

# THE PRIMARY CLUB

England & Wales · Charity number 285285

## Details

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**Status** Registered

**Legal form** Other

**Registered** 1982-08-31

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** The Primary Club  
PO Box 12121  
Hempstead  
Saffron Walden  
Essex  
CB10 2ZF

**Phone** 07803006243

**Email** [honsec@primaryclub.org](mailto:honsec@primaryclub.org)

**Website** [www.primaryclub.org](http://www.primaryclub.org)

## Activities

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**Objects:** TO PROVIDE FOR THE SPORTING AND RECREATIONAL NEEDS OF THE VISUALLY HANDICAPPED, ESPECIALLY YOUNG PEOPLE IN THE CARE OF THE ROYAL LONDON SOCIETY FOR THE BLIND.

**Activities:** The provision of sporting and recreational facilities for the blind and partially-sighted

## Classification

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- **How:** Makes Grants To Organisations
- **What:** Disability, Amateur Sport
- **Who:** People With Disabilities, Other Charities Or Voluntary Bodies

## Geography

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- Northern Ireland
- Scotland

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£209,020	£358,489	-	-
2024-03-31	£154,015	£337,647	-	-
2023-03-31	£530,346	£175,475	£461,898	0
2022-03-31	£160,841	£156,370	-	-
2021-03-31	£136,141	£52,106	-	-

## Trustees

Name	Role	Appointed
TIMOTHY MARK KELLEHER	Chair	2022-11-16
ANDREW WARWICK DIXON		
CHRISTOPHER LARLHAM		
CLIVE HAMILTON FIETH		2022-11-16
David Anthony Gavrilovic		2025-04-09
EUAN JOHN MICHAEL CAMERON SPENCE		2012-02-28
JOHN ANDREW STERN		
MR MIKE BRACE CBE		
NICOLE MARGARET AGNES POLLOCK		2024-03-18
PAUL DOYLE		2017-02-20
PETER ALASTAIR ST JOHN BAXTER		
ROSS MIDGLEY		

**THE PRIMARY CLUB**

England & Wales - Charity number 285285

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# Accounts

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Charity registration number 285285 (England and Wales)

**THE PRIMARY CLUB**  
**ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

# THE PRIMARY CLUB

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# THE PRIMARY CLUB

## TRUSTEES' REPORT

### *FOR THE YEAR ENDED 31 MARCH 2025*

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The Trustees present their annual report and financial statements for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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) (effective 1 January 2019)".

In recent years, the Trustees have elected to take advantage of the available audit exemption and have the accounts independently examined instead. This has resulted in significant cost savings and the Trustees have decided to continue with this policy.

#### **Objectives and activities**

The Primary Club ("the Club") exists to provide for the sporting and recreational needs of the blind and partially sighted throughout the UK. Most of the Club's income comes from members' donations supplemented by legacies and is used to support a wide variety of projects. The Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Club's aims and objectives and in planning its future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives which they have set.

The Trustees have full discretion over which projects will be supported. In exercising that discretion, they have regard to the following criteria:

- All projects must relate clearly to the sporting and/or recreational needs of the blind and partially sighted.
- The Trustees generally prefer to support 'grass roots' and 'start up' activities rather than, for example, international teams of visually impaired sportsmen and women.
- The Trustees generally prefer to fund the whole of the cost of a project, even where this is spread across two or more years, rather than to be one of a number of contributors.
- The Trustees generally prefer to support running costs or the purchase of equipment, as distinct from items which will significantly increase the recipient's long-term asset base.

The Trustees give their time voluntarily to help meet the objectives of the Club. They receive no remuneration or expenses.

# THE PRIMARY CLUB

## TRUSTEES' REPORT (CONTINUED)

**FOR THE YEAR ENDED 31 MARCH 2025**

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### Monitoring achievement

The Club's success is evaluated by measuring the proportion of total income which is devoted to grant making activities and the number and amount of grants made in each year. However, because income is derived overwhelmingly from donations and legacies which are by their nature unpredictable, it is not appropriate to set targets against which overall financial performance can be monitored. The Trustees review each grant application in detail and ask recipients to provide evidence of how past grants have been used. They report their general conclusions to members in the annual newsletter, which includes appropriate 'case studies', as well as via the Club's website.

### Business and Financial Review

The results for the year are set out on page 7 of the accounts. The Trustees consider the state of affairs of the Club to be satisfactory.

The Club's principal funding sources are currently membership subscriptions and donations, supplemented by legacies. All funds are kept in current accounts and interest-bearing deposits. In principle, and subject to suitable applications for support being received, the Trustees aim to distribute the regular income received each year and not to maintain reserves beyond what is needed for administration. However, because legacy income is unpredictable, the Trustees have formulated a policy of retaining a proportion of any substantial legacies received and distributing this over a period in order to avoid excessive fluctuations in the support which the Club is able to provide. Under current accounting practice, this will result in surpluses being reported in those years when substantial legacy income is recognised, followed by deficits in the years when it is used to augment the distribution of regular income.

As previously noted, the financial statements for 2022/23 included income from two major legacies: £185k from the late Kenneth G James and £200k (subsequently increased to £211k) from the late Ethel Murray. The Trustees are very appreciative of these substantial bequests, which have enabled a significant extension in the Club's grant making. In 2024/25, the Trustees would also like to express appreciation for a further legacy of £45k from the late Donald McCarthy.

Following the receipt of the James and Murray legacies, the Trustees decided to invite funding applications for projects which, while consistent with the Club's normal criteria, were outside the usual range of activities and/or amount. Particular emphasis was placed on projects that demonstrated either innovation or collaboration between organisations to achieve something which could not be achieved alone. In 2024/25, distributions totalling £112k (2023/24: £139k) were made to nine successful applicants, in addition to grants of £234k (2023/24: £187k) approved through the normal annual process.

### Financial review

The Trustees aim to review the Club's promotional and fundraising activities and to broaden the geographical range of organisations which it supports, consistent with the general policy described above.

Recent legacy income has been such that, after making the grants noted above, the Club's reserves at 31 March 2025 stood at £129k. The Trustees plan to use these funds as follows:

- to meet the additional costs of certain longer term projects already funded under the James and Murray Funds;
- to hold a further fundraising round in memory of Ethel Murray; and
- to retain a balance which will help to protect the level of future grants in years when no legacy income is available.

### Reserves policy

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six months' expenditure. The Trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

# THE PRIMARY CLUB

## TRUSTEES' REPORT (CONTINUED)

*FOR THE YEAR ENDED 31 MARCH 2025*

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### **Risk management**

The Trustees have considered the major risks to which the Club is exposed and have established systems and procedures (including documentation and financial controls) which they deem appropriate to the size, prominence and financial standing of the Club.

### **Structure, governance and management**

The Club is an unincorporated association, governed by a set of rules last amended on 20 February 2006, and is a registered charity number 285285. The officers of the Club and the other Trustees are appointed by a majority resolution of the Trustees and may be removed by a similar such resolution. Induction for new Trustees is achieved through attendance at Trustee meetings prior to appointment and through discussion with individual officers.

At the annual Trustees' meeting, the Trustees agree the broad strategy and areas of activity of the Club and consider applications for grants in the context of agreed criteria and current financial projections. The day to day administration of the Club and the processing and handling of grant applications prior to consideration by the Trustees is delegated to the Chair, the Hon Secretary and the Hon Treasurer.

The Trustees were sad to learn of the death, on 4 February 2025, of their colleague Adrian Thomas; they wish to express their appreciation of the support which he provided to the Club as a Trustee over many years. They are pleased to note that David Gavrilovic has accepted appointment as a Trustee with effect from 9 April 2025.

# THE PRIMARY CLUB

## TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

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### Organisational structure

#### Patron

Stuart Broad CBE

#### Trustees

The Trustees who served during the year were as follows: -

Tim Kelleher	Chair
Ross Midgley	Honorary Treasurer
Nicole Pollock	Honorary Secretary
Peter Baxter	
Mike Brace CBE	
Andrew Dixon	
Paul Doyle	
Clive Fieth	
Chris Larlham	
Euan Spence	
John Stern	
Adrian Thomas	(deceased 4 February 2025)

#### Independent Examiner

Fiona Haro CA  
Thomson Cooper  
3 Castle Court  
Carnegie Campus  
Dunfermline  
KY11 8PB

#### Bankers

Barclays Bank PLC  
1 Churchill Place  
London  
E14 5HP

#### Principal Office

PO Box 12121  
Saffron Walden  
Essex  
CB10 2ZF

#### Charity Registration Number

285285

### Remuneration policy

The Trustees consider the Board of Trustees as comprising the key management personnel of the Club in charge of directing and controlling the charity and running and operating the Club on a day to day basis. All Trustees give their time freely and no trustee remuneration was paid in the year. Information relating to trustee expenses and related party transactions is disclosed in notes 9 and 17 to the accounts.

# THE PRIMARY CLUB

## TRUSTEES' REPORT (CONTINUED)

**FOR THE YEAR ENDED 31 MARCH 2025**

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### **Statement of Trustees' Responsibilities**

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that year.

In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees' report was approved by the Board of Trustees.



Nicole Pollock

**Honorary Secretary**

18 June 2025

# THE PRIMARY CLUB

## INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE PRIMARY CLUB

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I report to the Trustees on my examination of the financial statements of The Primary Club (the charity) for the year ended 31 March 2025.

### **Responsibilities and basis of report**

As the Trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. 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 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 charity as required by section 130 of the Charities Act 2011.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements 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 financial statements to be reached.

*Fiona Haro*

Fiona Haro CA  
Thomson Cooper Accountants  
3 Castle Court  
Carnegie Campus  
Dunfermline  
Fife  
KY11 8PB

18 June 2025

# THE PRIMARY CLUB

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

**FOR THE YEAR ENDED 31 MARCH 2025**

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	Notes	Unrestricted funds 2025 £	Unrestricted funds 2024 £
<b>Income from:</b>			
Donations and legacies	2	197,302	145,012
Charitable activities	3	5,189	3,914
Investments	4	6,529	5,089
		<hr/>	<hr/>
<b>Total income</b>		209,020	154,015
		<hr/>	<hr/>
<b>Expenditure on:</b>			
Raising funds	5	3,276	4,379
Charitable activities	6	355,213	333,268
		<hr/>	<hr/>
<b>Total expenditure</b>		358,489	337,647
		<hr/>	<hr/>
<b>Net expenditure and movement in funds</b>		(149,469)	(183,632)
<b>Reconciliation of funds:</b>			
Fund balances at 1 April 2024		278,266	461,898
		<hr/>	<hr/>
<b>Fund balances at 31 March 2025</b>		128,797	278,266
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The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

# THE PRIMARY CLUB

## BALANCE SHEET

AS AT 31 MARCH 2025

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	Notes	2025 £	£	2024 £	£
<b>Current assets</b>					
Stocks	12	5,052		2,546	
Debtors	13	19,741		15,158	
Cash at bank and in hand		132,244		273,246	
		<u>157,037</u>		<u>290,950</u>	
<b>Creditors: amounts falling due within one year</b>	14	<u>(28,240)</u>		<u>(12,684)</u>	
<b>Net current assets</b>			<u>128,797</u>		<u>278,266</u>
<b>The funds of the charity</b>					
Unrestricted funds	16		<u>128,797</u>		<u>278,266</u>
			<u>128,797</u>		<u>278,266</u>

The financial statements were approved by the Trustees on 18 June 2025

*Ross Midgley*

Ross Midgley FCA  
Honorary Treasurer

# THE PRIMARY CLUB

## NOTES TO THE FINANCIAL STATEMENTS

### FOR THE YEAR ENDED 31 MARCH 2025

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#### 1 Accounting policies

##### Charity information

The Primary Club is a unincorporated association, governed by a set of rules last amended on 20 February 2006, and is a registered charity number 285285. The registered office is PO Box 12121, Hempstead, Saffron Walden, Essex, CB10 2ZF.

