

# BISPHAM AND DISTRICT COMMUNITY ASSOCIATION

England & Wales · Charity number 245990

## Details

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**Status** Registered

**Legal form** Other

**Registered** 1966-01-17

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

## Contact

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**Address** Bispham Road  
Bispham  
Blackpool  
FY2 0HH

**Phone** 07979812142

**Email** [peterwallace1000@live.co.uk](mailto:peterwallace1000@live.co.uk)

## Activities

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**Objects:** (A) TO PROMOTE THE BENEFIT OF THE INHABITANTS OF BISPHAM (BLACKPOOL) AND THE NEIGHBOURHOOD (HEREINAFTER CALLED THE AREA OF BENEFIT) WITHOUT DISTINCTION OF SEX, SEXUAL ORIENTATION, RACE OR OF POLITICAL, RELIGIOUS OF OTHER OPINIONS BY ASSOCIATING TOGETHER THE SAID INHABITANTS AND THE LOCAL AUTHORITIES, VOLUNTARY AND OTHER ORGANISATIONS IN A COMMON EFFORT TO ADVANCE EDUCATION AND TO PROVIDE FACILITIES IN THE INTERESTS OF SOCIAL WELFARE FOR RECREATION AND LEISURE-TIME OCCUPATION WITH THE OBJECT OF IMPROVING THE CONDITIONS OF LIFE FOR THE SAID INHABITANTS.(B) TO ESTABLISH OR TO SECURE THE ESTABLISHMENT OF A COMMUNITY CENTRE (HEREINAFTER CALLED THE "CENTRE") AND TO MAINTAIN AND MANAGE THE SAME (WHETHER ALONE OR IN CO-OPERATION WITH ANY LOCAL AUTHORITY OR OTHER PERSON OR BODY) IN FURTHERANCE OF THESE OBJECTS, PROMOTE SUCH OTHER CHARITABLE PURPOSES AS MAY FROM TIME TO TIME BE DETERMINED.

**Activities:** Service North Blackpool, Bispham and Thornton-Cleveleys. Centre has two medium sized rooms and a large hall. The rooms by the local community with activities of chess, photography, various martial arts groups, slimming groups, toddlers groups, dance groups, charity groups, yoga groups, a community church. The Centre rents out its rooms; that is the only source of income.

## Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Other Charitable Activities
- **What:** General Charitable Purposes, The Advancement Of Health Or Saving Of Lives, Amateur Sport, Recreation, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies, Other Defined Groups, The General Public/mankind

## Geography

- **Area of benefit:** BISPHAM AND NEIGHBOURHOOD.
- Blackpool

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-08-31	£39,146	£27,389	-	-
2024-08-31	£32,246	£31,879	-	-
2023-08-31	£33,595	£26,977	-	-
2022-08-31	£34,650	£38,930	-	-
2021-08-31	£19,892	£36,732	-	-

## Trustees

Name	Role	Appointed
<b>PETER WALLACE</b>	Chair	
Adam Scholes		2020-08-23
Danuta Wallace		2014-03-26
Peter John Wilson		2026-01-21
Susan Sadler		2014-03-26

**BISPHAM AND DISTRICT COMMUNITY ASSOCIATION**

England & Wales - Charity number 245990

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# Accounts

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# **Bispham & District Community Association**

**Registered Charity: 245990**

## **Report for Trustees 2024/25**

### **Incoming Resources**

Figures (in this report apart from the financial section) are quoted in 'round' numbers to make reading easier and more understandable.

The overall income was £39,146 The year was another good year with income over £30,000 again. This was just over £6,800 more than the previous year of 2023/2024.

**New starters at the Centre in 2024/2025 were:**

1. September – Blackpool Football Club started activity sessions for the community  
- Yoga Chair Group started
2. October – Muslim Prayer Group decided to start in December – approximately £200 per Month
3. November – Night of Healing Fire (religious group) to start December. Could be £300 per Month
4. March – Young at Heart started. Meeting group for senior citizens.  
- Yoga group started (BuddaDuck)

**Groups that left the Centre in 2024/2025 were:**

1. September - Photography Group – one of the original members of the Centre. Sad to see them go but their falling numbers meant they could not afford even the generous rent we charged them.
2. January - Zoga Group decided to call it a day end of January as they never managed to acquire sufficient numbers to make it worth while.  
- Night of Healing never made an appearance after Christmas  
- Nutritionalist never took off  
- Yoga didn't attract sufficient number (probably charging too much at £8.00 per session)
3. March - Yoga group finished (BuddaDuck) – only lasted 3 weeks
4. July - King's Church Youth group decided not to continue to use the Centre

The major contributors to the Association Centre (those who contribute more than 10% of the Association's income were:

Wilson's Dance	30 %
The Gateway Church	19 %
Zumba	17 %
Tae Kwon Do	16 %

i.e., 82% of income from 4 clients

**September 2024**

New front door 'dead lock' keys issued to everyone to prevent unwanted access.  
Annual Fire Extinguisher service carried out.

