

**ERITH COMMUNITY ACTIVITIES CLUB CIO
TRUSTEES' REPORT AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025**

Erith Community Activities Club CIO
Contents

	Page
Reference and Administrative Details	1
Trustees' Report	2—5
Independent Examiner's Report	6
Statement of Financial Activities	7
Statement of Financial Position	8
Notes to the Financial Statements	9—12
The following pages do not form part of the statutory accounts:	
Detailed Statement of Financial Activities	13—14

**Erith Community Activities Club CIO
Reference and Administrative Details
For The Year Ended 31 December 2025**

Trustees	D J Harris (appointed 01/05/2025) D Prescott (appointed 01/05/2025) J G Conner (appointed 01/05/2025)
Charity Number	1213159
Principal Address	22-26 Park Crescent Erith Kent DA8 3DE
Independent Examiner	Adrian Lucia FCA Lucia Accounts Partners Chartered Accountants Concord House 41 Overy Street Dartford DA1 1UP
Bankers	Natwest Bank 12 High Street Dartford DA1 1DD
Solicitors	TG Baynes 5 Market Street Dartford DA1 1EY

The trustees present their report and the financial statements for the year ended 31 December 2025.

Objectives and Activities

Aims and Objectives

To provide for the benefit of the inhabitants of the London Borough of Bexley and the surrounding area, the provision of facilities for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their age and with the object of improving the condition of life of the said inhabitants.

Significant Activities

The Club occupies a purpose-built Clubhouse (owned by the London Borough of Bexley) which is our registered address and we are the sole occupants, although we do rent space to other groups. The building is primarily divided into three sections. At the rear is a room, the width of the building, housing 4 full sized snooker tables. In the centre is another room (the main hall) with a kitchen and store room on one end. This room is used for whist, table tennis, line dancing, short mat bowls, Knit and Natter, Busy Fingers and choir rehearsals, as well as social events and Club meetings (AGM etc). It is also rented by the St John's Ambulance Brigade (as their local headquarters and training centre) and the WI for their monthly meetings. Other outside groups rent the space from time to time. The front section of the building houses the toilets, Secretary's office, entrance hall, storerooms and a small meeting room which is also used by the Canasta group and has a dart board. The plot of land on which the building is situated also belongs to the London Borough of Bexley, but its maintenance is the responsibility of the Club. At the rear of the building and part of the plot is an area used as a car park for the Club's sole use.

At the end of 2025 the Club membership was 225 people and all these facilities are used on a regular basis in accordance with a timetable for those areas where many activities operate. The Club is normally open from 9.00am until 9.00pm, subject to the availability of a keyholder. Some members are keen gardeners and help to improve the appearance of the plot on which our building stands, for the pleasure of all the members and our neighbours.

The facilities and equipment have been with the Club, in some cases for many years. We have not expanded our activities since becoming a Charity, as the Committee has been preoccupied with changing our signage, bank accounts and utilities etc, to our new name and signatories, as well as managing regular activities. The Club has no employees, so all activities, management and administration is carried out by members who volunteer, with varying degrees of experience and knowledge. We hire professionals for activities that needs their expertise.

Public Benefit

All our charitable activities focus on older members of the local community who are approaching retirement or have retired and are undertaken to further our charitable purposes for the public benefit. At the end of 2025 we had 225 members who attend the Club as they wish to partake in the various activities we offer. Equal access to membership and our facilities is an important issue for us. We do not discriminate when admitting new members.

We operate a suggestions box seeking comments and ideas for new activities. All Committee members have responsibility for one or more of the activities we operate and consult members regularly to seek comments and feedback.

**Erith Community Activities Club CIO
Trustees' Report (continued)
For The Year Ended 31 December 2025**

Achievements and Performance

Main Achievements

We continue to ensure that we maintain the equipment and building in a safe and hygienic state. In the latter half of 2025 we hired professionals to conduct a fire safety survey of the building and to give fire safety instruction, including the testing of members to take on Fire Warden and Fire Marshal responsibilities. We regularly liaise with Bexley Council over statutory safety requirements for the building and maintain first aid equipment.

Membership of the Club is voluntary, so we measure the success of our activities by their continued attendance. We lost some members during the year, mainly through illness, death of other factors beyond the Club's control. We have not had reason to ban any members due to inappropriate behaviour, during 2025, but have recruited 10 new members during the year.

Members of the Committee attended an Aging Well Day in Bexley Council Offices in October, to raise the profile of the Club with other local organisations that are involved with the older community, in case they may consider us beneficial to the older people they come into contact with. We are also investigating other options for being better known in the local community following our name change.

Financial Review

Financial Position

We are not required to have the accounts audited, but we have had our external accountant review them. These accounts show that our income for that period was sufficient to cover our expenditure.

