DITCHINGHAM VILLAGE HALL MANAGEMENT COMMITTEE

A.G.M. 19TH MAY 2026

Members present: K. Weston (Chair), B. Bernard (Vice Chair and Treasurer), J. Loveridge (Sec), J. Goward (Booking Sec. and Caretaker), J. Nelson-Allen, A. Larkin (Book keeper), J. Bond, M. Coe and Y. Elliott.

1. No apologies were received, S. Huggins did not attend.

2. Minutes of previous A.G.M. could not be signed as they had not been circulated. The Sec. sincerely apologised to the Committee for this overisght.

3. Chair's report - see Appendix.

4. Finance report - Another successful year for the Village Hall. Income for the year totalling £38,771.29, including grants of £15,981.45. The major expenditure was the solar panels, which has resulted in a reduction of 50% in electricity costs and charges, together with significant income from the power generated by the panels. As the accounts show a gross income exceeding £25,000 it is a Charity Commission ruling that they have to be independently audited. The accounts were unanimously approved and adopted by the Committee.

5. Bookings - the Booking Sec. reported that the Hall was well used both by clubs and private individuals. Childrens party booking numbers remain consistent and 2 weddings have also been booked.

6. Committee members - all current members are continuing on the Committee for the coming year.

Meeting closed at 7.50 p.m.

Signed..... Date.....

DITCHINGHAM VILLAGE HALL ACCOUNTS 2025.

Income:		Expenses:	
Regular Clubs	£ 10,205.26	Caretaker/booking.	£ 7,742.23
Events	£ 3,853.20	Electric.	£ 969.08
Preschool	£ 8,378.1	Oil.	£ 1,161.23
Grants	£ 15,981.45	Water.	£ 731.41
Other income	£ 353.25	SNBin.	£ 350.02
		Waste Bin.	£ 613.11
		Broadband.	£ 557.08
		Cleaning Materials.	£ 935.12
		Equipment.	£ 627.30
		Building maintenance.	£ 1,954.20
		Insurance.	£ 1,083.08
		Legal & Licences.	£ 274.82
TOTAL	£ 38,771.29	**TOTAL**	£ 30,278.75
NET PROFIT/LOSS		TOTAL	£ 8,492.54
LLoyds Bank Brought forward 31/12/2024	£ 24,262.93	31/12/25	£ 32,755.47

Total Assets Current account: £ 32,755.47

Treasurer; BRENDON BERNARD Signature; [signature] Dated. 03/07/2026

Auditor; Signature; Dated. **05/08/2026**
Internal Examiner
SALLY CHAPMAN [signature]

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	Ditchingham Village Hall Management Committee		
On accounts for the year ended	31st December 2025	**Charity no (if any)**	271472
Set out on pages	As Independent Examiner's Report - pages 1-8		

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

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.

** Please delete the words in the brackets if they do not apply.*

Signed:	S. G. Chapman	**Date:**	16th July 2026
Name:	Sally Chapman		
Relevant professional qualification(s) or body (if any):	NPTS Internal Audit Training		
Address:	Lodge Farm Bungalow Rushall Diss Norfolk, IP21 4RT		

Independent Examiner's Report to the Trustees of Ditchingham Village Hall Management Committee Year ended 31st December 2025

Name of Charity: Ditchingham Village Hall Management Committee

Charity Registration Number: 271472
The Charity Commission records the Charity's Registration being dated 17th June 1976 under a Standard Registration. The Area of Benefit is the Parish of Ditchingham in the County of Norfolk.

Requirement for an Independent Examination
The Charity's gross income for the year ended 31st December 2025 was £38,771.29. As this exceeds the statutory threshold of £25,000, the accounts are required to be subject to an Independent Examination in accordance with the Charities Act 2011.