**October 2024**

Leak fixed which was coming into hall in corner with suspended gas heater. Used Paul Geoghegan for first time since Yates brothers 'dismissed'

**November 2024**

Bought new range cooker from Currys and had it fitted. A 3-year maintenance contract has also been taken out on it.

### **December 2024**

All 'commercial' gas appliances (main heater, floor heater and cooker) checked and certificated. It was agreed with Scottish Power to have a 'smart' electric meter fitted.

### **January 2025**

The electric bill for January (based on 52 days) was the highest ever received. It was checked and is correct due to estimated readings – bill total was just over £1,200 for electric and £300 for gas. The overall settings for the radiators were re-examined.

### **February 2025**

Another electric bill over £1,100

### **March 2025, April 2025**

Nothing significant

### **May 2025**

Total monthly outgoings lowest for this fiscal year at £1,620

### **June 2025**

Nonessential outgoings were high as all radiators checked by North West Heating. All OK so next step is to improve the WiFi. Lowest month for total outgoing this fiscal year.

### **July 2025**

First time the Centre has made a 'profit' in the month when the rent was due, and July was month with highest expenditure so far in this fiscal year. Closed Halifax Bonus Saver account as it was serving no useful purpose.

### **August 2024**

WiFi/broadband improved at a cost of £758. However, Hall radiators still not picking up good signal.

## **Overall Expenditure**

We spent £XXXXXX this year which is £XXXXXX more than last year; an increase of XX % on previous year.

The 'regular' expenditure is now XX % and the rest is 'as and when necessary'. The major areas of expenditure this year were basically the same as last year but with much more spent using casual labour to maintain the upkeep of the building. The areas which cost more than 10% of the total spend were:

Electric	21 %
Wages	20%
Rent	15 %
Gas	10 %

## **Management**

Depreciation was estimated on non-building stock at £882

## **Assets**

The Association's cash in the bank at the end of the year was £3,308 An increase on the previous year of £728

## **The Future**

The loan than was started about 10 years ago and was repaid with the last payment in August 2025. The previous Treasurer left the Association with very little cash available in any account plus thousands of pounds owing to the gas and electric companies as well as over £6,000 owed to the Council for unpaid rent.

It was envisaged that the loan (totalling £25,000) over the years, would be repaid in 2/3 years but with continued inputs needed, as well as rising costs of electric, gas, water, rent and rates it has taken over 8 years to pay back all monies plus interest.

## **Conclusion**

Overall, the Centre has had a good year with all debts/loans cleared and for the first time in 10 years, the Centre is profitable with no debts.

Possible improvements for the future are:

1. Modify windows in Hall to make sun less oppressive – particularly the rear windows (estimated at £2,000)
2. Car park resurface (estimated at £10,000)
3. Automatic doors fitted in the foyer which will help the building keep draughts out and thus reduce the energy bills (estimated at £8,000)
4. Stage curtains electrified (estimated at £4,000)

## Financial details of year from 1<sup>st</sup> September 2024 to 31<sup>st</sup> August 2025

### Incoming from Bookings

Regular Bookings	£38,000
Opportunistic Bookings	£862
<b>Total Bookings</b>	<b>£38,862</b>

### Other Income

Refunds	£271
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### Expenditure & Cost of Activities

Rent of Land	£4,232
Rates & Water	£1,356
Heating & Lighting	£8,651
Advertising, Printing, Stationary	£12
Casual Labour	£867
New Equipment	£959
Materials	£1,247
Insurance	£1,554
Cleaning & Caretaking	£5,068
Wi-Fi/treasurer expenses	£1,448
Performing Rights Licence	£781
Loan repayments	£15,200
Software	£163
Miscellaneous	£244
<b>sub-total</b>	<b>£27,389</b>

Private Benefactor	£3,600
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<b>Current Debts (Loans to Centre)</b>	<b>£0</b>
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### Bank holdings & Cash in Hand

TSB Account	£1,886
TSB Savings Account	£0
Halifax	£230
Halifax Bonus Saver	£0
<b>Total held in banks</b>	<b>£2,996</b>

Petty Cash in Hand	£797
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<b>Total Liquid Assets (Banks holdings + Petty Cash)</b>	<b>£3,308</b>
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# INDEPENDENT EXAMINER'S REPORT

**The Trustees**  
**Bispham & District Community Association**  
**Bispham**  
**Blackpool FYX 0HH**

I examined the accompanying balance sheet of Bispham & District Community Association (the "Association") on 1<sup>st</sup> September 2025 and the related statements of income, retained earnings, and cash flows for the year then ended.

