

# THE WELBELOVED CLUB

England & Wales · Charity number 1190165

## Details

---

**Status** Registered

**Legal form** CIO

**Registered** 2020-06-29

**Register** [View on the Charity Commission register](#)

## Contact

---

**Address** 26 Ellenborough Close  
Bishop's Stortford  
Hertfordshire  
CM23 4HS

**Phone** 07906873939

**Email** [jo@thewelbelovedclub.com](mailto:jo@thewelbelovedclub.com)

**Website** [www.thewelbelovedclub.com](http://www.thewelbelovedclub.com)

## Activities

---

**Objects:** FOR THE PUBLIC BENEFIT TO PROMOTE THE RELIEF OF ELDERLY PEOPLE RESIDENT IN HERTFORDSHIRE AND ESSEX AND THE SURROUNDING AREA WHO ARE SUFFERING FROM LONELINESS AND SOCIAL ISOLATION IN ANY MANNER WHICH NOW OR HEREAFTER MAY BE DEEMED BY LAW TO BE CHARITABLE AND IN PARTICULAR BY THE PROVISION OF A SUNDAY LUNCH CLUB TO OFFER A MONTHLY COMMUNAL MEAL AND OPPORTUNITIES FOR SOCIAL INTERACTION.

**Activities:** The Welbeloved Club arranges a full Sunday lunch once a month for elderly people who are lonely and / or socially isolated. About a hundred people come to Sawbridgeworth Memorial Hall, Herts (or are driven there and back as necessary) where the lunch is cooked, served and cleared away by volunteers. This facilitates social interaction in a comforting environment.

## Classification

---

- **How:** Provides Services
- **What:** Other Charitable Purposes
- **Who:** Elderly/old People

## Geography

---

- **Area of benefit:** LOCAL
- Essex
- Hertfordshire

## Finances

---

Period end	Income	Expenditure	Assets	Employees
2024-10-31	£28,449	£17,499	-	-
2023-10-31	£20,435	£20,241	-	-
2022-10-31	£24,096	£12,842	-	-
2021-10-31	£11,793	£9,561	-	-

## Trustees

---

Name	Role	Appointed
<b>Philip Deeks</b>	Chair	2020-03-18
David Royle		2024-01-24
Gillian Gill		2020-03-18
Jean Palfreman		2020-03-18
Kat Pulford		2020-03-18

**THE WELBELOVED CLUB**

England & Wales - Charity number 1190165

---

# Accounts

---

## **The Welbeloved Club**

The Welbeloved Club (The Club) is a Registered Charity in England & Wales (no. 1190165)

### **Annual report for the year ended 31<sup>st</sup> October 2024**

#### **Main address**

26 Ellenborough Close, Bishops Stortford, CM23 4HS

#### **Trustees**

Philip Deeks (Chair)  
Gillian Gill (Treasurer)  
Katuscia Pulford  
Jean Palfreman  
David Royle

#### **Bankers**

CAF Bank Limited, 25 Kings Hill Avenue, West Malling, Kent, ME19 4JQ and,  
Metro Bank, One Southampton Row, London, WC1B 5HA

#### **The Club's structure, governance and management**

The Club was established as a charity in August 2017 and registered with the Charity Commission in January 2020. The Club is constituted as a Charitable Incorporated Organisation (CIO).

The Club is overseen by its trustees for the benefit of its members. A new trustee must have the necessary skills, knowledge, and experience and be appointed by a resolution passed at a Trustees' meeting. The Trustees meet between 4 and 6 times a year.

Week-on-week the Club is managed by Jo Sydes (nee Gill), who set up the Club. Around the end of the period a management team was set up to deal with increasing demands of various aspects of management, including volunteer recruitment, membership enquiries and general administration.

#### **Activities and objectives**

The Club arranges a full Sunday lunch once a month for its members - elderly people who are lonely and / or socially isolated. Over a hundred people come to Sawbridgeworth Memorial Hall, Herts (or are driven there and back as necessary) where the lunch is cooked, served and cleared away by volunteers. This facilitates social interaction in a comforting environment.

## **Summary of the main achievements and performance during the period**

The Club is regularly hosting Sunday lunch for 90 – 100 members per month. Through successful processes and management, the club is steadily increasing the number of members and volunteers. Both receive good communication and paperwork from the moment of enquiry through our volunteer management group, and those on a waiting list are enjoying lunch within 3 months of joining.

