



# **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
Total Bookings	£38,862

### 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**