

THE VETERANS CLUB OF BEXLEY
ANNUAL REPORT AND ACCOUNTS
FOR THE YEAR ENDED 30 SEPTEMBER 2025

Registered Charity Number 230670

Sargeant Partnership Ltd
Chartered Accountants
5 White Oak Square
London Road
Swanley
Kent
BR8 7AG

THE VETERANS CLUB OF BEXLEY

CHARITY DETAILS YEAR ENDED 30 SEPTEMBER 2025

Charity Registration Number: 230670

Principal Office:	23 Danson Park Road
	Bexleyheath
	Kent
	DA6 8HA
Independent Examiner:	Sargeant Partnership Ltd
	Chartered Accountants
	5 White Oak Square
	London Road
	Swanley
	Kent
	BR8 7AG
Bankers:	Lloyds TSB Plc
	25 Gresham Street
	London EC2V7HN
	Barclays Bank Plc
	54 Lombard Street
	London EC3P 3AH
Solicitors:	Chancellors Lea Brewer LLP
	246 Broadway
	Bexleyheath
	Kent
	DA6 8BB

THE VETERANS CLUB OF BEXLEY

TRUSTEES ANNUAL REPORT YEAR ENDED 30 SEPTEMBER 2025

The Trustees are pleased to present the Statement of Account for the year ended 30 September 2025.

The trustees present their report with the financial statements for the charity for the year ended 30 September 2025. The trustees have adopted the provisions of 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 (FRS102) effective 1 January 2019.

The Charity is an unincorporated association, governed by a Trust Deed dated 17 July 1944.

Object and Activities

The object of the Charity is to support men and women who are retired and over the age of 55 and are resident or have resided in the Borough of Bexley and surrounding area.

This is achieved through four main areas of responsibility:

- (i) Trustees of the Charity
- (ii) Management Committee of the Veterans Club of Bexley
- (iii) The House (or Social Club) Committee of the Veterans
- (iv) The Bowls Section of the Veterans Club of Bexley

The Charity is operated by member volunteers and there are no employees

A list of Trustees and Officers of the Club is available on request.

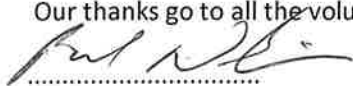
Public Benefit

The Trustees have consulted the guidance made available by the Charity Commission for England and Wales on the Public Benefit requirement of the Charities Act 2011. The Trustees are confident that they have complied with their duty under section 4 of the Charities Act 2011 in that they have had due regard to public benefit guidance published by the Commission.

Financial Review

The major achievement this year was the completion of the first five phases of the building improvement plan. New toilet facilities have been constructed to include two disabled toilet facilities, one meeting room has been completely refurbished and now includes substantial storage and a limited facility for refreshment. The insurance claim that was outstanding at the end of the year has been settled but although the final settlement was disappointing it was considered that it would be too costly in terms of time and money to pursue the matter. The settlement eventually provided just over 50% of the amount we considered to be related to the areas of liability that the insurers had accepted.

Our thanks go to all the volunteers that help keep the club open and running effectively.



Paul Nevulis



Gary D Kingston



Dr Carr

BALANCE SHEET

	Trustees and Management Account	2024	Bowls Account	2024	Combined	Combined 2024
Fixed Assets						
Land and Buildings	330,000	330,000	0	0	330,000	330,000
Fixtures and Fittings	24,004	22,068	0	0	24,004	22,068
Property Improvements	153,090	35,226	0	0	153,090	35,226
	507,094	387,294	0	0	507,094	387,294
Current Assets						
Bank Accounts						
General	11,669	60,358	0	2,178	11,669	62,536
Deposit Accounts	5,837	72,275	0		5,837	72,275
Cash in hand	788	364	0	15	788	379
Debtors / Prepayments	1,115	1,530	0		1,115	1,530
Creditors						
Creditors / Accruals						
General	-4626	-2238			-4,626	-2,238
	14,783	132,289	0	2,193	14,783	134,482
Total net Assets	521,877	519,583	0	2,193	521,877	521,776
Represented by:-						
Permanent Endowment Fund	330,000	330,000			330,000	330,000
Unrestricted Funds						
Balance as at 1.10.24	189,583	183,903	2,193	2,193	191,776	186,096
Surplus/ (Deficit for the year)	532	5,680	-431		101	5,680
Bowls Funds Transferred	1762		-1762			
Reserve for Bowls Section						
Special Works						
Investment Income						
Total	191,877	189,583	0	2,193	191,877	191,776
Balance at 30.09.25	521,877	519,583	0	2,193	521,877	521,776