We appear to be very well regarded within the local community too. Many donors have helped improve the lives of our members, as we have used additional funds to purchase gifts throughout the year, as well as any residual funds being added to the 'outreach' pot.

Over £10,000 was raised through sponsored runners in the Brighton Marathon. These funds have been allocated to purchasing a van to host our agreed outreach lunches. The club has now purchased a gold bond with the London Marathon, which will give the club 4 places in the race for 4 years starting 2026. The fundraising target per runner will be £1500 so the club can both cover costs and benefit from the fundraising.

We are now in a position to expand, and are hosting our first outreach 'village' lunch in May 2025, in the village of Manuden, Herts. This will be the same model as our Sunday lunch and will host up to 30 additional members. From feedback we received we recognised that being older and living alone within a rural setting can be a perfect recipe for isolation. We hope the opportunity to come along to a welcoming lunch in the company of other like-minded people will help reduce their loneliness .

We successfully launched an additional 'fish and chip' lunch hosted during the Easter period. This was attended by more than 60 of our members. We have now added this as a regular occurrence to our annual calendar, which gives the members the opportunity to join us for lunch over what can be a long weekend. Members enjoy a 'relaxed' version of our normal lunch setting and thoroughly enjoy the opportunity to join us over Easter.

The club continues to go from strength to strength and is constantly working with members and volunteers to resolve issues, launch new ideas and ensure the best possible experience for its beneficiaries. Our heartfelt thanks go to all our volunteers and supporters during the past year. Without you none of this would be possible.

## Financial review

Lunch receipts reflect the growing numbers and stability of the Club. This year they are approximately 10% higher than last year. Food costs and other expenses we spend to put on the actual lunch continue to increase also, but we were able to maintain the lunch price to the members.

General individual donations are up slightly from 2023. Last year the Club was voted as 'charity of the year' for a large corporate resulting in a generous donation. This was not the case for 2024 therefore the Club's overall donations appear lower. As in previous years the Club has been very lucky in receiving donations around Christmas time from some local businesses and residents, which enables us to put on a feast for the members free of charge. Other donations at this time meant we were able to purchase an array of gifts for them too.

A full list of donors for the year can be found on page 7.

The Club is now recognised by HMRC to receive Gift Aid and donors are now asked if they are able to complete the declaration. This year we claimed back £1,267.

The foundations were also laid for an outreach programme to some of the outlying villages to relieve social isolation and loneliness within the local, older community. To help support this idea it was decided the Club would benefit from buying a van to transport and store items. This required the Club taking on some fundraising activities, which generated over £10,000. This money will be added to other funds to be used to acquire the van.

The management team of the Club work hard to engage frequently with the members outside of the usual lunches. More newsletters, printed fundraising updates and greetings cards led to an increase in printing and postage costs this year.

During the course of the year the Trustees agreed to change our primary bankers to CAF (Charities Aid Foundation) Bank. They offer us more aligned services than our previous bankers. Our financial situation remains strong and we will continue to explore any opportunities to support our members further. The Club has no debts and does not hold any funds as custodian trustee.

Signed on behalf of the trustees:

Signed  .....  
Chair Philip Deeks

Date 13/05/2025 .....

**The Welbeloved Club**  
**Annual Accounts**  
**for the year ended 31<sup>st</sup> October 2024**  
**(prepared on a receipts and payments basis)**

	2023	2024
	£	£
<b>Receipts</b>		
Lunch receipts	11663	12745
Grant	0	0
Donations	8098	3253
Fundraising activities	0	10390
Gift Aid recovered	0	1267
East Herts Lottery	402	319
Bank Interest	151	238
Miscellaneous receipts	<u>121</u>	<u>237</u>
<b>Total receipts</b>	<b><u>20435</u></b>	<b><u>28449</u></b>
<b>Payments</b>		
Cost to put on lunches (incl. hall & bus)	10496	11890
PPS	748	1718
Hire Charges	65	0
Advertising & Marketing	569	413
Equipment & Maintenance	750	1311
Training	0	0
Insurance	395	395
Admin expenses	1086	852
Professional Fees	1800	69
Volunteer & Trustee Expenses	568	254
Subscriptions	291	397
Miscellaneous	<u>271</u>	<u>200</u>
<b>Total Payments</b>	<b><u>17039</u></b>	<b><u>17499</u></b>
 Net receipts/(payments)	 <b><u>3396</u></b>	 <b><u>10950</u></b>
 Capital Equipment (Asset)	 3202	 1409
 Net receipts	 <b><u>194</u></b>	 <b><u>9541</u></b>
 Bank and cash at the start of the period	 18982	 19176
 Bank and cash at the end of the period	 <b><u>19176</u></b>	 <b><u>28748</u></b>