The financial statements are the responsibility of the Association's Trustees. My responsibility is to express an opinion on these financial statements based on my examination.

I conducted the examination in accordance with auditing and accounting standards generally accepted in the UK. Those standards require that I plan and perform the examination to obtain reasonable assurance about whether the financial statements are free of material misstatement. Examination was done on a test basis, evidence supporting the amounts and disclosures in the financial statements.

My examination also includes assessing the accounting principles used and significant estimates made by the Trustees, as well as evaluating the overall financial statement presentation. I believe that my examination provides a reasonable basis for my opinion.

In my opinion, the financial statements referred to above present fairly, in all material respects, the financial position of the Association as of 31<sup>st</sup> August 2025, and the results of its operations and its cash flows for the year then ended in accordance with generally accepted accounting principles in the UK.

**Angela Ahmad**  
**Independent Financial Advisor**

**BISPHAM AND DISTRICT COMMUNITY ASSOCIATION**

England & Wales - Charity number 245990

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# Accounts

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# **Bispham & District Community Association**

**Registered Charity: 245990**

**Report for Trustees  
2023/24**

## Incoming Resources

Figures (in this report apart from the financial section) are quoted in 'round' numbers to make reading easier and more understandable.

The overall income was £32,246. The year was another good year with income over £30,000 again. This was just £1,349 less than the previous year of 2022/2023.

### **New starters at the Centre in 2023/2024 were:**

- 1 November - Cre8tiv Theatre Group started using the Centre.
- 2 June - Christ Church had started a Youth Club on Friday nights but this has now changed to Sunday nights (apart from the last Sunday in the month).
- 3 August - Night of Healing (a religious group) have started and initially took a 3-hour slot every Friday but have now booked for every Saturday.

### **Groups that left the Centre in 2023/2024 were:**

- 1 October - Muslim Prayer Group
- 2 November - Realise Training
- 3 May - Cre8tiv Theatre

The major contributors to the Association Centre (those who contribute more than 10% of the Association's income were:

Wilson's Dance	22 %
Tae Kwon Do	20 %
Zumba	19 %
The Gateway Church	17 %
Realise Training	14 %

i.e., 92% of income from 5 clients

### **September 2023**

Very quiet month

### **October 2023**

Revenue from the vending machines has now ceased. It is now longer economic for the company to supply the Centre.

A new central light has been put into the Activity Room to make it brighter.

Automatic lights have been put in all toilets (and a couple of other places) which will save money.

A new electric hand dryer has been added to the Ladies toilets.

Roof repairs (to stop leaks) cost just over £100.

The emergency lighting and alarms were checked costing over £400.

All fire extinguishers were updated costing £700.

Various mirrors were put up in the foyer to give a better appearance of space.

### **November 2023**

Automatic lights have been put on the hall lighting functions which will make life easier costing £200.

New Henry vacuum bought.

### **December 2023**

Finalised all payments to North West Heating for damaged radiators.  
Hall floor standing heater investigated and needs new rotating cylinder.

### **January 2024**

Spend on calor gas was just over £300 due to the cold weather and the hall floor standing heater not working.  
Mains gas was over £300 due to the cold weather.

### **February 2024**

Mains gas was over £400 due to the cold weather.  
Hall floor standing heater examination cost over £300  
Two new calor gas heater and bottles were bought to improve heating. 4 heaters now for hall and one each in Common Room and Activity Room

### **March 2024**

Mains gas was over £300 due to the cold weather.  
The rent was reviewed, and the Centre is now finally 'up to date' regarding increases as stipulated in the lease. £547 was paid to bring the Centre into line with the lease.

### **April 2024**

Casual Labour and materials cost almost £2,000 due to various roof problems mainly due to the age of the building and repairing the car park.  
Mains gas was over £300 due to the cold weather.  
April was the first month of new rent price - £1,058 There should not be an increase until 2027.  
Holding the Police Commissioners election brought in £467 for one day's use of the Activity Room.  
Repairing hall floor standing heater cost over £1,200  
Started paying 2024 music licence (4 instalments) costing over £600.

### **May 2024**

The Cre8tiv Dance Group have now ceased to use the Centre. Overall, they were not too 'friendly' to deal with - they would not be welcomed back. They now hire Thornton Little Theatre.

### **June 2024**

Christ Church have now started a Youth Club on Friday evenings from 7.00pm until 9.00pm.  
Our electrician has now restored the stage light back to 'normal' after failed improvements by the Cre8tiv Dance Group.  
Casual Labour and materials cost almost £1,000 due to various roof problems mainly due to the age of the building.

### **July 2024**

Holding the general election again brought in £467 for one day's use of the Activity Room.

### **August 2024**

Changed dead lock on front door for security reasons.

## Overall Expenditure

We spent £31,879 this year which is £4,902 more than last year; an increase of 18 % on previous year.

