

Cubbington Seniors Association

England & Wales · Charity number 516878

Details

| | |
|-------------|---|
| Other names | CUBBINGTON AND DISTRICT O A P ASSOCIATION |
| Status | Registered |
| Legal form | Other |
| Registered | 1985-10-07 |
| Register | View on the Charity Commission register |

Contact

Address 2 Kenilworth Road
Cubbington
Leamington Spa
Warwickshire
CV32 7TR

Phone 07857 416215

Email chair@cubbingtonseniors.org

Website cubbingtonseniors.org

Activities

Objects: TO PROMOTE THE WELFARE OF SENIOR CITIZENS IN ANY MANNER WHICH NOW IS OR HEREAFTER MAY BE DEEMED BY LAW TO BE CHARITABLE WITHIN THE VILLAGES OF CUBBINGTON, OFFCHURCH, WESTON UNDER WETHERLEY, EATHORPE, HUNNINGHAM AND WAPPENBURY IN THE COUNTY OF WARWICKSHIRE.

Activities: The Association focus is to promote the welfare and quality of Seniors' lives through provision of a range of social and recreational activities & outings for members. Membership is open to anyone aged 60 and above living in the villages of Cubbington, Offchurch, Weston-under-Wetherley, Eathorpe, Hunningham and Wappenbury. A younger spouse or partner, living at the same address, can also join.

Classification

- **How:** Provides Services
- **What:** General Charitable Purposes
- **Who:** Elderly/old People

Geography

- **Area of benefit:** SEE OBJECT
- Warwickshire

Finances

| Period end | Income | Expenditure | Assets | Employees |
|------------|---------|-------------|--------|-----------|
| 2024-12-31 | £33,655 | £33,238 | - | - |
| 2023-12-31 | £29,321 | £31,095 | - | - |
| 2022-12-31 | £25,892 | £18,451 | - | - |
| 2021-12-31 | £5,155 | £5,080 | - | - |
| 2020-12-31 | £10,848 | £7,638 | - | - |

Trustees

| Name | Role | Appointed |
|--------------------------------|-------|------------|
| William Wallace Redford | Chair | 2026-04-15 |
| Ann Kinzett | | 2025-04-16 |
| Colin John Marrow | | 2021-09-22 |
| Jane Jinks Tietjen | | 2024-05-30 |
| Lesley Jane Young | | 2023-02-22 |

Cubbington Seniors Association

England & Wales - Charity number 516878

Accounts



Trustees' Annual Report for the period

From 01/01/2024 Period start date To 31/12/2024 Period end date

Charity name: Cubbington Seniors Association

Charity registration number: 516878

Objectives and Activities

| | SORP reference | |
|--|--------------------|--|
| Summary of the purposes of the charity as set out in its governing document | Para 1.17 | The object of the Association shall be to promote the welfare of senior citizens in any manner which now is, or hereafter, may be deemed by law to be charitable within the villages of Cubbington, Offchurch, Weston-under-Wetherley, Eathorpe, Hunningham and Wappenbury in the County of Warwickshire. |
| Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts. | Para 1.17 and 1.19 | Social interaction at a variety of events based at Cubbington Village Hall, including refreshments: Day Club, Snack & Chat, Bingo, Skittles, Singing. Lunch Club at local venues. Walking group. Seated Exercise classes. Outings to theatre and places of interest. Craft projects. Fundraising Fairs. |
| Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit | Para 1.18 | All trustees are aware of the guidance outlining the key duties, and what trustees need to do to carry out these duties competently. Being aware of the duties and responsibilities help our trustees to perform their role in a way that complies with key requirements of the law. |

Additional information (optional)

You may choose to include further statements where relevant about:

| | SORP reference | |
|--|----------------|-----|
| Policy on grant making | Para 1.38 | n/a |
| Policy on social investment including program related investment | Para 1.38 | n/a |

| | | |
|---------------------------------|-----------|--|
| Contribution made by volunteers | Para 1.38 | The charity relies on volunteers to host events, including provision of refreshments, organising activities and outings. Trustees are all volunteers; no staff are employed by the charity. |
| Other | | n/a |