**The Welbeloved Club  
Statement of assets and liabilities  
at 31<sup>st</sup> October 2024**

	2023	2024
	£	£
<b>Cash assets</b>		
<i>Current account</i>	661	1213
<i>Deposit account</i>	18495	27451
<i>Petty cash</i>	<u>20</u>	<u>53</u>
<b>Total cash assets</b>	<b><u>19176</u></b>	<b><u>28748</u></b>

**Other assets**

*The Welbeloved Club owns the assets it requires to host the lunches.  
Currently it does not own any other assets.*

**Liabilities**

*None expected outside those already received.*

These financial statements are accepted on behalf of the organisation by:

Signed .....  
Treasurer                      Gillian Gill

Dated 1st April 2025 .....

**The Welbeloved Club  
Notes to the accounts  
for the year ended 31<sup>st</sup> October 2024**

**1. Receipts & payments accounts**

Receipts and payments accounts are statements that summarise the movement of cash into and out of the organisation during the financial year. In this context “cash” includes cash equivalents, for example, bank accounts where cash can be readily withdrawn to pay for debts as they become due.

**2. Grants & Donations**

	£
<b>Grants</b>	
<i>None</i>	
<b>Total</b>	<b>0</b>

	£
<b>Donations</b>	
<i>Catherine Wheel Public House</i>	175
<i>Harris Tobias</i>	750
<i>David James</i>	150
<i>S Smith</i>	75
<i>Uncle Funk</i>	100
<i>Fox &amp; Hounds Public House</i>	150
<i>S Booth</i>	20
<i>CM23 Connection magazine</i>	50
<i>Bishops Stortford College</i>	50
<i>CAF Bank Donation</i>	100
<i>Stockley memorial</i>	522
<i>Richard Lake</i>	150
<i>Mary Elson</i>	500
<i>Other Donations</i>	211
<b>Total</b>	<b>3253</b>

*Note – Other donations include Just Giving & Paypal giving*

<b>Total grants and donations</b>	<b><u>£3253</u></b>
-----------------------------------	---------------------

**3. Trustee remuneration**

The Club has no employees. Currently all work for the Club is undertaken on a voluntary basis for no payment. No payments were made to any trustees during the period.

## Independent examiner's report to the trustees of The Welbeloved Club

I report to the trustees on my examination of the accounts of the The Welbeloved Club (the Charity) for the year ended 31<sup>st</sup> October 2024.

### Responsibilities and basis of report

As the charity trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of 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.

### Independent examiner's statement

I have completed my examination. I confirm that no material 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 Act; or
2. the accounts do not accord with those 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.

Signed:



Name: James Rowe

Relevant professional qualification or membership of professional bodies (if any):

- Treasurer, Maternity Action, a UK registered charity, 2007-2015
- Treasurer, Eastbourne Astronomical Society, a UK registered charity, 2021-2024
- Treasurer, Fireballs Aotearoa, a section of a New Zealand registered charity, 2022-2025.
- Trustee and member of the finance committee, Eastbourne Foodbank, a UK registered charity, 2023 to present

Address: 59 Willingdon Road, Eastbourne, UK, BN21 1TR

Date: 29<sup>th</sup> August 2025

**THE WELBELOVED CLUB**

England & Wales - Charity number 1190165

---

# Accounts

---

**The Welbeloved Club  
for the year ended 31<sup>st</sup> October 2023**

<b>Page</b>	<b>Contents</b>
2	Annual report
5	Annual accounts
6	Statement of assets & liabilities
7	Notes to the accounts

## **The Welbeloved Club**

The Welbeloved Club (The Club) is a Registered Charity in England & Wales (no. 1190165)

### **Annual report for the year ended 31<sup>st</sup> October 2023**

#### **Main address**

26 Ellenborough Close, Bishops Stortford, CM23 4HS

#### **Trustees**

Name
Philip Deeks (Chair)
Gillian Gill (Treasurer)
Kat Pulford
Jean Palfreman
Charlotte Richardson

#### **Bankers**

Metro Bank, One Southampton Row, London, WC1B 5HA

#### **The Club's structure, governance and management**

The Club was established as a charity in August 2017 and registered with the Charity Commission in January 2020. The Club is constituted as a Charitable Incorporated Organisation (CIO).

