

NORFOLK ZIPPER CLUB (CARDIAC PATIENTS ASSOCIATION)

England & Wales · Charity number 289532

Details

Status Registered

Legal form Other

Registered 1984-06-12

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

Contact

Address 11 Poringland Road
Stoke Holy Cross
Norwich
NR14 8NL

Phone 01508492876

Email secretary@norfolkzipperclub.org.uk

Website www.norfolkzipperclub.org.uk

Activities

Objects: TO RELIEVE CARDIAC PATIENTS WHO ARE SICK, CONVALESCENT, DISABLED, HANDICAPPED, INFIRM OR IN NEED OF ASSISTANCE AND TO SUPPORT THE CHARITABLE WORK OF PAPWORTH HOSPITAL AND OTHER CARDIAC UNITS.

Activities: Support Group to help others, and their families and friends, who have had, or about to have, cardiac surgery. Also to fund raise to purchase equipment for Royal Papworth Hospital.

Classification

- **How:** Provides Advocacy/advice/information
- **What:** The Advancement Of Health Or Saving Of Lives
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** PAPWORTH HOSPITAL CAMBRIDGE OTHER CARDIAC UNITS
- Norfolk
- Suffolk

Finances

Period end	Income	Expenditure	Assets	Employees
2025-04-05	£212,496	£57,584	-	-
2024-04-05	£28,535	£22,248	-	-
2023-04-05	£79,008	£78,269	-	-
2022-04-05	£18,726	£5,196	-	-
2021-04-05	£7,943	£611	-	-

Trustees

Name	Role	Appointed
BOB SPINKS	Chair	2013-02-03
Angela White		2025-06-25
Colin Robert Hill		2023-06-21
Douglas Mellor		2016-06-05
John Fiddy MBE		2025-06-25
John Fitchew		2014-06-01
Leonard Walter Thurston		2021-10-03
Martin Kenneth Hardy-Shepherd		2024-06-20
Peter Munday		2014-01-15
V M R COLE		1997-05-11

NORFOLK ZIPPER CLUB (CARDIAC PATIENTS ASSOCIATION)

England & Wales - Charity number 289532

Accounts

Minutes of the Norfolk Zipper Club AGM held at Poringland Community Centre on Wednesday, 25th June 2025

Apologies: Stephen Bridge

The minutes of the previous meeting were read, approved, and signed by the Chair and there were no matters arising.

Treasurer's Report

Doug said the accounts were passed to Paul Taylor, Club Accountant, and he thanked him for approval of the accounts, there were no issues found, and his report amounted to ten pages. These will be uploaded to the Charity Commission website along with the minutes of the AGM and Paul's report. Doug confirmed no Trustees take any remuneration or expenses from the Club.

Doug then went through several details of the accounts, each member present had access to a copy.

The amount for hiring St. Peters Hall for Committee Meetings was a lower figure as the last cheque had not been banked.

Postage was a bit less as in the previous financial year more stamps had been purchased to cover the increase.

Micropress now print the newsletter and deliver it to Val, Secretary, saves a 50-mile round trip to collect it.

The Club now owns the domain "norfolkzipperclub.org" and Bill Paisley has set it up so emails such as treasurer@norfolkzipperclub.org.uk etc can be used. We have a 10-year usage.

Bank charges were down.

In the Income part of the report the Christmas light display put on by Jordan Cooper were a real success, in fact, Jordan has been made an Honorary Memembr of our Club. Supermarket collections and events were holding up well and two Coffee Mornings had been held. Donations show a slow decline however the number of collecting cans in situ were up. A major legacy had been received from the estate of the late Avril Ruck, £185K with a bit more to come.

The Christmas Draw income held up well as did all the individual raffles and Draws held.

In summary total income less expenditure equalled the total of Cheque/Flexi/Charity Accounts.

Chairman's Report

Bob thanked everyone for making the effort to come to the meeting (18 members in total).

John Fitchew. Co-Chairman thanked Bob for all he does, despite not having felt too well.

John said himself and Val organise store collections. John said he used to have around 10 people he could call on for collections and this is now down to 4-5. He said Val and himself often do 4 hours, which is a bit too much. John urged any member or family members who could help to do so.

John went on to say that with banks closing, especially in Wymondham this makes banking large amounts of coin more difficult. A Banking Hub is promised for Wymondham in March 2026 and Lloyds Bank will be there one day a week.

Altogether, its not always easy but we plod on.

Election of Officers

Val took over at this stage as Bob was due to stand down. Members due to retire this year are John Fitchew, Doug Mellor and Bob Spinks. All were happy to seek re-election. Members duly elected all back onto the Committee.

There were two vacancies:

One nomination had been received for John Fiddy - Proposed by Len Thurston and seconded by Martin Hardy-Shepherd. John was duly elected.