Achievements and Performance

| | SORP reference | |
|---|----------------|--|
| Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole. | Para 1.20 | <p>The charity is a key component of village life in Cubbington and surrounding villages. Many residents are over 60, we provide a safe environment for members to meet and socialise. Many of our members live alone, and the benefits they receive make a significant difference to their lives, helping to alleviate loneliness and isolation.</p> <p>We provide lifts to those who are unable to travel independently to our events. Outings enable members to visit places of interest that would be challenging for them were they to rely on public transport. We organise seated exercise classes and walks, which improve opportunity for physical activity amongst our members.</p> <p>Our monthly magazine is delivered to every member's home and is an important link to the community for those in the Association, especially those who have limited mobility.</p> |

Additional information (optional)

You may choose to include further statements where relevant about:

| | | |
|--|-----------|--|
| Achievements against objectives set | Para 1.41 | |
| Performance of fundraising activities against objectives set | Para 1.41 | |
| | | |

| | | |
|---|-----------|--|
| Investment performance against objectives | Para 1.41 | |
| Other | | |

Financial Review

| | | |
|--|-----------|---|
| Review of the charity's financial position at the end of the period | Para 1.21 | Fundraising continues to be successful; we have maintained the charity's finances at a level which give us confidence that member benefits are sustainable. |
| Statement explaining the policy for holding reserves stating why they are held | Para 1.22 | As a results of this financial stability, the charity has a healthy balance in reserve. The trustees have reviewed options for investing back into the member benefits, and as a result expanded our activities in 2024. |
| Amount of reserves held | Para 1.22 | Fifteen thousand pounds |
| Reasons for holding zero reserves | Para 1.22 | n/a |
| Details of fund materially in deficit | Para 1.24 | n/a |
| Explanation of any uncertainties about the charity continuing as a going concern | Para 1.23 | n/a |

Additional information (optional)

You may choose to include further statements where relevant about:

| | | |
|---|-----------|---|
| The charity's principal sources of funds (including any fundraising) | Para 1.47 | Fundraising is our principal source of funds. Fairs (Spring, Christmas etc.) Lottery & Raffles Donations & contributions from members and local businesses |
| Investment policy and objectives including any social investment policy adopted | Para 1.46 | n/a |
| A description of the principal risks facing the charity | Para 1.46 | n/a |
| Other | | n/a |

Structure, Governance and Management

| | | |
|---|-----------|-----------------------------------|
| Description of charity's trusts: | | |
| Type of governing document (trust deed, royal charter) | Para 1.25 | Constitution |
| How is the charity constituted? (e.g unincorporated association, CIO) | Para 1.25 | Unincorporated association |
| Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees | Para 1.25 | Elected by members at AGM |

Additional information (optional)

You may choose to include further statements where relevant about:

| | | |
|---|-----------|--|
| Policies and procedures adopted for the induction and training of trustees | Para 1.51 | |
| The charity's organisational structure and any wider network with which the charity works | Para 1.51 | |
| Relationship with any related parties | Para 1.51 | |
| Other | | |

Reference and Administrative details

| | |
|-----------------------------|---|
| Charity name | Cubbington Seniors Association |
| Other name the charity uses | |
| Registered charity number | 516878 |
| Charity's principal address | 15 Austen Court Cubbington Leamington Spa CV32 7LJ |
| | |

Names of the charity trustees who manage the charity

| | Trustee name | Office (if any) | Dates acted if not for whole year | Name of person (or body) entitled to appoint trustee (if any) |
|----|---------------------|------------------------|--|--|
| 1 | Liz Young | Chair | | |
| 2 | Jane Tietjen | Vice Chair | June to December 2024 | |
| 3 | Colin Marrow | Treasurer | | |
| 4 | Frances Finch | Secretary | June to December 2024 | |
| 5 | Caroline Marrow | Editor | | |
| 6 | Ann Kinzett | | January to May 2024 | |
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Corporate trustees – names of the directors at the date the report was approved

| Director name | | |
|----------------------|--|--|
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