The Club is overseen by its trustees for the benefit of its members. A new trustee must have the necessary skills, knowledge, and experience and be appointed by a resolution passed at a Trustees' meeting. The Trustees meet between 4 and 6 times a year.

Week-on-week the Club is managed by Jo Sydes (nee Gill), who set up the Club. Around the end of the period a management team was set up to deal with increasing demands of various aspects of management, including volunteer recruitment, membership enquiries and general administration.

#### **Activities and objectives**

The Club arranges a full Sunday lunch once a month for its members - elderly people who are lonely and / or socially isolated. Over a hundred people come to Sawbridgeworth Memorial Hall, Herts (or are driven there and back as necessary) where the lunch is cooked, served and cleared away by volunteers. This facilitates social interaction in a comforting environment.

## **Summary of the main achievements and performance during the period**

The Club continues to make good recovery from the Covid pandemic and has seen membership and volunteer numbers steadily increase. The introduction of the management team has successfully supported both the founder and trustees and means the Club is able to keep on top of demand and give members and volunteers a good experience. We recognise that our success is directly related to the volunteers' experience and do not take the impact our volunteers have on our guests' experience lightly. We are incredibly grateful for the time all our volunteers give up to improve the lives of others. The feedback we often hear from our volunteers is that they get just as much from the experience as our guests and members.

The Club continues to host monthly lunches and is now looking at starting extra fund raising activities to support its members. The Club has purchased challenge event places for the Brighton Marathon and has successfully allocated these places. The aim is that the fundraisers raise enough money to purchase a vehicle, so lunches can be hosted at different locations at varying sizes.

The Club hosted another successful Christmas lunch with the support of the local newspaper and community. Everything needed to host lunch was donated so the Club was able to host Christmas lunch free of charge for the members.

Transport has been successfully navigated, with a thorough review of who is currently accessing it. As a result, it now means that those most in need are able to use transport. Where this used to be free, the Club will be introducing a £2 charge for those using transport. Following a review of food costs the fee for lunch will also be increasing from £10 to £13. We will continue to offer support to anyone where this might be a barrier to entry.

### **Financial review**

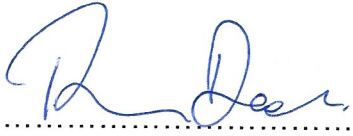
Our membership numbers have grown, which can be seen by the increase in lunch receipts. The cost to put a lunch on has also increased thereby keeping any residual income slightly subdued.

The Club has been very lucky in receiving repeat donations around Christmas from some local businesses and residents. One of our volunteer's employers selected The Welbeloved Club as their charity of the year donating £5,000 to us in recognition of the work the Club is doing to relieve social isolation and loneliness within the local, older community. A full list of donors can be found on page 6.

A local law firm was retained to rewrite all relevant policies. This reinforces our desire to promote best practice in everything we do.

Our financial situation remains strong and we are exploring potential opportunities to support our members further. The Club has no debts and does not hold any funds as custodian trustee.

Signed on behalf of the trustees:

Signed  .....  
Chair Philip Deeks

Date 28/8/2024 .....

**The Welbeloved Club  
Annual Accounts  
for the year ended 31<sup>st</sup> October 2023  
(prepared on a receipts and payments basis)**

	2023	2022
	£	£
<b>Receipts</b>		
Grant	0	200
Donations	8098	13511
Lunch receipts	11663	9701
East Herts Lottery	402	320
Bank Interest	151	15
Other receipts	<u>121</u>	<u>349</u>
<b>Total receipts</b>	<b><u>20435</u></b>	<b><u>24096</u></b>
<b>Payments</b>		
Cost to put on lunches (incl. hall & bus)	10496	8798
PPS	748	741
Hire Charges	65	-
Advertising & Marketing	569	698
Equipment	750	47
Training	-	42
Insurance	395	288
Admin expenses	1086	712
Professional Fees	1800	-
Volunteer Expenses	568	-
Subscriptions	291	320
Miscellaneous	<u>271</u>	<u>230</u>
<b>Total Payments</b>	<b><u>17039</u></b>	<b><u>11876</u></b>
Net receipts/(payments)	<b><u>3396</u></b>	<b><u>12220</u></b>
Capital Equipment (Asset)	3202	622
Net receipts	<b><u>194</u></b>	<b><u>11598</u></b>
Bank and cash at the start of the period	18982	7384
Bank and cash at the end of the period	<b><u>19176</u></b>	<b><u>18982</u></b>