The Club has occupied the building, which was purpose built for us, since 1956. It was originally owned (we believe) by the Rotary Club. However, in 1961 the Rotary Club decided that it could not afford to maintain the building and Erith Council (later absorbed into the London Borough of Bexley) agreed to buy the Club and maintain it for the Club's use. No tenancy agreement was set up at that time which still exists now. In 2010 the Club was approached by Bexley Council with the request that we take over responsibility for the building we occupy. Discussions have taken place between us and Bexley, but for a variety of reasons the plot and building are still owned by Bexley and no agreement has been formalised. In 2023 Bexley made a fresh offer to the Club for a 250 year lease, which the Club provisionally accepted (subject to contract) the same year. Various procedures have been undertaken since then and we are currently waiting for Bexley to provide us with a final draft of the lease, so we can formalise our tenancy.

We are aware that once we enter into the proposed lease from Bexley for the use of the building, we will become responsible for any maintenance and repairs to the building, other than anything related to the wind and watertight needs which will remain the responsibility of Bexley. We also expect Bexley to require us to pay business rates and reimburse them for the buildings insurance.

Reserves Policy

Since 2010 Bexley has only maintained the building to be wind and watertight, as well as satisfying any statutory requirements, so no improvements have been made. The Club, therefore decided it needed to develop reserve funds to be able to assume maintenance of the building, unforeseen expenditure and to enable the Club to modernise the facilities for the benefit of members. We have therefore accumulated funds of £148,403, but anticipate that once we have completed the lease we will need to spend much of it on improvements for the benefit of members and to enhance safety and hygiene standards, whilst also aiming to retain a more modest reserve for unforeseen expenses.

Erith Community Activities Club CIO
Trustees' Report (continued)
For The Year Ended 31 December 2025

Going Concern

The Committee is satisfied that the Club is a going concern, but we constantly monitor our income and expenditure. Our primary source of income is the fees members pay to use the Club's facilities. We aim to minimise the amounts to be affordable to our intended membership. We have no other financial liability or subsidiary undertaking outside the Club's stated activities.

The Club activities and operating costs are monitored regularly to ensure we are able to remain solvent. The majority of our costs are currently related to the utilities, cleaning and supplies we need and all of these are reviewed periodically to ensure best value.

At the time of approving the financial statements the trustees have a reasonable expectation that the charity has adequate resources to continue operating for the foreseeable future.

Structure, Governance and Management

Governing Document

Erith Community Activities Club CIO is a Charitable Incorporated Organisation registered by the Charity Commission for England and Wales on 1 May 2025 and operates in accordance with its Constitution.

Trustee Selection Methods

The Club is a Charitable Incorporated Organisation with voting members other than its trustees, based on the Charity Commission's model constitution and a separate set of Bylaws. The initial Trustees volunteered for that role and are all members of the Club. Trustees are appointed by the Club's membership, normally at the Annual General Meeting of members and do not need to be members of the Club. No external body is entitled to appoint Trustees.

Whilst the Trustees have overall responsibility for the running of the Club to achieve the objectives, they also sit on the Club's Committee which manages the Club on a day-to-day basis.

Additional Note

In response to Bexley Council reviewing the terms of the lease on 22-26 Park Crescent, on 1 May 2025 The Erith Veterans Club CIC converted directly to a new Charitable Incorporated Organisation, the Erith Community Activities Club CIO. Accordingly these financial statements present the assets, liabilities and funds as though they had always been part of the restructured charity. The comparative amount are presented on the same basis.

**Erith Community Activities Club CIO
Trustees' Report (continued)
For The Year Ended 31 December 2025**

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The 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 state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing the financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgments and accounting estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at anytime the financial position of the charity and to enable them to ensure that the accounts comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The trustees' report was approved by the board of trustees and signed on its behalf by:

D Prescott

Trustee

16th March 2026

Erith Community Activities Club CIO
Independent Examiner's Report to the Trustees of Erith Community Activities Club CIO
For The Year Ended 31 December 2025

I report to the trustees on my examination of the accounts of Erith Community Activities Club CIO (the Trust) for the year ended 31 December 2025.

Responsibilities and Basis of Report

As the charity trustees of the Trust 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 Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed 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 Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and contents of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts 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 accounts to be reached.

Adrian Lucia FCA
16th March 2026
Lucia Accounts Partners
Chartered Accountants
Concord House
41 Overy Street
Dartford
DA1 1UP

Erith Community Activities Club CIO
Statement of Financial Activities
For The Year Ended 31 December 2025

		2025	2024
		Unrestricted funds	Unrestricted funds
	Notes	£	£
INCOME AND ENDOWMENTS FROM:			
Donations and legacies		7,531	6,200
Charitable activities:			
Community Activities		24,774	24,518
Other trading activities		5,202	4,337
Investments		721	999
Other		34	2,211
		<u>38,262</u>	<u>38,265</u>
EXPENDITURE ON:			
Charitable activities:	4		
Community Activities		(8,927)	(9,103)
Overheads		(17,827)	(16,077)
Support and Governance		(3,572)	(5,001)
		<u>(30,326)</u>	<u>(30,181)</u>
NET INCOME		<u>7,936</u>	<u>8,084</u>
NET MOVEMENT IN FUNDS		<u>7,936</u>	<u>8,084</u>
RECONCILIATION OF FUNDS:			
Total funds brought forward		140,467	132,383
TOTAL FUNDS CARRIED FORWARD	10	<u><u>148,403</u></u>	<u><u>140,467</u></u>

The notes on pages 9 to 12 form part of these financial statements.