The 'regular' expenditure is now 48 % and the rest is 'as and when necessary'. The major areas of expenditure this year were basically the same as last year but with much more spent using casual labour to maintain the upkeep of the building. The areas which cost more than 10% of the total spend were:

Electric Costs	19 %
Cleaning & Caretaking	16 %
Casual Labour	15 %
Rent	14 %

Overall, 64 %

## Management

Depreciation was estimated on non-building stock at £785.

## Assets

The Association's cash in the bank at the end of the year was £2,580 An increase on the previous year of £1,898.

## The Future

The Association will continue to repay the Benefactor's loan. It is estimated this will be repaid sometime within this fiscal year. It was envisaged that the money loaned to the Centre would be repaid in one or two years. However, with further loans needed and the effect of COVID restriction, it has taken about 8 years. Interest on the loan will be paid this year also.

## Conclusion

Overall, the Centre has had a good year. We trust and hope next year continues in the same vein too.

## Financial details of year from 1<sup>st</sup> September 2023 to 31<sup>st</sup> August 2024

### Incoming from Bookings

Regular Bookings	£30,920
Opportunistic Bookings	£1,326
<b>Total Bookings</b>	<b>£32,246</b>

### Other Income

Refunds	£14
Vending Machines	£29

**Total Incoming** £32,246

### Expenditure & Cost of Activities

Rent of Land	£4,413
Rates & Water	£1,529
Heating & Lighting	£8,851
Bank Charges	£0
Advertising, Printing, Stationary	£4
Casual Labour	£4,908
New Equipment	£1,067
Materials	£1,263
Insurance	£1,397
Cleaning & Caretaking	£5,828
Wi-Fi/treasurer expenses	£1,505
Performing Rights Licence	
£781	
Loan repayments	£7,100
Software	£55
Miscellaneous	£12
<b>sub-total</b>	<b>£31,879</b>

Private Benefactor £8,100

### Current Debts (Loans to Centre)

**£8,100**

### Bank holdings & Cash in Hand

TSB Account	£1,717
TSB Savings Account	£0
Halifax	£183
Halifax Bonus Saver	£39
<b>Total held in banks</b>	<b>£1,939</b>

Petty Cash in Hand £993

**Total Liquid Assets (Banks holdings + Petty Cash)**  
**£2,937**

# **INDEPENDENT EXAMINER'S REPORT**

**The Trustees**  
**Bispham & District Community Association**  
**Bispham**  
**Blackpool FY2 0HH**

I examined the accompanying balance sheet of Bispham & District Community Association (the "Association") on 2<sup>nd</sup> September 2024 and the related statements of income, retained earnings, and cash flows for the year then ended.

The financial statements are the responsibility of the Association's Trustees. My responsibility is to express an opinion on these financial statements based on my examination.

I conducted the examination in accordance with auditing and accounting standards generally accepted in the UK. Those standards require that I plan and perform the examination to obtain reasonable assurance about whether the financial statements are free of material misstatement. Examination was done on a test basis, evidence supporting the amounts and disclosures in the financial statements.

My examination also includes assessing the accounting principles used and significant estimates made by the Trustees, as well as evaluating the overall financial statement presentation. I believe that my examination provides a reasonable basis for my opinion.

In my opinion, the financial statements referred to above present fairly, in all material respects, the financial position of the Association as of 31<sup>st</sup> August 2024, and the results of its operations and its cash flows for the year then ended in accordance with generally accepted accounting principles in the UK.

**Angela Ahmad**  
**Independent Financial Advisor**

**BISPHAM AND DISTRICT COMMUNITY ASSOCIATION**

England & Wales - Charity number 245990

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# Accounts

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CHARITY COMMISSION  
FIRST CONTACT

14 JUN 2024

RECORDED  
RECEIVED

54 Palatine Road,  
Thornton-  
Cleveleys,  
Lancashire,  
FY5 1EY

18th June 2024

Charity Commission,  
PO Box 211,  
Bootle,  
L20 7YX

CHARITY COMMISSION  
FIRST CONTACT

14 JUN 2024

ACCOUNTS  
RECEIVED

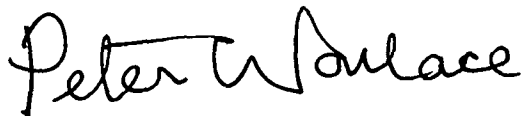
Dear Sirs,

Attached is the annual submission from Bispham and District Community Centre for 2022 – 2023

We apologise for its late delivery but over the last 12 months, I have been in hospital 4 times and some matters have been delayed.

The other problem is that our PC has decided it does want to scan anything so we have had to send a hard copy.

Regards



Peter Wallace  
Trustee & Treasurer



**BISPHAM**  
COMMUNITY CENTRE

Bispham & District  
Community Association

**Registered Charity: 245990**

Report for Trustees  
2022/23

## **Incoming Resources**

Figures (in this report apart from the financial section) are quoted in 'round' numbers to make reading easier and more understandable.

