

Ruislip Northwood Old Folks Association

**Financial Statement and Trustees' Report
for the Year Ended 31 March 2025**

Registered Charity Number 250776_x

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Charity Information

Charity Name and Number

Ruislip Northwood Old Folks Association
Registered Charity No 250776

Correspondence Address

Tudor Dining Club, 461 Field End Road, Eastcote, Middlesex, HA4 9NZ

President

The Worshipful the Mayor of Hillingdon

Trustees

Mrs L Higgins (Acting Chair)
Mr T Markham (Hon' Treasurer)
Mrs C Dann
Mr A Wenman
Mrs L Reed
Mr C James
Mr St McBain (Resigned July 2025)

Bankers

Caf Bank, 25 Kings Hill Avenue, West Malling, Kent

Independent Examiner

Mr Sean Murray, Manor Way, Ruislip

Trustees' Annual Report

History, Objectives and Activities

The Ruislip Northwood Old Folks Association ("the Association") was set up in 1949 to benefit the elderly residents of Ruislip and Northwood. It now accepts members from other areas of the London Borough of Hillingdon plus members from the London Boroughs of Harrow and Ealing. It operates the Tudor Club dining centre; located in Eastcote. The main functions of the Association are to provide a wholesome cooked meal at lunch time, every weekday, and to promote the social wellbeing and social inclusion for members over the age of 60 years. The Association also provide activities on various days which include bingo, afternoon teas with entertainment and other events determined by the members. These include trips to places of interest such as historic sites, garden centres, the theatre and Christmas markets. With sufficient demand, the Association also organises Spring and Winter holidays for members.

Management and Governance arrangements

The Trust Deed provides for a minimum of 5 and maximum of 10 Trustees. Trustees are elected or re-elected each year at the Annual General Meeting of the Association. When there is a requirement for new Trustees, these are identified and appointed by the remaining trustees and confirmed at the Annual General Meeting.

In May 2024 Mr McBain resigned as Chair and Trustee and we wish to state on record our thanks to him for is exceptional and long-term support of the Association. Mrs Higgins has offered to act as Chair in the interim.

Queen's Award for Voluntary Service

The Association was delighted to have been awarded The Queen's Award for Voluntary Service (QAVS) in the Queen's 70th Anniversary awards in June 2022. This award recognises the superb efforts of the volunteers and staff, not just now, but over the 75 years that the Association has been providing support to the elderly of the London Borough of Hillingdon.

Financial Review, Investment Policy and Reserves

The Financial year runs from the 1 April to 31 March each year. The accounting standards set out in the Charity Commission's accounting regulations have been followed.

The long-term impact of the Covid pandemic and the associated impact on the physical and mental wellbeing of members continues and even now, many are still reticent to return. We have also struggled to recruit new members in volume and are, therefore, still below pre pandemic levels of membership and the number of meals served. As a result and with the reduction in funding (see below), the Trustees took the unhappy decision to concentrate efforts at the Tudor Club site.

Historically, the Association received a substantial annual grant from the London Borough of Hillingdon (LBH). Unfortunately, financial pressures in the Borough have resulted in our grant (and other grants to similar organisations in the borough) being halted. The Association did receive a final grant from HS2/Groundworks UK of £33,036, and a number of smaller donations, for which we are very grateful. The reduction of the LBH grant, and the ongoing reduction in membership and meal provision, has meant that

considerable evaluation and planning by the Trustees. As a result, at the end of March 2024, it was decided to close the Elm Park operation, with resulting staff redundancies.

This was a sad decision for all the trustees and members, who were encouraged to transfer their membership to the ongoing service at the Tudor Club. Many of these members have transferred and continue to dine there.

In 2022/23, The Association received a generous £2,000 legacy donation specifically to support The Sunday Afternoon Tea (SATS) activities. As a result, much of the costs for the teas provided this year have been covered by this donation, until exhausted.

Membership is currently at circa 120 and the number of meals served this year was circa 7,000, way below the pre pandemic levels of circa 200 and 12,500 respectively.

The Tudor Clubs continues additional after meal club activities to members.

No major capital expenditure was made during the year and all physical assets have been fully depreciated. The Tudor Club site is rented from the London Borough of Harrow.

Without the LBH grant, reduced meal income and with the cost of living increases, particularly electricity and food, financially the operational activity for the Association (including the Tudor Club activities) had an Income of £103,658 with Expenditure of £122,162 and so made a deficit of **£18,504** compared to the deficit of **£67** in 2023/2024. Without The Tudor Club activities the 2024/25 operational Loss was **£19,110**.

In order to try to mitigate the longer-term financial issues, the Trustees recognise the need to investigate alternative grant opportunities. In addition, we are looking at the meal charges and occupancy and are focusing the marketing of the Association to recruit new members. As a result, we have established an improved website, with associated improvements to our social media presence. This is particularly directed at the families of new, potential members. Plus, we have provided leaflets to local libraries, doctors' surgeries and other relevant local charities (e.g. H4ALL and Age UK). However, the Trustees recognise the negative future economic prospects of the Association going forward.

The Association continues to be very grateful to the hard work and support of all our staff and of the many volunteers who gave over 1,000 hours of their time during the year. Gratitude is also extended to the organisations who support the Association and membership activities particularly through what continues to be a difficult time, physically, mentally and financially.