Financial Year Ended: 31st December 2025

Financial Summary	**£**
Receipts in the Year:	£38,771.29
Payments in the Year:	£ 30,278.75
Net Surplus for the Year	**£ 8,492.54**
Balance Brought Forward	£ 24,262.93
Cash/Bank Reserves at the Year End December 2025	**£32,755.47**

Independent Examiner's Statement
I have carried out an Independent Examination of the accounts of Ditchingham Village Hall Management Committee for the year ended 31st December 2025. The examination was conducted in accordance with the requirements of the Charities Act 2011 and the applicable Directions issued by the Charity Commission for England and Wales.

Basis of Independent Examiner's Statement
My examination included a review of the accounting records kept by the Charity, consideration of bank statements and supporting documentation, and enquiries of the Trustees where appropriate. I also considered whether the accounts are consistent with those records and whether they comply with the applicable Charity accounting requirements.

Respective Responsibilities of Trustees and Examiner
The Trustees are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 and applicable Charity accounting regulations. My responsibility is to examine the accounts and report whether any matters have come to my attention that give reasonable cause for concern.

An Independent Examination provides limited assurance and does not provide the same level of assurance as an audit.

The following Observations are made following the Independent Examination

1. The Annual General Meeting (AGM)

The AGM minutes dated 19th May 2026 were reviewed as part of the Independent Examination. The following observations are noted:

- **Key Governance and Financial Observations**
  The AGM report should be dated accurately and include the name and position of the person preparing it, for example the Chair or Secretary. This provides clarity, accountability and an accurate governance record.

- **Approval of previous AGM Minutes**
  The previous AGM minutes were not approved as they had not been circulated to members prior to the meeting. Minutes should be circulated in advance to enable timely review and formal approval at the following AGM.

- **Approval of the Annual Accounts**
  The minutes record that the accounts were unanimously approved and adopted by the Committee. As good governance practice, the Independent Examination should normally be completed before the accounts are presented to the AGM for approval, allowing members to receive the Independent Examiner's report alongside the financial statements.

- **Financial Reporting**
  The Treasurer's report provides details of income and significant expenditure during the year. However, the AGM report would benefit from including a concise financial summary showing:

  - Opening balance brought forward
  - Total income
  - Total expenditure
  - Surplus or deficit for the year
  - Closing balance carried forward

  This would provide Trustees and members with a clearer overview of the Charity's financial performance and financial position.

- **External Scrutiny Terminology**
  The minutes refer to the accounts requiring an "Independent Audit" because income exceeded £25,000. Under the Charities Act 2011, a Charity with gross income of £38,771.29 is normally required to have an Independent Examination, rather than a statutory audit, unless the governing document or legislation requires otherwise.

- **Committee Membership**
  The minutes record that all current Committee members agreed to continue in office for the forthcoming year, providing continuity in the Charity's governance.

AGM Overall Assessment
The AGM minutes demonstrate that the Committee continues to manage the Village Hall effectively and provides members with information on the Charity's activities and finances. The recommendations above are intended to strengthen governance, improve financial transparency and ensure alignment with Charity Commission good practice.

2. Booking Procedures and Income Controls
Bookings are received by email or telephone and, subject to availability, are recorded in the hall diary.

For private party bookings, a refundable cash deposit is required two weeks before the event. The deposit is returned provided the hall is left clean, tidy and free from damage.

Regular clubs and activities pay through a combination of online payments and cash. Cash payments are supported by receipts issued to the hirer. Online payments are checked against the bank statements provided by the Treasurer.

Cash received is banked at WHSmith, Beccles by the booking administrator. Details of the amount banked and banking references are provided to the Treasurer, who checks the information against the hall accounts.

During the review, the booking diary and receipt records were not made available for inspection. The Trustees should ensure that these records are retained and available as supporting evidence for income received and bookings undertaken.

The procedures described appear to provide a reasonable audit trail for booking income. However, as the booking diary and receipt records were not available for inspection, these procedures could not be independently verified.

3. Financial Management and Accounting Arrangements

- **Accounts Preparation**
  The Charity's accounts for the year ended 31st December 2025 have been prepared on a Receipts and Payments basis. The accounts were unanimously approved and adopted by the Committee at the Annual General Meeting held on 19th May 2026.

