

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 Member 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
NET INCOMING RESOURCES		154,912	6,286
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		239,069	84,157
Cash at bank		239,069	84,157
NET CURRENT ASSETS			
		239,069	84,157
TOTAL ASSETS LESS CURRENT LIABILITIES			
		239,069	84,157
NET ASSETS			
		239,069	84,157
FUNDS	4	239,069	84,157
Unrestricted funds		239,069	84,157
TOTAL FUNDS			

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


Trustee

The notes form part of these financial statements

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
	<u>208,833</u>	<u>24,526</u>

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
	<u>84,157</u>	<u>154,912</u>	<u>239,069</u>
TOTAL FUNDS			
	<u>84,157</u>	<u>154,912</u>	<u>239,069</u>

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

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	 57,339	 22,049

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 £
	<hr/>	<hr/>
	154,912	6,286
Net income	<hr/> <hr/>	<hr/> <hr/>

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').

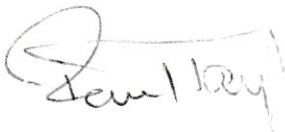
I have examined your charity's accounts as required under section 145 of the Charities Act 2011 ('the Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

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