One nomination had been received for Angela White who had been sitting in on Committee Meetings the previous year – Proposed by Val Cole and seconded by John Fitchew. Angela was duly elected.

Any Other Business

- Papworth Equipment: Doug advised that the Committee had agreed, subject to several provisions, to purchase two Transoesophageal Echocardiogram Ultrasound Systems (TOE) at a total cost of £231,306. The purchase of these two items must be approved by three separate groups at Royal Papworth Hospital, and, on this occasion, the Club would be giving RPH the money to purchase these. This is due to existing machines which are over 8 years old being traded in and a further approx. £21K being returned to RPH Charity which can then be used to purchase more equipment for the benefit of future patients.
- Len gave details of his Garden Party on 31st August 2025. Len also mentioned the U3A choir giving a concert at Eaton Church with proceeds to Norfolk Zipper Club.
- Members were given details of the next Club lunch at the Queens Head, Hethersett.
- Val mentioned Club had now raised £1.6M to date.
- Thanks to Peter for doing the raffle.
- John Fiddy raised the issue of falling membership. This is despite handing out many application forms at events/Collections which are not returned. Also, Club membership in general is declining.

Bob finally thanked the eighteen members and guests present for attending and closed the meeting.

Norfolk Zipper Club (Cardiac Patients Association)

Statement of Financial Activities for the Year Ended 5 April 2025

	Notes	5.4.25 Unrestricted fund £	5.4.24 Total funds £
INCOMING RESOURCES			
Incoming resources from generated funds			
Voluntary income		3,408	3,800
Activities for generating funds	2	208,833	24,526
Other incoming resources		10	9
Total incoming resources		212,251	28,335
 RESOURCES EXPENDED			
Costs of generating funds			
Costs of generating voluntary income		57,339	22,049
		154,912	6,286
NET INCOMING RESOURCES			
RECONCILIATION OF FUNDS			
Total funds brought forward		84,157	77,871
 TOTAL FUNDS CARRIED FORWARD		239,069	84,157

The notes form part of these financial statements

Norfolk Zipper Club (Cardiac Patients Association)

Balance Sheet
At 5 April 2025

	Notes	5.4.25 Unrestricted fund £	5.4.24 Total funds £
CURRENT ASSETS		<u>239,069</u>	<u>84,157</u>
Cash at bank		<u>239,069</u>	<u>84,157</u>
NET CURRENT ASSETS			
		239,069	84,157
TOTAL ASSETS LESS CURRENT LIABILITIES			
		<u>239,069</u>	<u>84,157</u>
NET ASSETS			
FUNDS	4	<u>239,069</u>	<u>84,157</u>
Unrestricted funds		<u>239,069</u>	<u>84,157</u>
TOTAL FUNDS		<u><u>239,069</u></u>	<u><u>84,157</u></u>

The financial statements were approved by the Board of Trustees on 25 JUN-25 and were signed on its behalf by:


Trustee

Norfolk Zipper Club (Cardiac Patients Association)

Notes to the Financial Statements for the Year Ended 5 April 2025

1. ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Charities Act 2011 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. ACTIVITIES FOR GENERATING FUNDS

	5.4.25 £	5.4.24 £
Fundraising events	5,159	9,585
Fetes, Fairs, Shows etc	682	770
Collecting Cans	3,326	3,304
In Memoriam	189,662	804
Christmas Draw	2,563	2,769
Subscriptions & Donations	593	680
June Lunch	846	864
September Lunch	1,034	809
Christmas Lunch	2,538	2,646
February Lunch	1,200	1,124
Sponsorship of Christmas Draw & Tickets	476	526
Sale of NZC Regalia	39	-
Raffles & Draws	715	645
	208,833	24,526

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 5 April 2025 nor for the year ended 5 April 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 5 April 2025 nor for the year ended 5 April 2024.

4. MOVEMENT IN FUNDS

	At 6.4.24 £	Net movement in funds £	At 5.4.25 £
Unrestricted funds			
General fund	84,157	154,912	239,069
	84,157	154,912	239,069
TOTAL FUNDS			

Norfolk Zipper Club (Cardiac Patients Association)

Notes to the Financial Statements - continued
for the Year Ended 5 April 2025

4. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	212,251	(57,339)	154,912
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>212,251</u>	<u>(57,339)</u>	<u>154,912</u>

Comparatives for movement in funds

	At 6.4.23 £	Net movement in funds £	At 5.4.24 £
Unrestricted Funds			
General fund	77,871	6,286	84,157
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>77,871</u>	<u>6,286</u>	<u>84,157</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	28,335	(22,049)	6,286
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>28,335</u>	<u>(22,049)</u>	<u>6,286</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 6.4.23 £	Net movement in funds £	At 5.4.25 £
Unrestricted funds			
General fund	77,871	161,198	239,069
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>77,871</u>	<u>161,198</u>	<u>239,069</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	240,586	(79,388)	161,198
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>240,586</u>	<u>(79,388)</u>	<u>161,198</u>

