

**PLEASE SIGN
& RETURN**

**THE FIRST HERNE BAY OVER 60's CLUB
(Charity Commission Number 275725)**

**Trustees' Report and Financial Statements
for the year ended 31st July 2025**

**McCabe Ford Williams
Chartered Accountants
2 The Links
HERNE BAY
CT6 7GQ**

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THE FIRST HERNE BAY OVER 60's CLUB
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Annual Report of the Trustees
for the year ended 31st July 2025

The Trustees are pleased to present their report together with the financial statements of the charity for the year ended 31st July 2025.

Reference and administrative details

<u>Principal office</u>	Pettman House, William Street, Herne Bay CT6 5NY	
<u>Independent Examiner</u>	David Horn ACA FCCA McCabe Ford Williams, 2 The Links, Herne Bay CT6 7GQ	
<u>Investment Advisers</u>	Coutts & Co, 440 Strand Street, London WC2R 0QS	
<u>Trustees</u>	Chairperson	Mr R Hannaford Appointed April 2016
	Treasurer	Mrs J Hannaford Appointed September 2010
	Secretary	Mrs J Gray Appointed October 2024

Structure, governance and management

The charity is governed by a trust deed dated 3rd February 1978. Trustees with suitable expertise are recruited to assist the existing trustees. Training is provided where necessary.

How our activities deliver public benefit

Our main activities and who we help are described below. All our charitable activities focus on the needs of residents over 60 years of age by providing a meeting place, support and social activities, and are undertaken to further our charitable purposes for the public benefit.

Objectives and activities

The main objectives of the charity are to provide a meeting place and to promote the welfare of all Herne Bay residents who are over 60 years of age.

Achievements and performance

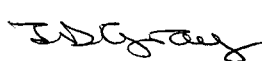
In addition to providing a meeting place in the centre of Herne Bay, a well attended Christmas Lunch was held at the Thanet Indoor Bowls Club as well as a Fish and Chips social in the summer.

Financial review

The charity aims to maintain its investment base at a sufficient level to cover the day-to-day running costs. Building repairs were started in May 2025 and £11,200 has been spent in this financial year.

The trustees present the accounts for the financial year ended 31st July 2025 in compliance with statutory requirements, including section 17 of the Charities Act 2011 to have due regard to public benefit guidance published by the Charity Commission.

Approved by the Trustees on 30 October 2025

X 

Mrs J Gray - Secretary
on behalf of the Trustees

X

THE FIRST HERNE BAY OVER 60's CLUB
(Charity Commission Number 275725)

INDEPENDENT EXAMINERS' UNQUALIFIED REPORT
FOR THE YEAR ENDED 31ST JULY 2025

I report to the trustees on my examination of the accounts of The First Herne Bay Over 60's Club (the Trust) for the year ended 31st July 2025, which are set out on pages 3 to 6.

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 Trustee's accounts carried out under section 145 of 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 2011 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 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.



David Horn ACA FCCA
McCabe Ford Williams
Chartered Accountants
2 The Links
HERNE BAY
Kent
CT6 7GQ

30th October 2025

THE FIRST HERNE BAY OVER 60's CLUB
(Charity Commission Number 275725)

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST JULY 2025

	Restricted Funds	Unrestricted Funds	Total 2025	Total 2024
INCOME FROM:				
Voluntary				
Donations	-	9,371	9,371	7,323
Charitable activities				
Subscriptions	-	1,152	1,152	752
Other trading activities				
Refreshments	-	4,696	4,696	4,567
Bingo	-	-	-	-
Mini sales	-	91	91	373
	-	4,787	4,787	4,940
Investments				
Dividends	-	10,347	10,347	15,601
Bank interest	-	175	175	199
	-	10,522	10,522	15,800
Total Income	-	25,832	25,832	28,815
EXPENDITURE ON:				
Raising funds				
Refreshments	-	1,074	1,074	876
Entertainment	-	2,453	2,453	424
Investment management fees	-	2,984	2,984	2,762
	-	6,511	6,511	4,062
Charitable activities				
Donations	-	-	-	844
Light and heat	-	7,379	7,379	6,377
Water rates	-	1,546	1,546	1,289
Rates	-	215	215	202
Repairs	-	12,519	12,519	6,997
Cleaning	-	3,298	3,298	3,174
Insurance	-	2,963	2,963	2,808
Telephone	-	360	360	438
Printing, stationery and advertising	-	582	582	513
Sundries	-	1,933	1,933	2,293
Depreciation	-	746	746	930
	-	31,541	31,541	25,865
Management and administration				
Independent examination	-	2,040	2,040	2,030
Total Payments	-	40,092	40,092	31,957
Net income/(deficit)	-	(14,260)	(14,260)	(3,142)
Gains/(loss) on Investments	-	37,325	37,325	41,550
NET MOVEMENT IN FUNDS	-	23,065	23,065	38,408
Total funds brought forward	-	866,017	866,017	827,609
Total funds carried forward	-	£889,082	£889,082	£866,017

