

REGISTERED CHARITY NUMBER: 294786

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2025
FOR
RUSH GREEN COMMUNITY ASSOCIATION**

Michael Stuart Associates Limited
F4, The Business Centre
Temple Wood
Stock Road
Chelmsford
CM2 8LP

RUSH GREEN COMMUNITY ASSOCIATION

CONTENTS OF THE FINANCIAL STATEMENTS for the Year Ended 30 September 2025

	Page
Report of the Trustees	1
Independent Examiner's Report	2
Statement of Financial Activities	3
Balance Sheet	4
Notes to the Financial Statements	5 to 9
Detailed Statement of Financial Activities	10 to 11

RUSH GREEN COMMUNITY ASSOCIATION

REPORT OF THE TRUSTEES for the Year Ended 30 September 2025

The trustees present their report with the financial statements of the charity for the year ended 30 September 2025. The trustees have adopted the provisions of 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 2015).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

294786

Principal address

Rush Green Road
Romford
Essex
RM7 0LB

Trustees

Lee Zetter (Secretary)
Susan Talbot (Chair)
Rose Wilson (Vice-Chair)
Jacqueline Dowding (Treasurer)

Independent examiner

Michael Smith FCCA
Michael Stuart Associates Limited
F4, The Business Centre
Stock Road
Chelmsford
CM2 8LP

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

.....
J Dowding – Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF RUSH GREEN COMMUNITY ASSOCIATION

Independent examiner's report to the trustees of Rush Green Community Association

I report to the charity trustees on my examination of the accounts of the Rush Green Community Association (the Trust) for the year ended 30 September 2025.

Responsibilities and basis of report

As the charity trustees of the Trust 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 Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all 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 Trust 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.

In carrying out my examination I noted that income exceeds expenditure by £5,040.. The costs reduction exercise undertaken by the Trustees – together with endeavours to raise revenue by increasing Entertainment provision, as well as increased donations has returned to the Association to a modest surplus. The aggregate cumulative funds deficit has reduced by some 40%, to £7,372 as at 30 September 2025.

Nevertheless, the Association remains reliant on Trustees' judicious management of its working capital, including suppliers' term and in particular its longstanding PAYE debt to HMRC which remain in significant arrears. The total liability stated in the accounts as due to HMRC in relation to PAYE liabilities is £17,498. There is some uncertainty as to the extent of the total liabilities properly due. HMRC's current records appears to present a total liability of c£27,424,91 including interest charges and costs, which the Trustees dispute, having received no communication from HMRC about these charges. HMRC appear to be taking no active steps to recover any debt due to it. The Trustees continue to communicate with HMRC to quantify and manage the liabilities although no formal time to pay arrangement has been concluded. Were HMRC to seek to enforce the PAYE liabilities and/or its account of interest and costs, the absence of a formally agreed Time To Pay arrangement would place the Charity under immediate and critical financial stress. In such circumstances, the ability of the Charity to continue to function as a going concern would require the Trustees' careful consideration and require the Association to have recourse to other funding sources in order to continue as a going concern.

Except for liabilities due to HMRC, I have seen no evidence of the late payment of suppliers or an inability to meet day to day operational costs as they fall due. The Trustees continue to monitor the ability of the Charity to operate as a going concern and to ensure that it can meet its continuing financial obligations. The Trustees hope and expect that a continued firm attention to costs control, together with increases in sources of revenue, will maintain and accelerate the return to surplus.

I confirm that there are no other matters to which your attention should be drawn understanding of the accounts to be reached.

Michael Smith FCCA
Suite F4, The Business Centre
Stock Road
Chelmsford
CM2 8LP

Date:

RUSH GREEN COMMUNITY ASSOCIATION
STATEMENT OF FINANCIAL ACTIVITIES
for the Year Ended 30 September 2025

	Notes	2025 Unrestricted fund £	2024 Unrestricted fund £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		5,100	
Other trading activities		226,072	213,352
Other income		317	-
Total		231,489	213,352
EXPENDITURE ON			
Charitable activities			
Rush Green Community Association		226,449	219,742
NET INCOME/(EXPENDITURE)		5,040	(6,390)
RECONCILIATION OF FUNDS			
Total funds brought forward		(12,412)	(6,022)
TOTAL FUNDS CARRIED FORWARD		(7,372)	(12,412)

The notes form part of these financial statements

RUSH GREEN COMMUNITY ASSOCIATION**BALANCE SHEET
At 30 September 2025**

		2025	2024
		Unrestricted	Unrestricted
		fund	fund
	Notes	£	£
FIXED ASSETS			
Tangible assets	6	8,813	7,444
CURRENT ASSETS			
Stock & Debtors	7	5,621	3,907
Cash at bank and in hand		7,517	4,346
		<hr/> 13,138	<hr/> 8,253
CREDITORS			
Amounts falling due within one year	8	(29,323)	(28,109)
NET CURRENT ASSETS (LIABILITIES)		<hr/> (16,185)	<hr/> (19,856)
TOTAL ASSETS LESS CURRENT LIABILITIES		(7,372)	(12,412)
NET ASSETS		<hr/> (7,372)	<hr/> (12,412)
FUNDS	9		
Unrestricted funds		7,372)	(12,412)
TOTAL FUNDS		<hr/> (7,372)	<hr/> (12,412)

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

.....
L Zetter (Secretary)

The notes form part of these financial statements

RUSH GREEN COMMUNITY ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS for the Year Ended 30 September 2025

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. 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.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings - 20% on reducing balance.