Our main banking is undertaken through CAF Bank current and Gold accounts. To maximise interest income we transferred the Reserve monies from NS&I into the CAF Gold Account. This gives access to the deposits should it be needed at short notice. The Association Trustees continue to review its policy on reserves giving weight to current events which affect the running of the charity. The reserves have been established to support the operation of the services, including rent, supplies, utilities and staff costs for 6 months, plus staff redundancy costs. As a result £60,000 has been allocated notionally within the Gold Account. The Elm Park bank account has been retained to be used as the account for the Gift Aid service. Daily attendance sheets quantify meal income to match to bank cash receipts and all bank payment transactions require a second user/trustee authorisation.

Statement of Trustees' Responsibilities.

Charity law requires the Trustees to prepare financial statements for each financial year which show a true and fair view of the state of the affairs of the charity and its financial activities for that year. In preparing those financial statements, the Trustees are required to:

- 1) Select suitable accounting policies and then apply them consistently
- 2) Make a judgement and estimates that are reasonable and prudent
- 3) State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements.
- 4) Prepare the financial statements on the ongoing concern basis unless it is inappropriate to presume that the Charity will continue in operational existence.

The Trustees are responsible for keeping proper accounting records which disclose, with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with the Charities Act. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the preventing and detection of fraud and irregularities.

Signed on behalf of the Trustees



Linda Higgins
Acting Chair

16th June 2025



Tim Markham
Hon Treasurer

12th June 2025

Independent Examiner's Report to the Executive Committee of the Ruislip Northwood Old Folks Association

I report on the accounts of the Association for the year ended 31 March 2025 which are set out in the attached statements.

Responsibilities and basis of the Report

As the charity trustees of the Association 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 Association's accounts carried out under Section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under Section 145(5) (b) of the Act.

Independent Examiner's Statement

In connection with 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 are not kept in respect of the Association as required by Section 130 of the Act or
2. the accounts do not accord with those records.

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.

Signed:



Sean Murray

12 June 2025

Income & Expenditure Accounts 1 April 2024 - 31 March 2025

RECEIPTS/INCOME	Unrestricted Funds £	Restricted Funds £	Reserve Funds £	Total Funds £	2023-24 £
LBH Grant	-			0	30,000
HS2 Grant	33,036			33,036	0
Gift Aid	1,331			1,331	88,044
Meal Income Elm	-			0	28,335
Meal Income Tudor	48,232			48,232	24,912
Membership fees	1,990			1,990	2,605
Sun' Afternoon Tea	520			520	549
Donations	904			904	2,842
Interest CAF Bank	2,681			2,681	1,239
Holiday	7,396			7,396	0
Total Association Income	96,090	-	-	96,090	178,526
Tudor Club Income (see Below)		7,568		7,568	4,919
TOTAL RNOFA INCOME	96,090	7,568	-	103,658	183,445

PAYMENTS/EXPENDITURE	Unrestricted Funds £	Restricted Funds £	Reserve Funds £	Total Funds £	2023-24 £
Net Salaries	57,750			57,750	92,554
HMRC (inc. Ees Tax and NI payment)	5,231			5,231	6,998
Pension (inc. Ees Nest Payment)	1,860			1,860	2,583
Staff Training	37			37	101
Staff Expenses	46			46	69
Suppliers	20,188			20,188	32,837
Entertainment	100			100	474
SATS	69			69	0
Rent	1,223			1,223	1,873
Total Utilities	11,345			11,345	23,481
Stationary	168			168	27
Small Equipment	743			743	954
Assets Equipment	349			349	0
Maintenance	3,230			3,230	4,377
Total Professional Services	5,129			5,129	12,797
Holiday	7,733			7,733	0
Misc				0	0
TOTAL Association Expenditure	115,201	-	-	115,201	179,125
Tudor Club Expenditure (see below)		6,961		6,961	4,253
TOTAL RNOFA EXPENDITURE	115,201	6,961	-	122,162	1833,78
TOTAL PROFIT/LOSS	-19,111	6,961	0	-18,504	67

CASH IN BANK AT YEAR END	Unrestricted Funds £	Restricted Funds £	Reserved Funds £	Total Funds £	2023-24 £
CAF	624			624	684
CAF ELM PARK	399			399	1,657
CAF TUDOR CLUB (Restricted)		4,568		4,568	3,962
CAF GOLD	60,850		60,000	120,850	64,418
NS&I (Reserved) (closed)			-	-	75,498
TOTAL	61,873	4,568	60,000	126,441	146,220

PROVISIONS & ACCRUALS	£
INCOME	
Meal Income Tudor	807
EXPENDITURE	0
TOTAL	807

ASSETS	Fund	Original Cost	Date Purchased	Right off period (yrs)	Annual Depreciation	Current value
Description						
Steriliser/Dishwasher	Unrestricted	2,500	Sep-20	3	833	0
Furniture (Tables)	Unrestricted	2,500	Apr-19	3	833	0
Cooker	Unrestricted	4,500	Nov-20	3	1,500	0
Fridge/Freezers	Unrestricted	1,000	Apr-15	3	333	0
Steriliser/Dishwasher	Unrestricted	2,500	Sep-20	3	833	0

Tudor Social Club

Details	Income £	Expenditure £
Bingo	338.00	307.66
Shop	2020.00	1694.11
Raffles	1558.00	402.30
Parties	1525.11	3523.46
Tea & Cake	514.80	0.00
Birthday Cards	115.00	231.88
Donations/Gifts	1496.85	349.00
Water	0.00	403.14
Outings	0.00	0.00
Sundries	0.00	0.00
Bank	0.00	49.80
Total	7568	6961

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