

Banbridge VIP Club

Northern Ireland · Charity number 100186

Details

Status	Received
Registered	2014-07-09
Register	View on the Charity Commission for Northern Ireland register

Contact

Address	244 Ballygowan Road Dromore County Down Bt25 1rh BT25 1RH
Phone	07734723575

Activities

Purposes: The Association is established to provide or assist in the provision of facilities in the interests of social welfare for recreation and leisure time occupation of blind and partially sighted people (hereinafter called "the beneficiaries") in the Banbridge area (hereinafter called "the area of benefit") with the objects of improving the conditions of life for the said beneficiaries and in particular, but not limited, to: (a) the provision of holidays, social welfare, recreational or educational facilities.

What the charity does: The relief of those in need by reason of youth, age, ill-health, disability, financial hardship or other disadvantage

How the charity works: Disability, Volunteer development

Who the charity helps: Carers, Older people, Sensory disabilities, Volunteers

Finances

Period end	Income	Expenditure	Assets	Employees
2026-03-31	£15,029	£18,448	£0	0
2025-03-31	£36,850	£18,166	£0	0

Trustees

Name	Role	Appointed
Miss Peggy Magill		
Mrs Doreen Brown		
Mrs Doreen Mcfarlane		
Mrs Marjorie Hodgen		
Sammy		

Accounts

Banbridge Visually Impaired Persons' Club

Annual Report and Receipts and Payments Account

For the year ended 31st March 2025

Northern Ireland Charities Number: 100186

Banbridge Visually Impaired Persons' Club

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Banbridge VIP Club Trustees' Annual Report

1st April 2024 – 31st March 2025

Banbridge VIP Club is a Voluntary Organisation for local blind and partially-sighted people. The Club was established with a formal Constitution in 1989 and we are a Registered Charity (NIC 10086).

The trustees for the charity are Mr Sammy Wilson (Chairman), Mrs Marjorie Hodgen (Vice-Chair), Miss Peggy Magill (Treasurer), Mrs Doreen McFarlane and Mrs Doreen Brown (Secretary).

This report has been prepared with regard to the Commission's public benefit requirements statutory guidance.

We continue with our aim of providing a social outlet for blind and partially-sighted people in Armagh, Banbridge and Craigavon Council Area.

During the summer months we organised several outings, some in conjunction with other visually impaired groups in the district. These trips give our members an opportunity to take part in activities which fully sighted people take for granted, thus improving their quality of life.

In September 2024, we took our group of visually impaired people and friends on a 5 day respite break to Coleraine, which was thoroughly enjoyed by all. In previous years we have travelled to Scotland or Wales but many of our older members no longer feel able to travel long distances and are happier staying in Northern Ireland.

The Trustees are pleased to report that our regular monthly meetings continue in Banbridge Angling Club premises, at 2a, Kiln Lane, Havelock Park, Banbridge, BT32 4PD. This venue has proved to be very suitable for our needs with easy access and parking readily available.

Since January 2023 we have been meeting on the first Wednesday of each month, from 2.30pm – 4.30pm. The time change has proved to be popular with members although we occasionally have to change back to an evening meeting to suit speakers who work during the day.

Sadly, some members are no longer with us and others are no longer well enough to attend meetings. Members are encouraged to bring friends along with them and we have asked Cherrytrees Resource to inform local visually-impaired people about our Club.

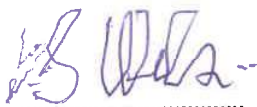
In November 2024 we held our Annual Dinner in the Whistledown Hotel, Warrenpoint, an event which was well attended and enjoyed by all. We were joined by family and friends, including Banbridge Talking Newspaper volunteers, who have always worked closely with us and supported us financially. Sadly "The Bann Recorder" is no longer in operation, but when they closed, they presented us with a very generous donation of £6,000.

In recent years, we have not been able to carry out any fund-raising activities, so we greatly appreciate all donations which we receive. This year these included donations from Loughbrickland Old Tyme Dancers & Seapattrick Parish Church. We are also indebted to the Macan Trust, who have grant-aided us for many years, most recently in March 2025, with a donation of £1,000.

This year we were surprised and delighted to receive a very generous bequest of £19,635.78 from the estate of a longstanding and very popular member of our Club.

Thanks to all these generous donations, we are able continue to offer our members a varied programme of speakers and outings, with a Quiz and Bingo in January & February and dinner in the Belmont in March, to celebrate St Patrick's day.

Our accounts of the 2024/2025 year were prepared by SM Vint & Company, Banbridge. We started the year with a cash balance of £14,483 and our balance at the end of the financial year was £33,167.

Signed: .....