**The Welbeloved Club  
Statement of assets and liabilities  
at 31<sup>st</sup> October 2023**

	2023	2022
	£	£
<b>Cash assets</b>		
<i>Current account</i>	661	1217
<i>Deposit account</i>	18495	17736
<i>Petty cash</i>	<u>20</u>	<u>29</u>
<b>Total cash assets</b>	<b><u>19176</u></b>	<b><u>18982</u></b>

**Other assets**

*Catering equipment at purchase price. Not depreciated annually.*

*Total cost of other assets* £10046

**Liabilities**

*None expected outside those already received.*

These financial statements are accepted on behalf of the organisation by:

Signed .....  
Treasurer Gillian Gill

Dated 21/8/24 .....

**The Welbeloved Club  
Notes to the accounts  
for the year ended 31<sup>st</sup> October 2023**

**1. Receipts & payments accounts**

Receipts and payments accounts are statements that summarise the movement of cash into and out of the organisation during the financial year. In this context "cash" includes cash equivalents, for example, bank accounts where cash can be readily withdrawn to pay for debts as they become due.

**2. Grants & Donations**

	£
<b>Grants</b>	
<i>None</i>	
<b>Total</b>	<b>0</b>

	£
<b>Donations</b>	
<i>Mr A Stoten</i>	250
<i>Harris Tobias</i>	750
<i>Kessler</i>	500
<i>Barnett</i>	500
<i>St. Michael's School</i>	177
<i>Gill</i>	84
<i>Freemasons</i>	500
<i>Schroeder PLC</i>	5000
<i>CAF Donations</i>	150
<u><i>Other Donations</i></u>	<u>187</u>
<b>Total</b>	<b>8098</b>

*Note – Other donations include Just Giving, Amazon Smile, Paypal giving & Giving Machine*

<b>Total grants and donations</b>	<b><u>£8098</u></b>
-----------------------------------	---------------------

**3. Trustee remuneration**

The Club has no employees. Currently all work for the Club is undertaken on a voluntary basis for no payment. No payments were made to any trustees during the period.

**THE WELBELOVED CLUB**

England & Wales - Charity number 1190165

---

# Accounts

---

**The Welbeloved Club  
for the year ended 31<sup>st</sup> October 2022**

<b>Page</b>	<b>Contents</b>
2	Annual report
5	Annual accounts
6	Statement of assets & liabilities
7	Notes to the accounts

## The Welbeloved Club

The Welbeloved Club (The Club) is a Registered Charity in England & Wales (no. 1190165)

### Annual report for the year ended 31<sup>st</sup> October 2022

#### Main address

26 Ellenborough Close, Bishops Stortford, CM23 4HS

#### Trustees

Name	Term	Date of appointment
Philip Deeks (Chair)	4 years	29 January 2020
Gillian Gill (Treasurer)	5 years	29 January 2020
Kat Pulford	3 years	29 January 2020
Jean Palfreman*	2 years	29 January 2020
Charlotte Richardson	3 years	29 January 2020

\*The Trustees have agreed to extend Jean Palfreman's term as a trustee

#### Bankers

Metro Bank, One Southampton Row, London, WC1B 5HA

#### The Club's structure, governance and management

The Club was established as a charity in August 2017 and registered with the Charity Commission in January 2020. The Club is constituted as a Charitable Incorporated Organisation (CIO).

The Club is overseen by its trustees for the benefit of its members. A new trustee must have the necessary skills, knowledge, and experience and be appointed by a resolution passed at a Trustees' meeting. The Trustees meet between 4 and 6 times a year.

Week-on-week the Club is managed by Jo Sydes (nee Gill), who set up the Club. Around the end of the period a management team was set up to deal with increasing demands of various aspects of management, including volunteer recruitment and administration.

#### Activities and objectives

The Club arranges a full Sunday lunch once a month for its members - elderly people who are lonely and / or socially isolated. About a hundred people come to Sawbridgeworth Memorial Hall, Herts (or are driven there and back as necessary) where the lunch is cooked, served and cleared away by volunteers. This facilitates social interaction in a comforting environment.