#### 1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)". The charity is a Public Benefit Entity as defined by FRS 102 (effective 1 January 2019).

The charity has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

#### 1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the next 12 months. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

#### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

#### 1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

# THE PRIMARY CLUB

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

### 1 Accounting policies

(Continued)

#### 1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity.

#### 1.6 Stocks

Stocks are stated at the lower of cost and estimated selling price less costs to complete and sell. Cost comprises direct materials and, where applicable, direct labour costs and those overheads that have been incurred in bringing the stocks to their present location and condition. Items held for distribution at no or nominal consideration are measured the lower of replacement cost and cost.

Net realisable value is the estimated selling price less all estimated costs of completion and costs to be incurred in marketing, selling and distribution.

### 2 Income from donations and legacies

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Substantial non-recurring donations and legacies	74,963	13,857
Joining subscriptions and members' regular donations	103,701	111,663
Tax claim under Gift Aid	18,638	19,492
	<u>197,302</u>	<u>145,012</u>

### 3 Income from charitable activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Sale of ties, brooches and merchandise	5,189	3,914
	<u>5,189</u>	<u>3,914</u>

# THE PRIMARY CLUB

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

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### 4 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	6,529	5,089

### 5 Expenditure on raising funds

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
<b>Trading costs</b>		
Cost of ties, brooches and merchandise	3,276	4,379

### 6 Expenditure on charitable activities

	2025 £	2024 £
<b>Direct costs</b>		
Members' newsletter	5,092	4,874
Grants payable (see note 7)	346,284	324,794
<b>Share of support and governance costs (see note 8)</b>		
Support	2,277	2,100
Governance	1,560	1,500
	<u>355,213</u>	<u>333,268</u>

# THE PRIMARY CLUB

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

### 7 Grants payable

	2025	2024
	£	£
<b>Grants to institutions:</b>		
Berkshire County Blind Society	4,000	3,500
Birmingham Goalball Club	8,000	4,000
Birmingham Sports Club	7,500	3,500
Birmingham Stars VICC	4,000	3,500
Blind Cricket England & Wales	18,090	18,090
Bradford & District VICC	4,000	3,500
Braille Chess Association	-	3,700
British Blind Sport	12,294	11,418
Cambridge Dons	3,300	2,000
Cheshire Cobras VICC	2,500	3,500
Devon Bowling and Social Club	-	3,500
Dorset Dolphins VICC	4,000	3,500
Durham VICC	7,000	3,500
English Blind Golf Association	3,500	3,500
Gloucestershire VICC	4,000	3,500
Blackburn Blind Sports	3,975	-
British Blind Baseball	6,200	-
Chelmsford Goalball Club	3,500	-
Greater Manchester Falcons	8,000	-
Hertfordshire Comets	1,918	-
Kent Spitfires VICC	4,000	3,500
Kingston-U-Thames Assn for the blind	8,000	2,170
Lancashire Lions VICC	5,000	5,000
London Blind Ramblers	1,500	-
London Elephant via Metro	4,000	-
London Futsal Club	4,000	3,430
London Sports Club	2,600	2,880
Merseyside VIFC	5,145	5,145
Merton Sports & Social Club	2,570	2,500
Metro Blind Sport	12,000	9,000
Northants Steelbacks VICC	4,000	3,500
North West Scorpions FC	6,510	6,500
Northern Ireland Blind Golf	-	6,900
Open Country	2,322	2,000
Oxfordshire Goalball Club	1,480	-
Partially Sighted Football League	-	5,000
Royal National College	-	2,640
SAVI Northwest	7,000	7,000
Sheffield Royal Society for the Blind	2,700	-
Sight Support Worthing	4,000	-
Blind Golf Scotland (formerly SBGS)	3,000	2,200
Somerset VICC	4,000	3,500
Staffordshire Wolves VICC	4,000	3,500
Surrey VICC	4,000	3,500
Sussex Sharks VICC	4,000	3,500
Tandeming Together	4,800	5,200
Carried forward	206,404	162,773

# THE PRIMARY CLUB

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

7	Grants payable	(Continued)	
	Brought forward	206,404	162,773
	Taunton Deane VI Bowls	2,500	2,000
	VIE Velo Tandem Maintenance	3,700	-
	Vision of Adventure	4,320	4,320
	Watford Goalball Club	-	3,000
	Wavertree CC	3,000	3,000
	West Glamorgan Sports Club	2,700	2,300
	West Yorkshire Goalball Club	3,540	-
	Worcestershire Elizabethans VICC	4,000	3,500
	Yeovil VICC	-	3,000
	Yorkshire VICC	4,000	3,500
	Total grants to institutions	<u>234,164</u>	<u>187,393</u>
	<b>“Murray Fund” grants</b>		
	Blackburn Blind Sports	7,020	-
	Hartlepool Vision Support	8,000	-
	Living Paintings Trust	12,000	-
	Moor Vision	12,000	-
	MOTUS Dance	15,700	-
	Nature Without Barriers	17,400	-
	Open Country	18,000	-
	Surfing England	12,000	-
	VICTA	10,000	-
	<b>“James Fund” grants</b>		
	ABC Council	-	11,085
	Blackwell Sailing	-	5,460
	Blind Baseball Cymru	-	19,680
	Blind Ice Hockey UK	-	4,175
	Brier School	-	6,028
	British Blind Sport	-	15,462
	Daisy Inclusive UK	-	21,322
	Goalball UK	-	25,000
	Moor Vision	-	5,000
	Sight for Wight	-	16,139
	UK Blind Baseball	-	9,350
		<u>346,284</u>	<u>326,094</u>
	Adjustment in respect of prior years	-	(1,300)
	Total	<u><u>346,284</u></u>	<u><u>324,794</u></u>

# THE PRIMARY CLUB

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

### 8 Support costs allocated to activities

	2025	2024
	£	£
Administrative costs	-	666
Bank charges	1,405	1,434
Postage and stationery	678	-
Subscriptions	194	-
Governance costs	1,560	1,500
	<u>3,837</u>	<u>3,600</u>
	<u>3,837</u>	<u>3,600</u>
	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
<b>Governance costs comprise:</b>		
Independent examination fees	1,560	1,500
	<u>1,560</u>	<u>1,500</u>
	<u>1,560</u>	<u>1,500</u>

### 9 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

### 10 Employees

The average monthly number of employees during the year was:

	2025	2024
	Number	Number
Total	-	-
	<u>-</u>	<u>-</u>

There were no employees whose annual remuneration was more than £60,000.

### 11 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

### 12 Stocks

	2025	2024
	£	£
Stock of ties, brooches and merchandise	5,052	2,546
	<u>5,052</u>	<u>2,546</u>

# THE PRIMARY CLUB

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

### 13 Debtors

	2025	2024
	£	£
<b>Amounts falling due within one year:</b>		
Legacies	14,554	1,429
Other debtors	2,500	-
Tax Recoverable under gift aid	1,727	11,329
Prepayments and accrued income	960	2,400
	<u>19,741</u>	<u>15,158</u>

### 14 Creditors: amounts falling due within one year

	Notes	2025	2024
		£	£
Grants payable	15	26,494	11,085
Other creditors		186	-
Accruals and deferred income		1,560	1,599
		<u>28,240</u>	<u>12,684</u>

### 15 Grants payable

Grant income is included in the accounts as follows:-

	2025	2024
	£	£
Grants payable is included within:		
Current liabilities	<u>26,494</u>	<u>11,085</u>
Movements in the year:		
Grants payable at the beginning of the year	11,085	-
Grants paid during the year	(330,875)	(313,709)
New grants approved during the year	<u>346,284</u>	<u>324,794</u>
Grants payable at the end of the year	<u>26,494</u>	<u>11,085</u>

### 16 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2024	Incoming resources	Resources expended	At 31 March 2025
	£	£	£	£
General funds	<u>278,266</u>	<u>209,020</u>	<u>(358,489)</u>	<u>128,797</u>

# THE PRIMARY CLUB

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

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### 16 Unrestricted funds (Continued)

Previous year:	At 1 April 2023	Incoming resources	Resources expended	At 31 March 2024
	£	£	£	£
General funds	461,898	154,015	(337,647)	278,266
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>

### 17 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

**THE PRIMARY CLUB**

England & Wales - Charity number 285285

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# Accounts

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**Registered Charity No. 285285**

**THE PRIMARY CLUB**  
**REPORT AND ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2024**

# THE PRIMARY CLUB

## ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2024

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The following does not form part of the statutory accounts:

Detailed Income and Expenditure Account	14
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## **THE PRIMARY CLUB**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2024**

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#### **Report of the Trustees**

The Trustees present their annual report and financial statements for the year ended 31 March 2024. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard (FRS102) applicable in the UK and Republic of Ireland (effective 1 January 2019).

In recent years, the Trustees have elected to take advantage of the available audit exemption and have the accounts independently examined instead. This has resulted in significant cost savings and the Trustees have decided to continue with this policy.

#### **Objectives and Activities for the public benefit**

The Primary Club ("the Club") exists to provide for the sporting and recreational needs of the blind and partially sighted throughout the UK. Most of the Club's income comes from members' donations supplemented by legacies and is used to support a wide variety of projects. The Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Club's aims and objectives and in planning its future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives which they have set.

The Trustees have full discretion over which projects will be supported. In exercising that discretion, they have regard to the following criteria:

- All projects must relate clearly to the sporting and/or recreational needs of the blind and partially sighted.
- The Trustees generally prefer to support 'grass roots' and 'start up' activities rather than, for example, international teams of visually impaired sportsmen and women.
- The Trustees generally prefer to fund the whole of the cost of a project, even where this is spread across two or more years, rather than to be one of a number of contributors.
- The Trustees generally prefer to support running costs or the purchase of equipment, as distinct from items which will significantly increase the recipient's long-term asset base.
- While there is no geographical limitation to the support which can be provided anywhere within the UK, the Trustees are keen to encourage applications from clubs and schools in Scotland, Wales and Northern Ireland which are under-represented at the moment.

The Trustees give their time voluntarily to help meet the objectives of the Club. They receive no remuneration or expenses.

#### **Monitoring achievement**

The Club's success is evaluated by measuring the proportion of total income which is devoted to grant making activities and the number and amount of grants made in each year. However, because income is derived overwhelmingly from donations and legacies which are by their nature unpredictable, it is not appropriate to set targets against which overall financial performance can be monitored. The Trustees review each grant application in detail and ask recipients to provide evidence of how past grants have been used. They report their general conclusions to members in the annual newsletter, which includes appropriate 'case studies', as well as via the Club's website.

## THE PRIMARY CLUB

### REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2024

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#### Business and Financial Review

The results for the year are set out on page 7 of the accounts. The Trustees consider the state of affairs of the Club to be satisfactory.

The Club's principal funding sources are currently membership subscriptions and donations, supplemented by legacies. All funds are kept in current accounts and interest-bearing deposits. In principle, and subject to suitable applications for support being received, the Trustees aim to distribute the regular income received each year and not to maintain reserves beyond what is needed for administration. However, because legacy income is unpredictable, the Trustees have formulated a policy of retaining a proportion of any substantial legacies received and distributing this over a period in order to avoid excessive fluctuations in the support which the Club is able to provide. Under current accounting practice, this will result in surpluses being reported in those years when substantial legacy income is recognised, followed by deficits in the years when it is used to augment the distribution of regular income.

