

# **The Hayward Club**

## **Report of the Trustees for the year ended 31 March 2024**

**The Hayward Club - Charity registration number: 276426**

### **Objectives and Activities**

The Club's mission is to assist disabled persons by giving them the opportunity of independence with skills of typing, computing and familiarity with office equipment; also to improve their condition of life in the enjoyment of social activities, outings and an annual holiday.

The Club sets out to achieve these objectives mostly via weekly meetings where a combination of activities are available to members, including tuition and working with laptop computers, handicrafts and occasional talks. An annual holiday is organised together with some ad-hoc outings and social activities.

### **Achievements and Performance**

The Club has continued to function very consistently over the last year without any significant challenges or changes; the stability of the club is important to its members. The club continues to be open to adults in the Dunstable, Luton and surrounding area.

There is a wide range of physical and learning disabilities represented within the club and the trustees recognise there is scope for considerable social isolation amongst the members. Therefore the club provides a real 'social lifeline' for its members who can meet together, in familiar surroundings and on their own terms in a non-threatening environment. Besides social opportunities enjoyed by all members, some regularly use laptop computers to improve their well-being, skills and confidence. Some members have been involved for several decades.

Throughout the year, the club's Management Committee takes care of the practical, operational aspects of the club. They have organised a number of events including specialist First Aid training which served to forge a helpful link with a local charity. Other events included indoor bowling, a fish & chip supper, a visit to the pantomime, a Christmas lunch and quiz nights.

The club's ambulance has continued to provide an important transport provision for club members, especially for those who are wheelchair users. Owing to the age of the vehicle, some additional maintenance and repairs have been necessary. We continue to be grateful for the volunteer drivers from the Rotary Club, also for Hedley Denmark and his family for faithfully organising maintenance, insurance cover, additional drivers, rotas etc.

The trustees have reviewed all income and expenditure with a view to improving the club's financial position; considerable progress has been made and this is detailed in Financial Review below. Our steps have included renegotiating the ambulance insurance policy and concluding our broadband contract with Virgin Media, through being able to use the internet connection already provided for other users of the hall. We are extremely grateful for the generous grants provided through the year by Central Bedfordshire Council, Dunstable Rotary Club, Ampthill & Flitwick Rotary Club, the Royal Order of Buffaloes and others. The club members have successfully organised a fundraising raffle, further details below. However, while the financial position has seen significant progress, there is still room for improvement.

For our reassurance, in recent years we have engaged Mayflower Accountancy for the voluntary external examination of our accounts. The conclusion has been to find everything in good order. As our income has risen above the relevant threshold, we will continue to have our accounts examined and will welcome any suggestions or recommendations to improve our processes. We have also taken the step of seeking advice concerning the Holiday account, which holds the member's holiday monies. We are advised to continue our practice of including the holiday monies



in the club's accounts in order to support good transparency and best practice (it should be noted such monies are held in a separate bank account, as outlined below).

The club's existing bank accounts have been used to hold all of the club funds and a separate account is used for the holiday monies. The trustees believe it is the clubs' best interests to open two further savings accounts. The first is a short term savings account with immediate access and this provides a competitive interest rate. A further account is being opened to hold the club's reserves and any further funds not required in the medium term. This account will net the highest interest rate we are able to achieve.

Our website had incurred regular monthly fees and the various pages had not been updated for some considerable time. We have successfully engaged a local IT company for IT support, redesigning the website and organising free hosting due to our charitable status (at the time of writing, we have a simple holding page). This arrangement opens further learning and developmental opportunities in the year ahead.

Our laptop computers continue to perform well and are maintained by one of our members. We organised the annual PAT testing of our equipment through a local company who kindly paid towards the production of a newsletter. With regard to the newsletter, we are thankful for one of our members and his family who skilfully produce the newsletter for the benefit of the entire club.

In May 2023 a church service was held at Christchurch Dunstable for those wishing to attend. It was organised specifically for the club members in a user-friendly way and provided an opportunity for club members to actively take part.

The annual holiday took place in the summer of 2023 and this was enjoyed by a good number of members. Without the club organising and subsidising the holiday, it could be problematic and costly for any holiday to take place especially where carers and specialist transport and accommodation is required.

During the year the trustees introduced a Safeguarding Policy and plan to incorporate training for trustees and volunteers. Additionally the trustees agreed and introduced a Privacy Policy and a Privacy Statement as part of the ongoing improvements. A new membership form has also been introduced to improve record keeping, a Gift Aid declaration and for the collection of some personal characteristic data (gender, age, ethnic origins etc).

An 'unwritten' but important feature of the club is for as many members as possible to have a role in the club. Examples include putting out tables and chairs, announcing birthdays, serving cups of tea plus many other roles, often 'behind the scenes'. A real highlight during the year was the organisation of a fundraising raffle which was overseen by the Management Committee. The raffle involved so many with appealing for prizes, selling tickets etc. Besides the funds raised for the club, the 'added value' has been word-of-mouth publicity for the club and, most importantly, many club members working selflessly for the greater good of the club and their fellow members.

