THE COCKS AND HENS LAWN TENNIS CLUB

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2025

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TRUSTEES:	Simon Elliott (Chair) Pauline Holroyd (appointed 11/02/25) Carl Dunton (Treasurer) Lionel Sheffield Julija Shabanova Paul Handy
PRINCIPAL ADDRESS:	Grantchester Road Cambridge CB3 9ED
CHARITY NUMBER:	1182769
INCORPORATION NUMBER:	CE017039
INDEPENDENT EXAMINER:	Ian W Shipley FCCA For and on behalf of: Prentis & Co LLP Accountants & Independent Examiners 115c Milton Road Cambridge CB4 1XE
BANKERS:	Metro Bank Plc 1 Southampton Row London WC1B 5HA

Deposit accounts also held with United Trust Bank and Scottish Widows Bank.

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2025

TRUSTEES ANNUAL REPORT

The Trustees present their report together with the financial statements for the year ended 31st December 2025.

Structure, Governance and Management
The Cocks and Hens Lawn Tennis Club is a Charitable Incorporated Organisation (CIO), first registered with the Charity Commission on 3rd April 2019. Prior to that, the Club was a members club, operating as an unincorporated organisation, believed to have been founded in the late 1870s. An Extraordinary General Meeting of the Club on 21st June 2018 voted that the Club should apply for CIO status and agreed in the constitution submitted to the Charity Commission. It is governed by six current Trustees who were either appointed or reappointed at the Annual General Meeting (AGM) held on 27the February 2025.

The day-to-day business of the Club is monitored by the Management Committee. During 2025, the Terms of Reference for the Management Committee were reviewed, further clarification of their respective responsibilities in the decision-making process were agreed.

The process for the election of the new Trustees at the AGM is transparent and supportive. A circular to members makes it clear when Trustees are retiring and when positions are open to all members of the Club.

Financial Review and Reserves Policy
The Club policy on financial reserves states:

"The Club must hold financial reserves in order to:

- Maintain its ability to continue operating despite a significant delay in income streams;
- Protect against fluctuations in income streams and unforeseen costs;
- Enable replacement and repair of major capital items, particularly courts and floodlights;
- To fulfil contracted obligations in the event of having to cease its operations;
- Hold funds to restructure or finance future growth and development.

The Trustees believe that an ideal level of reserve for the Club is the amount of the sinking fund required to cover depreciation of courts and floodlights over their agreed lifespan together with one quarter of the annual outgoings of standard running costs for the previous financial year. It is however recognised that, on occasions, it may be necessary to depart from this in the short term in order to achieve long term objectives.

An annual review of reserves will be carried out by the Trustees in order to:

- compare current reserves held with current policy level;
- ensure the reserves level requirement continues to be appropriate after consideration of all financial risks and current/future financial plans;
- ensure current budgets and future financial plans remain consistent with the reserves policy."

In order to meet the recommendations of the LTA regarding depreciation, the Club aims to put £18,500 pa into the sinking fund. The Club operated a cash surplus of approximately £95,000 in 2025 and the Trustees took the view that the sum added to the sinking fund for 2025 should be £18,500.

Projections for the sinking fund show the need to accumulate around £120,000 by 2028 in order to pay for resurfacing of courts (some of which may be required earlier than 2028). Reserves on 31st December 2025 were £192,764 (2024: £166,260) (with a sinking fund of £126,819 (2024: £108,319) for the replacements of courts and floodlights).

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TRUSTEES ANNUAL REPORT .....continued

Public Benefit Statement
In exercising their powers, the Trustees believe that they have complied with the requirement to have due regard to the guidance on public benefit published by the Charity Commission.

Objectives and Activities
The object of the Club is "the promotion of community participation in healthy recreation for the benefit of the inhabitants of Cambridge and the surrounding area, in particular by the provision of facilities for playing tennis."

Our activities have reflected the Charity Commission's guidance on public benefit. The game of tennis promotes health, physical and mental skills and our core activities are designed to encourage members to play the game through a variety of options:

- Regular Club sessions for members to play with a variety of opponents;
- The provision of a substantial programme of tennis coaching for all ages, genders and standards;
- A booking system that allows members to play pre-arranged games with other members or in regular groups;
- A programme of internal competitions for both juniors and adults varying from fun tournaments, through to a Club Ladder and an annual Club tournament;
- The provision of 28 adult and 6 junior teams that play in local and National leagues.