Name of trustees holding title to property belonging to the charity

| Trustee name | Dates acted if not for whole year | |
|---------------------|--|--|
| | | |
| | | |
| | | |
| | | |
| | | |

Funds held as custodian trustees on behalf of others

| | |
|---|-----|
| Description of the assets held in this capacity | n/a |
| Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects | |
| Details of arrangements for safe custody and segregation of such assets from the charity's own assets | |

Additional information (optional)

Names and addresses of advisers (Optional information)

| Type of adviser | Name | Address |
|-----------------|------|---------|
|-----------------|------|---------|

| | | |
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Name of chief executive or names of senior staff members (Optional information)

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| |
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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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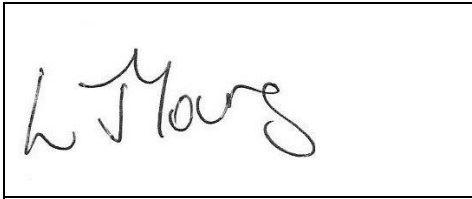
Other optional information

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Declarations

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

Signed on behalf of the charity's trustees

| | | |
|--|---|--|
| Signature(s) |  | |
| Full name(s) | Lesley Jane Young | |
| Position (eg Secretary, Chair, etc) | Chair | |
| Date | 23/06/2025 | |

| | Accounts Summary | | | | | |
|--|---------------------------------|-----------------|------------------------------|-----------------|-----------------|------------------------------|
| | Income & Expenditure | | | | | |
| | 2024 | 2024 | 2024 | 2023 | 2023 | 2023 |
| | Receipts | Payments | Surplus (Deficit) | Receipts | Payments | Surplus (Deficit) |
| Direct Fundraising | £15,469 | £4,041 | £11,429 | £15,999 | £4,262 | £11,737 |
| Grants & Donations Received | £2,480 | £2,480 | £0 | £1,092 | £2,912 | (£1,820) |
| Outings | £10,344 | £15,456 | (£5,111) | £8,442 | £14,444 | (£6,002) |
| Social Functions | £2,374 | £6,468 | (£4,094) | £1,594 | £6,153 | (£4,559) |
| Magazine & Administration | £2,987 | £4,793 | (£1,806) | £2,195 | £3,325 | (£1,130) |
| Sub Totals | £33,655 | £33,238 | £417 | £29,322 | £31,096 | (£1,774) |
| Net Surplus/(Deficit) | | £417 | | | (£1,774) | |
| Totals | £33,655 | £33,655 | | £29,322 | £29,322 | |

Cubbington Seniors Association
Accounts to 31st December 2024

Balance Sheet As At 31st December 2024

| | | | |
|--------------------------|----------------|---|----------------|
| Assets | | Deferred Income & Reserves | |
| NatWest Current Account | £3,591 | Deferred Income | |
| Business Reserve Account | £3,466 | Advertising Revenue | £1,840 |
| 35 Day Deposit Account | £11,212 | Acorn500 Stakes | £5,376 |
| 95 Day Deposit Account | £18,493 | Lunch Receipts | £344 |
| Cash | £1,358 | Theatre Ticket Receipts | £343 |
| Cash Floats | £40 | | |
| | | | |
| Cash at Bank and in Hand | £38,161 | Total Deferred Income | £7,903 |
| | | | |
| | | Allocated Reserves | |
| | | Sylvia Blakeman Bequest | £500 |
| | | Mary Sciolti Bequest | £738 |
| | | Benevolent fund | £880 |
| | | | |
| | | Total Reserved funds | £2,118 |
| | | | |
| | | Accumulated surplus to 31/12/23 | £27,722 |
| | | Surplus for year ended 31/12/24 | £417 |
| | | Total Surplus carried forward | £28,140 |
| | | | |
| Total Assets | £38,161 | Total Deferred Income & Reserves | £38,161 |



Section A

Independent Examiner's Report

| | | | |
|--------------------------------|--------------------------------|---------------------|--------|
| Report to the trustees | Cubbington Seniors Association | | |
| On accounts for the year ended | 31 st December 2024 | Charity no (if any) | 516878 |
| | Set out on pages 1 | | |

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/12/2024**.