Mr Sammy Wilson, Chairman

Signed: .....

Mrs Doreen Brown, Secretary

Date: 11th June 2025

Banbridge Visually Impaired Persons' Club

References and administrative details

Charity Name:	Banbridge Visually Impaired Persons' Club
Charity Registration Number:	100186
Contact Address:	60 Old Mill Road Scarva Co. Down BT63 6NN
Trustees:	Sammy Wilson Marjorie Hodgen Peggy Magill Doreen McFarlane Doreen Brown
Independent Examiner:	S.M. Vint & Co 8 Newry Road Banbridge BT32 3HN
Bankers:	Ulster Bank 22 Bridge Street Banbridge Co Down BT32 3JT

Independent Examiner's Report to the Trustees of Banbridge Visually Impaired Persons' Club

I report on the accounts of the charity for the year ended 31st March 2025 which are set out on pages 5-8.

Respective responsibilities of Trustees and Examiner

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the Charities Act (Northern Ireland) 2008.

It is my responsibility to:

- examine the accounts under section 65 of the Charities Act;
- follow the procedures laid down in the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's report

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act.

My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as charity trustees concerning any such matters.

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 in accordance with section 63 of the Charities Act
2. That the accounts do not accord with those accounting records
3. That the accounts do not comply with the accounting requirements of the Charities Act
4. That there is further information needed for a proper understanding of the accounts to be reached.

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 for Northern Ireland, I have found no matters that require drawing to your attention.



Thomas Vint FCCA

For and behalf of S.M. Vint & Co

Chartered Certified Accountants & Registered Auditors

8 Newry Road

Banbridge

BT32 3HN

11th June 2025

Banbridge Visually Impaired Persons' Club
Statement of Receipts & Payments for the year ended 31st March 2025

	Note	Unrestricted funds	Restricted funds	Total funds	Prior year total funds
Income and endowments from:					
Donations	2	26,161	0	26,161	1,020
Fundraising	3	0	0	0	0
Grants	4	0	0	0	280
Income from Charitable Activities	5	10,535	0	10,535	12,632
Other Income	6	154	0	154	2,041
Total income		36,850	0	36,850	4,894
Expenditure on:					
Raising Funds	7	0	0	0	0
Charitable Activities	7	18,166	0	18,166	27,097
Total expenditure		18,166	0	18,166	0
Net income / (expenditure) resources		18,684	0	18,684	-11,124

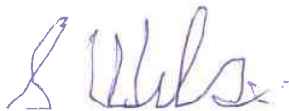
Banbridge Visually Impaired Persons' Club

Statement of Assets & Liabilities- Year Ended 31st March 2025

	2025	2024
Reconciliation of funds at 31.03.25		
Total funds brought forward	14,483	25,607
Surplus/(deficit) this year end	<u>18,684</u>	<u>- 11,124</u>
Total funds carried forward	<u>33,167</u>	<u>14,483</u>
Bank & Cash Balances		
Cash at bank and in hand	<u>33,167</u>	<u>14,483</u>
	<u>33,167</u>	<u>25,607</u>
Represented by		
Unrestricted funds	33,167	14,483
Restricted funds	-	-
Total Funds	<u>33,167</u>	<u>14,483</u>

Notes on pages 7 to 8 are an integral part of these financial statements.

The financial statements on pages 5 to 6 were approved by the Board of Trustees on 11th June 2025 and signed on its behalf by:



Sammy Wilson (Chairperson)



Peggy Magill (Treasurer)

Banbridge Visually Impaired Persons' Club
Notes to the financial statements for the year ended 31st March 2025

1. Accounting policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) Preparation of accounts on a going concern basis

The charity generally meets its day to day working capital requirements from its annual income. The Trustees have obtained and reviewed cash flow forecasts for the coming year and based on these are satisfied that the charity has resources to provide a reasonable expectation that it can continue to meet its financial obligations as they fall due for the foreseeable future. Therefore these financial statements have been prepared on a going concern basis

b) Income

Income is accounted for on a cash receipts basis as the amount is collected and are allocated as either restricted or unrestricted funds according to the terms of the donation.

c) Expenditure

Expenditure is recognised on a cash payments basis.

d) Cash and cash equivalents

Cash and cash equivalents includes cash in hand, deposits held at call with banks, other short-term highly liquid investments with original maturities of three months or less and bank overdrafts.

e) Funds

Funds are classified as either restricted funds or unrestricted funds, defined as follows:

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the Club.

Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.