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.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

2. OTHER TRADING ACTIVITIES

	2025	2024
	£	£
Hall hire	63,267	47,076
Bar Takings	129,865	140,215
Game Machines	15,182	12,815
Other Income	17,754	13,246
	<u>226,068</u>	<u>213,352</u>

RUSH GREEN COMMUNITY ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED for the Year Ended 30 September 2025

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30 September 2025 nor for the year ended 30 September 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 30 September 2025 nor for the year ended 30 September 2024

4. STAFF COSTS

The average monthly number of employees during the year was as follows:

	2025	2024
Association staff	6	6

No employees received emoluments in excess of £60,000.

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £
INCOME AND ENDOWMENTS FROM	
Donations and legacies	5,100
Other trading activities	226,389
Other income	-
Total	231,489
EXPENDITURE ON	
Charitable activities	
Rush Green Community Association	(226,449)
Total	5,040
NET INCOME/(EXPENDITURE)	5,040
RECONCILIATION OF FUNDS	(12,412)
Total funds brought forward	
TOTAL FUNDS CARRIED FORWARD	7,372

**RUSH GREEN COMMUNITY ASSOCIATION NOTES TO THE FINANCIAL STATEMENTS -
CONTINUED**
for the Year Ended 30 September 2025

6. TANGIBLE FIXED ASSETS

	Fixtures and fittings £
COST	
At 1 October 2024	40,807
Additions	2,857
At 30 September 2025	<u>43,664</u>
DEPRECIATION	
At 1 October 2024	33,363
Charge for year	1,488
At 30 September 2025	<u>34,851</u>
NET BOOK VALUE	
At 30 September 2025	<u>8,813</u>
At 30 September 2024	<u>7,444</u>

7. STOCK & DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Stock	3,897	2,849
Other Debtors	<u>1,724</u>	<u>1,058</u>

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Other creditors	29,323	26,086
Trade Creditors	-	-
VAT	<u>-</u>	<u>2,103</u>

9. MOVEMENT IN FUNDS

	At 1.10.24	Net movement in funds	At 30.9.25
	£	£	£
Unrestricted funds			
General fund	(12,412)	5,040	(7,372)
TOTAL FUNDS	<u>(12,412)</u>	<u>2183</u>	<u>(10,229)</u>

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
for the Year Ended 30 September 2025

9. 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	231,489	(226,449)	5,040
TOTAL FUNDS	<u>231,489</u>	<u>(226,449)</u>	<u>5,040</u>

Comparatives for movement in funds

	At 1.10.24 £	Net movement in funds £	At 30.9.25 £
Unrestricted Funds			
General fund	(12,412)	5,040	7,372
TOTAL FUNDS	<u>(12,412)</u>	<u>5,040</u>	<u>7,372</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	213,352	(219,742)	(6,390)
TOTAL FUNDS	<u>213,352</u>	<u>(219,742)</u>	<u>(6,390)</u>

RUSH GREEN COMMUNITY ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED for the Year Ended 30 September 2025

9. 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	444,841	(446,191)	(1,350)
TOTAL FUNDS	<u>444,841</u>	<u>(446,191)</u>	<u>(1,350)</u>

10. RELATED PARTY DISCLOSURES

During the year, payments totalling £58.67 were made to Zieasoft, a business in which a Trustee has a material interest. The payments relates to recharges of costs.

RUSH GREEN COMMUNITY ASSOCIATION

DETAILED STATEMENT OF FINANCIAL ACTIVITIES for the Year Ended 30 September 2025

	2025 £	2024 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations, door takings, and membership fees	22,854	6,094
	<hr/> 22,854	<hr/> 6,094
Other trading activities		
Hall hire	63,268	47,076
Bar Takings	129,867	140,214
Game Machines	15,183	12,815
Other Income	317	7,153
	<hr/> 208,635	<hr/> 207,258
Other income		
Sundry income		
Total incoming resources	<hr/> 231,489	<hr/> 213,352
EXPENDITURE		
Charitable activities		
Wages	72,813	72,016
Employer Pensions	810	1,243
Employer NI	-	757
Rent	5,660	5,660
Rates, Heat & Light	11,136	12,649
Depreciation	1,488	1,850
Hired -	10,977	10,480
Entertainment		
Insurance	936	421
Telephone	1,101	729
Postage and stationery	1,121	984
Sundries	-	648
Registration fees & licences	-	3,065
Accountancy	1,500	1,700
Repairs & Maintenance	4,928	2,234
Training	57	21
Motor Expenses	132	137
Equipment Hire	1,511	1,746
Cleaning and refuse collection	19,825	16,528
Computer expenses	21,625	16,058
Legal & Professional	1,323	499
Bar Purchases (net of stock movement)	68,389	68,751
Bank Charges	965	247
Advertising	152	1,319
Carried forward	226,449	219,742

RUSH GREEN COMMUNITY ASSOCIATION

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
for the Year Ended 30 September 2025**

	2025	2024
	£	£
Charitable activities		
Brought forward	226,449	219,742
Fixtures and fittings	2,857	
	229,306	219,742
Total resources expended	229,306	219,742
Net income/(expenditure)	2,183	(6,390)