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 report in respect of my examination of the Trust'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 which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records;

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: John Kendall Date: 20/02/2025

Name: John Kendall

Relevant professional qualification(s) or body (if any): /

Address: 43 Priory Road
Kenilworth
CV8 1LL

Cubbington Seniors Association

England & Wales - Charity number 516878

Accounts



Trustees' Annual Report for the period

From 01/01/2023 Period start date To 31/12/2023 Period end date

Charity name: Cubbington Seniors Association

Charity registration number: 516878

Objectives and Activities

| | SORP reference | |
|--|--------------------|--|
| Summary of the purposes of the charity as set out in its governing document | Para 1.17 | The object of the Association shall be to promote the welfare of senior citizens in any manner which now is, or hereafter, may be deemed by law to be charitable within the villages of Cubbington, Offchurch, Weston-under-Wetherley, Eathorpe, Hunningham and Wappenbury in the County of Warwickshire. |
| Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts. | Para 1.17 and 1.19 | Social interaction at a variety of events based at Cubbington Village Hall, including refreshments: Day Club, Snack & Chat, Bingo, Skittles. Lunch Club at local venues. Walking group over 2 – 7 miles distance. Exercise classes. Outings to places of interest. Craft projects. Fundraising Fairs. |
| Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit | Para 1.18 | All trustees are aware of the guidance outlining the key duties, and what trustees need to do to carry out these duties competently. Being aware of the duties and responsibilities help our trustees to perform their role in a way that complies with key requirements of the law. |

Additional information (optional)

You may choose to include further statements where relevant about:

| | SORP reference | |
|--|----------------|-----|
| Policy on grant making | Para 1.38 | n/a |
| Policy on social investment including program related investment | Para 1.38 | n/a |

| | | |
|---------------------------------|-----------|---|
| Contribution made by volunteers | Para 1.38 | The charity relies on volunteers to host events, including provision of refreshments, organising activities, leading walks and outings. Trustees are all volunteers; no staff are employed by the charity. |
| Other | | n/a |

Achievements and Performance

| | SORP reference | |
|---|----------------|---|
| Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole. | Para 1.20 | <p>The charity is a key component of village life in Cubbington and surrounding villages. Many residents are over 60, we provide a safe environment for members to meet and socialise. Many of our members live alone, and the benefits they receive make a significant difference to their lives, helping to alleviate loneliness and isolation.</p> <p>We provide lifts to those who are unable to travel independently to our events. Outings enable members to visit places of interest that would be challenging for them were they to rely on public transport. We continue to offer Walks and Exercise classes which improve opportunity for physical activity amongst our members.</p> <p>Our monthly magazine is delivered to every member's home and is an important link to the community for those in the Association, especially those who have limited mobility.</p> |

Additional information (optional)

You may choose to include further statements where relevant about:

| | | |
|--|-----------|--|
| Achievements against objectives set | Para 1.41 | |
| Performance of fundraising activities against objectives set | Para 1.41 | |
| | | |

| | | |
|---|-----------|--|
| Investment performance against objectives | Para 1.41 | |
| Other | | |

Financial Review

| | | |
|--|-----------|---|
| Review of the charity's financial position at the end of the period | Para 1.21 | Fundraising continues to be successful; we have maintained the charity's finances at a level which give us confidence that member benefits are sustainable. |
| Statement explaining the policy for holding reserves stating why they are held | Para 1.22 | As a results of this financial stability, the charity has a healthy balance in reserve. The trustees have reviewed options for investing back into the member benefits, and as a result are expanding our activities in 2024 / 2025. |
| Amount of reserves held | Para 1.22 | Fifteen thousand pounds |
| Reasons for holding zero reserves | Para 1.22 | n/a |
| Details of fund materially in deficit | Para 1.24 | n/a |
| Explanation of any uncertainties about the charity continuing as a going concern | Para 1.23 | n/a |