As noted last year, the financial statements for 2022/23 included income from two major legacies: £185k from the late Kenneth G James and £200k from the late Ethel Murray. The Trustees are very appreciative of these substantial bequests, which have enabled a significant extension in the Club's grant making. In 2023/24, the Trustees would also like to express appreciation for a further legacy of £14k from the late Christopher Larter.

Since the end of the year, the Club has been advised of a further legacy of £45,000. At the date of approval of the financial statements the legacy has not yet been received and as the Club was not notified of the legacy at the balance sheet date, this has not been included in the financial statements in accordance with the requirements of the Statement of Recommended Practice (SORP).

Following the receipt of the James legacy, the Trustees decided to invite funding applications for projects which, while consistent with the Club's normal criteria, were outside the usual range of activities and/or amount. Particular emphasis was placed on projects that demonstrated either innovation or collaboration between organisations to achieve something which could not be achieved alone. Distributions totalling £139k were made to 11 successful applicants, in addition to grants of £187k approved through the normal annual process.

#### Plans for Future Periods

The Trustees aim to review the Club's promotional and fundraising activities and to broaden the geographical range of organisations which it supports, consistent with the general policy described above. Recent legacy income has been such that, after making the grants noted above, the Club's reserves at 31 March 2024 stood at £278k. The Trustees plan use these funds as follows:

- to meet the second year costs of certain longer term projects already funded under the James Fund;
- to hold one or more further fundraising rounds on the lines of the James Fund, in honour of Ethel Murray; and
- to retain a balance which will help to protect the level of future grants in years when no legacy income is available.

## **THE PRIMARY CLUB**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2024**

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#### **Structure, Governance and Management**

The Club is an unincorporated association, governed by a set of rules last amended on 20 February 2006, and is a registered charity number 285285. The officers of the Club and the other Trustees are appointed by a majority resolution of the Trustees and may be removed by a similar such resolution. Induction for new Trustees is achieved through attendance at Trustee meetings prior to appointment and through discussion with individual officers.

At the annual Trustees' meeting, the Trustees agree the broad strategy and areas of activity of the Club and consider applications for grants in the context of agreed criteria and current financial projections. The day to day administration of the Club and the processing and handling of grant applications prior to consideration by the Trustees is delegated to the Hon Secretary and the Hon Treasurer.

Lydia Greenway resigned as a Trustee with effect from 20 March 2024 due to her work commitments. The Trustees wish to express their gratitude for her contribution to the work of the Club.

Chris Larlham stepped down from his role as Honorary Secretary on 31 March 2024 and his place has been taken by Nicole Pollock, who also became a Trustee with effect from 18 March 2024. Chris has worked tirelessly and with great skill as the Honorary Secretary for the last 20 years and the Club owes him an enormous debt of gratitude. The Trustees are delighted that Chris will be remaining as a Trustee and that his experience and advice will continue to be available to his successor.

The Trustees were sad to learn of the death on 15 April 2024 of the Patron, Derek Underwood MBE. The Board wish to place on record their appreciation of the many years of support that he gave to the Club, as well as to the game of cricket and to his country. The Trustees are very pleased that another distinguished former cricketer, Stuart Broad CBE, has accepted appointment as the new Patron.

#### **Risk Management**

The Trustees have considered the major risks to which the Club is exposed and have established systems and procedures (including documentation and financial controls) which they deem appropriate to the size, prominence and financial standing of the Club.

#### **Key management personnel remuneration**

The Trustees consider the Board of Trustees as comprising the key management personnel of the Club in charge of directing and controlling the charity and running and operating the Club on a day to day basis. All Trustees give their time freely and no trustee remuneration was paid in the year. Information relating to trustee expenses and related party transactions is disclosed in note 3 to the accounts.

## THE PRIMARY CLUB

### REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2024

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#### Legal and Administrative Information

##### Patron

Derek Underwood MBE (deceased 15 April 2024)  
Stuart Broad CBE (appointed 1 June 2024)

##### Trustees

The Trustees who served during the year were as follows: -

Tim Kelleher, Chair  
Nicole Pollock, Honorary Secretary (appointed 18 March 2024)  
Ross Midgley, Honorary Treasurer  
Chris Larlham  
Peter Baxter  
Mike Brace CBE  
Andrew Dixon  
Paul Doyle  
Clive Fieth  
Lydia Greenway (resigned 20 March 2024)  
Euan Spence  
John Stern  
Adrian Thomas

##### Independent Examiner

Andrew Croxford CA  
Thomson Cooper  
3 Castle Court  
Carnegie Campus  
Dunfermline  
KY11 8PB

##### Bankers

Barclays Bank PLC  
1 Churchill Place  
London  
E14 5HP

##### Principal Office

PO Box 12121  
Saffron Walden  
Essex  
CB10 2ZF

##### Charity Registration Number

285285

## THE PRIMARY CLUB

### REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2024

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#### Statement of Trustees' Responsibilities

The Trustees are responsible for preparing the financial statements in accordance with applicable law and United Kingdom Accounting Standards (Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the Trustees to prepare accounts for each financial year which give a true and fair view of state of affairs of the charity and of its incoming resources and application of resources for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently,
- observe the methods and principles in the Charities SORP,
- make judgements and estimates that are reasonable and prudent,
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements,
- prepare the accounts on the going concern basis unless it is inappropriate to assume that the charity will continue on that basis.

The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the accounts comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008 and the provisions of the Club rules. The Trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on 17 July 2024 and signed on their behalf by:



Nicole Pollock  
Honorary Secretary

## THE PRIMARY CLUB

### INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE PRIMARY CLUB

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I report to the trustees on my examination of the accounts of The Primary Club for the year ended 31 March 2024.

#### Responsibilities and basis of report

As the charity trustees of The Primary Club 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 Primary Club'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.

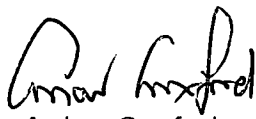
#### Independent examiner's statement

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 Primary Club 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.

Signed:



Name:

Andrew Croxford

Relevant professional qualification or membership of professional bodies: Member of The Institute of Chartered Accountants of Scotland

Address: Thomson Cooper  
3 Castle Court  
Dunfermline  
Fife  
KY11 8PB

17 July 2024

## THE PRIMARY CLUB

### STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2024

	Notes	Unrestricted Funds 2024 £	Unrestricted Funds 2023 £
<b>Income</b>			
<i>Donations</i>			
Joining subscriptions and members' regular donations		111,663	98,139
Substantial non-recurring donations and legacies		13,857	407,635
Tax claim under Gift Aid		19,492	19,535
<i>Activities for generating funds</i>			
Sales of merchandise		3,914	4,389
Fundraising events		-	-
<i>Investment income</i>			
Interest receivable		5,089	648
<b>Total Income</b>		<b>154,015</b>	<b>530,346</b>
<b>Expenditure</b>			
<i>Costs of raising funds</i>			
Cost of ties and brooches		1,548	254
Cost of merchandise sold		2,831	3,192
Publicity and administration		8,474	9,372
<i>Expenditure on Charitable activities</i>			
Grants awarded	10	324,794	162,657
<b>Total Expenditure</b>		<b>337,647</b>	<b>175,475</b>
Net (expenditure)/income and net movement in funds		(183,632)	354,871
<b>Reconciliation of funds</b>			
Total funds brought forward		461,898	107,027
Total funds carried forward		278,266	461,898

The Statement of Financial Activities includes all gains and losses recognised in the year.

All incoming resources and resources expended derive from continuing activities and relate solely to unrestricted funds.

The notes on pages 9 to 13 form part of these accounts.

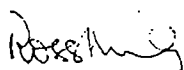
THE PRIMARY CLUB

BALANCE SHEET  
AS AT 31 MARCH 2024

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	Notes	2024 £	2023 £
<b>Current Assets</b>			
Stock	6	2,546	4,385
Debtors	7	15,158	234,455
Cash at bank		<u>273,246</u>	<u>224,558</u>
		290,950	463,398
<b>Creditors: Amounts falling due within one year</b>	8	<u>12,684</u>	<u>1,500</u>
<b>Net Assets</b>		<u>278,266</u>	<u>461,898</u>
<b>Funds</b>			
Unrestricted funds	9	<u>278,266</u>	<u>461,898</u>

The accounts were approved by the Trustees on 17 July 2024 and signed on their behalf by:



\_\_\_\_\_  
Honorary Treasurer Ross Midgley FCA

The notes on pages 9 to 13 form part of these accounts.

## THE PRIMARY CLUB

### NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2024

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#### 1. Accounting Policies

a) *Basis of preparation and assessment of going concern*

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) (effective 1 January 2019) and the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

The Trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern. The Trustees have considered a period of twelve months from the date of approval of the accounts.

b) *Fund Accounting*

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal. The charity currently holds no restricted funds.

c) *Income*

All incoming resources are recognised in the year to which they relate, when there is sufficient evidence to provide the necessary certainty that the income will be received and the value of the incoming resources can be measured with sufficient reliability.

d) *Expenses*

Expenditure is recognised on an accruals basis as a liability is incurred.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity.

Grants payable are payments made to third parties in the furtherance of the charitable objectives of the charity. They are accounted for when the recipient has a reasonable expectation that they will receive the grant and the Trustees have agreed to pay the grant without condition.

## THE PRIMARY CLUB

### NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2024

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#### 2. Taxation

As the charity is recognised by the Inland Revenue there is no liability to taxation.

#### 3. Trustee Remuneration and Related Party Transactions

None of the Trustees received remuneration during the year (2023 – nil).

#### 4. Net Outgoing Resources

	2024 £	2023 £
Net incoming resources for the year is stated after charging:		
Independent Examiner's Remuneration	1,500	1,500

#### 5. Analysis of Expenditure on Charitable Activities

	Basis of Allocation	Provision of Core Objectives £	Governance £	2024 £	2023 £
Cost of ties & brooches sold	Direct	1,548	-	1,548	254
Cost of merchandise sold	Direct	2,831	-	2,831	3,192
Publicity and administration	Direct	-	8,474	8,474	9,372
Grants	Direct	324,794	-	324,794	162,657
		329,173	8,474	337,647	175,475

All grants paid are institutional, with none paid to individuals. An analysis of amounts paid is included in Note 10.