The Association had another good year, just £600 less than our best year of 2021/22. The previous fiscal year.

The overall income was £33,595

The income was boosted by £3,680 by having COVID injections performed at the Centre.

### **New starters at the Centre in 2022/2023 were:**

- 1 Broadway Pharmacy – only used Centre for 4 months for COVID operations
- 2 Charity Craft Fayres started March 2023; potential for 3 or 4 per year although only one booked in the fiscal year.
- 3 Rebuild with Hope Charity started May 2023; potential for 3 or 4 per year, again only one booked this year.

### **Groups that left the Centre in 2022/2023 were:**

- 1 Broadway Pharmacy stopped in December 2022 – only used Centre for 4 months for COVID operations but yielded £3,680. Over £1,000 was spent as a requirement to have a 'cleanable' floor in the Common Room.
- 2 Fancy Feet – ceased in February due to serious health problems and eventual death of organiser.
- 3 Foster Carers Group ceased in April due to small attendances.
- 4 Alcoholics Anonymous ceased mid July as unable to afford rent.

All attention will now be on the loan from our Benefactor (which was lent to the Centre at zero interest) It has £10,600 outstanding. This is forecast to be repaid sometime in 2024/5 fiscal year.

The major contributors to the Association Centre (those who contribute more than 10% of the Association's income were:

Wilson's Dance	25%
Zumba	19%
Tae Kwon Do	18%
The Gateway Church	15%
Broadway Pharmacy	12%

### **September 2022**

Work continued on the stage refurbishment and various new LED lighting was purchased.

### **October 2022**

Leaks, causing water to fall onto the Stage/Utility Room staircase were repaired. Two toilets seats were repaired. The electrics for the new lighting was installed. Broadway Pharmacy started using the Centre more – 3 or 4 days a week which equated to £1,350. Rebate from EDF Electric of £994 as excess built up. Rate for charge for 1KW unit electric has increased for 160%

### November 2022

Electrical work continued on stage. Annual maintenance/safety checks done on gas appliances. Church tried Thursday coffee morning/afternoon. Council carried out rent review. It transpires that the large radiator bill we had in 2021 had never been paid. It was agreed with North West Heating to pay £150 per month until it is completed.

### December 2022

Electrical work practically complete on stage. Broadway Pharmacy last month. Church started regular Thursday coffee mornings/afternoon after initial successful trial in November.

### January 2023

Had small roof leak again in foyer – same place as last time – probable same cause. Rent review announced – good news – no change. Could stay same till next date of 2026 Music Licence payments commenced – 4 payments of £198 per month – charge increased by factor of two – based on total income. Started paying North West Heating for 2020 repairs to electric radiators.

### February 2023

First Charity Fayre event booked; potential for 3/4 per year. Unfortunately, Fancy Feet has had to cancel due to probably what is terminal cancer. Tae Kwon Do are struggling for members due to the operating times being changing when the Tango Dancers arrive – their rent has been reduced to compensate.

### March 2023

New invoice software purchased. Foster Carers Group stopped due to poor attendances.

### April 2023

Another leak reported coming into main reception area. This one caused by someone stealing lead from the roof.

### May 2023

Went into hospital beginning of May for 4 weeks. Many thanks are due to Sue Sadler, Vaughan Sadler and the maintenance team as well as Danusia for stepping in when required with the running of the Centre. Everything went well during this time with two 'one-off' events plus a local polling day taking place.

### June 2023

Repairs need to roof due to gypsies stealing lead – material costs were £263. Calor heaters repaired due to wheels being worn. Casual labour for the month was £420. Gents toilet sink needed repairs. Unexpected yield of £48 from vending machine due to new machine addition. North West Heating visited to resolve 'rogue' setting of temperatures – resolved with software.

### July 2023

Alcoholics Anonymous left mid-July as unable to pay rent. As they were on a very favourable deal as part of our 'charitable' commitment, the Treasurer was disinclined to reduce the rent anymore. Holding the local elections again brought in £467 for one days use of the Activity Room. Two radiators are not operable due to weak Wi-Fi signal despite being put onto an 'better' system by North West Heating. The problem is being investigated.

## August 2023

Plusnet has now ceased to offer broadband and their business has been taken over by BT. We have decided to go with EE (part of BT). The system is working better with Wi-Fi looking fast. North West Heating called due to problems. We now have 7 radiators out of 10 working and the others should be fixed in September. A 'Music, Theatre & Dance' Group are interested in the Centre. 3 nights have so far been booked at £125.00 per night.