Additional information (optional)

You may choose to include further statements where relevant about:

| | | |
|---|-----------|---|
| The charity's principal sources of funds (including any fundraising) | Para 1.47 | Fundraising is our principal source of funds. Fairs (Spring, Christmas etc.) Lottery & Raffles Donations & contributions from members and local businesses |
| Investment policy and objectives including any social investment policy adopted | Para 1.46 | n/a |
| A description of the principal risks facing the charity | Para 1.46 | n/a |
| Other | | n/a |

Structure, Governance and Management

| | | |
|---|-----------|-----------------------------------|
| Description of charity's trusts: | | |
| Type of governing document (trust deed, royal charter) | Para 1.25 | Constitution |
| How is the charity constituted? (e.g unincorporated association, CIO) | Para 1.25 | Unincorporated association |
| Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees | Para 1.25 | Elected by members at AGM |

Additional information (optional)

You may choose to include further statements where relevant about:

| | | |
|---|-----------|--|
| Policies and procedures adopted for the induction and training of trustees | Para 1.51 | |
| The charity's organisational structure and any wider network with which the charity works | Para 1.51 | |
| Relationship with any related parties | Para 1.51 | |
| Other | | |

Reference and Administrative details

| | |
|-----------------------------|---|
| Charity name | Cubbington Seniors Association |
| Other name the charity uses | |
| Registered charity number | 516878 |
| Charity's principal address | 15 Austen Court Cubbington Leamington Spa CV32 7LJ |
| | |

Names of the charity trustees who manage the charity

| | Trustee name | Office (if any) | Dates acted if not for whole year | Name of person (or body) entitled to appoint trustee (if any) |
|----|---------------------|------------------------|--|--|
| 1 | Ann Kinzett | Chair | | |
| 2 | Chris Daly | Vice-Chair | | |
| 3 | Colin Marrow | Treasurer | | |
| 4 | Caroline Marrow | Editor | | |
| 5 | Paula Poland | | To May 2023 | |
| 6 | Sally Warren | | To May 2023 | |
| 7 | Linda Wilding | | From February 2023 | |
| 8 | Mike Wilding | | From February 2023 | |
| 9 | Liz Young | Secretary | From February 2023 | |
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Corporate trustees – names of the directors at the date the report was approved

| Director name | | |
|----------------------|--|--|
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Name of trustees holding title to property belonging to the charity

| Trustee name | Dates acted if not for whole year | |
|---------------------|--|--|
| | | |
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| | | |

Funds held as custodian trustees on behalf of others

| | |
|---|-----|
| Description of the assets held in this capacity | n/a |
| Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects | |
| Details of arrangements for safe custody and segregation of such assets from the charity's own assets | |

Additional information (optional)

Names and addresses of advisers (Optional information)

| Type of adviser | Name | Address |
|-----------------|------|---------|
| | | |
| | | |
| | | |
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Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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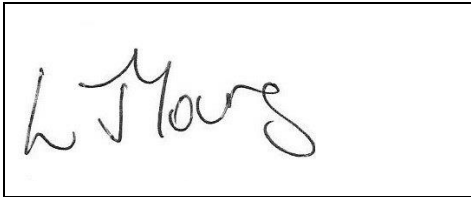
Other optional information

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Declarations

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

Signed on behalf of the charity's trustees

| | | |
|--|---|--|
| Signature(s) |  | |
| Full name(s) | Lesley Jane Young | |
| Position (eg Secretary, Chair, etc) | Chair | |
| Date | 18/09/2024 | |

