notes on pages 7 to 10 form an integral part of these financial statements.

St Ives Day Centre
Cash Flow Statement
for the year ended 31 March 2025

	2025	2024
	£	£
Cash generated from operations		
Net movement in funds	(19,834)	(39,809)
Reconciliation to cash generated from operations:		
Depreciation	9,425	12,252
Profit on sale		
Sale of fixed assets		
(Increase) in debtors	(1,044)	(87)
(Decrease)/increase in creditors	(1,189)	2,030
	<u>(12,642)</u>	<u>(25,614)</u>
Application of cash		
Purchase of tangible fixed assets	(1,489)	-
	<u>(1,489)</u>	<u>-</u>
Net decrease in cash	(14,131)	(25,614)
Cash at bank and in hand at 1 April 2024	179,936	205,550
Cash at bank and in hand at 31 March 2025	<u>165,805</u>	<u>179,936</u>
Consisting of:		
Cash at bank and in hand	<u>165,805</u>	<u>179,936</u>

St Ives Day Centre
Notes to the Accounts
for the year ended 31 March 2025

1 Accounting policies

Basis of preparation

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011. The trust constitutes a public benefit entity as defined by FRS 102.

The trustees consider that there are no material uncertainties about the Trust's ability to continue as a going concern.

Fund accounting policy

Unrestricted income funds are general funds that are available for use at the trustee's discretion in furtherance of the objectives of the charity.

Incoming resources

Voluntary income including donations and legacies is recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability.

Resources expended

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs relating to the category.

Investment income is recognised on a receivable basis.

Depreciation

Depreciation has been provided at the following rates in order to write off certain assets over their estimated useful lives.

Equipment, fixtures and fittings	15% reducing balance
Motor vehicles	25% reducing balance

2 Voluntary income

	Unrestricted funds	Total funds 2025	Total funds 2024
	£	£	£
Contract payments - Social Services	70,498	70,498	72,512
Sundry income	89,215	89,215	61,596
	<u>159,713</u>	<u>159,713</u>	<u>134,108</u>

St Ives Day Centre
Notes to the Accounts
for the year ended 31 March 2025

3 Investment income	Unrestricted funds	Total funds 2025	Total funds 2024
	£	£	£
Bank interest	4,364	4,364	3,977
4 Total resourced expenses	From Voluntary income	Total 2025	Total 2024
	£	£	£
Direct costs	£	£	
Wages and salaries	119,838	119,838	110,397
Staff training	-	-	49
Meals	12,693	12,693	13,844
Members entertainment	16,563	16,563	16,219
Rates	722	722	659
Light and heat	3,164	3,164	3,678
Insurance	1,153	1,153	1,044
Cleaning	4,433	4,433	3,813
Repairs and maintenance	1,315	1,315	1,253
Kitchen consumables	2,134	2,134	1,791
Postage and stationery	95	95	66
Telephone	1,141	1,141	1,230
Minibus running expenses	5,228	5,228	6,614
Book-keeping and professional fees	4,400	4,400	3,900
Accountancy	636	636	636
Sundry expenses	971	971	449
Depreciation	9,425	9,425	12,252
Profit on sale of assets	-	-	-
	183,911	183,911	177,894

- 5 Trustees' remuneration and expenses**
 No trustees received any remuneration during the year.

St Ives Day Centre
Notes to the Accounts
for the year ended 31 March 2025

6 Tangible fixed assets

	Building improvements	Equip't, fixtures & fittings	Minibus	Total
	£	£	£	£
Cost				
At 1 April 2024	15,327	62,902	63,700	141,929
Additions	-	1,489	-	1,489
At 31 March 2025	<u>15,327</u>	<u>64,391</u>	<u>63,700</u>	<u>143,418</u>
Depreciation				
At 1 April 2024	-	58,333	29,364	87,697
Charge for the year	-	845	8,580	9,425
At 31 March 2025	<u>-</u>	<u>59,178</u>	<u>37,944</u>	<u>97,122</u>
Net book value				
As at 31 March 2025	<u>15,327</u>	<u>5,213</u>	<u>25,756</u>	<u>46,296</u>
As at 31 March 2024	<u>15,327</u>	<u>4,569</u>	<u>34,336</u>	<u>54,232</u>

7 Debtors

	2025	2024
	£	£
Other debtors and prepayments	4,192	3,148
	<u>4,192</u>	<u>3,148</u>

8 Cash at bank and in hand

	2025	2024
	£	£
Bank current account	31,037	3,285
Deposit accounts	134,772	176,584
Petty cash	(4)	67
	<u>165,805</u>	<u>179,936</u>

9 Creditors: amounts falling due within one year

	2025	2024
	£	£
Accruals and deferred income	<u>5,093</u>	<u>6,282</u>

St Ives Day Centre
Notes to the Accounts
for the year ended 31 March 2025

10 Analysis of funds

	At 1 April 2024	Incoming resources	Resources expended	At 31 March 2025
	£	£	£	£
General funds				
Unrestricted income fund	<u>231,034</u>	<u>164,077</u>	<u>(183,911)</u>	<u>211,200</u>

11 Net assets by fund

	Unrestricted funds	Total funds 2025	Total funds 2024
	£	£	£
Tangible assets	46,296	46,296	54,232
Current assets	169,997	169,997	183,084
Creditors: amounts falling due within one year	<u>(5,093)</u>	<u>(5,093)</u>	<u>(6,282)</u>
Net assets	<u>211,200</u>	<u>211,200</u>	<u>231,034</u>