BISPHAM
COMMUNITY CENTRE

Bispham & District Community Association

Registered Charity: 245990

Report for Trustees
2025/26
Produced by Chairman

Incoming Resources

Figures (in this report apart from the financial section) are quoted in 'round' numbers to make reading easier and more understandable.
The overall income was £38,165. The year was another good year with income over £30,000 again although £981 down on previous year.

New starters at the Centre in 2025/2026 were:

1. September none
2. October - Yoga group started again
3. November, December, January, February - none
4. March - Potters House
5. April, May, June - none
6. July - Endorfins (SEND Group)
7. August - none

Groups that left the Centre in 2025/2026 were:

1. September, October - none
2. November - Blackpool Football Club
3. December, January - none
4. February - Young at Heart – numbers dropped too low
5. March, April, May - none
6. June - Potters House – never really became established
7. July, August – none

Major contributors

(those who contribute **more than 10%** of the Association's bookings)

Wilson's Dance	23 %
The Gateway Church	22 %
Tae Kwon Do	18 %
Zumba	17 %
Muslims	14%

i.e., 94% of income from 5 clients

Significant events during the year

September 2025

1. The Centre started the year without debts to anyone and all outstanding loans paid. This is the first time the Centre has started a financial year without any debts since 2010

October 2025

1. Centre won £15.00 on Post Code Lottery.
2. Defended claim from EDF for £2,640 made by different debt collection agencies. In the interest of 'closing' the deal, agreed fee of £264 rather than it becoming a court matter.
3. All fire extinguishers given annual check.
4. Emergency lighting given annual check plus three new areas had new lights fitted.
5. New smart electric meter fitted.
6. Car park partially re-surfaced at a cost of £1,600

November 2025

1. Kitchen heater leaking and needs replacing.
2. Kitchen back wall showing damp – needs investigating

December 2025

1. Kitchen heater replaced - £230
2. Kitchen door needs more secure fastening having been left open.
3. Peter Bradshaw now Maintenance Manager
4. Peter Wilson started plans to become Bookings Manager and appointed Trustee

February 2026

1. New Music Licence contract started
2. Highest total monthly outgoings of the year - **£3,189**

March 2026

1. Muslim held EID event. Successful for them but created too much rubbish and untidiness for the Centre. Will not be accepting this even again and re-iterate our policy of "no one-off events"
2. Successfully re-negotiated rate relief rebate which saved the Centre £400+ per month
3. Started changing over direct debits, standing orders etc and clients starting to pay into new Nat West account.
4. Halifax account closed on 9th March 2026
5. First invoices sent out by 'Peter Wilson' with new title and new Nat West bank details.
6. Highest monthly bookings of the year - **£4,360**

April 2026

1. Repairs to two Hall lights.
2. PRS/PPL started – 6 monthly payments.
3. New year start for Zurich Insurance – first monthly payment of ten

May 2026

1. Repairs needed to stage floor, gent's toilet light and burglar alarm.

June 2026

Nothing of note

July 2026

Parking issue with Muslims resolved satisfactorily after complaint by resident.
Wednesday/Thursday evening Muslim children's group causing problems due to noise etc.

July 2026

Opening account balances

1. Nat West Current account **£5,478** - highest ever monthly start
2. Nat West Reserves **£3,002**- highest ever monthly start
3. Total Cash **£12,570** - highest ever monthly start

August 2026

EDF continue to make claim of £524 for electricity which is being refuted. Last used EDF for electricity over 2 years ago.

Overall Expenditure

We spent £25.699 this year which is £1.690 less than last year.

The 'regular' expenditure is now 79% of overall expenditure and the rest is 'as and when necessary'. The major areas of expenditure this year were basically the same as last year but with much less spent on casual labour maintaining the upkeep of the building. Areas cover more than 10% of expenditure were:

Electric	22 %
Wages	22 %
Rent	16 %
Irregular expenses	12 %

Management

Depreciation was estimated on non-building stock at £11,860

Assets

The Association's cash in the bank at the end of the year was £13,170 - an increase on the previous year of £11,650

Conclusion

A good year; the first one when the Centre has not had to repay loans.

Financial details of year from 1st September 2025 to 31st August 2026

Incoming from Bookings	
Regular Bookings	£37,350
Opportunistic Bookings	£570
Total Bookings	£37,920
Other Income	
Refunds	£223
Expenditure & Cost of Activities	
Rent of Land	£4,232
Rates & Water	£1,668
Heating & Lighting	£7,264
Advertising, Printing, Stationary	£7
Casual Labour	£137
New Equipment	£337
Materials	£2,124
Insurance	£1,799
Cleaning & Caretaking	£6,100
Wi-Fi/treasurer expenses	£1,199
Performing Rights Licence	£667
Software	£135
Miscellaneous	£15
EDF dispute	£267
Total expenditure	**£25,699**
Bank holdings & Cash in Hand	
Nat West Current	£6,485
Nat West Reserves	£4,506
TSB Reserves	£1,252
Halifax – now closed	£0
Total holdings	**£12,249**
Petty Cash in Hand	£1,461
Total Liquid Assets (Banks holdings + Petty Cash)	**£13,710**

INDEPENDENT EXAMINER'S REPORT

The Trustees
Bispham & District Community Association
Bispham
Blackpool FYX 0HH

I examined the accompanying balance sheet of Bispham & District Community Association (the "Association") on 12th September 2026 and the related statements of income, retained earnings, and cash flows for the year then ended.

The financial statements are the responsibility of the Association's Trustees. My responsibility is to express an opinion on these financial statements based on my examination.

I conducted the examination in accordance with auditing and accounting standards generally accepted in the UK. Those standards require that I plan and perform the examination to obtain reasonable assurance about whether the financial statements are free of material misstatement. Examination was done on a test basis, evidence supporting the amounts and disclosures in the financial statements.

My examination also includes assessing the accounting principles used and significant estimates made by the Trustees, as well as evaluating the overall financial statement presentation. I believe that my examination provides a reasonable basis for my opinion.

In my opinion, the financial statements referred to above present fairly, in all material respects, the financial position of the Association as of 31st August 2025, and the results of its operations and its cash flows for the year then ended in accordance with generally accepted accounting principles in the UK.

Angela Ahmad
Independent Financial Advisor