Cubbington Seniors Association
Accounts for the year ended 31st December 2023

| | Accounts Summary | | | | | |
|------------------------------|------------------|-----------------|----------------------|----------------|----------------|----------------------|
| | 2023 | | 2023 | 2022 | | 2022 |
| | Receipts | Payments | Surplus (Deficit) | Receipts | Payments | Surplus (Deficit) |
| Direct Fundraising | £15,998 | £4,262 | £11,736 | £14,822 | £5,250 | £9,572 |
| Grants & Donations Received | £1,092 | £2,912 | (£1,820) | £5,369 | £1,755 | £3,614 |
| Outings | £8,402 | £14,355 | (£5,953) | £2,688 | £5,964 | (£3,276) |
| Social Functions | £1,634 | £6,242 | (£4,608) | £1,089 | £2,433 | (£1,345) |
| Magazine & Administration | £2,195 | £3,324 | (£1,129) | £1,926 | £3,050 | (£1,124) |
| Totals | £29,321 | £31,095 | (£1,774) | £25,893 | £18,452 | £7,441 |
| Net Surplus/(Deficit) | | (£1,774) | | | £7,441 | |
| | £29,321 | £29,321 | | £25,893 | £25,893 | |
| | Balance | Balance | Increase | | | |
| | 31/12/2023 | 31/12/2022 | (Decrease) | | | |
| Bank & Cash | | | | | | |
| RBS (Account Closed) | £0 | £25,877 | (£25,877) | | | |
| NatWest Current Account | £5,078 | £0 | £5,078 | | | |
| Business Reserve Account | £28,834 | £0 | £28,834 | | | |
| Coventry BS (Account Closed) | £0 | £3,194 | (£3,194) | | | |
| Cash | £1,324 | £426 | £897 | | | |
| Deferred Income | (£7,514) | £0 | (£7,514) | | | |
| | £27,722 | £29,497 | (£1,774) | | | |



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

**Charity Name
Cublington Seniors Association**

**On accounts for the year
ended**

31st December 2023

**Charity no
(if any)**

516878

Set out on pages

1

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2024

**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 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

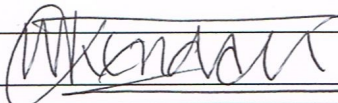
**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:



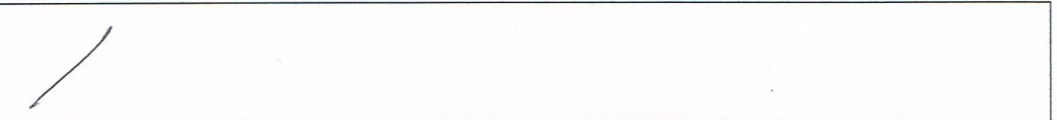
Date:

6th March 2024

Name:

John Kendall

**Relevant professional
qualification(s) or body
(if any):**



Address:

43 Priory Road

Kenilworth

CV8 1LL

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Cubbington Seniors Association

England & Wales - Charity number 516878

Accounts



Trustees' Annual Report for the period

From 01/01/2022 Period start date To 31/12/2022 Period end date

Charity name: Cubbington & District OAP Association

Charity registration number: 516878

Objectives and Activities

| | SORP reference | |
|--|--------------------|---|
| Summary of the purposes of the charity as set out in its governing document | Para 1.17 | The object of the Association shall be to promote the welfare of the aged in any manner which now is, or hereafter, may be deemed by law to be charitable within the villages of Cubbington, Offchurch, Weston-under-Wetherley, Eathorpe, Hunningham and Wappenbury in the County of Warwickshire. |
| Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts. | Para 1.17 and 1.19 | Social interaction at a variety of events based at Cubbington Village Hall, including lunches and games: Day Club, Snack & Chat, Bingo, Skittles. Lunch club at local venues. Walking group over 2 – 5 miles distance. Coach outings to places of interest. Craft projects. Fundraising Fairs. |
| Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit | Para 1.18 | All trustees are aware of the guidance outlining the key duties, and what trustees need to do to carry out these duties competently. Being aware of the duties and responsibilities help our trustees to perform their role in a way that complies with key requirements of the law. |

Additional information (optional)

You may choose to include further statements where relevant about:

| | SORP reference | |
|--|----------------|-----|
| Policy on grant making | Para 1.38 | n/a |
| Policy on social investment including program related investment | Para 1.38 | n/a |

| | | |
|---------------------------------|-----------|---|
| Contribution made by volunteers | Para 1.38 | The charity relies on volunteers to host our events, including provision of refreshments, organising games, leading walks and outings. Trustees are all volunteers; no staff are employed by the charity. |
| Other | | n/a |