Norfolk Zipper Club (Cardiac Patients Association)

Detailed Statement of Financial Activities for the Year Ended 5 April 2025

5.4.25
£

5.4.24
£

INCOMING RESOURCES

Voluntary income	1	(1)
Gifts	2,231	2,487
Donations	1,176	1,314
Gift aid		
	<u>3,408</u>	<u>3,800</u>
 Activities for generating funds		
Fundraising events	5,159	9,585
Fetes, Fairs, Shows etc	682	770
Collecting Cans	3,326	3,304
In Memoriam	189,662	804
Christmas Draw	2,563	2,769
Subscriptions & Donations	593	680
June Lunch	846	864
September Lunch	1,034	809
Christmas Lunch	2,538	2,646
February Lunch	1,200	1,124
Sponsorship of Christmas Draw & Tickets	476	526
Sale of NZC Regalia	39	-
Raffles & Draws	715	645
	<u>208,833</u>	<u>24,526</u>
 Other incoming resources		
Interest	10	9
	<u>212,251</u>	<u>28,335</u>

RESOURCES EXPENDED

Costs of generating voluntary income	49,641	13,612
Papworth Medical Equipment	300	650
Postage stamps	94	118
Hire of St Peter's Hall	439	400
Printing Newsletters x 4 (4)	101	101
Printing Christmas Draw Ticket	-	134
Printing A4 NZC Letterheads	1,053	870
Lunch Bawburgh September	299	291
Alan Boswell Insurance Service	2,586	2,700
Lunch Old Rectory Hotel Dec	-	50
Flowers	20	20
Christmas Draw Licence	250	250
Christmas Draw 1st Prize	125	125
Christmas Draw 2nd Prize	75	75
Christmas Draw 3rd Prize	100	100
Christmas Draw 4th Prize (x4)	125	124
Christmas Draw Hampers	1,250	1,130
Lunch Bawburgh February	149	169
Poringland Community Centre AGM's & Christmas Draws	(196)	266
Bank Charges	846	864
Lunch Brick Kilns June	82	-
Domain Forwarders		
	<u>57,339</u>	<u>22,049</u>
 Total resources expended	<u>57,339</u>	<u>22,049</u>

This page does not form part of the statutory financial statements

Norfolk Zipper Club (Cardiac Patients Association)

Detailed Statement of Financial Activities for the Year Ended 5 April 2025

	5.4.25 £	5.4.24 £
	<u>154,912</u>	<u>6,286</u>
Net income		

Norfolk Zipper Club (Cardiac Patients Association)

**Report of the Trustees
for the Year Ended 5 April 2025**

The trustees present their report with the financial statements of the charity for the year ended 5 April 2025. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

289532

Principal address

11 Poringland Road
Stoke Holy Cross
Norwich
NR14 8NL

Trustees

B Spinks	
J Fiddy MBE	- resigned 20.6.24
P Munday	
J Fitchew	
D Mellor	
Mrs A Walker	- resigned 20.6.24
Mrs V M R Cole	
L Thurston	
C Hill	
M Hardy-Shepherd	- appointed 20.6.24

Independent examiner

Paul Taylor
Chartered Accountants
22 Middleton Street
Wymondham
Norfolk
NR180AD

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

FUTURE DEVELOPMENTS

On 31 March 2025 £185000 was received from a bequest.

Discussions have already taken place with the Medical Devices Group (MDG) at the Royal Papworth Hospital. This group is responsible for the selection and approval of medical device and medical equipment purchases and identifying the Trust's greatest needs. They have identified Transoesophageal Echocardiogram (TOE) ultrasound machines as a key need for the hospital.

The trustees have agreed in principle to fund the full cost of 2 of these machines at a total cost of £231,305.

Approved by order of the board of trustees on 25.5.25 and signed on its behalf by:


Trustee

**Independent Examiner's Report to the Trustees of
Norfolk Zipper Club (Cardiac Patients
Association)**

I report on the accounts for the year ended 5 April 2025, which are set out on pages three to six.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

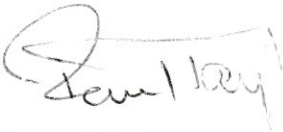
I have examined your charity's accounts as required under section 145 of the Charities Act 2011 ('the Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

My role is to state whether any material matters have come to my attention giving me cause to believe:

1. that accounting records were not kept as required by section 130 of the Act; or
2. that the accounts do not accord with those records; or
3. that the accounts do not comply with the accounting requirements of the Act; or
4. that there is further information needed for a proper understanding of the accounts.

Independent examiner's statement

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission I have found no matters that require drawing to your attention.



Paul Taylor
Chartered Accountants
22 Middleton Street
Wymondham
Norfolk
NR180AD

Date 25 June 2025.....

