Charity registration number 1183862

NORFOLK CLUBHOUSE

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 5 APRIL 2026

NORFOLK CLUBHOUSE

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mrs J Webb Mrs CR Farrar Mr M Trenavin-Body Mr F Ulph Mr MA Toole Mr M Cook Ms O Williams Mrs S Fordham (appointed 31 May 2025)
Charity number	1183862
Principal address	301 King Street Norwich NR1 2TG
Independent examiner	Simpler Tax Ltd 17D Back Lane Wymondham NR18 0QB

NORFOLK CLUBHOUSE

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TRUSTEES' REPORT
FOR THE YEAR ENDED 5 APRIL 2026

The trustees present their annual report and financial statements for the year ended 5 April 2026.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Norfolk Clubhouse's constitution, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the Norfolk Clubhouse should undertake.

Financial review

Total income for the year was £38,920 (2025: £53,704) and total expenditure was £34,642 (2025: £18,167), giving net income of £4,278 (2025: £35,537). Total funds at 5 April 2026 were £79,326, of which £36,179 were unrestricted and £43,147 were restricted.

Unrestricted funds decreased by £1,741 during the year (2025: increase of £11,107) and restricted funds increased by £6,019 (2025: increase of £24,430).

Restricted funds

Restricted income of £35,878 was received from a number of trusts and grant-making bodies. The principal grants, each of £4,000 or more, were received from Norfolk Community Foundation (two grants of £5,000), Norwich Consolidated Charities, Albert Hunt Trust and Postcode Places Trust, and totalled £24,790. These grants were given for, and applied to, the core costs of running the Clubhouse Hubs: room rent, utilities, equipment and materials, sessional workers' fees and administration costs. Further details are given in note 11.

Reserves policy

It is the policy of the Norfolk Clubhouse that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the Norfolk Clubhouse's current activities while consideration is given to ways in which additional funds may be raised.

At 5 April 2026 unrestricted funds were £36,179, which is more than six months' expenditure and above the upper limit of the policy. The trustees have reviewed the reserves position.

Structure, governance and management

The Norfolk Clubhouse is a charitable incorporated organisation.

The trustees who served during the year and up to the date of signature of the financial statements were:

Mrs J Webb
Mrs CR Farrar
Mr M Trenavin-Body
Mr F Ulph
Mr MA Toole
Ms O Williams
Mr M Cook
Mrs S Fordham (appointed 31 May 2025)

Recruitment and appointment of trustees

New trustees are appointed based on the skills and experience required to support the charity's governance and strategic direction. The existing trustees identify suitable candidates through local networks and community engagement, ensuring alignment with the charity's values and objectives.

All prospective trustees undergo an induction process, which includes an overview of the charity's activities, a review of the Charity Commission guidance for trustees, and an introduction to the charity's governing documents and policies.

Appointments are formally made by a resolution of the board of trustees and recorded in the minutes.

None of the trustees has any beneficial interest in the Norfolk Clubhouse.

All the trustees are members of the CIO. The members have no liability to contribute to the assets of the CIO in the event of a winding up.

The Norfolk Clubhouse's policy concerning the payment of creditors is to:

- settle the terms of payment with suppliers when agreeing the terms of each transaction;
- ensure that suppliers are made aware of the terms of payment by inclusion of the relevant terms in contracts; and
- pay in accordance with the Norfolk Clubhouse's contractual and other legal obligations.

Organisational Structure

The organisation is led by the Board of Trustees, who are responsible for setting strategic direction and ensuring good governance. Day-to-day operations are carried out by volunteers and project leads under trustee supervision.

The trustees' report was approved by the Board of Trustees.

J Webb

.....