#### 6. Stock

	2024 £	2023 £
Ties & brooches	1,775	3,323
Merchandise for sale to members	771	1,062
	2,546	4,385

## THE PRIMARY CLUB

### NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2024

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#### 7. Debtors

	2024 £	2023 £
Tax recoverable under Gift Aid	11,329	11,773
Legacies	1,429	220,472
Prepayments and Accrued Income	2,400	2,210
	<u>15,158</u>	<u>234,455</u>

#### 8. Creditors: Amounts Falling Due within One Year

	2024 £	2023 £
Grants payable (Note 10)	11,085	-
Accruals and deferred income	1,599	1,500
	<u>12,684</u>	<u>1,500</u>

#### 9. Unrestricted Funds

	£
At 1 April 2023	461,898
Movement in funds for the year	<u>(183,632)</u>
At 31 March 2024	<u>278,266</u>

## THE PRIMARY CLUB

### NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2024

#### 10. Grants approved

Beneficiary	Purpose of grant	2024	2023
		£	£
Airdrie Coatbridge VICC	Set up costs and equipment	-	5,000
Berkshire County Blind Society	Standard VICC Grant	3,500	3,500
Birmingham Goalball Club	Goalball	4,000	3,000
Birmingham Sports Club	Futsal	3,500	3,000
Birmingham Stars VICC	Standard VICC Grant	3,500	3,500
Blind Cricket England & Wales	Dev, Balls, Trophies, Women, PC Cup	18,090	17,800
Bradford & District VICC	Standard VICC Grant	3,500	3,500
Braille Chess Association	Coaching costs, chess sets & clocks	3,700	3,700
British Blind Sport	Archery & ten pin bowling	11,418	10,320
Cambridge Dons	Goalball expenses	2,000	2,000
Cheshire Cobras VICC	Standard VICC grant	3,500	3,500
Derbyshire Association for the Blind	"Active" programme	-	5,000
Devon Bowling and Social Club	Season expenses	3,500	2,500
Devon Devils (SW Vipers) Bowling Club	Season expenses	-	2,500
Dorset Dolphins VICC	Standard VICC grant	3,500	5,450
Durham VICC	Standard VICC grant	3,500	3,000
English Blind Golf Association	Matchplay Tournament	3,500	3,500
Gloucestershire VICC	Standard VICC grant	3,500	3,500
Hampshire VICC	Season expenses	-	3,500
Kent Spitfires VICC	Standard VICC grant	3,500	3,500
Kingston-U-Thames Assn for the blind	Swimming sessions	2,170	-
Lancashire Lions VICC	Cricket & goalball	5,000	5,000
London Futsal Club	Season's Expenses	3,430	3,000
London Sports Club	Swimming, rowing etc	2,880	1,000
Merseyside VIFC	Weekly sessions	5,145	4,000
Merton Sports & Social Club	Hall hire & insurance	2,500	1,850
Metro	Standard VICC grant – two teams, plus 2024 athletics	9,000	7,000
Northants Steelbacks VICC	Standard VICC grant	3,500	3,500
North West Scorpions FC	Season expenses	6,500	5,000
Northern Ireland Blind Golf	Introducing children to golf	6,900	-
Open Country	Tandem Challenge Middlesbrough	2,000	2,000
Outlook Trust	Residential weekend and sailing week	-	5,000
Partially Sighted Football League	Season expenses	5,000	-
Royal National College	VICC season expenses	2,640	-
SAVI Northwest	Venue hire, equipment inc goalball	7,000	6,000
Scottish Blind Golf Society	Strokeplay Tournament	2,200	-
Somerset VICC	Standard VICC grant	3,500	3,500
Staffordshire Wolves VICC	Standard VICC grant	3,500	3,500
Surrey VICC	Standard VICC grant	3,500	3,500
Sussex Sharks VICC	Standard VICC grant	3,500	3,500
Tandeming Together	Tandem maintenance, insurance & transport	5,200	4,000
Taunton Deane VI Bowls	Season expenses	2,000	2,000
VIB Somerset	Bowling Club season expenses	-	2,000
Vision of Adventure	Storage of tandem fleet	4,320	3,000
Watford Goalball Club	Hall hire	3,000	-
Wavertree CC	Season expenses	3,000	3,250
West Glamorgan Sports Club	Tournament expenses	2,300	2,300
Worcestershire Elizabethans VICC	Standard VICC grant	3,500	3,500
Yeovil VICC	Season expenses	3,000	-
Yorkshire VICC	Season expenses	3,500	3,500
		<u>187,393</u>	<u>172,170</u>

## THE PRIMARY CLUB

### NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2024

#### 10. Grants approved (continued)

"James Fund" grants		2024	2023
		£	£
Beneficiary	Purpose of grant		
ABC Council	"See Sports" Challenge	11,085	-
Blackwell Sailing	Instructors and transport for dedicated VI sailing trips	5,460	-
Blind Baseball Cymru	Expanding baseball provision, pickleball development	19,680	-
Blind Ice Hockey UK	Taster sessions and "have a go" days	4,175	-
Brier School	Purchase of goalball equipment	6,028	-
British Blind Sport	Development of "Showdown"	15,462	-
Daisy Inclusive UK	Taster sessions and launch of "VI Athlon" event	21,322	-
Goalball UK	Goalball development, coaching and commentary	25,000	-
Moor Vision	Under fives VI sport development	5,000	-
Sight for Wight	Tandems and other equipment	16,139	-
UK Blind Baseball	Start up costs and season expenses	9,350	-
		<u>138,701</u>	-
Total		<u>326,094</u>	<u>172,170</u>

#### Analysis of movement in grant creditor

	2024	2023
	£	£
Grants payable at the beginning of the year	-	-
Adjustments to grants approved in previous year	(1,300)	(9,513)
New grants approved during the year	326,094	172,170
Grants paid during the year	<u>(313,709)</u>	<u>(162,657)</u>
Grants payable at the end of the year (Note 8)	<u>11,085</u>	-

#### 11. Events since the end of the year

Since the end of the year, the Club has been advised of a further legacy of £45,000. At the date of approval of the financial statements the legacy has not yet been received and as the Club was not notified of the legacy at the balance sheet date, this has not been included in the financial statements in accordance with the requirements of the Statement of Recommended Practice (SORP).

## THE PRIMARY CLUB

### DETAILED INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2024

	2024 £	2023 £
<b><u>Income</u></b>		
Joining subscriptions and members' regular donations	111,663	98,139
Substantial non-recurring donations and legacies	13,857	407,635
Tax claim under Gift Aid	19,492	19,535
Sales of merchandise	3,914	4,389
Fundraising events	-	-
Interest receivable	5,089	648
	<hr/>	<hr/>
	154,015	530,346
<b><u>Expenses</u></b>		
Cost of ties and brooches	1,548	254
Cost of merchandise sold	2,831	3,192
Members' newsletter	4,874	5,768
Administrative costs	666	657
Independent Examination	1,500	1,500
Bank and collection charges	1,434	1,447
Miscellaneous costs	-	-
	<hr/>	<hr/>
	12,853	12,818
Surplus before grants	141,162	517,528
Grants, net of adjustments for prior years	324,794	162,657
	<hr/>	<hr/>
(Deficit)/Surplus for the year	(183,632)	354,871

**THE PRIMARY CLUB**

England & Wales - Charity number 285285

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# Accounts

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**Registered Charity No. 285285**

**THE PRIMARY CLUB**  
**REPORT AND ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2023**

**THE PRIMARY CLUB**

**ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2023**

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## THE PRIMARY CLUB

### REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2023

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#### Report of the Trustees

The Trustees present their annual report and financial statements for the year ended 31 March 2023. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard (FRS102) applicable in the UK and Republic of Ireland (effective 1 January 2019).

#### Objectives and Activities for the public benefit

The Primary Club ("the Club") exists to provide for the sporting and recreational needs of the blind and partially sighted throughout the UK. Most of the Club's income comes from members' donations supplemented by legacies and is used to support a wide variety of projects. The Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Club's aims and objectives and in planning its future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives which they have set.

The Trustees have full discretion over which projects will be supported. In exercising that discretion, they have regard to the following criteria:

- All projects must relate clearly to the sporting and/or recreational needs of the blind and partially sighted.
- The Trustees generally prefer to support 'grass roots' and 'start up' activities rather than, for example, international teams of visually impaired sportsmen and women.
- The Trustees generally prefer to fund the whole of the cost of a project, even where this is spread across two or more years, rather than to be one of a number of contributors.
- The Trustees generally prefer to support running costs or the purchase of equipment, as distinct from items which will significantly increase the recipient's long-term asset base.
- While there is no geographical limitation to the support which can be provided anywhere within the UK, the Trustees are keen to encourage applications from clubs and schools in Scotland, Wales and Northern Ireland which are under-represented at the moment.

The Trustees give their time voluntarily to help meet the objectives of the Club. They receive no remuneration or expenses.

#### Monitoring achievement

The Club's success is evaluated by measuring the proportion of total income which is devoted to grant making activities and the number and amount of grants made in each year. However, because income is derived overwhelmingly from donations and legacies which are by their nature unpredictable, it is not appropriate to set targets against which overall financial performance can be monitored. The Trustees review each grant application in detail and ask recipients to provide evidence of how past grants have been used. They report their general conclusions to members in the annual newsletter, which includes appropriate 'case studies', as well as via the Club's website.

## THE PRIMARY CLUB

### REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2023

---

#### **Business and Financial Review**

The results for the year are set out on page 6 of the accounts. The Trustees consider the state of affairs of the Club to be satisfactory.

The Club's principal funding sources are currently membership subscriptions and donations, supplemented by legacies. All funds are kept in current accounts and interest-bearing deposits. In principle, and subject to suitable applications for support being received, the Trustees aim to distribute the regular income received each year and not to maintain reserves beyond what is needed for administration. However, because legacy income is unpredictable, the Trustees have formulated a policy of retaining a proportion of any substantial legacies received and distributing this over a period in order to avoid excessive fluctuations in the support which the Club is able to provide. Under current accounting practice, this will result in surpluses being reported in those years when substantial legacy income is recognised, followed by deficits in the years when it is used to augment the distribution of regular income.

The Club began the year with reserves of £107k, resulting both from accumulated legacies and from the lower level of activities requiring support during the COVID-19 pandemic. These reserves were substantially increased during the year thanks to a legacy of £185k from the late Kenneth G James, of whom an appreciation is to be found in the 2023 Members' Newsletter. The Trustees also wish to acknowledge significant legacies from AD Mitcham, JT Nichol and MH Scott.

Shortly before these financial statements were approved, notification was received of another substantial legacy. As the testator passed away prior to the end of the period to which the financial statements relate, an amount of £200k has been accrued and included in amounts receivable in accordance with the Statement of Recommended Practice referred to above. Full details, including any further amount received, will be included in the financial statements for 2023/24. The Trustees are very appreciative of these substantial bequests.

The Trustees are currently considering the possible opportunities generated by the legacy income which, in the interim, has been treated in a manner consistent with the policy described above. This has enabled them to increase the level of support which the Club provides to visually impaired cricket clubs and to meet all qualifying requests for funding during 2022/23, while still leaving reserves of £462k to carry forward to future years. A full list of grants approved during the year, totalling £172k, is set out in note 10 to the accounts.

In recent years, the Trustees have elected to take advantage of the available audit exemption and have the accounts independently examined instead. This has resulted in significant cost savings and the Trustees have decided to continue with this policy.

#### **Plans for Future Periods**

The Trustees aim to review the Club's promotional and fundraising activities and to broaden the geographical range of organisations which it supports, consistent with the general policy described above.

#### **Structure, Governance and Management**

The Club is an unincorporated association, governed by a set of rules last amended on 20 February 2006, and is a registered charity number 285285. The officers of the Club and the other Trustees are appointed by a majority resolution of the Trustees and may be removed by a similar such resolution. Induction for new Trustees is achieved through attendance at Trustee meetings prior to appointment and through discussion with individual officers.

At the annual Trustees' meeting, the Trustees agree the broad strategy and areas of activity of the Club and consider applications for grants in the context of agreed criteria and current financial projections. The day to day administration of the Club and the processing and handling of grant applications prior to consideration by the Trustees is delegated to the Chair, the Hon Secretary and the Hon Treasurer.

During the year the Trustees reviewed the role descriptions of the Patron and officers and decided to seek additional Trustees. They are pleased to welcome Tim Kelleher, who now chairs the Board of Trustees, and Clive Fieth. In the Trustees' opinion these appointments will strengthen the Club's external relations and the accountability of individual Trustees and grant recipients.

## THE PRIMARY CLUB

### REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2023

---

#### **Risk Management**

The Trustees have considered the major risks to which the Club is exposed and have established systems and procedures (including documentation and financial controls) which they deem appropriate to the size, prominence and financial standing of the Club.