## Overall Expenditure

We spent £26,977 this year which is approximately £7,278 more than last year; an increase of 37%

The use of Casual labour to carry out repairs and improvements continued but overall, the monthly amount decreased by the end of January as stage renovations almost finished. The expenditure in casual labour was £2,310 The main improvements and expenditure were on the stage. The power used by the stage lights was reduced from approximately 9KW to 500W which will reduce our electricity bill in the future. A KW is currently charged at £0.18 The savings when the hall was used with the 'old' lights is thus £2.12 per hour. Now with LED lights, the cost is down 90%

The spread of our expenditure is now with 70% of expenditure is regular and the rest is 'as and when necessary'. The major areas of expenditure this year for the Association (areas which cost more than 10% of the total spend) were:

Electric Costs	18%
Cleaning & Caretaking	16%
Rent	13%

## Management

Depreciation was estimated on non-building stock at £273 (3% of nett assets)

## Assets

The Association's cash in the bank decreased this year by 27% (£787)

The Association's net assets have increased by 9%

## The Future

The Association will continue to repay the Benefactor's loan. It is estimated this will be repaid sometime in fiscal year 2024/5

The payments for North West Heating will be completed in December 2023

## Conclusion

Overall, the Centre has had a good year. We trust and hope next year continues in the same vein too.

## Financial details of year from 1<sup>st</sup> September 2022 to 31<sup>st</sup> August 2023

<b>Incoming from Bookings</b>	
Regular Bookings	£31,690
Opportunistic Bookings	£840
<b>Total Bookings</b>	<b>£32,530</b>
<b>Other Income</b>	
Refunds	£994
Vending Machines	£72
<b>Total Incoming</b>	<b>£33,595</b>
<b>Expenditure &amp; Cost of Activities</b>	
Rent of Land	£3,500
Rates & Water	£1,291
Heating & Lighting	£6,665
Bank Charges	£0
Advertising, Printing, Stationary	£0
Casual Labour	£2,310
New Equipment	£1,714
Materials	£1,018
Insurance	£1,397
Cleaning & Caretaking	£4,189
Telephone/Wi-Fi/advertising/postage	£948
Performing Rights Licence	£796
Loan repayments	£9,730
Software	
£55	
Miscellaneous	£1,379
<b>sub-total</b>	
<b>£26,977</b>	
Depreciation (3%)	£273
<b>Nett Income for the year</b>	<b>£6,619</b>
<b>Fixed Assets</b>	<b>£88,640</b>
Additions at cost	£20
<b>Total fixed assets</b>	<b>£88,640</b>
Private Benefactor	£8,700
<b>Current Debts (Loans to Centre)</b>	<b>£8,700</b>
<b>Bank holdings &amp; Cash in Hand</b>	
TSB Account	£1,557
Halifax	£130
<b>Total held in banks</b>	<b>£1,687</b>
Cash in Hand	£412
<b>Total Liquid Assets (Banks + Cash)</b>	<b>£2,099</b>

## **INDEPENDENT EXAMINER'S REPORT**

**The Trustees  
Bispham & District Community Association  
Bispham  
Blackpool FY2 0HH**

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I conducted the examination in accordance with auditing and accounting standards generally accepted in the UK. Those standards require that I plan and perform the examination to obtain reasonable assurance about whether the financial statements are free of material misstatement. Examination was done on a test basis, evidence supporting the amounts and disclosures in the financial statements.

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In my opinion, the financial statements referred to above present fairly, in all material respects, the financial position of the Association as of 31<sup>st</sup> August 2023, and the results of its operations and its cash flows for the year then ended in accordance with generally accepted accounting principles in the UK.

**Angela Ahmad  
Independent Financial Advisor**

**BISPHAM AND DISTRICT COMMUNITY ASSOCIATION**

England & Wales - Charity number 245990

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# Accounts

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**Bispham & District  
Community Association**

**Report for Trustees  
2021/22**

## 1 Incoming Resources

Figures (in this report apart from the financial section) are quoted in 'round' numbers to make reading easier and more understandable.

The Association had an excellent year; a much better year than the previous two fiscal years as we benefitted from the COVID restrictions being lifted.

We benefitted in two ways:

1. from groups coming to Bispham from churches/halls that could not cope with COVID
2. we had all the necessary precautions and procedures in place to comply with government restrictions.

The overall income was up 76% (£15,008)

It must also be noted that this year's income, as well as being a terrific improvement on the previous two year, this last fiscal year was the best performing year since the current Treasurer has been in office i.e., since 2010

The Association's overall annual income was £34,900 We expected a normal £25,000+ It was a surprise to do so well when everyone else was complaining about hard times and COVID.

Our income from the vending machines, although only small, ceased between September and March due to COVID restrictions but has now commenced.