Achievements and Performance

| | SORP reference | |
|---|----------------|--|
| Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole. | Para 1.20 | <p>The charity is a key component of village life in Cubbington and local area. Many residents of the village are over 60, we provide a safe environment for our members to meet and socialise. Many of our members live alone, and the benefits they receive make a significant difference to their lives, helping to alleviate loneliness and isolation.</p> <p>We provide lifts to those who are unable to travel independently to our events. The coach outings enable members to visit places of interest that would be challenging for them were they to rely on public transport. In 2022 we started offering Skittles sessions which has enhanced the opportunity for physical activity amongst our members.</p> <p>Our monthly magazine is delivered to every member's home and is an important link to the community for those in the Association, especially those who have limited mobility.</p> |

Additional information (optional)

You may choose to include further statements where relevant about:

| | | |
|--|-----------|--|
| Achievements against objectives set | Para 1.41 | |
| Performance of fundraising activities against objectives set | Para 1.41 | |
| | | |

| | | |
|---|-----------|--|
| Investment performance against objectives | Para 1.41 | |
| Other | | |

Financial Review

| | | |
|--|-----------|--|
| Review of the charity's financial position at the end of the period | Para 1.21 | 2022 was our first full year of activities after they had been suspended during the Covid-19 pandemic. Fundraising was successful, and we were able to re-establish many of the events and outings. We improved the position of the charity finances during this period and were able to have confidence that our member benefits were sustainable. |
| Statement explaining the policy for holding reserves stating why they are held | Para 1.22 | As a results of this financial stability, the charity has a healthy position on reserves. The trustees have reviewed options for investing back into the member benefits, and as a result plan to expand our activities in 2023 and beyond. |
| Amount of reserves held | Para 1.22 | Fifteen thousand pounds |
| Reasons for holding zero reserves | Para 1.22 | n/a |
| Details of fund materially in deficit | Para 1.24 | n/a |
| Explanation of any uncertainties about the charity continuing as a going concern | Para 1.23 | n/a |

Additional information (optional)

You may choose to include further statements where relevant about:

| | | |
|---|-----------|---|
| The charity's principal sources of funds (including any fundraising) | Para 1.47 | Fundraising is our principal source of funds. Fairs (Spring, Christmas etc) Lottery & Raffles Donations (members / local businesses) |
| Investment policy and objectives including any social investment policy adopted | Para 1.46 | n/a |
| A description of the principal risks facing the charity | Para 1.46 | n/a |
| Other | | n/a |

Structure, Governance and Management

| | | |
|---|-----------|-----------------------------------|
| Description of charity's trusts: | | |
| Type of governing document (trust deed, royal charter) | Para 1.25 | Constitution |
| How is the charity constituted? (e.g unincorporated association, CIO) | Para 1.25 | Unincorporated association |
| Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees | Para 1.25 | Elected by members at AGM |

Additional information (optional)

You may choose to include further statements where relevant about:

| | | |
|---|-----------|--|
| Policies and procedures adopted for the induction and training of trustees | Para 1.51 | |
| The charity's organisational structure and any wider network with which the charity works | Para 1.51 | |
| Relationship with any related parties | Para 1.51 | |
| Other | | |

Reference and Administrative details

| | |
|-----------------------------|--|
| Charity name | Cubbington & District OAP Association |
| Other name the charity uses | |
| Registered charity number | 516878 |
| Charity's principal address | 67a Rugby Road Cubbington Leamington Spa CV32 7HY |
| | |