#### **Key management personnel remuneration**

The Trustees consider the Board of Trustees as comprising the key management personnel of the Club in charge of directing and controlling the charity and running and operating the Club on a day to day basis. All Trustees give their time freely and no trustee remuneration was paid in the year. Information relating to trustee expenses and related party transactions is disclosed in note 3 to the accounts.

#### **Legal and Administrative Information**

##### Patron

Derek Underwood MBE

##### Trustees

The Trustees who served during the year were as follows: -

Tim Kelleher, Chair (appointed 16 November 2022)

Chris Larlham, Honorary Secretary

Ross Midgley, Honorary Treasurer

Peter Baxter

Mike Brace CBE

Andrew Dixon

Paul Doyle

Clive Fieth (appointed 16 November 2022)

Lydia Greenway

Euan Spence

John Stern

Adrian Thomas

##### Independent Examiner

Andrew Croxford CA  
Thomson Cooper  
3 Castle Court  
Carnegie Campus  
Dunfermline  
KY11 8PB

##### Bankers

Barclays Bank PLC  
1 Churchill Place  
London  
E14 5HP

##### Principal Office

PO Box 12121  
Saffron Walden  
Essex  
CB10 2ZF

##### Charity Registration Number

285285

**THE PRIMARY CLUB**

**REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2023**

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**Statement of Trustees' Responsibilities**

The Trustees are responsible for preparing the financial statements in accordance with applicable law and United Kingdom Accounting Standards (Generally Accepted Accounting Practice).

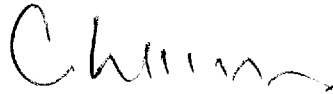
The law applicable to charities in England and Wales requires the Trustees to prepare accounts for each financial year which give a true and fair view of state of affairs of the charity and of its incoming resources and application of resources for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently,
- observe the methods and principles in the Charities SORP,
- make judgements and estimates that are reasonable and prudent,
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements,
- prepare the accounts on the going concern basis unless it is inappropriate to assume that the charity will continue on that basis.

The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the accounts comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008 and the provisions of the Club rules. The Trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on 14 September 2023 and signed on their behalf by:

Chris Larlham  
Honorary Secretary



## THE PRIMARY CLUB

### INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE PRIMARY CLUB

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I report to the trustees on my examination of the accounts of The Primary Club for the year ended 31 March 2023.

#### Responsibilities and basis of report

As the charity trustees of The Primary Club 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 Primary Club'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

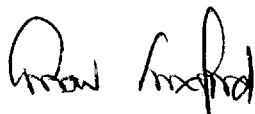
The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Accountants of Scotland.

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 Primary Club 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.

Signed:



Name: Andrew Croxford

Relevant professional qualification or membership of professional bodies: Member of The Institute of Chartered Accountants of Scotland

Address: Thomson Cooper  
3 Castle Court  
Dunfermline  
Fife  
KY11 8PB

14 September 2023

THE PRIMARY CLUB

STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Unrestricted Funds 2023 £	Unrestricted Funds 2022 £
<b>Income</b>			
<b>Donations</b>			
Joining subscriptions and members' regular donations		98,139	114,204
Substantial non-recurring donations and legacies		407,635	19,978
Tax claim under Gift Aid		19,535	21,571
<b>Activities for generating funds</b>			
Sales of merchandise		4,389	5,040
Fundraising events		-	-
<b>Investment income</b>			
Interest receivable		648	48
<b>Total Income</b>		<u>530,346</u>	<u>160,841</u>
<b>Expenditure</b>			
<b>Costs of raising funds</b>			
Cost of ties and brooches		254	743
Cost of merchandise sold		3,192	3,767
Publicity and administration		9,372	10,510
<b>Expenditure on Charitable activities</b>			
Grants awarded	10	<u>162,657</u>	<u>141,350</u>
<b>Total Expenditure</b>		<u>175,475</u>	<u>156,370</u>
Net expenditure and net movement in funds		354,871	4,471
<b>Reconciliation of funds</b>			
Total funds brought forward		<u>107,027</u>	<u>102,556</u>
Total funds carried forward		<u>461,898</u>	<u>107,027</u>

The Statement of Financial Activities includes all gains and losses recognised in the year.

All incoming resources and resources expended derive from continuing activities and relate solely to unrestricted funds.

The notes on pages 8 to 12 form part of these accounts.

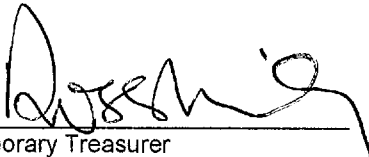
THE PRIMARY CLUB

BALANCE SHEET  
AS AT 31 MARCH 2023

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	Notes	2023 £	2022 £
<b>Current Assets</b>			
Stock	6	4,385	3,411
Debtors	7	234,455	8,415
Cash at bank		224,558	96,521
		<hr/>	<hr/>
		463,398	108,347
<b>Creditors:</b> Amounts falling due within one year	8	<hr/> 1,500	<hr/> 1,320
<b>Net Assets</b>		<hr/> 461,898	<hr/> 107,027
<b>Funds</b>			
Unrestricted funds	9	<hr/> 461,898	<hr/> 107,027

The accounts were approved by the Trustees on 14 September 2023 and signed on their behalf by:

  
\_\_\_\_\_  
Honorary Treasurer

Ross Midgley FCA

The notes on pages 8 to 12 form part of these accounts.

1. **Accounting Policies**

- a) *Basis of preparation and assessment of going concern*  
The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) (effective 1 January 2019) and the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

The Trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern. The Trustees have considered a period of twelve months from the date of approval of the accounts.

- b) *Fund Accounting*  
Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal. The charity currently holds no restricted funds.

- c) *Income*  
All incoming resources are recognised in the year to which they relate, when there is sufficient evidence to provide the necessary certainty that the income will be received and the value of the incoming resources can be measured with sufficient reliability.

- d) *Expenses*  
Expenditure is recognised on an accruals basis as a liability is incurred.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity.

Grants payable are payments made to third parties in the furtherance of the charitable objectives of the charity. They are accounted for when the recipient has a reasonable expectation that they will receive the grant and the Trustees have agreed to pay the grant without condition.

## THE PRIMARY CLUB

### NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2023

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#### 2. Taxation

As the charity is recognised by the Inland Revenue there is no liability to taxation.

#### 3. Trustee Remuneration and Related Party Transactions

None of the Trustees received remuneration during the year (2022 – nil).

#### 4. Net Outgoing Resources

	2023 £	2022 £
Net incoming resources for the year is stated after charging:		
Independent Examiner's Remuneration	1,500	1,320

#### 5. Analysis of Expenditure on Charitable Activities

	Basis of Allocation	Provision of Core Objectives £	Governance £	2023 £	2022 £
Cost of ties & brooches sold	Direct	254	-	254	743
Cost of merchandise sold	Direct	3,192	-	3,192	3,767
Publicity and administration	Direct	-	9,372	9,372	10,510
Grants	Direct	162,657	-	162,657	141,350
		166,103	9,372	175,475	156,370

All grants paid are institutional, with none paid to individuals. An analysis of amounts paid is included in Note 10.

#### 6. Stock

	2023 £	2022 £
Ties & brooches	3,323	2,420
Merchandise for sale to members	1,062	991
	4,385	3,411

THE PRIMARY CLUB

NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 MARCH 2023

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7. Debtors

	2023 £	2022 £
Tax recoverable under Gift Aid	11,773	5,643
Legacies	220,472	2,772
Prepayments and Accrued Income	2,210	-
	<u>234,455</u>	<u>8,415</u>

8. Creditors: Amounts Falling Due within One Year

	2023 £	2022 £
Grants payable	-	-
Accruals and deferred income	1,500	1,320
	<u>1,500</u>	<u>1,320</u>

9. Unrestricted Funds

	£
At 1 April 2022	107,027
Movement in funds for the year	<u>354,871</u>
At 31 March 2023	<u>461,898</u>

**THE PRIMARY CLUB**

**NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 MARCH 2023**

**10. Grants approved**

Beneficiary	Purpose of grant	2023 £	2022 £
Airdire Coatbridge VICC	Set up costs and equipment	5,000	-
Berkshire County Blind Society	Season expenses	3,500	6,000
Birmingham Goalball Club	Season expenses	3,000	2,000
Birmingham Sports Club	Season expenses - futsal	3,000	3,000
Birmingham Stars VICC	Season expenses	3,500	2,500
Blind Cricket England & Wales	Equipment, development programme, PC Cup	17,800	17,300
Bradford & District VICC	Season expenses	3,500	3,000
Braille Chess Association	Coaching, chess sets and clocks	3,700	-
British Blind Sport	Archery and tenpin bowling	10,320	9,250
Cambridge Dons	Goalball expenses	2,000	2,000
Cheshire Cobras VICC	Season expenses	3,500	3,000
Derbyshire Association for the Blind	"Active" programme	5,000	-
Derbyshire Owls VICC	Season expenses	-	1,500
Devon Bowling and Social Club	Season expenses	2,500	2,500
Devon Devils (SW Vipers) Bowling Club	Season expenses	2,500	-
Dorset Dolphins VICC	Season expenses and sports wheelchair	5,450	3,000
Durham VICC	Season expenses	3,000	3,000
English Blind Golf Association	Matchplay championship	3,500	3,500
Gloucestershire VICC	Season expenses	3,500	3,000
Hampshire VICC	Season expenses	3,500	-
Kent Spitfires VICC	Season expenses	3,500	3,000
Kingston-upon-Thames Association for the Blind	Ten pin bowling, cycling, swimming	-	3,000
Lancashire Lions VICC	Season expenses and goalball	5,000	4,300
Living Paintings	"Touch to See" book	-	6,000
London Futsal Club	Season expenses	3,000	3,000
London Sports Club	Swimming	1,000	1,000
Merseyside VIFC	Weekly sessions	4,000	-
Merton Sports & Social Club	Hall hire and insurance	1,850	1,000
Metro	Season expenses for two teams	7,000	6,000
Northants Steelbacks VICC	Season expenses	3,500	3,000
North West Scorpions FC	Season expenses	5,000	-
Open Country	Tandem to e-bike conversion	2,000	3,000
Outlook Trust	Residential weekend and sailing week	5,000	-
Royal National College, Hereford	Season expenses	-	2,800
SAVI Northwest	Venue hire and equipment	6,000	5,000
Sheffield Royal Society for the Blind	Shooting	-	4,000
Somerset VICC	Season expenses	3,500	3,000
Staffs Wolves VICC	Season expenses	3,500	3,000
Surrey VICC	Season expenses	3,500	2,750
Sussex Sharks VICC	Season expenses	3,500	3,000
Tandeming Together	Tandem maintenance and expenses	4,000	4,000
Taunton Deane VI Bowls	Season expenses and equipment	2,000	2,000
VIB Somerset	Bowling Club season expenses	2,000	2,000
Vision of Adventure	Canoeing and cycling	3,000	1,400
Wavertree CC	Season expenses	3,250	2,700
West Glamorgan Sports Club	Tournament expenses	2,300	1,850
Worcs Elizabethans VICC	Season expenses	3,500	3,000
Yorkshire VICC	Season expenses	3,500	3,000
		<u>172,170</u>	<u>141,350</u>

THE PRIMARY CLUB

NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 MARCH 2023

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10. Grants approved (continued)

Analysis of movement in grant creditor

	2023 £	2022 £
Grants payable at the beginning of the year	-	-
Adjustments to grants approved in previous year	(9,513)	-
New grants approved during the year	172,170	141,350
Grants paid during the year	<u>(162,657)</u>	<u>(141,350)</u>
Grants payable at the end of the year (Note 8)	<u>-</u>	<u>-</u>

## THE PRIMARY CLUB

### DETAILED INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2023

	2023 £	2022 £
<b>Income</b>		
Joining subscriptions and members' regular donations	98,139	114,204
Substantial non-recurring donations and legacies	407,635	19,978
Tax claim under Gift Aid	19,535	21,571
Sales of merchandise	4,389	5,040
Fundraising events	-	-
Interest receivable	648	48
	<u>530,346</u>	<u>160,841</u>
<b>Expenses</b>		
Cost of ties and brooches	254	743
Cost of merchandise sold	3,192	3,767
Members' newsletter	5,768	5,889
Administrative costs	657	1,566
Independent Examination	1,500	1,320
Bank and collection charges	1,447	1,549
Miscellaneous costs	-	186
	<u>12,818</u>	<u>15,020</u>
Surplus before grants	517,528	145,821
Grants, net of adjustments for prior years	<u>162,657</u>	<u>141,350</u>
Surplus for the year	<u>354,871</u>	<u>4,471</u>

**THE PRIMARY CLUB**

England & Wales - Charity number 285285

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# Accounts

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**Registered Charity No. 285285**

**THE PRIMARY CLUB**  
**REPORT AND ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2022**

# THE PRIMARY CLUB

## ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022

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Detailed Income and Expenditure Account	13

## **THE PRIMARY CLUB**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2022**

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#### **Report of the Trustees**

The Trustees present their annual report and financial statements for the year ended 31 March 2022. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard (FRS102) applicable in the UK and Republic of Ireland (effective 1 January 2019).