NORFOLK ZIPPER CLUB (CARDIAC PATIENTS ASSOCIATION)

England & Wales - Charity number 289532

Accounts

Minutes of the Norfolk Zipper Club AGM held at Poringland Community Centre on Thursday, 20th June 2024

Apologies: John & Jayne Fitchew, Angela White, Martin Hardy-Shepherd

The minutes of the previous meeting were read, approved, and signed by the Chair and there were no matters arising.

Treasurer's Report

Doug said the accounts were passed to Paul Taylor, Club Accountant, and he thanked him for approval of the accounts. These will be uploaded to the Charity Commission website along with the minutes of the AGM and Paul's report. The accounts amounted to a 10-page report.

Doug then went through several details of the accounts, each member present had access to a copy.

The Club had purchased a Chest Compressor for £13,612 during that financial year. Although the Organ Research Project equipment had been ordered it was paid for at the end of April 2024 and therefore not in these accounts.

Postage remained the same £700 and again we purchased extra to keep ahead of the price increase.

Printing of newsletters amounted to £400 slightly down on the previous year due to two of the newsletters being just one page.

Some letterheads had been printed for the first time in 3 years at a cost of £134.40.

Bank charges stayed the same.

Fundraising was up by £4K likely due to large events such as skydive, and Christmas Lights display.

The Xmas Draw raised £2,591 with most of the cash prizes sponsored by members.

Doug said donations are still pretty good.

As of today, the Charity Account has £80,009; Club Account £1,147. The total amount raised for Royal Papworth Hospital since 1982 was £1,398,598.

Chairman's Report

Bob said much of the previous year's activities were covered in the Treasurer's Report as well as spending on equipment.

Bob said how sad it was when friends of the Club pass away. He mentioned Barry Smith, Committee Member, who was missed, although he was pleased to see his family still attending our events.

Bob said the turnout at the Christmas lunch was 100 members and friends and it had been very good to have Stephen Large and Nikki Asemota as our guests.

At a recent meeting at RPH Bob said, he along with Val, Doug and John, had met up with Shelley Green the new Fund-Raising Manger who took the place of Maxine Taylor.

Bob thanked all the Committee for their support and work during the last year and everyone who has supported the Club in any way.

Election of Officers

Members due to retire this year are Len Thurston and Avril Walker. Len was happy to seek re-election and Avril had decided to retire from the Committee. John Fiddy also announced he was retiring from the Committee this year. Bob thanked Avril and John

for all they had done for the Committee and acknowledged that they would both continue to support the Club as members where they could.
Members duly elected Len Thurston.

There was a vacancy due to the passing of Barry Smith and one nomination had been received for Martin Hartin Hardy-Shepherd. Proposed by John Fitchew and seconded by Val Cole. Martin was currently on holiday and was duly elected in his absence.

There were two changes to the Constitution:

- a) That Clause 5 be amended to read: As from 1st May 2025 Life Membership for new members of the Club should cease – Proposed by Peter Munday and seconded by John Fitchew.
This was discussed and voted on and was then voted in. There were 11 for, 2 against and 5 abstain.
- b) That Clause 5 should be amended to read: As from 1st May 2025 Annual Subscriptions for both Full and Associate Members should be raised to £10 – Proposed by John Fitchew and Seconded by Colin Hill.
This was discussed and then voted on and was voted in. There were 12 for and 6 abstain.

Any Other Business

Val said John Fiddy had been elected to the Committee in 1986, 38 years ago, 15 of those as Chairman. With his wife, Barbara, they had the good idea of picking daffodils at Norwich Airport which started in 1987 and went on for many years. John organised Treasure Hunts, Musical Shows, Quiz & Chips and enjoyed having a Club Caravan to tow to events such as Cromer Carnival and RPH Fete. Val said John was responsible for her becoming Secretary!

Len Thurston gave details of the Summer Afternoon Tea and Boules competition he and his wife, Gwynn were putting on. Ticket only, 3pm and all family and friends were invited.

Alan Moore thanked all the Committee for their work during the year, he said without the Committee there would probably be no Zipper Club in Norfolk.

David Boggia queried if the Xmas hampers could be more suitable for diabetics and possibly have a voucher instead. After some thought this was to be further discussed at Committee.

Len Thurston said he felt the Club should sell itself more to the public i.e. at collections/events. After some discussion he is to produce some literature to advise people who are interested of the equipment we purchase. Newsletters and applications forms are available to hand out in the box with the cans where required.

Bob finally thanked the 18 members and guests present for attending and closed the meeting.