Mrs J Webb
Chair

Date: 10/11/2026

STATEMENT OF TRUSTEES' RESPONSIBILITIES
FOR THE YEAR ENDED 5 APRIL 2026

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Norfolk Clubhouse and of the incoming resources and application of resources of the Norfolk Clubhouse for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the Norfolk Clubhouse and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the CIO's constitution. They are also responsible for safeguarding the assets of the Norfolk Clubhouse and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 5 APRIL 2026

Independent examiner's report to the trustees of Norfolk Clubhouse

I report to the trustees on my examination of the accounts of Norfolk Clubhouse (charity number 1183862) for the year ended 5 April 2026, which are set out on pages 5 to 12.

Responsibilities and basis of report

As the charity trustees of the Norfolk Clubhouse you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the Norfolk Clubhouse's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 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:

- accounting records were not kept in respect of the Norfolk Clubhouse as required by section 130 of the 2011 Act; or
- the accounts do not accord with those records; or
- 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.

Signed: .. ..

Date: ..27/10/2026.....

Name: .Lucy Butler.....

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

Address: Simpler Tax Ltd, 17D Back Lane, Wymondham, NR18 0QB

STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 5 APRIL 2026

	Notes	2026 Unrestricted	2026 Restricted	2026 Total	2025 Unrestricted	2025 Restricted	2025 Total
		£	£	£	£	£	£
Income from:							
Donations and legacies	2	3,042	35,878	38,920	13,934	39,770	53,704
Total income		**3,042**	**35,878**	**38,920**	**13,934**	**39,770**	**53,704**
Expenditure on:							
Charitable activities	3	4,783	29,859	34,642	2,827	15,340	18,167
Total expenditure		**4,783**	**29,859**	**34,642**	**2,827**	**15,340**	**18,167**
Net income/(expenditure) and movement in funds		**(1,741)**	**6,019**	**4,278**	**11,107**	**24,430**	**35,537**
Reconciliation of funds:							
Fund balances at 6 April 2025		37,920	37,128	75,048	26,813	12,698	39,511
Fund balances at 5 April 2026		**36,179**	**43,147**	**79,326**	**37,920**	**37,128**	**75,048**

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

BALANCE SHEET
AS AT 5 APRIL 2026

	Notes	2026	2025
		£	£
Fixed assets			
Tangible assets	7	6,058	7,215
Current assets			
Debtors	8	265	265
Cash at bank and in hand		73,523	68,048
		73,788	68,313
Creditors: amounts falling due within one year	10	(520)	(480)
Net current assets		**73,268**	**67,833**
Total assets less current liabilities		**79,326**	**75,048**
Net assets excluding pension liability		**79,326**	**75,048**
The funds of the Norfolk Clubhouse			
Unrestricted funds	11	36,179	37,920
Restricted funds	11	43,147	37,128
		79,326	**75,048**

The financial statements were approved by the trustees on 10/11/2026

J Webb

Mrs J Webb
Chair

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 5 APRIL 2026

	Notes	2026	2025
		£	£
Cash flows from operating activities			
Cash generated from operations	12	6,337	35,537
Investing activities			
Purchase of intangible assets		-	-
Purchase of tangible fixed assets		(862)	(2,051)
Net cash used in investing activities		**(862)**	**(2,051)**
Financing activities			
Repayment of borrowings		-	-
Net cash (used in)/generated from financing activities		**-**	**-**
Net increase in cash and cash equivalents		**5,475**	**33,486**
Cash and cash equivalents at beginning of year		68,048	34,562
Cash and cash equivalents at end of year		**73,523**	**68,048**

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 5 APRIL 2026

1 Accounting policies

Charity information

Norfolk Clubhouse is a charitable incorporated organisation (CIO) registered in England and Wales, charity number 1183862.

1.1 Accounting convention

The financial statements have been prepared in accordance with the Norfolk Clubhouse's constitution, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The Norfolk Clubhouse is a Public Benefit Entity as defined by FRS 102.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations, but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the Norfolk Clubhouse. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the Norfolk Clubhouse has adequate resources to continue in operational existence for the foreseeable future. Thus, the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the Norfolk Clubhouse.