#### **Objectives and Activities for the public benefit**

The Primary Club ("the Club") exists to provide for the sporting and recreational needs of the blind and partially sighted throughout the UK. Most of the Club's income comes from members' donations supplemented by legacies and is used to support a wide variety of projects. The Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Club's aims and objectives and in planning its future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives which they have set.

The Trustees have full discretion over which projects will be supported. In exercising that discretion, they have regard to the following criteria:

- All projects must relate clearly to the sporting and/or recreational needs of the blind and partially sighted.
- The Trustees generally prefer to support 'grass roots' and 'start up' activities rather than, for example, international teams of visually impaired sportsmen and women.
- The Trustees generally prefer to fund the whole of the cost of a project, even where this is spread across two or more years, rather than to be one of a number of contributors.
- The Trustees generally prefer to support running costs or the purchase of equipment, as distinct from items which will significantly increase the recipient's long-term asset base.
- While there is no geographical limitation to the support which can be provided anywhere within the UK, the Trustees are keen to encourage applications from clubs and schools in Scotland, Wales and Northern Ireland which are under-represented at the moment.

The Trustees give their time voluntarily to help meet the objectives of the Club. They receive no remuneration or expenses.

#### **Monitoring achievement**

The Club's success is evaluated by measuring the proportion of total income which is devoted to grant making activities and the number and amount of grants made in each year. However, because income is derived overwhelmingly from donations and legacies which are by their nature unpredictable, it is not appropriate to set targets against which overall financial performance can be monitored. The Trustees review each grant application in detail and ask recipients to provide evidence of how past grants have been used. They report their general conclusions to members in the annual newsletter, which includes appropriate 'case studies', as well as via the Club's website.

#### **Business and Financial Review**

The results for the year are set out on page 6 of the accounts. The Trustees consider the state of affairs of the Club to be satisfactory.

## **THE PRIMARY CLUB**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2022**

---

#### **Business and Financial Review (continued)**

The Club's principal funding sources are currently membership subscriptions and donations, supplemented by legacies. All funds are kept in current accounts and interest-bearing deposits. In principle, and subject to suitable applications for support being received, the Trustees aim to distribute the regular income received each year and not to maintain reserves beyond what is needed for administration. However, because legacy income is unpredictable, the Trustees have formulated a policy of retaining a proportion of any substantial legacies received and distributing this over a period in order to avoid excessive fluctuations in the support which the Club is able to provide. Under current accounting practice, this will result in surpluses being reported in those years when substantial legacy income is recognised, followed by deficits in the years when it is used to augment the distribution of regular income.

Last year, the Trustees considered their response to the lower level of grant requests arising from the impact of COVID-19 on sport and recreation generally. They decided that the higher than normal surplus arising in 2020/21 should be treated in a manner consistent with the policy described above, in order to enable the Club to respond appropriately when VI sport eventually resumed. This prudent approach has enabled the Trustees to meet all qualifying requests for funding during 2021/22, while leaving reserves of £107k to carry forward to future years. A full list of grants approved during the year, totalling £141k, is set out in note 10 to the accounts.

The results for the year ended 31 March 2022, set out on page 6, include a legacy of £20k from the late Mary Garland. The Trustees have also recently been notified of a probable legacy of some £150k. Because the testator passed away after the end of the period to which these accounts relate, this legacy falls to be included in the accounts for the following year. The Trustees are very appreciative of these substantial bequests.

In recent years, the Trustees have elected to take advantage of the available audit exemption and have the accounts independently examined instead. This has resulted in significant cost savings and the Trustees have decided to continue with this policy.

#### **Plans for Future Periods**

The Trustees aim to continue the Club's promotional and fundraising activities and to broaden the geographical range of organisations which it supports, consistent with the general policy described above.

#### **Structure, Governance and Management**

The Club is an unincorporated association, governed by a set of rules last amended on 20 February 2006 and is a registered charity number 285285. The officers of the Club and the other Trustees are appointed by a majority resolution of the Trustees and may be removed by a similar such resolution. Induction for new Trustees is achieved through attendance at Trustee meetings prior to appointment and through discussion with individual officers.

At the annual Trustees' meeting, the Trustees agree the broad strategy and areas of activity of the Club and consider applications for grants in the context of agreed criteria and current financial projections. The day to day administration of the Club and the processing and handling of grant applications prior to consideration by the Trustees is delegated to the Hon Secretary and the Hon Treasurer.

#### **Risk Management**

The Trustees have considered the major risks to which the Club is exposed and have established systems and procedures (including documentation and financial controls) which they deem appropriate to the size, prominence and financial standing of the Club.

## THE PRIMARY CLUB

### REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2022

---

#### Key management personnel remuneration

The Trustees consider the Board of Trustees as comprising the key management personnel of the Club in charge of directing and controlling the charity and running and operating the Club on a day to day basis. All Trustees give their time freely and no trustee remuneration was paid in the year. Details of trustee expenses and related party transactions are disclosed in note 3 to the accounts.

#### Legal and Administrative Information

##### Patron

Derek Underwood MBE

##### Trustees

The Trustees who served during the year were as follows: -

Chris Larlham, Honorary Secretary

Ross Midgley, Honorary Treasurer

Warwick Armstrong

Peter Baxter

Mike Brace CBE

Andrew Dixon

Paul Doyle

Lydia Greenway

Euan Spence

John Stern

Adrian Thomas

Prior to the Trustees' meeting on 28 February 2022, Warwick Armstrong gave notice of his decision to retire as a Trustee with effect from the conclusion of that meeting. The Trustees would like to express their appreciation for his valuable service to the Club over a 20 year period.

Independent Examiner

Andrew Croxford CA  
Thomson Cooper  
3 Castle Court  
Carnegie Campus  
Dunfermline  
KY11 8PB

Bankers

Barclays Bank PLC  
12A Market Place  
Saffron Walden  
CB10 1HR

Principal Office

PO Box 12121  
Saffron Walden  
Essex  
CB10 2ZF

Charity Registration Number

285285

## THE PRIMARY CLUB

### REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2022

---

#### Statement of Trustees' Responsibilities

The Trustees are responsible for preparing the financial statements in accordance with applicable law and United Kingdom Accounting Standards (Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the Trustees to prepare accounts for each financial year which give a true and fair view of state of affairs of the charity and of its incoming resources and application of resources for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently,
- observe the methods and principles in the Charities SORP,
- make judgements and estimates that are reasonable and prudent,
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements,
- prepare the accounts on the going concern basis unless it is inappropriate to assume that the charity will continue on that basis.

The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the accounts comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008 and the provisions of the Club rules. The Trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on 22 June 2022 and signed on their behalf by:

(sgd) C Larlham

Chris Larlham  
Honorary Secretary

## THE PRIMARY CLUB

### INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE PRIMARY CLUB

---

I report to the trustees on my examination of the accounts of The Primary Club for the year ended 31 March 2022.

#### **Responsibilities and basis of report**

As the charity trustees of The Primary Club 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 Primary Club'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**

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 Primary Club 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.

Signed: (sgd) A Croxford

Name: Andrew Croxford

Relevant professional qualification or membership of professional bodies: Member of the Institute of Chartered Accountants of Scotland

Address: Thomson Cooper  
3 Castle Court  
Dunfermline  
Fife  
KY11 8PB

22 June 2022

## THE PRIMARY CLUB

### STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2022

	Notes	Unrestricted Funds 2022 £	Unrestricted Funds 2021 £
<b>Income</b>			
<b>Donations</b>			
Joining subscriptions and members' regular donations		114,204	107,216
Substantial non-recurring donations and legacies		19,978	-
Tax claim under Gift Aid		21,571	22,756
<b>Activities for generating funds</b>			
Sales of merchandise		5,040	6,105
Fundraising events		-	-
<b>Investment income</b>			
Interest receivable		48	64
<b>Total Income</b>		<b>160,841</b>	<b>136,141</b>
<b>Expenditure</b>			
<b>Costs of raising funds</b>			
Cost of ties and brooches		743	1,262
Cost of merchandise sold		3,767	3,900
Publicity and administration		10,510	10,247
<b>Expenditure on Charitable activities</b>			
Grants awarded	10	141,350	36,697
<b>Total Expenditure</b>		<b>156,370</b>	<b>52,106</b>
Net expenditure and net movement in funds		4,471	84,035
<b>Reconciliation of funds</b>			
Total funds brought forward		102,556	18,521
Total funds carried forward		107,027	102,556

The Statement of Financial Activities includes all gains and losses recognised in the year.

All incoming resources and resources expended derive from continuing activities and relate solely to unrestricted funds.

The notes on pages 8 to 12 form part of these accounts.

## THE PRIMARY CLUB

### BALANCE SHEET AS AT 31 MARCH 2022

---

	Notes	2022 £	2021 £
<b>Current Assets</b>			
Stock	6	3,411	2,666
Debtors	7	8,415	6,367
Cash at bank		96,521	94,843
		<hr/>	<hr/>
		108,347	103,876
<b>Creditors:</b> Amounts falling due within one year	8	<hr/> 1,320	<hr/> 1,320
<b>Net Assets</b>		<hr/> 107,027	<hr/> 102,556
<b>Funds</b>			
Unrestricted funds	9	<hr/> 107,027	<hr/> 102,556

The accounts were approved by the Trustees on 22 June 2022 and signed on their behalf by:

(sgd) R Midgley\_\_\_\_\_ Ross Midgley FCA

Honorary Treasurer

The notes on pages 8 to 12 form part of these accounts.

## THE PRIMARY CLUB

### NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022

---

#### 1. Accounting Policies

- a) *Basis of preparation and assessment of going concern*  
The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) (effective 1 January 2019) and the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

The Trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern. The Trustees have considered a period of twelve months from the date of approval of the accounts.

- b) *Fund Accounting*  
Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal. The charity currently holds no restricted funds.

- c) *Income*  
All incoming resources are recognised in the year to which they relate, when there is sufficient evidence to provide the necessary certainty that the income will be received and the value of the incoming resources can be measured with sufficient reliability.

- d) *Expenses*  
Expenditure is recognised on an accruals basis as a liability is incurred.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the independent examination fees and costs linked to the strategic management of the charity.