2. Donations

	Unrestricted	Restricted	Total 2025	Total 2024
Donations	26,126	0	26,126	685
Lieu of Flowers Collections	35	0	35	335
	<u>26,161</u>	<u>0</u>	<u>26,161</u>	<u>1,020</u>

3. Fundraising

	Unrestricted	Restricted	Total 2025	Total 2024
Fundraising Dance	0	0	0	0
Quiz/raffle	0	0	0	0
Other Fundraising	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

4. Grants

	Unrestricted	Restricted	Total 2025	Total 2024
SELB	0	0	0	0
Other Grants	0	0	0	280
	<u>0</u>	<u>0</u>	<u>0</u>	<u>280</u>

5. Income from Charitable Activities

	Unrestricted	Restricted	Total 2025	Total 2024
Fees	210	0	210	475
Christmas Party	925	0	925	1,902
St Patricks Day	0	0	0	0
Day Trip	0	0	0	0
Lunch/Dinner	1,160	0	1,160	0
Holiday	8,240	0	8,240	10,255
	<u>10,535</u>	<u>0</u>	<u>10,535</u>	<u>12,632</u>

6. Other Income

	Unrestricted	Restricted	Total 2025	Total 2024
Bank Refunds	0	0	0	0
Interest	154	0	154	241
Macan Trust	0	0	0	1,800
	<u>154</u>	<u>0</u>	<u>154</u>	<u>2,041</u>

7. Analysis of Expenditure

	Unrestricted	Restricted	Total 2025	Total 2024
Raising Funds				
Fundraising costs	0	0	0	0
Postage & Stationary	0	0	0	0
Bank Fees	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Charitable Activities				
Respite /Outing Expenses	13,906	0	13,906	21,758
Entertainment Expenses	2,303	0	2,303	4,536
Insurance	230	0	230	216
Donation	50	0	50	0
Motability Scooter	1,240	0	1,240	0
Administration Costs	437	0	437	587
	<u>18,166</u>	<u>0</u>	<u>18,166</u>	<u>27,097</u>
Total Expenditure	<u>18,166</u>	<u>0</u>	<u>18,166</u>	<u>27,097</u>

8. Taxation

Banbridge Visually Impaired Persons' Club is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities.

9. Analysis of trustee remuneration and expenses.

No Trustee recieved any payments other than for out of pocket expenses incurred.

Accounts

Banbridge Visually Impaired Persons' Club

Annual Report and Receipts and Payments Account

For the year ended 31st March 2024

Northern Ireland Charities Number: 100186

Banbridge Visually Impaired Persons' Club

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Banbridge VIP Club Trustees' Annual Report

1st April 2023 – 31st March 2024

Banbridge VIP Club is a Voluntary Organisation for local blind and partially-sighted people. The Club was established with a formal Constitution in 1989 and we are a Registered Charity (NIC 10086).

The trustees for the charity are Mr Sammy Wilson (Chairman), Mrs Marjorie Hodgen, (Vice-Chair), Miss Peggy Magill, (Treasurer), Mrs Eleanor Pescod, Mrs Doreen McFarlane and Mrs Doreen Brown. (Secretary).

This report has been prepared with regard to the Commission's public benefit requirements statutory guidance.

We continue with our aim of providing a social outlet for blind and partially-sighted people in Armagh, Banbridge and Craigavon Council Area.

During the summer months we organised several outings, some in conjunction with other visually impaired groups in the district. These trips give our members an opportunity to take part in activities which fully sighted people take for granted, thus improving their quality of life.

In September 2023, we took our group of visually impaired people and friends on a respite break to Wales, which was thoroughly enjoyed by all.

The Trustees are pleased to report that our regular monthly meetings continue in Banbridge Angling Club premises, at 2a, Kiln Lane, Havelock Park, Banbridge, BT32 4PD. This venue has proved to

(2)

be very suitable for our needs with easy access and parking readily available.

In January 2023 we changed our meeting time from evenings to afternoons. In order to facilitate other users of the venue, we now meet from 2.30pm – 4.30pm. The time change has proved to be popular with members although we occasionally have to change back to an evening meeting to suit speakers who work during the day.

Sadly, some members are no longer with us and others are no longer well enough to attend meetings. Members are encouraged to bring friends along with them and we have asked Cherrytrees Resource to inform local visually-impaired people about our Club.

In November 2023 we held our Annual Dinner in the Whistledown Hotel, Warrenpoint, an event which was well attended and enjoyed by all. We were joined by family and friends, including Banbridge Talking Newspaper volunteers, who have always worked closely with us and supported us financially.

For the fourth year in a row we have not been able to carry out any fund-raising activities, so we greatly appreciate all donations which we receive. This year these included a donation from Loughbrickland Old Tyme Dancers and donations in lieu of flowers in respect of the late Colin Crompton.