Norfolk Zipper Club (Cardiac Patients Association)

Statement of Financial Activities
for the Year Ended 5 April 2024

	Notes	5.4.24 Unrestricted fund £	5.4.23 Total funds £
INCOMING RESOURCES			
Incoming resources from generated funds			
Voluntary income		3,800	3,967
Activities for generating funds	2	24,526	75,042
Other incoming resources		9	3
Total incoming resources		28,335	79,012
RESOURCES EXPENDED			
Costs of generating funds			
Costs of generating voluntary income		22,049	78,271
NET INCOMING RESOURCES		6,286	741
RECONCILIATION OF FUNDS			
Total funds brought forward		77,871	77,130
TOTAL FUNDS CARRIED FORWARD		84,157	77,871

The notes form part of these financial statements


Norfolk Zipper Club (Cardiac Patients Association)

Balance Sheet
At 5 April 2024

	Notes	5.4.24 Unrestricted fund £	5.4.23 Total funds £
CURRENT ASSETS			
Cash at bank		84,157	77,872
CREDITORS			
Amounts falling due within one year	4	-	(1)
NET CURRENT ASSETS		<u>84,157</u>	<u>77,871</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		84,157	77,871
NET ASSETS		<u><u>84,157</u></u>	<u><u>77,871</u></u>
FUNDS	5		
Unrestricted funds		<u>84,157</u>	<u>77,871</u>
TOTAL FUNDS		<u><u>84,157</u></u>	<u><u>77,871</u></u>

The financial statements were approved by the Board of Trustees on 20 June 2024 and were signed on its behalf by:

Trustee


D. W. MEVOR

Norfolk Zipper Club (Cardiac Patients Association)

Notes to the Financial Statements for the Year Ended 5 April 2024

1. ACCOUNTING POLICIES

Accounting convention

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Incoming resources

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Resources expended

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Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. ACTIVITIES FOR GENERATING FUNDS

	5.4.24	5.4.23
	£	£
Fundraising events	9,585	5,786
Fetes, Fairs, Shows etc	770	1,105
Collecting Cans	3,304	2,862
In Memoriam	804	53,952
Christmas Draw	2,769	2,745
Carol Service	-	672
Subscriptions & Donations	680	814
June Lunch	864	-
September Lunch	809	656
Christmas Lunch	2,646	2,252
February Lunch	1,124	759
Sponsorship of Christmas Draw & Tickets	526	626
Sale of NZC Regalia	-	14
Raffles & Draws	645	717
40th Anniversary Lunch	-	1,837
Sponsorship of Carol Concert	-	245
	<u>24,526</u>	<u>75,042</u>

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 5 April 2024 nor for the year ended 5 April 2023.

Trustees' expenses

There were no trustees' expenses paid for the year ended 5 April 2024 nor for the year ended 5 April 2023.

4. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	5.4.24	5.4.23
	£	£
Trade creditors	<u>-</u>	<u>1</u>

Norfolk Zipper Club (Cardiac Patients Association)

Notes to the Financial Statements - continued
for the Year Ended 5 April 2024

5. MOVEMENT IN FUNDS

	At 6.4.23 £	Net movement in funds £	At 5.4.24 £
Unrestricted funds			
General fund	77,871	6,286	84,157
	<u>77,871</u>	<u>6,286</u>	<u>84,157</u>
TOTAL FUNDS			

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	28,335	(22,049)	6,286
	<u>28,335</u>	<u>(22,049)</u>	<u>6,286</u>
TOTAL FUNDS			

Comparatives for movement in funds

	At 6.4.22 £	Net movement in funds £	At 5.4.23 £
Unrestricted Funds			
General fund	77,130	741	77,871
	<u>77,130</u>	<u>741</u>	<u>77,871</u>
TOTAL FUNDS			

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	79,012	(78,271)	741
	<u>79,012</u>	<u>(78,271)</u>	<u>741</u>
TOTAL FUNDS			

A current year 12 months and prior year 12 months combined position is as follows:

	At 6.4.22 £	Net movement in funds £	At 5.4.24 £
Unrestricted funds			
General fund	77,130	7,027	84,157
	<u>77,130</u>	<u>7,027</u>	<u>84,157</u>
TOTAL FUNDS			

Norfolk Zipper Club (Cardiac Patients Association)

Notes to the Financial Statements - continued
for the Year Ended 5 April 2024

5. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	107,347	(100,320)	7,027
TOTAL FUNDS	<u>107,347</u>	<u>(100,320)</u>	<u>7,027</u>

Norfolk Zipper Club (Cardiac Patients Association)

