

Darby and Joan Building Trust Cottingham
Accounts
For the Year Ended: 31st May 2025

Darby and Joan Building Trust Cottingham

Trustees Report for the Year Ended 31st May 2025

Trustees: The members of the Board during the year who are appointed in accordance with the Charitable Incorporated Organisation registration documents were as follows:-

J. Carter
P. E. Collard
J. M. Evans
L. H. Fisher
B. V, F. Hossack
R. A. Jump
D. J. Taylor
V. Thompson
S. Tong

**Secretary to
the Trustees:**

P. E. Collard,
1A Hull Road,
Cottingham,
HU16 4PA

Office of the Trust:

c/o James Evans
Honorary Treasurer
53 Taylor Avenue,
Cottingham,
HU16 5FR

Independent Examiner:

Yorkshire Accountancy,
123 Hallgate,
Cottingham,
HU16 4DA

Bankers:

HSBC

Registration:

The Trust is constituted as a Charitable Incorporated Organisation and is Registered with the Charity Commission

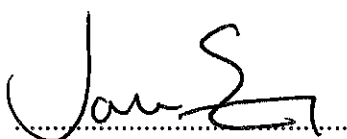
Registration Number 1197418

Darby and Joan Building Trust Cottingham

Trustees Report (continued) for the Year Ended 31st May 2025

- Objectives:** To maintain a building to be used as a social centre for the well-being of people residing in Cottingham and district and other charitable purposes as shall from time to time be agreed upon.
- Activities & Achievements:** During the above year the Trust has pursued the objectives set out in the Charitable Incorporated Organisation registration documents.
- Income was £55,743. Expenditure was £58,148 (including depreciation) with the result there was a deficit of £2,405.
- Property Disclosure:** The Organisation owns the freehold land and buildings situated in Finkle Street, Cottingham and shown in the accounts at the original cost of £54,439.
- The trustees are of the opinion that the market value of such land and buildings is considerably in excess of its book value but do not feel that any useful purpose would be served in having a professional valuation undertaken with the attendant costs. The building is however valued at £1,543,937 for insurance renewal purposes.
- Finances:** The C I O has adequate financial resources to meet its day to day expenditure and follows the practice of financial prudence.
- Reserves:** The C I O has adopted a policy of caution towards its finances and reserves. Accordingly, they do not use funds unnecessarily, However certain improvements to the building have been carried out in the year reported on in order to ensure that it continues to be attractive to people wishing to rent it, The level of reserves is maintained at the stated level to ensure that future maintenance and costs can be adequately catered for.
- Risks:** The C I O is not, as far as it is aware, exposed to any risks other than those which are covered by insurance.
- Accounts:** The accounts comply with statutory requirements, the governing document and the SORP (SORP 27).

Approved by the board of Trustees on and signed on its behalf by:


.....

Date: 25/03/2026.....

J M Evans MSc BA(Hons) APFS CMgr MCMI
Honorary Treasurer

Independent Examiners Report to the Trustees of Darby & Joan Building Trust Cottingham for the Year ended 31st May 2025

Report to the Management Committee (trustees) of Cottingham Darby and Joan Building Trust on the accounts for the year ended 31st May 2025.

Respective responsibilities of the Management Committee and Independent Examiner

The management committee, as the charity's trustees, are responsible for the preparation of the accounts. The Management Committee consider that an audit is not required for this year (under section 43(2) of the Charities Act 1993 (the act)) and that an independent examination is needed.

As the independent Examiner, it is my responsibility to:

- examine the accounts (under section 43(3)(a) of the Act);
- follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 43(7)(b) of the Act); and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. 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 in the accounts, and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

In connection with my examination, 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
 - to prepare accounts which accord with these accounting records have not been met;
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:.....

Date:.....

Name: Yorkshire Accountancy Limited,
Address: 123 Hallgate,
Cottingham,
HU16 4DA

Darby and Joan Building Trust Cottingham

Notes to the Accounts for the Year Ended 31st May 2025

1. Accounting Policies

The following accounting policies have been used consistently in dealing with items which are considered material in relation to the charity's accounts.