Erith Community Activities Club CIO
Statement of Financial Position
As At 31 December 2025

		2025	2024
		Unrestricted	Total
	Notes	funds	funds
		£	£
FIXED ASSETS			
Tangible Assets	7	945	1,181
		<u>945</u>	<u>1,181</u>
CURRENT ASSETS			
Debtors	8	-	4,899
Cash at bank and in hand		149,246	139,535
		<u>149,246</u>	<u>144,434</u>
Creditors: Amounts Falling Due Within One Year	9	<u>(1,788)</u>	<u>(5,148)</u>
NET CURRENT ASSETS (LIABILITIES)		<u>147,458</u>	<u>139,286</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>148,403</u>	<u>140,467</u>
NET ASSETS		<u>148,403</u>	<u>140,467</u>
FUNDS OF THE CHARITY			
Unrestricted Funds		<u>148,403</u>	<u>140,467</u>
TOTAL FUNDS	10	<u><u>148,403</u></u>	<u><u>140,467</u></u>

On behalf of the board

D Prescott

Trustee
16th March 2026

The notes on pages 9 to 12 form part of these financial statements.

Erith Community Activities Club CIO
Notes to the Financial Statements
For The Year Ended 31 December 2025

1. General Information

Erith Community Activities Club CIO is a charitable incorporated organisation registered with the Charity Commission, registered charity number 1213159. The principal address is 22-26 Park Crescent, Erith, Kent, DA8 3DE.

2. Accounting Policies

2.1. Basis of Preparation of Financial Statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) "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)", Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities Act 2011.

The charity is a Public Benefit Entity as defined by FRS 102.

2.2. Incoming Resources

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

2.3. Resources Expended

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

2.4. Tangible Fixed Assets and Depreciation

Tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. Depreciation is provided at rates calculated to write off the cost of the fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Fixtures & Fittings	20% Reducing Balance
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2.5. Cash and Cash Equivalents

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

2.6. Taxation

The charity is exempt from tax as all its income is charitable and applied for charitable purposes.

Erith Community Activities Club CIO
Notes to the Financial Statements (continued)
For The Year Ended 31 December 2025

3. Net Income/(Expenditure)

The net income is stated after charging/(crediting):

2025	2024
£	£
236	295

4. Analysis of Expenditure

	2025
	Support costs
	(see note 5)
	£
Community Activities	8,927
Overheads	17,827
Support and Governance	3,572
	<u>30,326</u>
	2024
	Support costs
	(see note 5)
	£
Community Activities	9,103
Overheads	16,077
Support and Governance	5,001
	<u>30,181</u>

5. Support Costs

				2025
	Community Activities	Overheads	Support and Governance	Total
	£	£	£	£
Premises expenses	8,354	14,832	-	23,186
General administration	573	2,759	3,572	6,904
Depreciation	-	236	-	236
	<u>8,927</u>	<u>17,827</u>	<u>3,572</u>	<u>30,326</u>

Erith Community Activities Club CIO
Notes to the Financial Statements (continued)
For The Year Ended 31 December 2025

				2024
	Community Activities	Overheads	Support and Governance	Total
	£	£	£	£
Premises expenses	6,965	15,422	-	22,387
General administration	2,138	360	5,001	7,499
Depreciation	-	295	-	295
	<u>9,103</u>	<u>16,077</u>	<u>5,001</u>	<u>30,181</u>

6. Average Number of Employees

Average number of employees during the year was: NIL (2024:)

7. Tangible Assets

	Fixtures & Fittings
	£
Cost	
As at 1 January 2025	2,450
As at 31 December 2025	<u>2,450</u>
Depreciation	
As at 1 January 2025	1,269
Provided during the period	236
As at 31 December 2025	<u>1,505</u>
Net Book Value	
As at 31 December 2025	945
As at 1 January 2025	<u>1,181</u>

8. Debtors

	2025	2024
	£	£
Due within one year		
Trade debtors	-	2,688
Other debtors	-	2,211
	<u>-</u>	<u>4,899</u>

Erith Community Activities Club CIO
Notes to the Financial Statements (continued)
For The Year Ended 31 December 2025

9. Creditors: Amounts Falling Due Within One Year

	2025	2024
	£	£
Trade creditors	-	2,880
Accruals and deferred income	1,788	2,268
	<u>1,788</u>	<u>5,148</u>

10. Movement in Funds

	As at 1 January 2025	Income	Expenditure	As at 31 December 2025
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	140,467	38,262	(30,326)	148,403
Total funds	<u>140,467</u>	<u>38,262</u>	<u>(30,326)</u>	<u>148,403</u>

	As at 1 January 2024	Income	Expenditure	As at 31 December 2024
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	132,383	38,265	(30,181)	140,467
Total funds	<u>132,383</u>	<u>38,265</u>	<u>(30,181)</u>	<u>140,467</u>

11. Transactions with Trustees

None of the trustees received any remuneration or any other benefits from an employment with the charity or a related entity during the current or previous year.

No trustee expenses have been incurred.

12. Related Party Disclosures

There have been no related party transactions in the reporting period that require disclosure.