

The Welbeloved Club

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

Annual report for the year ended 31st 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 31st October 2024
(prepared on a receipts and payments basis)

	2023	2024
	£	£
Receipts		
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	121	237
Total receipts	<u>20435</u>	<u>28449</u>
Payments		
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	271	200
Total Payments	<u>17039</u>	<u>17499</u>
 Net receipts/(payments)	 <u>3396</u>	 <u>10950</u>
 Capital Equipment (Asset)	 3202	 1409
 Net receipts	 <u>194</u>	 <u>9541</u>
 Bank and cash at the start of the period	 18982	 19176
 Bank and cash at the end of the period	 <u>19176</u>	 <u>28748</u>

The Welbeloved Club
Statement of assets and liabilities
at 31st October 2024

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

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 31st 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

	£
Grants	
<i>None</i>	
Total	0

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

Note – Other donations include Just Giving & Paypal giving

Total grants and donations	<u>£3253</u>
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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 31st 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: 29th August 2025