

THE HAYWARD CLUB

Registered Charity Number; 276426

**Receipts & Payments Accounts
for the period between 1 April 2024 to 31 March 2025**

Independent examiner's report on the accounts

Report to the Trustees of The Hayward Club on accounts for the year ended 31st March 2025.

Respective responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed. It is my responsibility to:

1. examine the accounts under section 145 of the Charities Act,
2. to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
3. to state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view, and the report is limited to those matters set out in the statement below.

Independent Statement

In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
to keep accounting records in accordance with section 130 of the Charities Act; and
to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached

Signed:



Date

17/6/25

Name:

DUDLEY PEACHAM

Address

23 PARK STREET, BUNSTABLE
BEDFORDSHIRE, LU6 1NL



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name	No (if any)
The Hayward Club	276426

CC16a

Receipts and payments accounts

For the period from	Period start date	To	Period end date
	01/04/2024		31/03/2025

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 £
A1 Receipts					
Membership Subscriptions/Contributions	3,193		-	3,193	2,946
Social Activities	1,979	-	-	1,979	2,069
Fundraising	398	-	-	398	1,501
Donations/Grants	4,092	250	-	4,342	3,511
Legacies	12,500			12,500	
Holiday Receipts	- 0	13,504	-	13,504	15,530
Savings interest	510	-	-	510	- 0
Sub total (Gross income for AR)	22,672	13,754	-	36,426	25,557
A2 Asset and investment sales, (see table).					
	- 0	- 0	- 0	-	
	- 0	- 0	- 0	-	- 0
Sub total	- 0	- 0	- 0	-	- 0
Total receipts	22,672	13,754	- 0	36,426	25,557
A3 Payments					
Social Activities	2,064	-	-	2,064	2,095
Fundraising	70	-	-	70	172
Transport & Insurance	2,596	-	-	2,596	3,545
Hire of Hall	3,177	-	-	3,177	2,628
Other expenses	1,371	-	-	1,371	1,718
Holiday	- 0	13,126	-	13,126	14,145
Holiday transport	- 0	3,562	-	3,562	2,320
	- 0	-	-	-	-
	- 0	-	-	-	-
Sub total	9,278	16,688	-	25,966	26,623
A4 Asset and investment purchases, (see table)					
	- 0	- 0	- 0	-	
	- 0	- 0	- 0	-	
Sub total	- 0	- 0	- 0	-	- 0
Total payments	9,278	16,688	- 0	25,966	26,623
Net of receipts/(payments)	13,394	- 2,934	-	10,460	- 1,066
A5 Transfers between funds	- 2,664	2,664	-	-	
A6 Cash funds last year end	62,758	4,911	-	67,669	68,735
Cash funds this year end	73,488	4,641	-	78,129	67,669

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	15,936	-	-
	Barclays Holiday Account		4,641	-
	United Trust Charity 2 year bond	42,000		
	Saffron Building Society	15,511	-	-
	Petty Cash	41		
	Total cash funds	73,488	4,641	-
	(agree balances with receipts and payments account(s))			

		Unrestricted funds	Restricted funds	Endowment funds
	Details	to nearest £	to nearest £	to nearest £
B2 Other monetary assets	None		-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	None		-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Laptop Computers	Unrestricted funds	-	-
	Safe	Unrestricted funds	-	-
	Ambulance	Unrestricted funds	-	-
	Mobile PA System & microphone.	Unrestricted funds	-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
	Holiday Costs	Restricted funds		
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
	<i>Rachel Hook</i>	RACHEL HOOK	17/7/25	
	<i>David Hornby</i>	DAVID HORNBY	17.7.25	

The Hayward Club

Report of the Trustees for the year ended 31 March 2025

The Hayward Club - Charity registration number: 276426

1. 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.

2. Achievements and Performance

The Hayward Club has continued to meet consistently throughout this last year in bringing a social 'life-line' to many of its members. The only exceptions to meeting were the planned annual holiday, the Easter and Christmas breaks and one week of inclement weather in January.

We have continued to enjoy occasional speakers, an annual visit to the pantomime, the indoor bowling club, fish and chip suppers, bingo, quiz nights, a Christmas lunch and other activities to the delight of all club members. The annual holiday took place during the summer and it was successful; the trustees wish to record their appreciation to the Management Committee for all of their hard work in organising these activities; they are the 'backbone' of the club.

There is a wide range of physical and learning disabilities represented within the club. Often club members express their appreciation of the club and how it represents the highlight of the week and is an opportunity to maintain long-standing friendships. A number of club members will spend time using our laptop computers for typing accounts of holidays, other life events, catching up with sport and news or watching videos about things that interest them. Other club members enjoy crafts and conversation while others simply enjoy being amongst friends.

A special annual church service took place at Christchurch Dunstable in May 2024 with an increased number attending. The need for this reflects the challenge faced by many who would like to attend a church service but owing to their disabilities, would find it too overwhelming.

During this year the trustees have become concerned that our membership has decreased. While the club is currently viable, the trustees are mindful of this trend and will be addressing it in the following year. Some former members have stopped coming to the club for a variety of reasons such as moving away to another area and sadly some have passed away. However, there are a number of regular attendees who, for one reason or another, are not formal members of the club but this ensures there is generally a viable

number of attendances at the club each week. In order for the club to raise sufficient money to pay for the hall's weekly hire fee, we need 28 people to attend the club each week and for each pay their £2.50 sub; sometimes this does not happen and occasionally this is out of our control i.e. availability of taxi drivers during religious festivals.