## **Financial Review**

### **Governing Document**

The Hayward Club is an unincorporated association and is controlled by its constitution - its governing document - which was updated and approved at the AGM on 16 June 2023. The trustees present their report with the financial statements of the charity for the year ended 31 March 2024. In accordance with their governing document and Charity Commission guidelines, the trustees have chosen to prepare receipts and payments accounts.

### **General Fund (Unrestricted)**

Our main funding support continues to come from the members themselves, with additional support coming from grants/donations from Central Bedfordshire Council and charities including local Rotary Clubs and from other fund raising activities. Total income for the year was significantly higher than the previous year, mainly due to increases in grants/donations and fundraising activity.



The weekly subscription was revised from £2.00 to £2.50 and an annual membership fee was introduced for the first time.

Expenditure, including a subsidy to the holiday fund, was approximately 6.5% higher than the previous year, resulting in a loss of £2,722 - approximately 60% lower than the loss reported in the previous year.

## **Reserves**

The trustees have adopted a reserves policy as a tool to assist financial planning and to help assess required future levels of 'free reserves' to meet:

- approximately 18 months of budgeted expenditure to ensure continuity of activity as a going concern
- a contingency for managing major repairs or replacement of the Club's ambulance and
- a small contingency for currently unforeseen needs.

At 31 March 2024 the Club held free reserves of £42,000 and this amount will be reviewed by the trustees every 12 months in the 4th quarter of the accounting year. The trustees are therefore confident that the Club will continue as a going concern.

## **Investment Policy**

The charity seeks low risk investments covered by the Financial Services Compensation scheme with the best rates of return available via:-

- a fixed term deposit account for its £42,000 of reserves - a Charity 2-year bond account with the United Trust Bank @ 4.85% interest has been selected for this and is in the process of being opened.
- an instant access account for £15,000 of funds that might be needed more urgently has been opened with the Saffron Building Society @ 3.3% interest (variable).

## **Holiday Fund (Restricted)**

One of the Club's objectives is to organise an annual holiday for its members and to offer help to those members to save money to pay for their place on the holiday. The majority of the cost of the holiday, the associated transport and outings is covered by members' payments, but the Club does provide a modest subsidy of between 8 and 10% (8.4% for the 2023 holiday). Members can choose to pay instalments into the Club's holiday account throughout the year, to help spread their cost. Approximately 75% of members chose to save in this way during this year.

Shortly after the holiday was concluded - in September 2023 - the holiday account stood at £1 (simply to keep the bank account active), but by 31 March 2024 £4,820 had already been entered in anticipation of the 2024 holiday.

## **Risks and Uncertainties**

- Outgoings have exceeded incoming resources for several years, largely due to the Club's policy of subsidising the annual holiday. Thus far and for the immediate future this does not pose a threat, as the shortfall has been covered by a significant unrestricted donation that the charity received a few years ago. However, if this had continued uncontrolled, a potential uncertainty over the charity continuing as a going concern for its long-term future (10 years+) would arise. The trustees have recognised this risk and their strategic plan aims to improve long term financial security.
- The charity's principal asset is an ambulance with tail lift, used to transport some of the members to charity gatherings. Major repair or replacement of the ambulance, while covered by the reserves, would consume a substantial part of those reserves, posing a longer term risk to the stability of the Club. In addition, should this ambulance become unavailable for any reason, some members may be unable or unwilling to continue their membership. As members' subscriptions

and weekly payments towards hire of the meeting hall is one of the main sources of the Club's income, reduction in membership would pose a risk to financial security.

- Raising even more income via the members risks alienating some, causing them to resign membership leading to the same risk to financial security identified above.

## **Structure, Governance and Management**

The Hayward Club is an unincorporated association and is controlled by its constitution - its governing document - which was updated and approved at the AGM on 16 June 2023.

The constitution defines that there should be a minimum of 4 and a maximum of 10 trustees, elected each year at the Annual General Meeting. The honorary officers (chair, vice-chair, secretary & treasurer), who are also trustees, are also elected each year at the AGM. Existing trustees and officers are eligible for re-election and may confirm their willingness to continue to stand, plus any members of the charity may nominate themselves, via the secretary, for election at the AGM. In the meantime (between AGMs) members may also be co-opted by vote of existing trustees.

The Management Committee has been formed to organise the operational activities of the club and regularly reports to the trustees via the secretary.

### **Names of the trustees who manage the charity**

Doug Hook	Chair
Patrick Bannon	Secretary
Rachel Hook	Trustee and immediate past treasurer
David Hornby	Co-opted as current treasurer on 22/02/2024
Valerie Worrall	
Joanna Denmark	
Hedley Denmark	
Hazel Smith	

## **Declarations**

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees:

Signature: 

Full name: Douglas Raymond Hook

Position: Chair

Date: 28 June 2024

# THE HAYWARD CLUB

Registered Charity Number; 276426

Receipts & Payments Accounts  
for the period between 1 April 2023 to 31 March 2024

Table 1

## Independent examiner's report on the accounts

Report to the Trustees of The Hayward Club on accounts for the year ended 31<sup>st</sup> March 2024.