VETERANS CLUB OF BEXLEY

STATEMENT OF FINANCIAL ACTIVITIES

As at 30 September 2025

	General Account	2024	Bowls Account	2024	Combined 2025	Combined 2024
Income						
Snooker	11,802	12,532			11,802	12,532
Refreshments	2,152	2,277			2,152	2,277
Table Tennis	6,850	6,748			6,850	6,748
Bowls	493	577			493	577
Subscriptions/Fees	5,325	5,580			5,325	5,580
Tips / Cues boxes / Merchandise					0	0
Videos / DVDs					0	0
Donations	2,306	4,830			2,306	4,830
Legacy					0	-
Insurance Claim	4,294				4,294	-
Grants					0	0
Coastal Games					0	0
Sales items					0	0
Raffles					0	0
Bonus Ball profits					0	0
Interest Received	562	1,757			562	1,757
Telephone					0	0
Transfer from Bowls reserve						
	33,784	34,301	0	0	33,784	34,301
Expenditure						
Cleaning	7,070	6,238			7,070	6,238
Cleaning Materials	90	123			90	123
Kitchen Supplies/ Refreshments	893	964			893	964
Table Maintenance	4,460	2,440			4,460	2,440
Postage / stationery	54	394	31		85	394
Building Routine Maintenance	6,180	4,020			6,180	4,020
Building Refurbishment	147				147	0
Rates	650	521			650	521
Water Rates	831	397			831	397
Gas	3,081	3,317			3,081	3,317
Electric	2,225	2,720			2,225	2,720
Telephone & TV License	1,082	850			1,082	850
Insurance	2,028	2,086			2,028	2,086
Bowls Consortium Fees			400		400	-
Kent County Bowls Assoc Fees					0	0
Table Tennis Association Fees		180			0	180
Prizes / Sale Items					0	0
Tips and Donations	100	100			100	100
Trophies & Prizes	327	322			327	322
Minor Equipment	100	97			100	97
Accountancy	1,000	1,460			1,000	1,460
Other fees	79				79	0
Sundry					0	0
Bank charges	9	25			9	25
Depreciation	2,846	2,367			2,846	2,367
Balance at 30.09.25	33,252	28,621	431	0	33,683	28,621
PROFIT / LOSS (-)	532	5,680	-431	0	101	5,680

VETERANS CLUB OF BEXLEY

STATEMENT OF FINANCIAL ACTIVITIES

As at 30 September 2025

	General Account 2025	2024		Bowls Account 2024		Combined 2025	Combined 2024
Profit / (Loss)	532	5,680	-	431		101	5,680
Investment Interest							
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Total Profit / (Deficit) for the year	532	5,680		-431	-	101	5,680

THE VETERANS CLUB OF BEXLEY

NOTES TO THE ACCOUNTS

As at 30 September 2025

The accounts are produced on a Receipts and Payments basis with Accruals or Prepayments made for any major item to provide a more accurate comparison to the previous year's Accounts.

Note 1 This year the building improvement plans made significant progress and this is the Reason for the large increase in the cost of Property Improvements

Note 2 **Creditors / Accruals**
Creditors are higher due to early payments of subscriptions for 2025 amounting to £1875.

Note3 Depreciation is provided for in respect of new fixtures and equipment at 20% on a reducing balance basis.
Fixtures provided when the club was set up are considered to be valued at their market value and no depreciation is provided.

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE VETERANS CLUB OF BEXLEY

I report on the Accounts of the Charity for the year ended 30 September 2025, which are set out on pages 2 to 6.

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 Act and in carrying out my examination I have followed all 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; or
3. the accounts do not comply with the applicable requirements concerning the form and content 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.



Joanne Brown FCCA

Sargeant Partnership Limited
Chartered Accountants
5 White Oak Square
London Road
Swanley
Kent
BR8 7AG

Date: 31/3/26