### **New starters at the Centre in 2021/2022 were:**

1. A Foster Carer's Group started in **February 2022** Their plan is to have a group meeting once a month. They have paid for twelve months in advance (paid by Blackpool Council).
2. A Lego Children's group started in **February 2022** but lasted only for one month.
3. The Light & Life Church started in **February 2022** and are planning to have a bible study meeting once a fortnight.
4. The Broadway Pharmacy (NHS funded Inoculation Group) started in July **2022** and are planning to have at least one day a week in the Common Room. This may rise in September.

### **Groups that left the Centre in 2021/2022 were:**

- October 2021** Saturday Alcoholics Group  
**February 2022** Lego Children's group (only lasted for one month)  
**March 2022** Slimming World.

It is interesting to note that our spate of damaged/broken ladies toilet seats stopped when Slimming World left !

The Yoga group also left.

Opportunistic Bookings that the Association have been very low. This income will only be reported in the financial data in the future rather than mentioned in the Trustees Report. It is now an almost insignificant amount due to us not holding ad hoc parties.

The Association continues to have a policy of 'no parties' unless the organiser is a regular user of the Centre. Thus, we have more control. The reasons for doing this were fully explained in the 2020/21 Trustees Report. Enquires which are rejected do give an indication of our improving presence in the community.

The Association's Bounce Back Loan was reduced by monthly amounts.

All attention will now be on the loan from our Benefactor (which was lent to the Centre at zero interest) It has £16,500 outstanding. This is forecast to be repaid by sometime in 2024

The Bounce Back Loan was required so that the Association could continue the program of improvements which were started prior to COVID restrictions.

We took a bold decision to carry on with the improvements during the quiet activity time caused by COVID even though very little money was coming in. We were confident in the knowledge that we would recover 'one day soon' – this stance by the Treasurer shows his confidence in the Centre even during difficult times.

The major contributors to the Association Centre (those who contribute more than 10% of the Association's income were:

Zumba	18%
Tae Kwon Do	18%
Wilson's Dance	17%
The Gateway Church	14%
Fancy Feet	11%

### **September 2021**

Council Rates commenced again in September. They had been suspended by Blackpool Council for 12 months during the COVID period.

### **November 2021**

A refund of £561 refund came from EDF (electricity supply). The Treasurer convinced EDF we were paying too much each month and had built up too big a surplus so it was requested that the surplus was returned.

We had to spend £150 on Calor Gas. This is used as an emergency supply or if some of the rooms need a boost during the winter.

### **February 2022**

The BMM (Business Management Account) with HSBC and the HSBC Current Account were cleared (effectively closing it) as it was serving no useful purpose. We now bank differently at zero cost using a combination of TSB, HSBC Debit and Petty Cash

Due to government changes, we started to get monthly charges at HSBC even though we were never overdrawn plus we also had to pay for every cheque we issued. There has been quite a lot of discussion about this in the press with charities being the biggest group making the complaints.

The Treasurer does not like paying bank charges so these accounts were cleared and closed as soon as the Government Bounce Back Loan was paid. HSBC was used for the Government Bounce Back Loan.

### **March 2022**

The Photography Group were asked to pay more from March onwards as their contributions were getting too low and almost becoming uneconomic. We don't really want to lose this group as they are one of the founding groups of the Association (the Photographic Group is the only original member left) They are also the only group remaining on the old payment system i.e., an annual subscription per person plus a payment of £1.50 per person per visit. They have been asked to increase each attendee's weekly payment to £2.00 They have responded positively. Work commenced on revamping the stage.

### **April 2022**

It was decided to pay the Insurance premiums each month rather than with one annual payment. The Centre was not in a position to pay the annual amount in April as we had done in previous years. We had depleted funds caused by the pandemic. As there is no extra charge for paying monthly, we shall continue to pay this way as it smooths our monthly expenditure.

The Centre had an 'usual' amount paid in from HM Courts & Justices Department. The Treasurer was puzzled about this. The Centre has dealt with this department since receiving money from the fraud case against Dennis Hall. We thought all payments had stopped when he died some years ago. The Treasurer didn't want to query why we got this money. We accepted the money even though we do not know what it is for – HM Courts & Justices will request the money back if it was a mistake. Work on the stage continued.

### **May 2022**

Cash from the Vending Machines started to flow again albeit being a small amount. Work on the stage continued.

### **June 2022**

The Church highlighted a problem with the roof over the entrance and remedial work was immediately undertaken. Work on the stage continued. A new floor was laid in the Common Room so we could accommodate the company who were going to perform COVID inoculations. All surfaces in the room used had to be wipeable, not cloth or carpet. Broadway Pharmacy are an NHS subcontractor for inoculations. The cost of the new floor will pay for itself in three months.

### **July 2022**

Cleaners have now been asked to come to Centre four days a week since Broadway Pharmacy commenced attending. The government Buy Back Loan (BBL) has now been repaid. The low interest loan from the Government of £6,500 (named the Bounce Back Loan Scheme) was obtained through HSBC.