## **Summary of the main achievements and performance during the period**

The prior year 2020-2021 was a difficult year for Club, and one that saw us face many challenges. The global Covid-19 pandemic had a huge impact on the work we do and saw us close our doors between April 2020 - August 2021. This was a sustained period of closure and forced us to adapt how we deliver our services to members, and how the Club was funded. We were very grateful for the support of small 'digital' grants on offer, and kind donations from the local community. These allowed us to pay for mobile phones and tablets so members could stay connected with family and friends; to deliver weekly Sunday takeaway meals to our most vulnerable members; and to put together and deliver meals and small gifts on Christmas Day. Thanks to an appeal from our local newspaper, we also received over 500 'shoebox Christmas gifts', which we delivered to all of our members, other local community groups addressing loneliness and local care homes.

This year, the Club has made a good recovery from closure. The Club took proactive, sensible steps to reopen, taking into account the health and safety of both members and volunteers. Since reopening, the Club has grown in numbers, with many more members signing up. The Club has now taken steps to incorporate a waiting list, which is monitored closely, so members are not discouraged from joining. Paperwork, records and administrative tasks have improved significantly, with the installation of a volunteer management team taking care of these aspects. This has resulted in better process and compliance (mainly compliance in GDPR). Policies are reviewed and updated annually, and regular management meetings are held. Management have introduced birthday cards for members and thank you cards for volunteers, and sympathy cards to families if a member has passed away. All of these changes have resulted in positive feedback from both members and volunteers!

### **Financial review**

The Club recovered well from the Covid pandemic. Monthly lunch membership was a little slow to pick up after we were able to open the doors to paying guests once again. However, as confidence grew so did our membership and attendance.

The Club is forging some very productive relationships with local businesses. As a result, we have been rewarded with some very generous donations this year. Examples include a local secondary school raising money for us through their charity week, a local estate agents used their sponsorship of an event to raise funds for us too. Many local people and businesses have recognised the work the Club is doing to relieve social isolation and loneliness especially after Covid lockdowns and have chosen to support us in their fundraising or gift giving. A full list of donors can be found on page 6.

Our financial situation remains strong and we are exploring potential opportunities to support our members further. The Club has no debts and does not hold any funds as custodian trustee.

Signed on behalf of the trustees:

Signed   
Chair Philip Deeks

Date 31/08/2023

**The Welbeloved Club  
Annual Accounts  
for the year ended 31<sup>st</sup> October 2022  
(prepared on a receipts and payments basis)**

	2022	2021
	£	£
<b>Receipts</b>		
Grants	200	6000
Donations	13511	1797
Lunch receipts	9701	3214
East Herts Lottery	320	369
Bank Interest	15	1
Other receipts	<u>349</u>	<u>413</u>
<b>Total receipts</b>	<b><u>24096</u></b>	<b><u>11793</u></b>
<b>Payments</b>		
Cost to put on lunches (incl. hall & bus)	8798	3802
PPS	741	708
Hire Charges	-	60
Advertising & Marketing	698	181
Equipment	47	1289
Training	42	148
Insurance	288	255
Admin expenses	712	1277
Christmas Cards	-	1394
Bank Charges	-	40
Subscriptions	320	
Miscellaneous	<u>230</u>	<u>407</u>
<b>Total Payments</b>	<b><u>11876</u></b>	<b><u>9561</u></b>
Net receipts/(payments)	<u>12220</u>	<u>2232</u>
Capital Equipment (Asset)	622	
Net receipts	<u>11598</u>	
Bank and cash at the start of the period	7384	5152
Bank and cash at the end of the period	<u>18982</u>	<u>7384</u>

**The Welbeloved Club  
Statement of assets and liabilities  
at 31<sup>st</sup> October 2022**

	2022	2021
	£	£
<b>Cash assets</b>		
<i>Current account</i>	1217	1153
<i>Deposit account</i>	17736	6199
<i>Petty cash</i>	<u>29</u>	<u>32</u>
<b>Total cash assets</b>	<u><b>18982</b></u>	<u><b>7384</b></u>

**Other assets**

*Catering equipment at purchase price. Not depreciated annually.*

*Total cost of other assets* £6844

**Liabilities**

*None expected outside those already received.*

These financial statements are accepted on behalf of the organisation by:

Signed .....  
Treasurer Gillian Gill

Dated 31/8/23 .....

**The Welbeloved Club**  
**Notes to the accounts**  
**for the year ended 31<sup>st</sup> October 2022**

**1. Receipts & payments accounts**

Receipts and payments accounts are statements that summarise the movement of cash into and out of the organisation during the financial year. In this context "cash" includes cash equivalents, for example, bank accounts where cash can be readily withdrawn to pay for debts as they become due.