Detailed Statement of Financial Activities for the Year Ended 5 April 2024

	5.4.24 £	5.4.23 £
INCOMING RESOURCES		
Voluntary income	(1)	1
Gifts	2,487	3,389
Donations	1,314	577
Gift aid	<u>3,800</u>	<u>3,967</u>
Activities for generating funds	9,585	5,786
Fundraising events	770	1,105
Fetes, Fairs, Shows etc	3,304	2,862
Collecting Cans	804	53,952
In Memoriam	2,769	2,745
Christmas Draw	-	672
Carol Service	680	814
Subscriptions & Donations	864	-
June Lunch	809	656
September Lunch	2,646	2,252
Christmas Lunch	1,124	759
February Lunch	526	626
Sponsorship of Christmas Draw & Tickets	-	14
Sale of NZC Regalia	645	717
Raffles & Draws	-	1,837
40th Anniversary Lunch	-	245
Sponsorship of Carol Concert	<u>24,526</u>	<u>75,042</u>
Other incoming resources	9	3
Interest	<u>28,335</u>	<u>79,012</u>
Total incoming resources		
RESOURCES EXPENDED		
Costs of generating voluntary income	13,612	69,231
Papworth Medical Equipment	650	700
Postage stamps	-	150
3 Off Blank Red Side Walls	118	169
Hire of St Peter's Hall	-	10
Fakenham Church Tree Festival	400	450
Printing Newsletters x 4 (4)	101	101
Printing Christmas Draw Ticket	134	-
Printing A4 NZC Letterheads	870	-
Lunch Bawburgh September	291	279
Alan Boswell Insurance Service	-	300
Wymondham Abbey Carol Service	2,700	2,314
Lunch Old Rectory Hotel Dec	50	35
Flowers	20	20
Christmas Draw Licence	250	250
Christmas Draw 1st Prize	125	125
Christmas Draw 2nd Prize	75	75
Christmas Draw 3rd Prize	100	100
Christmas Draw 4th Prize (x4)	124	70
Christmas Draw Hampers	1,130	759
Lunch Bawburgh February	<u>20,750</u>	<u>75,138</u>
Carried forward		

This page does not form part of the statutory financial statements

Norfolk Zipper Club (Cardiac Patients Association)

Detailed Statement of Financial Activities for the Year Ended 5 April 2024

	5.4.24 £	5.4.23 £
Costs of generating voluntary income	20,750	75,138
Brought forward	169	135
Poringland Community Centre AGM's & Christmas Draws	266	310
Bank Charges	864	656
Lunch Brick Kilns June	-	1,882
40th Anniversary Lunch	-	150
New Buckenham Silver Band	<u>22,049</u>	<u>78,271</u>
	22,049	78,271
Total resources expended	<u> </u>	<u> </u>
	6,286	741
Net income	<u> </u>	<u> </u>

Norfolk Zipper Club (Cardiac Patients Association)

**Report of the Trustees
for the Year Ended 5 April 2024**

The trustees present their report with the financial statements of the charity for the year ended 5 April 2024. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

289532

Principal address

11 Poringland Road
Stoke Holy Cross
Norwich
NR14 8NL

Trustees

B Spinks

J Fiddy MBE

P Munday

J Fitchew

D Mellor

Mrs A Walker

Mrs V M R Cole

L Thurston

C Hill

- appointed 21.6.23

Independent examiner

Paul Taylor
Chartered Accountants
22 Middleton Street
Wymondham
Norfolk
NR180AD

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document


The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Approved by order of the board of trustees on 20 June 2024 and signed on its behalf by:

Trustee


J. W. MELLOR

**Independent Examiner's Report to the Trustees of
Norfolk Zipper Club (Cardiac Patients
Association)**

I report on the accounts for the year ended 5 April 2024, which are set out on pages three to seven.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

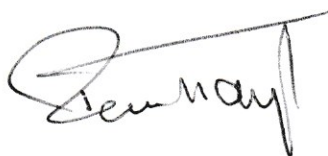
I have examined your charity's accounts as required under section 145 of the Charities Act 2011 ('the Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

My role is to state whether any material matters have come to my attention giving me cause to believe:

1. that accounting records were not kept as required by section 130 of the Act; or
2. that the accounts do not accord with those records; or
3. that the accounts do not comply with the accounting requirements of the Act; or
4. that there is further information needed for a proper understanding of the accounts.

Independent examiner's statement

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission I have found no matters that require drawing to your attention.



Paul Taylor
Chartered Accountants
22 Middleton Street
Wymondham
Norfolk
NR180AD

20 June 2024

NORFOLK ZIPPER CLUB (CARDIAC PATIENTS ASSOCIATION)

England & Wales - Charity number 289532

Accounts

Minutes of the Norfolk Zipper Club AGM held at Poringland Community Centre on Wednesday, 21st June 2023

Apologies: Christine Webber, Avril Walker, Jill Foreman, Len & Gwynn Thurston, Barry Smith

Stephen Bridge, our esteemed Patron was welcomed to the AGM. The minutes of the previous meeting were read, approved, and signed by the Chair and there were no matters arising.

Treasurer's Report

Doug said the accounts were passed to Paul Taylor, Club Accountant, on 12th May 2023 and they met again yesterday. Paul had found no issues and the accounts will be uploaded to the Charity Commission website along with the minutes of the AGM and Paul's report. The accounts amounted to a 10 page report and Doug has all his books with him if anyone present wished to have a look.