The Photography Group were asked to pay a minimum of £72.00 per month or their presence would be uneconomic.

### **August 2022**

The HSBC BBL (Buy Back Loan Account) and HSBC Charitable Account have both been emptied and a new more convenient account opened with the Halifax. Due to the Broadway Pharmacy activity, the Church now only use the Centre on Sundays. Work started on the left-hand side of the stage.

The Government Bounce Back Loan was finally fully repaid. The Centre's overall expenditure should now decrease.

Once the major stage improvements have been completed, normal business will commence.

## Expenditure

We spent £34,650 this year which is a decrease of £2,870 or 5% on the previous year.

The use of Casual labour to carry out repairs and improvements continued. The expenditure in casual labour increased by 17% (an extra £840) due to improvements being made. The main improvements and expenditure began in February 2002 with work to the rear stage and also new flooring to the stage.

£100 was spent on new equipment (disco lighting for the stage) and £4,600 on materials. The material spend was £3,309 (256% increase on last year).

The major areas of expenditure this year for the Association (areas which cost more than 10% of the total spend) were:

Bounce Back Loan repayments	18%
Cleaning & Caretaking	18%
Casual Labour	14%
Electric Costs	12%

### 1. Management

Depreciation was estimated on non-building stock at £265 (3% of nett assets)

### 2. Assets

The Association's cash in the bank decreased this year by 22% (£332)

The Association's net assets have increased by 14%

### 3. The Future

The Association will continue to repay the Benefactor's loan. It is estimated this will be repaid by the sometime in 2024

### 4. Conclusion

Overall, the Centre has had a much needed and much-improved year. We trust and hope next year continues in the same vein too.

## 5. Financial details of year from 1<sup>st</sup> September 2021 to 31<sup>st</sup> August 2022

<b>Incoming Resources from Bookings</b>	
Regular Bookings	£33,110
Opportunistic Bookings	£30
Miscellaneous	£1,410
<b>Total Bookings</b>	<b>£33,140</b>
<b>Other Income</b>	
Vending Machines	£100
<b>Total Incoming Resources</b>	<b>£34,650</b>
<b>Expenditure &amp; Cost of Activities</b>	
Rent of Land	£3,500
Bank Charges	£40
Rates & Water	£1,670
Heating & Lighting	£5,580
Advertising, Printing, Stationary	£90
Casual Labour	£5,640
New Equipment	£100
Materials	£4,600
Insurance	£750
Repairs & Renewals	£1,640
Cleaning & Caretaking	£7,120
Telephone/Wi-Fi/advertising/postage	£620
Performing Rights Licence	£270
Loan repayments	£7,100
Software	£140
Miscellaneous	£70
<b>sub-total</b>	<b>£38,930</b>
Depreciation (3%)	£2653
<b>Nett Income for the year</b>	<b>-£4,280</b>
Fixed Assets	£86,020
Additions at cost	£100
<b>Total fixed assets</b>	<b>£88,200</b>
Private Benefactor	£16,500
<b>Current Debts (Loans to Centre)</b>	<b>£16,500</b>
<b>Bank holdings &amp; Cash in Hand</b>	
TSB Account	£1,128
Halifax	£1,323
<b>Total held in banks</b>	<b>£2,451</b>
Cash in Hand	£1,129
<b>Total Liquid Assets (Banks + Cash)</b>	<b>£3,580</b>
Fixed Assets	£86,020
Additions during year	£5,210
<b>Total of Assets</b>	<b>£91,230</b>
Depreciation of assets (3%)	£265
<b>Overall Value</b>	<b>£83,005</b>

# **INDEPENDENT EXAMINER'S REPORT**

**The Trustees**  
**Bispham & District Community Association**  
**Bispham**  
**Blackpool FY2 0HH**

I examined the accompanying balance sheet of Bispham & District Community Association (the "Association") on 2<sup>nd</sup> September 2022 and the related statements of income, retained earnings, and cash flows for the year then ended. These financial statements are the responsibility of the Association's Trustees. My responsibility is to express an opinion on these financial statements based on my examination.

I conducted the examination in accordance with auditing and accounting standards generally accepted in the UK. Those standards require that I plan and perform the examination to obtain reasonable assurance about whether the financial statements are free of material mis-statement. Examination was done on a test basis, evidence supporting the amounts and disclosures in the financial statements. My examination also includes assessing the accounting principles used and significant estimates made by the Trustees, as well as evaluating the overall financial statement presentation. I believe that my examination provides a reasonable basis for my opinion.

In my opinion, the financial statements referred to above present fairly, in all material respects, the financial position of the Association as of 31<sup>st</sup> August 2022, and the results of its operations and its cash flows for the year then ended in accordance with generally accepted accounting principles in the UK.

**Angela Ahmad**  
**Independent Financial Advisor**