**2. Grants & Donations**

	£
<b>Grants</b>	
<i>East Herts District Council</i>	200
<i>Jubilee Party Grant</i>	
<b>Total</b>	<b>200</b>

	£
<b>Donations</b>	
<i>MARS Autos</i>	175
<i>Phillips</i>	20
<i>Bishops Stortford Independent Readers</i>	496
<i>Harris Tobias</i>	500
<i>Hayter</i>	300
<i>Ravenscroft</i>	500
<i>Foulser</i>	100
<i>St. Michael's School</i>	242
<i>Breathe Network</i>	58
<i>Smith</i>	75
<i>The Leventhorpe School</i>	7777
<i>Talking Newspaper</i>	100
<i>Bishops Stortford Football Club</i>	500
<i>Russell Property</i>	1500
<i>Metro Cabs</i>	122
<i>CAF Donations</i>	50
<i>Winstone</i>	900
<i>Other Donations</i>	96
<b>Total</b>	<b>13511</b>

*Note – Other donations include Just Giving, Amazon Smile, Paypal giving & Giving Machine*

<b>Total grants and donations</b>	<b><u>£13711</u></b>
-----------------------------------	----------------------

**3. Trustee remuneration**

The Club has no employees. Currently all work for the Club is undertaken on a voluntary basis for no payment. No payments were made to any trustees during the period.

**THE WELBELOVED CLUB**

England & Wales - Charity number 1190165

---

# Accounts

---

**The Welbeloved Club  
for the year ended 31<sup>st</sup> October 2021**

<b>Page</b>	<b>Contents</b>
2	Annual report
4	Annual accounts
5	Statement of assets & liabilities
6	Notes to the accounts

## The Welbeloved Club

The Welbeloved Club is a Registered Charity in England & Wales (no. 1190165)

### Annual report for the year ended 31<sup>st</sup> October 2021

#### Main address

26 Ellenborough Close, Bishops Stortford, CM23 4HS

#### Trustees

<u>Name</u>	<u>Term</u>	<u>Date of appointment</u>
Philip Deeks (Chair)	4 years	29 January 2020
Gillian Gill (Treasurer)	5 years	29 January 2020
Kat Pulford	3 years	29 January 2020
Jean Palfreman	2 years	29 January 2020
Charlotte Richardson	3 years	29 January 2020

#### Bankers

Metro Bank, One Southampton Row, London, WC1B 5HA

#### The Club's structure, governance and management

The Welbeloved Club was established as a charity in August 2017 and registered with the Charity Commission in January 2020. The Club is constituted as a Charitable Incorporated Organisation (CIO) and is overseen by its trustees for the benefit of its members. A new trustee must have the necessary skills, knowledge, and experience and be appointed by a resolution passed at a Trustees' meeting. Week-on-week the Club is managed by Jo Gill, who set up the Club.

#### Activities and objectives

The Club arranges a full Sunday lunch once a month for its members - elderly people who are lonely and / or socially isolated. About a hundred people come to Sawbridgeworth Memorial Hall, Herts (or are driven there and back as necessary) where the lunch is cooked, served and cleared away by volunteers. This facilitates social interaction in a comforting environment.

#### Summary of the main achievements and performance during the period

2020 was a difficult year for Club, and one that saw us face many challenges. The global Covid-19 pandemic had a huge impact on the work we do and saw us close our doors April 2020 - August 2021. This was a sustained period of closure and forced us to adapt how we deliver our services to members. We were very grateful for the array of small 'digital' grants on offer specifically for help during the pandemic. We made use of these grants by successfully applying for funding to pay for mobile phones and tablets, so we could support our members to stay connected with family and friends. We were also grateful for funding we received to enable us to deliver weekly Sunday takeaway meals to our most vulnerable members, with this carrying on through the Christmas period. Thanks to some very kind donations and support from our local community, we were able to put together and deliver meals on Christmas Day as well and to include small gifts and added extras. Thanks to an


appeal from our local newspaper, we were also in receipt of over 500 'shoebox Christmas gifts', which we delivered to all of our members, other local community groups addressing loneliness and local care homes who were away from family over Christmas because of the pandemic.

When we were able to resume our normal lunches, we were very grateful to receive grants to help with our start-up costs and extra costs for PPE and other protective equipment.