We are also indebted to the Macan Trust, who have grant-aided us for many years, most recently in March 2024, with a donation of £1,000.

Thanks to all these generous donations, we are able continue to offer our members a varied programme of speakers and outings, with a

(3)

Quiz and Bingo in January & February and dinner in the Belmont in March, to celebrate St Patrick's day.

Our accounts of the 2023/2024 year were prepared by Sam Vint & Co, Banbridge. We started the year with a cash balance of £ and our balance at the end of the financial year was £



Signed:

Date:

Sammy Wilson, Chairman



Signed:**Doreen Brown (Mrs) Secretary**

Banbridge Visually Impaired Persons' Club

References and administrative details

Charity Name: Banbridge Visually Impaired Persons' Club

Charity Registration Number: 100186

Contact Address: 60 Old Mill Road
Scarva
Co. Down
BT63 6NN

Trustees: Sammy Wilson
Marjorie Hodgen
Peggy Magill
Colin Crompton
Eleanor Pescod
Doreen McFarlane
Doreen Brown

Independent Examiner: S.M. Vint & Co
8 Newry Road
Banbridge
BT32 3HN

Bankers: Ulster Bank
22 Bridge Street
Banbridge
Co Down
BT32 3JT

Independent Examiner's Report to the Trustees of Banbridge Visually Impaired Persons' Club

I report on the accounts of the charity for the year ended 31st March 2024 which are set out on pages 6-7.

Respective responsibilities of Trustees and Examiner

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the Charities Act (Northern Ireland) 2008.

It is my responsibility to:

- examine the accounts under section 65 of the Charities Act;
- follow the procedures laid down in the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's report

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act.

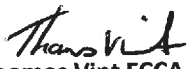
My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as charity trustees concerning any such matters.

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 in accordance with section 63 of the Charities Act
2. That the accounts do not accord with those accounting records
3. That the accounts do not comply with the accounting requirements of the Charities Act
4. That there is further information needed for a proper understanding of the accounts to be reached.

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 for Northern Ireland, I have found no matters that require drawing to your attention.


Thomas Vint FCCA
For and behalf of S.M. Vint & Co
Chartered Certified Accountants & Registered Auditors
8 Newry Road
Banbridge
BT32 3HN

5th June 2024

Banbridge Visually Impaired Persons' Club**Statement of Receipts & Payments for the year ended 31st March 2024**

	Note	Unrestricted funds	Restricted funds	Total funds	Prior year total funds
Income and endowments from:					
Donations	2	1,020	0	1,020	4,894
Fundraising	3	0	0	0	0
Grants	4	280	0	280	0
Income from Charitable Activities	5	12,632	0	12,632	0
Other Income	6	2,041	0	2,041	0
Total income		15,973	0	15,973	4,894
Expenditure on:					
Raising Funds	7	0	0	0	0
Charitable Activities	7	27,097	0	27,097	0
Total expenditure		27,097	0	27,097	0
Net income / (expenditure) resources		-11,124	0	-11,124	4,894

Banbridge Visually Impaired Persons' Club

Statement of Assets & Liabilities- Year Ended 31st March 2024

	2024	2023
Reconciliation of funds at 31.03.23		
Total funds brought forward	25,607	21,747
Surplus/(deficit) this year end	- 11,124	3,860
Total funds carried forward	<u>14,483</u>	<u>25,607</u>
Bank & Cash Balances		
Cash at bank and in hand	<u>14,483</u>	<u>25,607</u>
	<u>14,483</u>	<u>25,607</u>
Represented by		
Unrestricted funds	14,483	25,607
Restricted funds	-	-
Total Funds	<u>14,483</u>	<u>25,607</u>

Notes on pages 7 to 8 are an integral part of these financial statements.

The financial statements on pages 5 to 6 were approved by the Board of Trustees on 5th June 2024 and signed on its behalf by:



Sammy Wilson (Chairperson)



Peggy Magill (Treasurer)

Banbridge Visually Impaired Persons' Club

Notes to the financial statements for the year ended 31st March 2024

1. Accounting policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) Preparation of accounts on a going concern basis

The charity generally meets its day to day working capital requirements from its annual income. The Trustees have obtained and reviewed cash flow forecasts for the coming year and based on these are satisfied that the charity has resources to provide a reasonable expectation that it can continue to meet its financial obligations as they fall due for the foreseeable future. Therefore these financial statements have been prepared on a going concern basis

b) Income

Income is accounted for on a cash receipts basis as the amount is collected and are allocated as either restricted or unrestricted funds according to the terms of the donation.

c) Expenditure

Expenditure is recognised on a cash payments basis.

d) Cash and cash equivalents

Cash and cash equivalents includes cash in hand, deposits held at call with banks, other short-term highly liquid investments with original maturities of three months or less and bank overdrafts.

e) Funds

Funds are classified as either restricted funds or unrestricted funds, defined as follows:

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the Club.

Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.

2. Donations

	Unrestricted	Restricted	Total 2024	Total 2023
Donations	685	0	685	4,894
Lieu of Flowers Collections	335	0	335	0
	<u>1,020</u>	<u>0</u>	<u>1,020</u>	<u>4,894</u>

3. Fundraising

	Unrestricted	Restricted	Total 2024	Total 2023
Fundraising Dance	0	0	0	0
Quiz/raffle	0	0	0	0
Other Fundraising	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

4. Grants

	Unrestricted	Restricted	Total 2024	Total 2023
SELB	0	0	0	0
Other Grants	280	0	280	400
	<u>280</u>	<u>0</u>	<u>280</u>	<u>400</u>

5. Income from Charitable Activities

	Unrestricted	Restricted	Total 2024	Total 2023
Fees	475	0	475	310
Christmas Party	1,902	0	1,902	725
St Patricks Day	0	0	0	0
Day Trip	0	0	0	0
Lunch/Dinner	0	0	0	0
Holiday	10,255	0	10,255	1,060
	12,632	0	12,632	2,095

6. Other Income

	Unrestricted	Restricted	Total 2024	Total 2023
Bank Refunds	0	0	0	30
Interest	241	0	241	45
Macan Trust	1,800	0	1,800	0
	2,041	0	2,041	75

7. Analysis of Expenditure

	Unrestricted	Restricted	Total 2024	Total 2023
Raising Funds				
Fundraising costs	0	0	0	0
Postage & Stationary	0	0	0	0
Bank Fees	0	0	0	20
	0	0	0	20
Charitable Activities				
Respite /Outing Expenses	21,758	0	21,758	1,666
Entertainment Expenses	4,536	0	4,536	1,287
Insurance	216	0	216	322
Refreshments	0	0	0	0
Guest Speakers	0	0	0	0
Administration Costs	587	0	587	309
	27,097	0	27,097	3,584
Total Expenditure	27,097	0	27,097	3,604

8. Taxation

Banbridge Visually Impaired Persons' Club is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities.

9. Analysis of trustee remuneration and expenses.

No Trustee recieved any payments other than for out of pocket expenses incurred.

Banbridge Visually Impaired Persons' Club
Income and Expenditure Account
Year Ended 31st March 2024

	2024	2023		2024	2023
Income	£	£	Expenditure	£	£
Balance c/fwd					
Cash at Bank - Current Account	11,695.71	9,855.88			
- Business Reserve	13,911.25	11,891.54			
			Respite/Outing Expenses	21,758.40	1,665.95
Donations & Fundraising	685.00	4,893.80			
			Entertainment Expenses	4,536.18	1,286.99
Donations in Lieu of Flowers	335.00	-			
			Insurance	215.79	322.07
Christmas Party Collections	1,902.30	725.00			
			Refund Holidays	50.00	-
Holiday Collections	10,255.00	1,060.00			
			Rent	195.00	135.00
Macan Trust	1,800.00	-			
			Computer Costs	141.47	87.00
Dues Collected	475.00	310.00			
			Petty Cash		60.00
Bank Refunds		30.00			
			Sundry Expenses	80.80	26.96
ABC Council	280.00	400.00			
			Bank Charges		20.00
Interest	241.24	44.71			
			Accountancy	120.00	
			Balance C/fwd		
			Cash at Bank - Current Account	3,520.37	11,695.71
			- Business Reserve	10,962.49	13,911.25
	<u>41,580.50</u>	<u>29,210.93</u>		<u>41,580.50</u>	<u>29,210.93</u>

The foregoing Income and Expenditure Account for the year ended 31st March 2024 has been
Prepared from the Book, Vouchers and information supplied to us and is in accordance
therewith.

S. Wilson

S. M. Vint & Co

S. M. Vint & Company
Chartered Certified Accountants
8 Newry Road
Banbridge

Signature _____
Name SAMMY WILSON
Position CHAIRMAN.

Annual report

Banbridge VIP Club Trustees' Annual Report

1st April 2023 – 31st March 2024

Banbridge VIP Club is a Voluntary Organisation for local blind and partially-sighted people. The Club was established with a formal Constitution in 1989 and we are a Registered Charity (NIC 10086).