1.4 Income

Income is recognised when the Norfolk Clubhouse is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the Norfolk Clubhouse has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the Norfolk Clubhouse has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Plant and equipment - 25% reducing balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset,and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the Norfolk Clubhouse reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The Norfolk Clubhouse has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the Norfolk Clubhouse's balance sheet when the Norfolk Clubhouse becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the Norfolk Clubhouse's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the Norfolk Clubhouse is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Donations and legacies

	2026	2025
	£	£
Donations and gifts	3,042	13,934
Restricted funds	35,878	39,770
	38,920	**53,704**

3 Expenditure on charitable activities

	2026	2025
	£	£
Direct costs		
Office expenses	8,941	9,903
Admin expenses	19,753	6,418
Publicity expenses	128	67
Accountancy fees	540	554
Consultancy expenses	-	1,225
Wages and salaries	3,211	-
Pension costs	50	-
Depreciation	2,019	-
	34,642	**18,167**
Analysis by fund		
Unrestricted funds	4,783	2,827
Restricted funds	29,859	15,340
	34,642	**18,167**

4 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the Norfolk Clubhouse during the year.

5 Employees

The average monthly number of employees during the year was 1 (2025: nil).

Employment costs were as follows:

	2026	2025
	£	£
Wages and salaries	3,211	-
Other pension costs	50	-
	3,261	**-**

There were no employees whose annual remuneration was more than £60,000.

6 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

7 Tangible fixed assets

	Plant and equipment
	£
Cost	
At 6 April 2025	7,215
Additions	862
At 5 April 2026	**8,077**
Depreciation and impairment	
At 6 April 2025	-
Depreciation charged in the year	2,019
At 5 April 2026	**2,019**
Carrying amount	
At 5 April 2026	6,058
At 5 April 2025	7,215

8 Debtors

Amounts falling due within one year:	**2026**	**2025**
	£	£
Other debtors	265	265

9 Loans and overdrafts

	2026	**2025**
	£	£
Directors' loans	-	-
Payable within one year	-	-

10 Creditors: amounts falling due within one year

	2026	**2025**
	£	£
Borrowings	-	-
Accruals and deferred income	480	480
Other creditors (pensions payable)	40	-
	520	**480**

11 Movement in Unrestricted and Restricted Funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

The restricted funds of the charity represent income received that is subject to specific conditions imposed by the donor or grant provider. These funds must be used for the particular purpose intended by the donor.

	At 6 April 2025	**Incoming resources**	**Resources expended**	**At 5 April 2026**
	£	£	£	£
Unrestricted funds	37,920	3,042	(4,783)	36,179
Restricted funds	37,128	35,878	(29,859)	43,147
	75,048	**38,920**	**(34,642)**	**79,326**

Previous year:

	At 6 April 2024	Incoming resources	Resources expended	At 5 April 2025
	£	£	£	£
Unrestricted funds	26,813	13,934	(2,827)	37,920
Restricted funds	12,698	39,770	(15,340)	37,128
	39,511	**53,704**	**(18,167)**	**75,048**

Principal restricted income received in the year

Each grant of £4,000 or more was given for the core costs of running the Clubhouse Hubs: room rent, utilities, equipment and materials, sessional workers' fees and administration costs.

Grant	**2026**	**2025**
	£	£
Norfolk Community Foundation	5,000	
Norfolk Community Foundation	5,000	
Norwich Consolidated Charities	5,000	
Albert Hunt Trust	5,000	
Postcode Places Trust	4,790	
Principal grants	**24,790**	
Other restricted grants and donations (each under £4,000)	11,088	
Total restricted income	**35,878**	**39,770**

12 Cash generated from operations

	2026	2025
	£	£
Surplus for the year	4,278	35,537
Adjustments for:		
Depreciation of tangible fixed assets	2,019	-
Movements in working capital:		
Increase in creditors	40	-
Cash generated from operations	**6,337**	**35,537**

13 Analysis of changes in net funds

The Norfolk Clubhouse had no material debt during the year.