**Financial review**

During the year the Club had to cope financially with the effects of the COVID pandemic. For a large part of the year it was not permissible or sensible to hold gatherings (as described above). We did however support some of our most isolated members through a weekly Sunday lunch delivered to their homes at a reduced amount. This skewed the income and expenditure costs from our usual Sunday lunch clubs. Nonetheless the financial strength of the Club improved due to careful treasury management and the generous donations and particularly grants that the Club received. The Club has never incurred any debts, and this continues to be the case during the whole of this year. (The Club does not hold any funds as custodian trustee.)

Signed on behalf of the trustees:

Signed  Date 12/8/2022  
Chair Philip Deeks

**The Welbeloved Club**  
**Annual Accounts**  
**for the year ended 31<sup>st</sup> October 2021**  
**(prepared on a receipts and payments basis)**

	2021	2020
	£	£
<b>Receipts</b>		
<i>Grants</i>	6000	750
<i>Donations</i>	1797	2522
<i>Lunch receipts</i>	3214	5483
<i>East Herts Lottery</i>	369	575
<i>Bank Interest</i>	1	-
<i>Other receipts</i>	<u>413</u>	<u>169</u>
<b>Total receipts</b>	<b><u>11793</u></b>	<b><u>9499</u></b>
<b>Payments</b>		
<i>Cost to put on lunches (incl. hall &amp; bus)</i>	3802	4484
<i>PPS</i>	708	721
<i>Hire Charges</i>	60	-
<i>Advertising &amp; Marketing</i>	181	104
<i>Equipment</i>	1289	1592
<i>Training</i>	148	31
<i>Insurance</i>	255	254
<i>Admin expenses</i>	1277	1057
<i>Christmas Cards</i>	1394	-
<i>Bank Charges</i>	40	-
<i>Miscellaneous</i>	<u>407</u>	<u>132</u>
<b>Total Payments</b>	<b><u>9561</u></b>	<b><u>8375</u></b>
 Net receipts/(payments)	 <b><u>2232</u></b>	 <b><u>1124</u></b>
 Bank and cash at the start of the period	 5152	 4028
 Bank and cash at the end of the period	 <b><u>7384</u></b>	 <b><u>5152</u></b>

**The Welbeloved Club  
Statement of assets and liabilities  
at 31<sup>st</sup> October 2021**

	£	2020 £
<b>Cash assets</b>		
<i>Current account</i>	1153	5152
<i>Deposit account</i>	6199	
<i>Petty cash</i>	<u>32</u>	
<b>Total cash assets</b>	<u><b>7384</b></u>	<u><b>5152</b></u>

**Other assets**

*Catering equipment at purchase price. Not depreciated annually.*

*Total cost of other assets* £6222

**Liabilities**

*None expected outside those already received.*

These financial statements are accepted on behalf of the organisation by:

Signed .....  
Treasurer      Gillian Gill

Dated 11th August 2022 .....

**The Welbeloved Club  
Notes to the accounts  
for the year ended 31<sup>st</sup> October 2021**

**1. Receipts & payments accounts**

Receipts and payments accounts are statements that summarise the movement of cash into and out of the organisation during the financial year. In this context “cash” includes cash equivalents, for example, bank accounts where cash can be readily withdrawn to pay for debts as they become due.

**2. Grants & Donations**

	£
<b>Grants</b>	
<i>East Herts District Council</i>	1000
<i>Postcode Lottery</i>	2000
<i>Shanley Foundation</i>	1000
<i>East Herts Lottery</i>	1000
<i>Groundworks Tesco</i>	<u>1000</u>
<i>Total</i>	6000

*Note – All grants except Postcode Lottery are unrestricted. Postcode Lottery was to help with digital expenditure and development. To end of October 2021 £1781 had been spent, the balance held in reserve for 2021-2022 digital expenditure.*

	£
<b>Donations</b>	
<i>Holmes</i>	20
<i>Cutsy &amp; Cutsy</i>	100
<i>Much Hadham Book Club</i>	150
<i>Harris Tobias</i>	500
<i>Hayter</i>	200
<i>NKD Learning</i>	250
<i>RB Hair</i>	300
<i>Other Donations</i>	<u>276</u>
<i>Total</i>	1796

*Note – Other donations include Just Giving, Amazon Smile, Paypal giving & Giving Machine*

<b>Total grants and donations</b>	<b><u>£7796</u></b>
-----------------------------------	---------------------

**3. Trustee remuneration**

The Club has no employees. Currently all work for the Club is undertaken on a voluntary basis for no payment. No payments were made to any trustees during the period.