The last 2 financial years had been affected by COVID.

Doug then went through several details of the accounts, each member present had access to a copy.

On expenditure £69,230 had been spent on equipment for Royal Papworth Hospital. £700 on postage although this included purchasing some extra to beat the increase. Due to one of our members health, we did not attend the Fakenham Christmas Tree Festival so the £10 deposit was not used.

Doug was pleased to report that all cash prizes and printing of the Christmas Draw tickets had been sponsored. The licence we are required to have from Great Yarmouth Borough Council to authorise the Club to run Draws was £20 and this hasn't been changed in many years.

He went on to say the 40th Anniversary lunch went well.

Our insurance was up by £7.

Going on to Income Doug said Fundraising was up on the previous year. Coffee Mornings, a Garden Party, and collections contributed to this as did the efforts of Jordan Cooper with his Christmas Lights display and Ali Bailey running the New York Marathon.

Gift Aid was up and due to be claimed again for this year.

Interest was £3.02.

As of today, the Charity Account has £78,790; Flex Account £602 and Cheque Account £1,922.

Chairman's Report

Bob said much of the previous year's activities were covered in the Treasurer's Report. To achieve 40 years as a Club was worth celebrating, and it was a good "do" at Wensum Valley.

Bob said last year Val had been Secretary for 25 years.

Bob said the Carol Concert at Wymondham Abbey had gone off very well, although the weather may have put some people off.

Currently Bob said it is difficult to spend money at Royal Papworth Hospital although shortly Bob, John and Doug should have a meeting there. The Committee had agreed to purchase an item of equipment for around £50K but this was out of stock.

Looking forward there are several events the Club will attend, also collections. Also lunches at Brick Kilns and Bawburgh Golf Club.

Bob said the Marsham Show will not happen in the foreseeable future.

Bob thanked all the Committee for their support and work during the last year. John Fitchew, Co-Chairman, then thanked Bob for all his work within the Club. John mentioned an upcoming Skydive his family are doing to celebrate his 10th year following a heart transplant, with £950 raised to date, and he thanked them for doing this.

The Woodland Club is having a Race Night with proceeds to Norfolk Zipper Club if anyone would like to go.

Election of Officers

Members due to retire this year are Val Cole, Peter Munday and Barry Smith. All are prepared to be re-elected. Members duly elected them again.

There is one vacancy and Colin Hill had been proposed by John Fiddy and seconded by Val Cole. Colin was duly elected.

Any Other Business

Details of the September lunch were given by Colin Hill.

Alan Moore thanked all the Committee for their work during the year, he said without the Committee there would probably be no Zipper Club in Norfolk.

John Fiddy asked if anyone found the music and dancing noise distracting to conversation at the Xmas Lunch. Bob said we'll bear this in mind.

Peter Munday said Sprowston, Costessey and Wayland event still to come. Bric a brac and up to date clothes would be welcome.

Card payments at Collections were discussed although Doug said he is not aware of anything suitable currently available.

Bob finally thanked the twenty-five members and guests present for attending and closed the meeting.

Norfolk Zipper Club (Cardiac Patients Association)

Statement of Financial Activities for the Year Ended 5 April 2023

	Notes	5.4.23 Unrestricted fund £	5.4.22 Total funds £
INCOMING RESOURCES			
Incoming resources from generated funds		3,967	2,882
Voluntary income		75,042	15,845
Activities for generating funds	2	3	-
Other incoming resources		<u> </u>	<u> </u>
Total incoming resources		79,012	18,727
 RESOURCES EXPENDED			
Costs of generating funds		78,271	5,197
Costs of generating voluntary income		<u> 741</u>	<u> 13,530</u>
NET INCOMING RESOURCES			
RECONCILIATION OF FUNDS			
Total funds brought forward		77,130	63,600
		<u> </u>	<u> </u>
TOTAL FUNDS CARRIED FORWARD		<u>77,871</u>	<u>77,130</u>

The notes form part of these financial statements

Norfolk Zipper Club (Cardiac Patients Association)

Balance Sheet
At 5 April 2023

	Notes	5.4.23 Unrestricted fund £	5.4.22 Total funds £
CURRENT ASSETS			
Cash at bank		77,872	77,131
CREDITORS			
Amounts falling due within one year	4	(1)	(1)
NET CURRENT ASSETS		<u>77,871</u>	<u>77,130</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		77,871	77,130
NET ASSETS		<u><u>77,871</u></u>	<u><u>77,130</u></u>
FUNDS	5		
Unrestricted funds		<u>77,871</u>	<u>77,130</u>
TOTAL FUNDS		<u><u>77,871</u></u>	<u><u>77,130</u></u>