Names of the charity trustees who manage the charity

| | Trustee name | Office (if any) | Dates acted if not for whole year | Name of person (or body) entitled to appoint trustee (if any) |
|----|-----------------|----------------------|-----------------------------------|---|
| 1 | Ann Kinzett | Chair | | |
| 2 | Chris Daly | Vice-Chair | | |
| 3 | Colin Marrow | Treasurer | | |
| 4 | Caroline Marrow | Editor | | |
| 5 | Paula Poland | Promoter | | |
| 6 | Sally Warren | Membership Secretary | | |
| 7 | Julia Warren | Secretary | January to March 2022 | |
| 8 | | | | |
| 9 | | | | |
| 10 | | | | |
| 11 | | | | |
| 12 | | | | |
| 13 | | | | |
| 14 | | | | |
| 15 | | | | |
| 16 | | | | |
| 17 | | | | |
| 18 | | | | |
| 19 | | | | |
| 20 | | | | |

Corporate trustees – names of the directors at the date the report was approved

| Director name | | |
|---------------|--|--|
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

Name of trustees holding title to property belonging to the charity

| Trustee name | Dates acted if not for whole year | |
|--------------|-----------------------------------|--|
| | | |
| | | |
| | | |
| | | |
| | | |

Funds held as custodian trustees on behalf of others

| | |
|---|-----|
| Description of the assets held in this capacity | n/a |
| Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects | |
| Details of arrangements for safe custody and segregation of such assets from the charity's own assets | |

Additional information (optional)

Names and addresses of advisers (Optional information)

| Type of adviser | Name | Address |
|-----------------|------|---------|
| | | |
| | | |
| | | |
| | | |

Name of chief executive or names of senior staff members (Optional information)

| |
|--|
| |
|--|

Exemptions from disclosure

Reason for non-disclosure of key personnel details

| |
|--|
| |
|--|

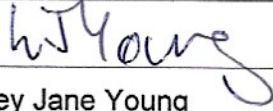
Other optional information

| |
|--|
| |
|--|

Declarations

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

Signed on behalf of the charity's trustees

| | | |
|-------------------------------------|---|--|
| Signature(s) |  | |
| Full name(s) | Lesley Jane Young | |
| Position (eg Secretary, Chair, etc) | Secretary | |
| Date | 29/09/2023 | |

Cubbington & District OAP Association
Accounts for the year ended 31st December

| | 2022 | 2022 | 2022 | 2021 | 2021 | 2021 |
|------------------------------|-------------------|-------------------|----------------------|---------------|---------------|----------------------|
| | Receipts | Payments | Surplus (Deficit) | Receipts | Payments | Surplus (Deficit) |
| Direct Fundraising | £12,682 | £5,249 | £7,433 | £4,274 | £2,202 | £2,072 |
| Grants & Donations Received | £5,369 | £1,755 | £3,614 | £125 | £0 | £125 |
| Outings | £2,688 | £5,963 | (£3,275) | £0 | £0 | £0 |
| Social Functions | £3,227 | £2,434 | £793 | £717 | £864 | (£147) |
| Magazine and Administration | £1,926 | £3,050 | (£1,124) | £39 | £2,014 | (£1,975) |
| Totals | £25,892 | £18,451 | £7,441 | £5,155 | £5,080 | £75 |
| Net Surplus/(Deficit) | | £7,441 | | | £75 | |
| | £25,892 | £25,892 | | £5,155 | £5,155 | |
| | Balance | Balance | Increase | | | |
| | 31/12/2022 | 31/12/2021 | (Decrease) | | | |
| Bank & Cash | | | | | | |
| RBS | £25,877 | £18,804 | £7,072 | | | |
| Coventry BS | £3,194 | £3,190 | £3 | | | |
| Cash | £426 | £61 | £365 | | | |
| | £29,497 | £22,056 | £7,441 | | | |

Report of Independent Reviewer: W John Kendall

To: the Management Committee and Members of Cubbington and District OAP Association

Opinion on Financial Reporting

I have reviewed the internal control and accounting of the Cubbington and District OAP Association for the year ending 31st December 2022, and express the following opinion.

In my unbiased opinion, based upon the financial statements and accounts presented to me on 27th January 2023, my impression is that the Financial Reporting and Accounts for the year ending 31st December 2022 are a true and accurate representation of the financial position of the Cubbington and District OAP Association.

A handwritten signature in black ink, appearing to read 'W John Kendall', enclosed within a hand-drawn rectangular box.

W John Kendall
10th February 2023