I report to the Trustees on my examination of the accounts of the Club for the year ended 31st March 2024.

### RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

As the Club's Trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Acts 2011 ("the Act").

I report in respect of my examination of your Charity's accounts carried out under section 145 of the Act, and in carrying out my examination I have followed the 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:

- the accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
- the accounts do not accord with those records; or
- 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 matter in connection with the examination to which attention should be brought in this report in order to enable a proper understanding of the accounts to be reached.

Signed:



Date:

10/6/24

Name:

Dorey Peacham

Address

23 PARK STREET, DUNSTABLE  
BEDFORDSHIRE, LU6 1NL





CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity Name			No (if any)		CC16a
The Hayward Club			276426		
Receipts and payments accounts					
For the period from	Period start date	To	Period end date		
	1 April 2023		31 March 2024		

## Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
<b>A1 Receipts</b>					
Membership Subscriptions/Contributions	2,946		-	2,946	-
Social Activities	2,069	-	-	2,069	2,162
Fundraising	1,501	-	-	1,501	2,271
Donations/Grants	3,511	-	-	3,511	641
Holiday Receipts	- 0	15,530	-	15,530	16,017
	- 0	-	-	-	-
<b>Sub total(Gross income for AR)</b>	<b>10,027</b>	<b>15,530</b>	<b>-</b>	<b>25,557</b>	<b>21,091</b>
<b>A2 Asset and investment sales, (see table).</b>					
	- 0	- 0	- 0	-	
	- 0	- 0	- 0	-	- 0
<b>Sub total</b>	<b>- 0</b>	<b>- 0</b>	<b>- 0</b>	<b>-</b>	<b>- 0</b>
<b>Total receipts</b>	<b>10,027</b>	<b>15,530</b>	<b>- 0</b>	<b>25,557</b>	<b>21,091</b>
<b>A3 Payments</b>					
Social Activities	2,095	-	-	2,095	2,428
Fundraising	172	-	-	172	-
Transport & Insurance	3,545	-	-	3,545	3,344
Hire of Hall	2,628	-	-	2,628	2,489
Other expenses	1,718	-	-	1,718	1,311
Holiday	- 0	14,145	-	14,145	18,050
Holiday transport	- 0	2,320	-	2,320	3,204
	- 0	-	-	-	-
<b>Sub total</b>	<b>10,158</b>	<b>16,465</b>	<b>-</b>	<b>26,623</b>	<b>30,826</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	- 0	- 0	- 0	-	
<b>Sub total</b>	<b>- 0</b>	<b>- 0</b>	<b>- 0</b>	<b>-</b>	<b>- 0</b>
<b>Total payments</b>	<b>10,158</b>	<b>16,465</b>	<b>- 0</b>	<b>26,623</b>	<b>30,826</b>
<b>Net of receipts/(payments)</b>	<b>- 131</b>	<b>- 935</b>	<b>-</b>	<b>- 1,066</b>	<b>- 9,735</b>
<b>A5 Transfers between funds</b>	<b>- 2,591</b>	<b>2,591</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>65,480</b>	<b>3,255</b>	<b>-</b>	<b>68,735</b>	<b>78,470</b>
<b>Cash funds this year end</b>	<b>62,758</b>	<b>4,911</b>	<b>-</b>	<b>67,669</b>	<b>68,735</b>

Table 1

Section B Statement of assets and liabilities at the end of the period				
Categories	Details	Unrestricted funds	Restricted funds	Endowment funds
		to nearest £	to nearest £	to nearest £
B1 Cash funds	Barclays General Account	47,598	-	-
	Barclays Holiday Account		4,911	-
	Saffron Building Society	15,001	-	-
	Petty Cash	159		
	<b>Total cash funds</b>	<b>62,758</b>	<b>4,911</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds	Restricted funds	Endowment funds
	Details	to nearest £	to nearest £	to nearest £
B2 Other monetary assets			-	-
		-	-	-
	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	None		-	-
			-	-
	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Laptop Computers	Unrestricted funds	-	-
	Safe	Unrestricted funds	-	-
	Ambulance	Unrestricted funds	-	-
			-	-
	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Hall Rental	Unrestricted funds	117	
	Holiday Costs	Restricted funds	-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name		Date of approval



## Independent examiner's report on the accounts

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I have no concerns and have come across no other matter in connection with the examination to which attention should be brought in this respect in order to enable proper understanding of the accounts to be reached.

Signed:



Date: 6th June 2024

Name: DUDLEY PEACHAM

Address: 23 PARK STREET, DUNSTABLE, BEDFORDSHIRE, LU6 1NL