These activities benefit the local community through the provision of healthy recreation, development of tennis skills through the progression routes provided and simple enjoyment of fresh air and exercise.

Achievements and Performance
During the past year the Club has managed to achieve an increase in its membership, consolidating its position of provider of tennis to the local community. It has improved its induction of more junior members.

Lease
The lease has reverted to our ultimate landlords, the Grantchester Village Trust. The lease terms have not changed.

Trustees' Responsibilities for the Financial Statements
The law applicable to charities in England and Wales require the Trustees to prepare the financial statements for each financial year.

The Trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the Charity, and to enable the Charity to ensure that the accounts comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the Charity and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

ON BEHALF OF THE TRUSTEES

Signed by:
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SIMON ELLIOTT
TRUSTEE AND CHAIRMAN

10/26/2026

DATE

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2025

TREASURER'S REPORT 2025

2025 has been another solid year financially for the club. Costs have increased by less than 2% and have been offset by income increasing by over 5%, mainly through increased subscriptions.

Banking arrangements are on a good footing with Metro Bank as the day to day bank for the club. Surplus funds are kept at Metro Bank, United Trust Bank and Scottish Widows and are invested in varying deposit accounts and fixed bonds (in line with club cash needs).

Thanks as always to the club's administration team of Mary and Lawrence who yet again through their work have allowed the club to continue to develop and grow to the benefit of all the members.

Sinking Fund:
To meet the recommendations of the LTA regarding depreciation, the Club aims to put £18,500 per annum into the sinking fund. The club operated a cash surplus of £26,504 in 2025 (2024: £21,675) and the Trustees took the view that the net sum added for 2025 should be £18,500. At 1st January 2025 the club's unrestricted funds were £65,945 (2024: £57,941) and the sinking fund has increased by £18,500 from £108,319 to £126,819.

Other Costs and Income:
Coaching income was up in 2025 as were tennis ball sales. There were several well attended and fun social events held at the club showing evidence of a continued active and engaged membership.

Other significant costs relate, again, to the repeated patching of the access road and continued expenditure on long term landscaping, to improve the overall playing experience Court maintenance costs were similar to previous years.

C Dunton
Treasurer for financial year 2025

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2025

INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF THE COCKS AND HENS LAWN TENNIS CLUB

I report to the Trustees on my examination of the accounts of The Cocks and Hens Lawn Tennis Club for the year ended 31st December 2025.

RESPONSIBILTIIES AND BASIS OF REPORT

As the Trustees of the Charity 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 Charity's accounts carried our 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Charity 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.

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.

IAN W SHIPLEY FCCA
FOR AND ON BEHALF OF;
PRENTIS & CO LLP
ACCOUNTANTS & INDEPENDENT EXAMINERS

115c Milton Road
Cambridge
CB4 1XE

26th October 2026

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2025

STATEMENT OF FINANCIAL ACTIVITIES

	Notes	Unrestricted 2025 Total £	Unrestricted 2024 Total £
INCOME FROM CHARITABLE ACTIVITIES			
Subscriptions		111,269	105,616
Visitor fees		656	1,081
Ball machine hire		-	102
Interest		3,424	5,104
Tennis ball sales		554	117
Sundries		1,881	555
Donations and contributions due		-	634
Coaching		4,775	2,825
Total Income		**122,559**	**116,034**
EXPENDITURE			
Charitable activities:			
Rent, rates and insurance		8,580	8,850
Turnover rent		11,725	10,855
Electricity and water		8,954	9,457
Clubhouse maintenance and repairs		11,045	11,821
Upkeep of courts and grounds		22,951	22,518
Access road, net of contributions		-	7,800
Club administration		19,000	17,065
Adverts and marketing		738	467
LTA levy/league fees		2,825	470
Tennis balls		1,375	1,100
Social functions/AGM costs		516	70
Sundries		7,212	2,806
Goverance costs:			
Independent Examiners fee		1,134	1,080
Total Expenditure		**96,055**	**94,359**
Net movement in funds for the year		26,504	21,675
Transfers between funds	6	(18,500)	(18,500)
Total funds brought forward		57,941	54,766
Total funds carried forward		**65,945**	**57,941**

The notes on pages 7 to 8 form part of these financial statements.