The financial statements were approved by the Board of Trustees on 21 June 2023 and were signed on its behalf by:

D. G. W. Mellor

Trustee

*D. W. MELLOR - TREASURER
20 JUN - 23.*

Norfolk Zipper Club (Cardiac Patients Association)

Notes to the Financial Statements for the Year Ended 5 April 2023

1. ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Charities Act 2011 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. ACTIVITIES FOR GENERATING FUNDS

	5.4.23	5.4.22
	£	£
Fundraising events	5,786	4,296
Fetes, Fairs, Shows etc	1,105	-
Collecting Cans	2,862	570
In Memoriam	53,952	3,259
Christmas Draw	2,745	2,790
Carol Service	672	-
Subscriptions & Donations	814	965
September Lunch	656	470
Christmas Lunch	2,252	1,665
February Lunch	759	540
Sponsorship of Christmas Draw & Tickets	626	642
Sale of NZC Regalia	14	5
Raffles & Draws	717	493
Sponsorship - Other	-	150
40th Anniversary Lunch	1,837	-
Sponsorship of Carol Concert	245	-
	<u>75,042</u>	<u>15,845</u>

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 5 April 2023 nor for the year ended 5 April 2022.

Trustees' expenses

There were no trustees' expenses paid for the year ended 5 April 2023 nor for the year ended 5 April 2022.

4. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	5.4.23	5.4.22
	£	£
Trade creditors	<u>1</u>	<u>1</u>

Norfolk Zipper Club (Cardiac Patients Association)

**Notes to the Financial Statements - continued
for the Year Ended 5 April 2023**

5. MOVEMENT IN FUNDS

	At 6.4.22 £	Net movement in funds £	At 5.4.23 £
Unrestricted funds			
General fund	77,130	741	77,871
TOTAL FUNDS	<u>77,130</u>	<u>741</u>	<u>77,871</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	79,012	(78,271)	741
TOTAL FUNDS	<u>79,012</u>	<u>(78,271)</u>	<u>741</u>

Comparatives for movement in funds

	At 6.4.21 £	Net movement in funds £	At 5.4.22 £
Unrestricted Funds			
General fund	63,600	13,530	77,130
TOTAL FUNDS	<u>63,600</u>	<u>13,530</u>	<u>77,130</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	18,727	(5,197)	13,530
TOTAL FUNDS	<u>18,727</u>	<u>(5,197)</u>	<u>13,530</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 6.4.21 £	Net movement in funds £	At 5.4.23 £
Unrestricted funds			
General fund	63,600	14,271	77,871
TOTAL FUNDS	<u>63,600</u>	<u>14,271</u>	<u>77,871</u>

Norfolk Zipper Club (Cardiac Patients Association)

Notes to the Financial Statements - continued
for the Year Ended 5 April 2023

5. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	97,739	(83,468)	14,271
TOTAL FUNDS	<u>97,739</u>	<u>(83,468)</u>	<u>14,271</u>

Norfolk Zipper Club (Cardiac Patients Association)

Report of the Trustees for the Year Ended 5 April 2023

The trustees present their report with the financial statements of the charity for the year ended 5 April 2023. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number
289532

Principal address
11 Poringland Road
Stoke Holy Cross
Norwich
NR14 8NL

Trustees
B Spinks
J Fiddy MBE
P Munday
J Fitchew
~~D Boggia~~
D Mellor
B Smith
Mrs A Walker
~~W Paisley~~
Mrs V M R Cole

Independent examiner
Paul Taylor
Chartered Accountants
22 Middleton Street
Wymondham
Norfolk
NR180AD

STRUCTURE, GOVERNANCE AND MANAGEMENT

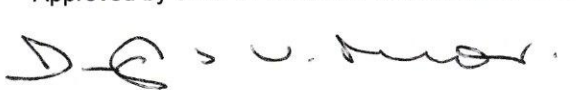
Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Approved by order of the board of trustees on 21 June 2023 and signed on its behalf by:

 D. W. MELLOR - TREASURER
20 JUN -23

Trustee

**Independent Examiner's Report to the Trustees of
Norfolk Zipper Club (Cardiac Patients)**

L. ...

I report on the accounts for the year ended 5 April 2023, which are set out on pages three to seven.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I have examined your charity's accounts as required under section 145 of the Charities Act 2011 ('the Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

My role is to state whether any material matters have come to my attention giving me cause to believe:

1. that accounting records were not kept as required by section 130 of the Act; or
2. that the accounts do not accord with those records; or
3. that the accounts do not comply with the accounting requirements of the Act; or
4. that there is further information needed for a proper understanding of the accounts.

Independent examiner's statement

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission I have found no matters that require drawing to your attention.



Paul Taylor
Chartered Accountants
22 Middleton Street
Wymondham
Norfolk
NR180AD

Date: 21 June 2023