To address the decline in membership and the ongoing need for publicity, the trustees appointed Mrs Sandie Copp who was known personally to three of the trustees. The appointment was on a voluntary basis and Mrs Copp was asked to publicise the club and make it better known in the Dunstable and the surrounding area. While this is an on-going process, the trustees have noted how the club is now known more widely in the town by other clubs, the Town Council and a number of key individuals. We are at an early stage of exploring ways we can co-operate with and mutually support another club known as Branching Out.

The Club's ambulance continues to provide transport for club members with significant disabilities attending the club. Although 14 years old, it has proved reliable and a very capable vehicle with its tail lift, additional heating and lighting. None of this would be possible without the dedication of Hedley and Joanna Denmark, their family members and a team of drivers from the Rotary Club. As Hedley Denmark has advised us of a 'significant birthday' which would preclude him from driving the ambulance, considerable efforts have been made to find a replacement custodian of the ambulance with limited effect.

The constitution requires a minimum of four trustees and a maximum of ten trustees. Details of trustees are provided below. The year has ended without a Club Secretary (who would also be a trustee) and a number of tasks have been absorbed by other trustees. Despite this, we remain quorate.

The trustees are very grateful for each of the Management Committee. They are appointed by the trustees to organise the practical, day-to-day running of the club. They are Patrick Bannon, Anna Hill, Mary Ryan and Margaret Collins. Sadly Management Committee member Valerie Worrall passed away during the year and we also miss Linda Fill who helped a lot with arts and crafts (the club is grateful to both families who raised money for the club in memory of Valerie and Linda). A number of other volunteers assist the club in a variety of ways and the trustees wish to express their appreciation for such loyal support.

During this last year, the trustees have continued to review existing policies and update them where required. We approved a data protection policy and the treasurer kindly agreed to become the data protection officer. Additionally we have considered and introduced a risk register to highlight strategic risks, a policy for Record Keeping and Retention and work has begun on a Volunteer policy which will be in operation during the following year.

The trustees have an annual plan to guide the structure of quarterly meetings. This includes reviewing the financial position during each meeting and understanding any variations from the original budget of the year. The first quarter meeting in April reviews the end of year financial position ahead of approval of the accounts, external examination and presentation to the members at the Annual General Meeting.

The fourth quarter meeting in January each year includes approving a budget for the year ahead. Once again we have allocated a subsidy of £3,000 for the annual club holiday

(organising the holiday is consistent with the club's constitution). We gratefully acknowledge a grant from the Waitrose Community Matters fund which has helped us replace some older laptop computers and purchase a sound system which benefits everyone, especially those using hearing aids. The grant has also been used for an educational and social visit to Bletchley Park. Other kind donations from individuals and club members have been given to the club and these are gratefully received.

To conclude, this has been another successful year but also a year of significant challenges. The main challenges are the decline in numbers - in common with other similar clubs in the area - and the shortfall in income compared with expenditure. The trustees are, however, aware of these challenges and are proactively addressing them.

Financial Review 2024-25

3. Governing Document

The Hayward Club is an unincorporated association and is controlled by its constitution - its governing document. The trustees present their report with the financial statements of the charity for the year ended 31 March 2025. In accordance with their governing document and Charity Commission guidelines, the trustees have chosen to prepare receipts and payments accounts.

4. General Fund (Unrestricted)

Our main funding support this year came from a significant legacy left to the Club by a former member. Additional support came from grants/donations from Waitrose, Central Bedfordshire Council, charities including local Rotary Clubs, from other fund raising activities and interest on savings. Total income for the year was significantly higher than the previous year, mainly due to the above mentioned legacy. The weekly subscription and the annual membership fee remained at the previous year's level.

Expenditure, including a subsidy to the holiday fund, was approximately 6.5% lower than the previous year, resulting in a surplus of £10,729. However, if the legacy is excluded, the Club made an operating loss of £1,771 - some 35% lower than the loss reported in the previous year. Although a balance is getting closer, routine expenditure still exceeds routine income.

5. 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 12 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 2025 the Club held free reserves of £42,000 and this amount was confirmed as remaining appropriate when reviewed by the trustees in the 4th quarter of the accounting year. The trustees remain confident that, from a financial perspective, the Club will continue as a going concern.

6. 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 was selected for this and was opened in May 2024. Interest will be added at the annual anniversary and is anticipated to be slightly above £2000.
- the instant access account for £15,000 of funds that might be needed more urgently was opened with the Saffron Building Society and has earned approximately £500 interest. The interest rate is variable and has been reduced to 2.75%. An alternative easy access savings account with a better interest rate is currently being pursued.

7. Holiday Fund (Restricted)

One of the Club's objectives is to organise an annual holiday for its members (who may bring their own carers, if needed) 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 small subsidy which was just over 15% for the 2024 holiday. Members can choose to pay instalments into the Club's holiday account throughout the year, to help spread their cost. Approximately 40% of members chose to save in this way during this year.

Shortly after the holiday was concluded - in September 2024 - the holiday account stood at £1 (simply to keep the bank account active), but by 31 March 2025 £4,641 had already been entered in anticipation of the 2025 holiday.

8. 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.

9. Structure, Governance and Management

The Hayward Club is an unincorporated association and is controlled by its constitution - its governing document.

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.

10. Names of the trustees who manage the charity

Doug Hook	Chair
Patrick Bannon	Member's Secretary
Rachel Hook	Trustee and immediate past treasurer
David Hornby	Treasurer
Joanna Denmark	
Hedley Denmark	
Hazel Smith	Resigned during the year owing to personal circumstances
Lisa Hutchinson	Joined and resigned during the year owing to personal circumstances

Valerie Worrall, who was a Trustee, sadly passed away in January 2025.

11. Declarations

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

Signed on behalf of the charity's trustees:

Signature(s) 

Date: 27 June 2025

Full name: Douglas Raymond Hook

Position: Chair