The trustees for the charity are Mr Sammy Wilson (Chairman), Mrs Marjorie Hodgen, (Vice-Chair), Miss Peggy Magill, (Treasurer), Mrs Eleanor Pescod, Mrs Doreen McFarlane and Mrs Doreen Brown. (Secretary).

This report has been prepared with regard to the Commission's public benefit requirements statutory guidance.

We continue with our aim of providing a social outlet for blind and partially-sighted people in Armagh, Banbridge and Craigavon Council Area.

During the summer months we organised several outings, some in conjunction with other visually impaired groups in the district. These trips give our members an opportunity to take part in activities which fully sighted people take for granted, thus improving their quality of life.

In September 2023, we took our group of visually impaired people and friends on a respite break to Wales, which was thoroughly enjoyed by all.

The Trustees are pleased to report that our regular monthly meetings continue in Banbridge Angling Club premises, at 2a, Kiln Lane, Havelock Park, Banbridge, BT32 4PD. This venue has proved to

(2)

be very suitable for our needs with easy access and parking readily available.

In January 2023 we changed our meeting time from evenings to afternoons. In order to facilitate other users of the venue, we now meet from 2.30pm – 4.30pm. The time change has proved to be popular with members although we occasionally have to change back to an evening meeting to suit speakers who work during the day.

Sadly, some members are no longer with us and others are no longer well enough to attend meetings. Members are encouraged to bring friends along with them and we have asked Cherrytrees Resource to inform local visually-impaired people about our Club.

In November 2023 we held our Annual Dinner in the Whistledown Hotel, Warrenpoint, an event which was well attended and enjoyed by all. We were joined by family and friends, including Banbridge Talking Newspaper volunteers, who have always worked closely with us and supported us financially.

For the fourth year in a row we have not been able to carry out any fund-raising activities, so we greatly appreciate all donations which we receive. This year these included a donation from Loughbrickland Old Tyme Dancers and donations in lieu of flowers in respect of the late Colin Crompton.

We are also indebted to the Macan Trust, who have grant-aided us for many years, most recently in March 2024, with a donation of £1,000.

Thanks to all these generous donations, we are able continue to offer our members a varied programme of speakers and outings, with a

(3)

Quiz and Bingo in January & February and dinner in the Belmont in March, to celebrate St Patrick's day.

Our accounts of the 2023/2024 year were prepared by Sam Vint & Co, Banbridge. We started the year with a cash balance of £ and our balance at the end of the financial year was £



Signed:

Date:

Sammy Wilson, Chairman



Signed:**Doreen Brown (Mrs) Secretary**

Annual return

Independent Examiner's Report to the Trustees of Banbridge Visually Impaired Persons' Club

I report on the accounts of the charity for the year ended 31st March 2024 which are set out on pages 6-7.

Respective responsibilities of Trustees and Examiner

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the Charities Act (Northern Ireland) 2008.

It is my responsibility to:

- examine the accounts under section 65 of the Charities Act;
- follow the procedures laid down in the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's report

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act.

My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as charity trustees concerning any such matters.

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 in accordance with section 63 of the Charities Act
2. That the accounts do not accord with those accounting records
3. That the accounts do not comply with the accounting requirements of the Charities Act
4. That there is further information needed for a proper understanding of the accounts to be reached.

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 for Northern Ireland, I have found no matters that require drawing to your attention.


Thomas Vint FCCA
For and behalf of S.M. Vint & Co
Chartered Certified Accountants & Registered Auditors
8 Newry Road
Banbridge
BT32 3HN

5th June 2024

Accounts

Banbridge Visually Impaired Persons' Club

Annual Report and Receipts and Payments Account

For the year ended 31st March 2023

Northern Ireland Charities Number: 100186

Banbridge Visually Impaired Persons' Club

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Banbridge VIP Club Trustees' Annual Report

1st April 2022 – 31st March 2023

Banbridge VIP Club is a Voluntary Organisation for local blind and partially-sighted people. The Club was established with a formal Constitution in 1989 and we are a Registered Charity (NIC 10086).

The trustees for the charity are Mr Sammy Wilson (Chairman), Mrs Marjorie Hodgen, (Vice-Chair), Miss Peggy Magill, (Treasurer), Mr Colin Crompton, Mrs Eleanor Pescod, Mrs Doreen McFarlane and Mrs Doreen Brown. (Secretary).

This report has been prepared with regard to the Commission's public benefit requirements statutory guidance.

We continue with our aim of providing a social outlet for blind and partially-sighted people in Armagh, Banbridge and Craigavon Council Area.

During the summer months we organised several outings, some in conjunction with other visually impaired groups in the district. These trips give our members an opportunity to take part in activities which fully sighted people take for granted, thus improving their quality of life.