Accounting Convention

The accounts have been prepared on the receipts and payments basis and in accordance with applicable accounting standards and Statements of Recommended Practice.

Income

All receipts from rents, donations, investments and interest are accounted for at the time the cash is actually received.

2. Fixed Assets

The Trust's freehold property situated in Finkle Street, Cottingham was erected in 1954 and is included in the accounts at its original cost plus additions to date, giving a total cost of £54,439. It is valued for insurance renewal purposes in the sum of £1,543,937.

The fixtures and fittings owned by the Trust have been acquired on an ongoing basis since 1954 and are valued for insurance purposes at £100,000.

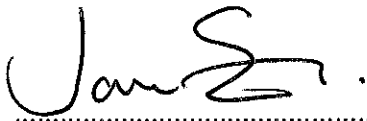
Report of the Trustees for the Year Ended 31st May 2025

The C I O has carried out the objectives as set out in its registration documents.

Income and Expenditure as shown has resulted in a deficit for the year.

The C I O has adequate financial resources to meet its day to day expenditure and the continued practice of financial prudence.

For and on behalf of The Trustees



Date: 25/03/2026

J M Evans MSc BA(Hons) APFS CMgr MCMI
Honorary Treasurer

Darby and Joan Building Trust Cottingham

Balance Sheet as of 31st May 2025

	2025		2024	
	£	£	£	£
Fixed Assets - as at 1st June 2024		54,439		54,439
Freehold land and buildings				
Fixtures & Fittings	1930		2,145	
Less: Depreciation	193	1737	215	1930
		<u>56,176</u>		<u>56,369</u>
Current Assets				
HSBC Bank PLC	3,230		4,661	
Yorkshire Building Society	40,429		42,115	
Beverley Building Society	52,665		51,760	
	<u>96,324</u>		<u>98,536</u>	
Net Current Assets		96,324		98,536
		<u>152,500</u>		<u>154,905</u>

Capital Employed

Accumulated Fund

	2025		2024	
	£	£	£	£
As at 1st June	154,905		166,483	
Deficit for this year	(2,405)		(11,578)	
As at 31st May	152,500		154,905	
		<u>152,500</u>		<u>154,905</u>

James Evans MSc BA(Hons) APFS CMgr MCMI
Honorary Treasurer
53 Taylor Avenue,
Cottingham
East Yorkshire
HU16 5FR

Darby and Joan Building Trust Cottingham

Income & Expenditure Account for the year ended 31st May 2025

	2025		2024	
	£	£	£	£
Rents Received				
RVS Office	----		1,050	
Bridge Club	3,490		3,890	
Cottingham Little Theatre	4,189		4,509	
Dance Classes	5,616		5,588	
U3A	6,343		5,744	
Embroidery	2,513		2,310	
RVS	4,765		4,455	
Slimming Clubs	3,910		2,479	
Covid Vaccination	6,900		3,900	
Mini First Aid	1,073		----	
Pulse Financial	730		----	
Sundries	13,995	53,524	11,584	45,509
Interest Received				
Yorkshire Building Society	1,314		1,499	
Beverley Building Society	905	2,219	671	2,170
		<u>55,743</u>		<u>47,679</u>
Premises				
Cleaning / Caretaking costs (inc materials)	33,511		29,982	
Repairs & Renewals	5,147		5,012	
Sound System	----		6,264	
Food Mixer	----		1,980	
Dishwasher	3,294		----	
Water	1,144		836	
Electricity	3,175		3,217	
Gas	4,306	50,577	6,361	53,652
Financial & Administration				
Insurance	3,723		3,560	
Printing & Stationery	199		261	
Accountancy	234		175	
Professional Fees	----		-165	
Bank Charges	98		106	
Subscription	50		50	
Wi-Fi Costs	582		528	
Music Licences	1,092		851	

Sundries	1,400	7,378	24	5,390
Depreciation of Fixtures & Fittings		193		215
Deficit for this year		(2,405)		(11,578)
		<u>55,743</u>		<u>47,679</u>