Grants payable are payments made to third parties in the furtherance of the charitable objectives of the charity. They are accounted for when the recipient has a reasonable expectation that they will receive the grant and the Trustees have agreed to pay the grant without condition.

## THE PRIMARY CLUB

### NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022

---

#### 2. Taxation

As the charity is recognised by the Inland Revenue there is no liability to taxation.

#### 3. Trustee Remuneration and Related Party Transactions

None of the Trustees received remuneration during the year (2021 – nil).

#### 4. Net Outgoing Resources

	2022 £	2021 £
Net incoming resources for the year is stated after charging:		
Independent Examiner's Remuneration	1,320	1,320

#### 5. Analysis of Expenditure on Charitable Activities

	Basis of Allocation	Provision of Core Objectives £	Governance £	2022 £	2021 £
Cost of ties & brooches sold	Direct	743	-	743	1,262
Cost of merchandise sold	Direct	3,767	-	3,767	3,900
Publicity and administration	Direct	-	10,510	10,510	10,247
Grants	Direct	141,350	-	141,350	36,697
		145,860	10,510	156,370	52,106

All grants paid are institutional, with none paid to individuals. An analysis of amounts paid is included in Note 10.

#### 6. Stock

	2022 £	2021 £
Ties & brooches	2,420	1,860
Merchandise for sale to members	991	806
	3,411	2,666

**THE PRIMARY CLUB**

**NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 MARCH 2022**

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**7. Debtors**

	2022 £	2021 £
Tax recoverable under Gift Aid	5,643	4,286
Legacies	-	2,081
Prepayments and Accrued Income	2,772	-
	<u>8,415</u>	<u>6,367</u>

**8. Creditors: Amounts Falling Due within One Year**

	2022 £	2021 £
Grants payable	-	-
Accruals and deferred income	1,320	1,320
	<u>1,320</u>	<u>1,320</u>

**9. Unrestricted Funds**

	£
At 1 April 2021	102,556
Movement in funds for the year	<u>4,471</u>
At 31 March 2022	<u>107,027</u>

## THE PRIMARY CLUB

### NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022

#### 10. Grants approved

		2022 £	2021 £
<b>Beneficiary</b>	<b>Purpose of grant</b>		
Berkshire County Blind Society (Berkshire Stags VICC)	Season expenses;	6,000	1,500
Birmingham Goalball Club	Futsal	2,000	3,000
Birmingham Sports Club	Futsal and goalball	3,000	-
Birmingham Stars VICC	Season expenses	2,500	-
Blind Cricket England & Wales	Equipment, development programme, PC Cup	17,300	-
Bradford & District VICC	Season expenses	3,000	1,000
Braille Chess Association	Chess sets and clocks	-	3,000
British Blind Sport	Carious including knockout cup	9,250	2,400
Cambridge Dons	Goalball expenses	2,000	2,000
Cheshire Cobras VICC	Season expenses	3,000	-
Croydon Vision	'Fit & Fun' programme	-	1,300
Derbyshire Owls VICC	Season expenses	1,500	-
Devon Bowling and Social Club	Season expenses	2,500	1,500
Dorset Dolphins VICC	Season expenses	3,000	-
Durham VICC	Season expenses	3,000	2,000
English Blind Golf Association	Matchplay championship	3,500	-
Gloucestershire VICC	Season expenses	3,000	-
Kent Spitfires VICC	Season expenses	3,000	-
Kingston-upon-Thames Association for the Blind	Ten pin bowling, cycling, swimming	3,000	-
Lancashire Lions VICC	Season expenses and goalball	4,300	1,000
Living Paintings	"Touch to See" book	6,000	-
London Futsal Club	Season expenses	3,000	-
London Sports Club	Swimming	1,000	500
Merton Sports & Social Club	Hall hire and insurance	1,000	1,000
Metro	Season expenses for two teams	6,000	-
Northants Steelbacks VICC	Season expenses	3,000	175
North West Scorpions FC	Season expenses	-	-
Open Country Recreational Club for the Blind	Helmets, rear lights and tabards Transport for rambling weekends Season expenses	3,000 - -	2,000 1,500 -
Royal National College, Hereford	(reimbursement)	2,800	(2,353)
SAVI Northwest	Venue hire and equipment	5,000	2,500
Seashell Trust	Trampoline	-	5,000
Sheffield Royal Society for the Blind	Shooting	4,000	-
Somerset VICC	Season expenses	3,000	150
Staffs Wolves VICC	Season expenses	3,000	-
Surrey VICC	Season expenses	2,750	325
Sussex Sharks VICC	Season expenses	3,000	-
Tandeming Together	Tandem purchase and expenses	4,000	3,600
Taunton Deane VI Bowls	Season expenses and equipment	2,000	-
VIB Somerset	Bowling Club season expenses	2,000	-
Vision of Adventure	Rock climbing weekend	1,400	-
Wavertree CC	Season expenses	2,700	1,600
West Glamorgan Sports Club	Tournament expenses	1,850	1,500
Worcs Elizabethans VICC	Season expenses	3,000	-
Yorkshire VICC	Season expenses	3,000	500
		141,350	36,697

**THE PRIMARY CLUB**

**NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 MARCH 2022**

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**10. Grants approved (continued)**

**Analysis of movement in grant creditor**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Grants payable at the beginning of the year	-	9,650
Adjustments to grants approved in previous year	-	(2,353)
New grants approved during the year	141,350	39,050
Grants paid during the year	(141,350)	(46,347)
	<hr/>	<hr/>
Grants payable at the end of the year (Note 8)	-	-

## THE PRIMARY CLUB

### DETAILED INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2022

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	2022 £	2021 £
<b><u>Income</u></b>		
Joining subscriptions and members' regular donations	114,204	107,216
Substantial non-recurring donations and legacies	19,978	-
Tax claim under Gift Aid	21,571	22,756
Sales of merchandise	5,040	6,105
Fundraising events	-	-
Interest receivable	48	64
	<hr/>	<hr/>
	160,841	136,141
<b><u>Expenses</u></b>		
Cost of ties and brooches	743	1,262
Cost of merchandise sold	3,767	3,900
Members' newsletter	5,889	6,262
Administrative costs	1,752	1,611
Independent Examination	1,320	1,320
Bank and collection charges	1,549	1,054
	<hr/>	<hr/>
	15,020	15,409
Surplus before grants	145,821	120,732
Grants, net of adjustments for prior years	<hr/>	<hr/>
	141,350	36,697
Surplus for the year	<hr/>	<hr/>
	4,471	84,035

**THE PRIMARY CLUB**

England & Wales - Charity number 285285

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# Accounts

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**Registered Charity No. 285285**

**THE PRIMARY CLUB**  
**REPORT AND ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2021**

# THE PRIMARY CLUB

## ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021

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Detailed Income and Expenditure Account	13

## **THE PRIMARY CLUB**

### **ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021**

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#### **Report of the Trustees**

The Trustees present their annual report and financial statements for the year ended 31 March 2021. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard (FRS102) applicable in the UK and Republic of Ireland (effective 1 January 2019).

#### **Objectives and Activities for the public benefit**

The Primary Club ("the Club") exists to provide for the sporting and recreational needs of the blind and partially sighted throughout the UK. Most of the Club's income comes from members' donations supplemented by legacies and is used to support a wide variety of projects. The Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Club's aims and objectives and in planning its future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives which they have set.

The Trustees have full discretion over which projects will be supported. In exercising that discretion, they have regard to the following criteria:

- All projects must relate clearly to the sporting and/or recreational needs of the blind and partially sighted.
- The Trustees generally prefer to support 'grass roots' and 'start up' activities rather than, for example, international teams of visually impaired sportsmen and women.
- The Trustees generally prefer to fund the whole of the cost of a project, even where this is spread across two or more years, rather than to be one of a number of contributors.
- The Trustees generally prefer to support running costs or the purchase of equipment, as distinct from items which will significantly increase the recipient's long-term asset base.
- While there is no geographical limitation to the support which can be provided anywhere within the UK, the Trustees are keen to encourage applications from clubs and schools in Scotland, Wales and Northern Ireland which are under-represented at the moment.

The Trustees give their time voluntarily to help meet the objectives of the Club. They receive no remuneration or expenses.

#### **Monitoring achievement**

The Club's success is evaluated by measuring the proportion of total income which is devoted to grant making activities and the number and amount of grants made in each year. However, because income is derived overwhelmingly from donations and legacies which are by their nature unpredictable, it is not appropriate to set targets against which overall financial performance can be monitored. The Trustees review each grant application in detail and ask recipients to provide evidence of how past grants have been used. They report their general conclusions to members in the annual newsletter, which includes appropriate 'case studies', as well as via the Club's website.

#### **Business and Financial Review**

The results for the year are set out on page 6 of the accounts. The Trustees consider the state of affairs of the Club to be satisfactory.

## **THE PRIMARY CLUB**

### **ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021**

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#### **Business and Financial Review (continued)**

The Club's principal funding sources are currently membership subscriptions and donations, supplemented by legacies. All funds are kept in current accounts and interest-bearing deposits. In principle, and subject to suitable applications for support being received, the Trustees aim to distribute the regular income received each year and not to maintain reserves beyond what is needed for administration. However, because legacy income is unpredictable, the Trustees have formulated a policy of retaining a proportion of any substantial legacies received and distributing this over a period in order to avoid excessive fluctuations in the support which the Club is able to provide. Under current accounting practice, this will result in surpluses being reported in those years when substantial legacy income is recognised, followed by deficits in the years when it is used to augment the distribution of regular income.

Due to the impact of COVID-19 on sport and recreation generally, the Trustees did not receive the usual number or level of grant requests, with the result that a much higher than normal surplus has arisen during the year. The Trustees have carefully considered their response to this unprecedented situation and have come to the conclusion that the surplus should be treated consistently with the policy described above. The Trustees consider that, when VI sport eventually resumes, there will be a greater need than ever for the Club's funding and that this prudent approach will enable them to respond appropriately.

Accordingly, net grants of almost £37,000 were awarded in support of a wide range of charitable projects and activities. A full list of grants approved during the year is set out in note 10 to the accounts.

In the previous year, the Trustees took advantage of the available audit exemption and to have the accounts independently examined instead. This resulted in a significant cost saving and the Trustees have decided to continue with this change.

#### **Plans for Future Periods**

The Trustees aim to continue the Club's promotional and fundraising activities and to broaden the geographical range of organisations which it supports, consistent with the general policy described above.

#### **Structure, Governance and Management**

The Club is an unincorporated association, governed by a set of rules last amended on 20 February 2006 and is a registered charity number 285285. The officers of the Club and the other Trustees are appointed by a majority resolution of the Trustees and may be removed by a similar such resolution. Induction for new Trustees is achieved through attendance at Trustee meetings prior to appointment and through discussion with individual officers.

At the annual Trustees' meeting, the Trustees agree the broad strategy and areas of activity of the Club and consider applications for grants in the context of agreed criteria and current financial projections. The day to day administration of the Club and the processing and handling of grant applications prior to consideration by the Trustees is delegated to the Hon Secretary and the Hon Treasurer.

#### **Risk Management**

The Trustees have considered the major risks to which the Club is exposed and have established systems and procedures (including documentation and financial controls) which they deem appropriate to the size, prominence and financial standing of the Club.

#### **Key management personnel remuneration**

The Trustees consider the Board of Trustees as comprising the key management personnel of the Club in charge of directing and controlling the charity and running and operating the Club on a day to day basis. All Trustees give their time freely and no trustee remuneration was paid in the year. Details of trustee expenses and related party transactions are disclosed in note 3 to the accounts.