In July, we were delighted to be able to celebrate the Queen's Platinum Jubilee with dinner in the Belmont Hotel, Banbridge and are indebted to the ABC Council who provided funding for this event.

In September 2022, we took our group of visually impaired people and friends on a respite break to Scotland, which was thoroughly

enjoyed by all. Unfortunately, on our return, three of our members contracted Covid but happily they have each made a full recovery.

The Trustees are pleased to report that, after two years of Covid restrictions, we were able to resume our regular monthly meetings in October 2022. Unfortunately, our usual venue is, apparently, still not available but we have managed to find an alternative venue, which is ideally suited to our needs. After hearing of our plight, Banbridge Angling Club very kindly offered us their premises, at 2a, Kiln Lane, Havelock Park, Banbridge, BT32 4PD.

Sadly, our membership has greatly decreased, with some members no longer with us and others no longer well enough to attend meetings. Members are encouraged to bring friends along with them and we have asked Cherrytrees Resource to inform local visually-impaired people about our Club.

In November 2022 we held our Annual Dinner in the Whistledown Hotel, Warrenpoint, an event which was well attended and enjoyed by all. We were joined by family and friends, including Banbridge Talking Newspaper volunteers, who have always worked closely with us and supported us financially.

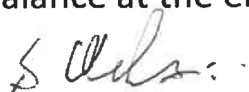
In December 2022, members voted to change the time of our monthly Club Meetings from evenings to afternoons, commencing on 4th January 2023, 2pm - 4pm. This has proved to be a popular decision and attendance at meetings has increased.

For the third year in a row we have not been able to carry out any fund-raising activities, and we greatly appreciate all donations which we received during the year. These included gifts from Josh Magill (Banbridge Academy Fundraiser), Paul Evans, Evo's Legends (in

memory of John Willis), Banbridge Angling Club, Ann Lyons and Herbie Barr's Bowling Club. We are also indebted to the Macan Trust, who have grant-aided us for many years, most recently in March 2023, with a donation of £800.

Thanks to all these generous donations, we are able continue to offer our members a varied programme of speakers and outings, with a Quiz and Bingo in January & February and dinner in the Belmont in March, to celebrate St Patrick's day.

Our accounts of the 2022/2023 year were prepared by SM Vint & Co, Banbridge. We started the year with a cash balance of £21,747 and our balance at the end of the financial year was £25,607.



Signed:

Date:7/6/23

Sammy Wilson, Chairman



Signed:Doreen Brown (Mrs)

Banbridge Visually Impaired Persons' Club

References and administrative details

Charity Name:	Banbridge Visually Impaired Persons' Club
Charity Registration Number:	100186
Contact Address:	60 Old Mill Road Scarva Co. Down BT63 6NN
Trustees:	Sammy Wilson Marjorie Hodgen Peggy Magill Colin Crompton Eleanor Pescod Doreen McFarlane Doreen Brown
Independent Examiner:	S.M. Vint & Co 8 Newry Road Banbridge BT32 3HN
Bankers:	Ulster Bank 22 Bridge Street Banbridge Co Down BT32 3JT

Independent Examiner's Report to the Trustees of Banbridge Visually Impaired Persons' Club

I report on the accounts of the charity for the year ended 31st March 2023 which are set out on pages 6-7.

Respective responsibilities of Trustees and Examiner

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the Charities Act (Northern Ireland) 2008.

It is my responsibility to:

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- follow the procedures laid down in the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act; and
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Basis of Independent Examiner's report

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act.

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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 for Northern Ireland, I have found no matters that require drawing to your attention.



Thomas Vint FCCA
For and behalf of S.M. Vint & Co
Chartered Certified Accountants & Registered Auditors
8 Newry Road
Banbridge
BT32 3HN

26th April 2023

Banbridge Visually Impaired Persons' Club
Statement of Receipts & Payments for the year ended 31st March 2023

	Note	Unrestricted funds	Restricted funds	Total funds	Prior year total funds
Income and endowments from:					
Donations	2	4,894	0	4,894	7,384
Fundraising	3	0	0	0	0
Grants	4	400	0	400	0
Income from Charitable Activities	5	2,095	0	2,095	8,694
Other Income	6	75	0	75	801
Total income		7,464	0	7,464	16,879
Expenditure on:					
Raising Funds	7	20	0	20	0
Charitable Activities	7	3,584	0	3,584	13,170
Total expenditure		3,604	0	3,604	13,170
Net income / (expenditure) resources		3,860	0	3,860	3,709

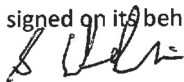
Banbridge Visually Impaired Persons' Club