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BALANCE SHEET
AS AT 31ST JULY 2025

	<u>Note</u>	<u>2025</u>	<u>2024</u>
Fixed assets			
Tangible assets	2	316,168	316,914
Total fixed assets		<u>316,168</u>	<u>316,914</u>
Current assets			
Stock		217	189
Debtors		1,067	1,222
Investments	3	546,913	512,572
Cash at bank and in hand		26,467	36,870
Total current assets		<u>574,664</u>	<u>550,853</u>
Liabilities			
Creditors: Amounts falling due within one year for the year ended 31st July 2024		(1,750)	(1,750)
Net current assets		<u>572,914</u>	<u>549,103</u>
Total assets less current liabilities		889,082	866,017
Creditors: Amounts falling due after more than one year		-	-
TOTAL NET ASSETS		<u><u>£889,082</u></u>	<u><u>£866,017</u></u>
The funds of the charity			
Restricted income funds	4	-	-
Unrestricted funds	4	889,082	866,017
TOTAL CHARITY FUNDS		<u><u>£889,082</u></u>	<u><u>£866,017</u></u>

Signed on behalf of the Trustees

X *J Hannaford*

Mrs J Hannaford
Treasurer

✓✓

Mrs J Gray
Secretary

X *J Gray*

Approved by the Trustees on 30 October 2025

THE FIRST HERNE BAY OVER 60's CLUB
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST JULY 2025

1 ACCOUNTING POLICIES

(a) General information and basis of preparation

The charity constitutes a public benefit entity as defined by FRS102. The financial statements are prepared on a going concern basis under the historical cost convention, modified to include investments at market value. The financial statements are presented in sterling. The financial statements have been prepared in accordance with 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) issued on 16th July 2014 and Charities Act 2011. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant notes to these accounts.

(b) Incoming resources

(i) Voluntary income

Voluntary income is received by way of legacies, donations, gifts, and special fund-raising events and is included in the financial statements on a receipts basis.

(ii) Investments

Investments are stated at market value in the Statement of Assets. Dividends and bank interest are included upon receipt.

Investment assets are stated at market value; any unrealised gains or losses are taken to the accumulated fund in the year in which the gain/loss arises.

(c) Resources expended

All expenditure is accounted for on a payments basis and has been classified under headings that aggregate all costs related to the category.

(d) Tangible fixed assets

Tangible fixed assets costing more than £100 are capitalised and included at cost. Depreciation is calculated on the reducing balance method at such rates as to write off the assets over their estimated useful lives at 20% per annum.

(e) Freehold property

Freehold property is shown at cost.

(f) Stocks

Stocks have been valued at the lower of cost and net realisable value. Items donated for resale are not included in the financial statements until they are sold.

(g) Restricted reserves

Designation of monies to restricted reserves is made either on requirement of the fund provider or to isolate donations or grants made for specific purposes. Designation of monies to unrestricted reserves is made either for provision for anticipated expenditure e.g. building repairs, or to build a fund for future developments.

(h) Irrecoverable VAT

Irrecoverable VAT is allocated to the expense on which it was incurred.

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST JULY 2025

2 FIXED ASSETS

	Freehold Property	Equipment	Total
COST			
At 1st August 2024	313,184	41,445	354,629
Additions	-	-	-
At 31st July 2025	<u>313,184</u>	<u>41,445</u>	<u>354,629</u>
DEPRECIATION			
At 1st August 2024	-	37,715	37,715
Charge for the year	-	746	746
At 31st July 2025	<u>-</u>	<u>38,461</u>	<u>38,461</u>
NET BOOK VALUE			
At 31st July 2025	<u>£313,184</u>	<u>£2,984</u>	<u>£316,168</u>
At 31st July 2024	<u>£313,184</u>	<u>£3,730</u>	<u>£316,914</u>

3 INVESTMENTS

	2025	2024
MARKET VALUE		
At 1st August 2024	512,572	473,784
Increase/(decrease) in value	37,325	41,550
Management fees	(2,984)	(2,762)
At 31st July 2025	<u>£546,913</u>	<u>£512,572</u>

4 RESERVES

	Restricted	Unrestricted
At 1st August 2024	-	866,017
Incoming resources	-	25,832
Resources expended	-	(2,767)
At 31st July 2025	<u>-</u>	<u>£889,082</u>