## THE PRIMARY CLUB

### REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2021

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#### Legal and Administrative Information

##### Patron

Derek Underwood MBE

##### Trustees

The Trustees who served during the year were as follows: -

Chris Larlham, Honorary Secretary

Ross Midgley, Honorary Treasurer

Warwick Armstrong

Peter Baxter

Mike Brace CBE

Andrew Dixon

Paul Doyle

Lydia Greenway

Euan Spence

John Stern

Adrian Thomas

Independent Examiner

Andrew Croxford CA  
Thomson Cooper  
3 Castle Court  
Carnegie Campus  
Dunfermline  
KY11 8PB

Bankers

Barclays Bank PLC  
12A Market Place  
Saffron Walden  
CB10 1HR

Principal Office

PO Box 12121  
Saffron Walden  
Essex  
CB10 2ZF

Charity Registration Number

285285

## THE PRIMARY CLUB

### REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2021

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#### Statement of Trustees' Responsibilities

The Trustees are responsible for preparing the financial statements in accordance with applicable law and United Kingdom Accounting Standards (Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the Trustees to prepare accounts for each financial year which give a true and fair view of state of affairs of the charity and of its incoming resources and application of resources for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently,
- observe the methods and principles in the Charities SORP,
- make judgements and estimates that are reasonable and prudent,
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements,
- prepare the accounts on the going concern basis unless it is inappropriate to assume that the charity will continue on that basis.

The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the accounts comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008 and the provisions of the Club rules. The Trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on 28 May 2021 and signed on their behalf by:

(sgd) C Larlham

Chris Larlham  
Honorary Secretary

## THE PRIMARY CLUB

### INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE PRIMARY CLUB

---

I report to the trustees on my examination of the accounts of The Primary Club for the year ended 31 March 2021.

#### **Responsibilities and basis of report**

As the charity trustees of The Primary Club 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 Primary Club'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**

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 Primary Club 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.

Signed: (sgd) A Croxford

Name: Andrew Croxford

Relevant professional qualification or membership of professional bodies: Member of the Institute of Chartered Accountants of Scotland

Address: Thomson Cooper  
3 Castle Court  
Dunfermline  
Fife  
KY11 8PB

28 May 2021

## THE PRIMARY CLUB

### STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted Funds 2021 £	Unrestricted Funds 2020 £
<b>Income</b>			
<b>Donations</b>			
Joining subscriptions and members' regular donations		107,216	104,697
Substantial non-recurring donations and legacies		-	4,059
Tax claim under Gift Aid		22,756	21,310
<b>Activities for generating funds</b>			
Sales of merchandise		6,105	6,223
Fundraising events		-	-
<b>Investment income</b>			
Interest receivable		64	180
<b>Total Income</b>		<b>136,141</b>	<b>136,469</b>
<b>Expenditure</b>			
<b>Costs of raising funds</b>			
Cost of ties and brooches		1,262	1,461
Cost of merchandise sold		3,900	4,329
Publicity and administration		10,247	10,514
<b>Expenditure on Charitable activities</b>			
Grants awarded	10	36,697	136,962
<b>Total Expenditure</b>		<b>52,106</b>	<b>153,266</b>
Net expenditure and net movement in funds		84,035	(16,797)
<b>Reconciliation of funds</b>			
Total funds brought forward		18,521	35,318
Total funds carried forward		102,556	18,521

The Statement of Financial Activities includes all gains and losses recognised in the year.

All incoming resources and resources expended derive from continuing activities and relate solely to unrestricted funds.

The notes on pages 8 to 11 form part of these accounts.

## THE PRIMARY CLUB

### BALANCE SHEET AS AT 31 MARCH 2021

---

	Notes	2021 £	2020 £
<b>Current Assets</b>			
Stock	6	2,666	2,380
Debtors	7	6,367	11,329
Cash at bank		94,843	15,782
		<hr/>	<hr/>
		103,876	29,491
<b>Creditors:</b> Amounts falling due within one year	8	1,320	10,970
		<hr/>	<hr/>
<b>Net Assets</b>		102,556	18,521
		<hr/>	<hr/>
<b>Funds</b>			
Unrestricted funds	9	102,556	18,521
		<hr/> <hr/>	<hr/> <hr/>

The accounts were approved by the Trustees on 28 May 2021 and signed on their behalf by:

\_\_(sgd) R Midgley\_\_ Ross Midgley FCA  
Honorary Treasurer

The notes on pages 8 to 11 form part of these accounts.

## THE PRIMARY CLUB

### NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021

---

#### 1. Accounting Policies

a) *Basis of preparation and assessment of going concern*

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) (effective 1 January 2019) and the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

The Trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern. The Trustees have considered a period of twelve months from the date of approval of the accounts.

b) *Fund Accounting*

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal. The charity currently holds no restricted funds.

c) *Income*

All incoming resources are recognised in the year to which they relate, when there is sufficient evidence to provide the necessary certainty that the income will be received and the value of the incoming resources can be measured with sufficient reliability.

d) *Expenses*

Expenditure is recognised on an accruals basis as a liability is incurred.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity.

Grants payable are payments made to third parties in the furtherance of the charitable objectives of the charity. They are accounted for when the recipient has a reasonable expectation that they will receive the grant and the Trustees have agreed to pay the grant without condition.

## THE PRIMARY CLUB

### NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021

---

#### 2. Taxation

As the charity is recognised by the Inland Revenue there is no liability to taxation.

#### 3. Trustee Remuneration and Related Party Transactions

None of the Trustees received remuneration during the year (2020 – nil).

#### 4. Net Outgoing Resources

	2021 £	2020 £
Net outgoing resources for the year is stated after charging:		
Independent Examiner's Remuneration	1,320	1,320

#### 5. Analysis of Expenditure on Charitable Activities

	Basis of Allocation	Provision of Core Objectives £	Governance £	2021 £	2020 £
Cost of ties & brooches sold	Direct	1,262	-	1,262	1,461
Cost of merchandise sold	Direct	3,900	-	3,900	4,329
Publicity and administration	Direct	-	10,247	10,247	10,514
Grants	Direct	36,697	-	36,697	136,962
		41,859	10,247	52,106	153,266

All grants paid are institutional, with none paid to individuals. An analysis of amounts paid is included in Note 10.

#### 6. Stock

	2021 £	2020 £
Ties & brooches	1,860	1,424
Merchandise for sale to members	806	956
	2,666	2,380

**THE PRIMARY CLUB**

**NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 MARCH 2021**

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**7. Debtors**

	2021 £	2020 £
Tax recoverable under Gift Aid	4,286	4,274
Legacies	2,081	3,700
Prepayments and Accrued Income	-	3,355
	<u>6,367</u>	<u>11,329</u>

**8. Creditors: Amounts Falling Due within One Year**

	2021 £	2020 £
Grants payable	-	9,650
Accruals and deferred income	1,320	1,320
	<u>1,320</u>	<u>10,970</u>

**9. Unrestricted Funds**

	£
At 1 April 2020	18,521
Movement in funds for the year	<u>84,035</u>
At 31 March 2021	<u>102,556</u>

## THE PRIMARY CLUB

### NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021

10. Grants approved		2021	2020
		£	£
Beneficiary	Purpose of grant		
Berkshire County Blind Society (Berkshire Stags VICC)	Season expenses	1,500	3,000
Birmingham Goalball Club	Goalball	3,000	-
Birmingham Sports Club	Futsal and goalball	-	6,000
Blind Cricket England & Wales	Equipment and development programme and women's VI team	-	10,500
Bradford & District VICC	Season expenses	1,000	3,000
Braille Chess Association	Chess sets and clocks	3,000	-
British Blind Sport	Various including knockout cup	2,400	8,980
Cambridge Dons	Goalball expenses	2,000	2,000
Cheshire Cobras VICC	Season expenses	-	3,000
Croydon Vision	'Fit & Fun' programme	1,300	-
Derbyshire Association for the Blind	Swimming and tenpin bowling	-	5,000
Derbyshire Owls VICC	Season expenses	-	3,000
Devon Bowling and Social Club	Season expenses	1,500	2,500
Devon Devils Bowling Club	Start up and season expenses	-	2,500
Dorset Dolphins VICC	Season expenses	-	3,000
Durham VICC	Season expenses	2,000	3,000
English Blind Golf Association	Matchplay championship	-	3,000
Gloucestershire VICC	Season expenses	-	3,000
Hampshire VICC	Season expenses	-	3,000
Kent Spitfires VICC	Season expenses	-	3,000
Lancashire Lions VICC	Season expenses and goalball	1,000	4,300
London Futsal Club	Season expenses	-	2,562
London Sports Club	Swimming	500	1,000
Merton Sports & Social Club	Hall hire and insurance	1,000	1,850
Metro	Season expenses for two teams	-	6,000
National Blind Tenpin Bowling Assoc.	Winter Trios League	-	2,500
Northants Steelbacks VICC	Season expenses	175	3,000
North West Scorpions FC	Season expenses	-	3,000
Open Country	Helmets, rear lights and tabards	2,000	1,700
Partially Sighted Football League	Tournament expenses	-	3,500
Recreational Club for the Blind	Transport for rambling weekends	1,500	-
Royal National College, Hereford	Return of funding	(2,353)	2,670
SAVI Northwest	Venue hire and equipment	2,500	3,000
Scottish Blind Golf Society	Strokeplay Championship	-	2,000
Seashell Trust	Trampoline	5,000	-
Somerset VICC	Season expenses	150	3,000
Staffs Wolves VICC	Season expenses	-	3,000
Surrey VICC	Season expenses	325	3,000
Sussex Sharks VICC	Season expenses	-	3,000
Tandeming Together	Tandem purchase and expenses	3,600	2,800
Taunton Deane VI Bowls	Season expenses and equipment	-	2,000
VIB Somerset	Bowling Club season expenses	-	2,000
Vision4Growth	Tennis tournament	-	1,300
Vision of Adventure	Rock climbing weekend	-	1,300
Wavertree CC	Season expenses	1,600	3,000
West Glamorgan Sports Club	Tournament expenses	1,500	2,000
Worcs Elizabethans VICC	Season expenses	-	3,000
Yorkshire VICC	Season expenses	500	3,000
		<b>36,697</b>	<b>136,962</b>

**THE PRIMARY CLUB**

**NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 MARCH 2021**

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**10. Grants approved (continued)**

**Analysis of movement in grant creditor**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Grants payable at the beginning of the year	9,650	21,930
Adjustments to grants approved in previous year	(2,353)	-
New grants approved during the year	39,050	136,962
Grants paid during the year	<u>(46,347)</u>	<u>(149,242)</u>
Grants payable at the end of the year (Note 8)	<u>-</u>	<u>9,650</u>

## THE PRIMARY CLUB

### DETAILED INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2021

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	2021 £	2020 £
<b><u>Income</u></b>		
Joining subscriptions and members' regular donations	107,216	104,697
Substantial non-recurring donations and legacies	-	4,059
Tax claim under Gift Aid	22,756	21,310
Sales of merchandise	6,105	6,223
Fundraising events	-	-
Interest receivable	64	180
	<hr/>	<hr/>
	136,141	136,469
<b><u>Expenses</u></b>		
Cost of ties and brooches	1,262	1,461
Cost of merchandise sold	3,900	4,329
Members' newsletter	6,262	6,478
Administrative costs	1,611	984
Independent Examination	1,320	1,460
Bank and collection charges	1,054	1,592
	<hr/>	<hr/>
	15,409	16,304
Surplus before grants	120,732	120,165
Grants, net of adjustments for prior years	36,697	136,962
	<hr/>	<hr/>
Surplus / (Deficit) for the year	84,035	(16,797)