Statement of Assets & Liabilities- Year Ended 31st March 2023

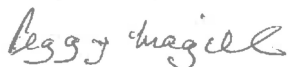
	2023	2022
Reconciliation of funds at 31.03.23		
Total funds brought forward	21,747	18,038
Surplus/(deficit) this year end	3,860	3,709
Total funds carried forward	<u>25,607</u>	<u>21,747</u>
Bank & Cash Balances		
Cash at bank and in hand	<u>25,607</u>	<u>21,747</u>
	<u>25,607</u>	<u>21,747</u>
Represented by		
Unrestricted funds	25,607	21,747
Restricted funds	0	0
Total Funds	<u>25,607</u>	<u>21,747</u>

Notes on pages 7 to 8 are an integral part of these financial statements.

The financial statements on pages 5 to 6 were approved by the Board of Trustees on 26th April 2023 and signed on its behalf by:



Sammy Wilson (Chairperson)



Peggy Magill (Treasurer)

Banbridge Visually Impaired Persons' Club
Notes to the financial statements for the year ended 31st March 2023

1. Accounting policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) Preparation of accounts on a going concern basis

The charity generally meets its day to day working capital requirements from its annual income. The Trustees have obtained and reviewed cash flow forecasts for the coming year and based on these are satisfied that the charity has resources to provide a reasonable expectation that it can continue to meet its financial obligations as they fall due for the foreseeable future. Therefore these financial statements have been prepared on a going concern basis

b) Income

Income is accounted for on a cash receipts basis as the amount is collected and are allocated as either restricted or unrestricted funds according to the terms of the donation.

c) Expenditure

Expenditure is recognised on a cash payments basis.

d) Cash and cash equivalents

Cash and cash equivalents includes cash in hand, deposits held at call with banks, other short-term highly liquid investments with original maturities of three months or less and bank overdrafts.

e) Funds

Funds are classified as either restricted funds or unrestricted funds, defined as follows:

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the Club.

Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.

2. Donations

	Unrestricted	Restricted	Total 2023	Total 2022
Donations	4,894	0	4,894	5,349
Lieu of Flowers Collections	0	0	0	2,035
	4,894	0	4,894	7,384

3. Fundraising

	Unrestricted	Restricted	Total 2023	Total 2022
Fundraising Dance	0	0	0	0
Quiz/raffle	0	0	0	0
Other Fundraising	0	0	0	0
	0	0	0	0

4. Grants

	Unrestricted	Restricted	Total 2023	Total 2022
SELB	0	0	0	0
Other Grants	400	0	400	0
	400	0	400	0

5. Income from Charitable Activities

	Unrestricted	Restricted	Total 2023	Total 2022
Fees	310	0	310	0
Christmas Party	725	0	725	660
St Patricks Day	0	0	0	0
Day Trip	0	0	0	0
Lunch/Dinner	0	0	0	0
Holiday	1,060	0	1,060	8,034
	2,095	0	2,095	8,694

6. Other Income

	Unrestricted	Restricted	Total 2023	Total 2022
Bank Refunds	30	0	30	0
Interest	45	0	45	1
Macan Trust	0	0	0	800
	75	0	75	801

7. Analysis of Expenditure

	Unrestricted	Restricted	Total 2023	Total 2022
Raising Funds				
Fundraising costs	0	0	0	0
Postage & Stationary	0	0	0	0
Bank Fees	20	0	20	0
	20	0	20	0
Charitable Activities				
Respite /Outing Expenses	1,666	0	1,666	10,486
Entertainment Expenses	1,287	0	1,287	2,082
Insurance	322	0	322	0
Refreshments	0	0	0	0
Guest Speakers	0	0	0	0
Administration Costs	309	0	309	602
	3,584	0	3,584	13,170
Total Expenditure	3,604	0	3,604	13,170

8. Taxation

Banbridge Visually Impaired Persons' Club is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities.

9. Analysis of trustee remuneration and expenses.

No Trustee recieved any payments other than for out of pocket expenses incurred.

Banbridge VIP Club

Northern Ireland - Charity number 100186

Annual report

Banbridge VIP Club Trustees' Annual Report

1st April 2022 – 31st March 2023

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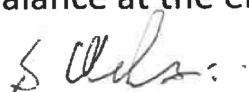
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Signed:

Date: 7/6/23

Sammy Wilson, Chairman



Signed:Doreen Brown (Mrs)

Annual return

Independent Examiner's Report to the Trustees of Banbridge Visually Impaired Persons' Club

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Thomas Vint FCCA
For and behalf of S.M. Vint & Co
Chartered Certified Accountants & Registered Auditors
8 Newry Road
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BT32 3HN

26th April 2023