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FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2025

BALANCE SHEET

	Notes	2025 £	£	2024 £	£
CURRENT ASSETS					
Debtors	4	4,125		5,151	
Cash at bank		191,583		173,044	
TOTAL CURRENT ASSETS		195,708		178,195	
CREDITORS:					
Amounts falling due within one year	5	2,944		11,935	
Net Current Assets			192,764		166,260
TOTAL ASSETS LESS CURRENT LIABILTIES			192,764		166,260
RESERVES					
Designated funds (Sinking fund)			126,819		108,319
Unrestricted funds			65,945		57,941
TOTAL FUNDS	6		192,764		166,260

For and on behalf of the trustees:

Signed by:
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SIMON ELLIOTT
TRUSTEE AND CHAIRMAN

DATED 10/26/2026

The notes on pages 7 to 8 form part of these financial statements.

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2025

NOTES TO THE FINANCIAL STATEMENTS

1. ACCOUNTING POLICIES

(a) BASIS OF PREPARATION OF FINANCIAL STATEMENTS

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these financial statements. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) (effective 1st January 2019) and the Charities Act 2011.

The accounts are presented in pound sterling (£) which is the functional currency of the charity

(b) INCOME RECOGNITION

All income and grants are now recognised in the Statement of Financial Activities when the conditions for receipt have been met and there is reasonable assurance of receipt. Where a claim for repayment of income tax has or will be made, such income is grossed up for the tax recoverable. The following accounting policies are applied to income.

(c) DONATIONS

Donations and all other receipts from fundraising are reported gross.

(d) VALUE ADDED TAX

Value added tax is not recoverable by the Charity, and as such is included in the relevant costs in the Statement of Financial Activities.

(e) EXPENDITURE RECOGNITION

All expenditure is accounted for on an accruals basis.

Cost of raising funds are costs associated with managing investments.

The charity does not capitalise items under £1,000 in value.

Charitable expenditure comprises those costs incurred by the Charity in the delivery of its activities and services to beneficiaries. Governance costs include costs associated with meeting the constitutional and statutory requirements of the Charity.

(f) FUND ACCOUNTING

Restricted funds are general funds that are available for use at the Trustees' discretion in furtherance of the objectives of the Charity.

Designated funds are those set aside voluntarily by the charity's Trustees for use in a particular area or for specific purposes.

(g) GOING CONCERN

The financial statements have been prepared on a going concern basis as the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the Charity to be able to continue as a going concern.

(h) STATEMENT OF CASHFLOWS

The Trustees have opted to take advantage of the amendment to Charities SORP FRS 102, where only larger

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2025

NOTES TO THE FINANCIAL STATEMENTS

(h) STATEMENT OF CASHFLOWS
The Trustees have opted to take advantage of the amendment to Charities SORP FRS 102, where only larger charities are required to prepare a Statement of Cashflows.

2. TAXATION
The CIO is a registered charity and accordingly is exempt from taxation on it's income and gains where they are applied for charitable purposes.

3. TRUSTEES REMUNERATION AND EXPENSES
The charity considers its key personnel to be the Trustees. No Trustee received remuneration in the year (2024: £Nil). They were reimbursed for expenses totalling £1,260 (2024: £2,798).

4. DEBTORS

	2025	2024
	£	£
Accrued income	-	1,026
HMRC Gift Aid	4,125	4,125
	4,125	5,151

5. CREDITORS

	2025 Due within one year	2024 Due within one year
	£	£
Accruals	2,944	11,935

6. MOVEMENT IN FUNDS - 2025

	Balance at 1st January 2025	Income	Expenditure	Transfer of Funds	Balance at 31st December 2025
	£	£	£	£	£
Unrestricted funds	57,941	122,559	(96,055)	(18,500)	65,945
Designated funds (Sinking fund)	108,319	-	-	18,500	126,819
TOTAL FUNDS	166,260	122,559	(96,055)	-	192,764

MOVEMENT IN FUNDS - 2024

	Balance at 1st January 2024	Income	Expenditure	Transfer of Funds	Balance at 31st December 2024
	£	£	£	£	£
Unrestricted funds	54,766	116,034	(94,359)	(18,500)	57,941
Designated funds (Sinking fund)	89,819	-	-	18,500	108,319
TOTAL FUNDS	144,585	116,034	(94,359)	-	166,260

Designated funds (Sinking fund)
These funds have been designated for the purpose of replacing the tennis courts and floodlights. See further details on page 2 of Trustees Annual Report.

7. RELATED PARTY TRANSACTIONS
There have been no related party transactions in 2025 or 2024. Details of any reimbursed expenditure has been disclosed in note 3.