- **Accounting Records**
  An accounting system is in place, supported by a summary document detailing the total receipts and payments for the financial year. Spreadsheets are maintained recording individual receipts and payments, from which the annual accounts have been prepared.

- **Bank Account**
  As at 31st December 2025 the Charity held a Lloyds Charity Account. No savings or interest-bearing account held.

- **Bank Reconciliation**
  A bank reconciliation compares the organisation's accounting records with its bank statements to ensure the balances agree. It is an important financial control that helps confirm all income and expenditure has been recorded correctly and identifies any errors, omissions or unauthorised transactions. Regular bank reconciliations help maintain accurate financial records and provide assurance that the accounts are complete and reliable.

  The bank reconciliation was reviewed as part of the examination and no issues were identified. The Bookkeeper confirmed that the Charity had no outstanding liabilities as at 31st December 2025.

- **Banking Arrangements and Payment Authorisation**
  The Charity's bank accounts require two authorised signatories. Payments require approval by two authorised individuals, providing appropriate segregation of duties and financial oversight. This arrangement is considered an appropriate control measure for the size and nature of the Charity.

- **Bookkeeping and Financial Records**
  The Treasurer maintains the Charity's accounts, while the Bookkeeper is responsible for maintaining the day-to-day financial records using spreadsheets. Separate spreadsheets are maintained for payments and receipts, providing a clear audit trail and appropriate financial control over the Charity's income and expenditure. The spreadsheets also support the preparation of the year-end financial statements.

- **Accounts Format**
  The Charity has prepared its accounts on a Receipts and Payments basis. The Trustees should ensure that the accounts include the required components in accordance with the Charity Commission guidance for Receipts and Payments accounts, including a Receipts and Payments Account and Statement of Assets and Liabilities. The Charity Commission CC16a template may be used as a guide to ensure all required information is included. Charity Commission CC16a - Receipts and Payments Accounts Pack.

4. Information Commissioner's Office (ICO)

No payment to the Information Commissioner's Office (ICO) was identified within the accounts. The Trustees should confirm, if they have not already done so, that an ICO data protection fee self-assessment has been completed and whether the Charity is exempt from paying the data protection fee.
Data protection fee self-assessment | ICO

5. Policies and Risk Assessments

The Trustees advised that the Charity holds the following policies and risk assessments. These documents were not reviewed as part of this Independent Examination:

- Safeguarding Policy
- Equal Opportunities Policy
- Disabled People / Accessibility Policy
- Health and Safety Measures
- General Risk Assessment
- Fire Risk Assessment
- Fire Safety Policy
- Fire Evacuation Plan
- Rear Garden Area Risk Assessment
- Car Park and Outside Area Risk Assessment

This is a good level of coverage for a small Village Hall Charity.

6. Risk Management Responsibilities

In terms of meeting the Charity's risk management responsibilities, the Trustees should ensure that appropriate arrangements are in place to identify, manage and review the risks associated with the operation of the Village Hall.

The Trustees should maintain suitable records to demonstrate that relevant safety checks, inspections and maintenance activities are being undertaken. These should include, where applicable:

- Fire Risk Assessment, reviewed regularly and updated where there are changes to the premises or activities.
- Fire extinguisher inspection and servicing records.
- Fire alarm servicing records and routine testing records.
- Emergency lighting inspection and testing records.
- Electrical Installation Condition Report (EICR) and any remedial works identified.
- Portable Appliance Testing (PAT) records where appropriate.
- Gas safety certificates (if applicable).
- Water hygiene/Legionella risk assessment where applicable.
- General health and safety risk assessments, including risks associated with the building, grounds, equipment and activities.
- Accident and incident records.
- Insurance policies and renewal documentation.

No documentary evidence of the above inspections or servicing records was reviewed during the examination. The Trustees should ensure that appropriate documentation is retained and available for future review to demonstrate compliance with their health and safety and risk management responsibilities.

7. Asset Register

The absence of an asset register is a governance weakness. The Charity should maintain a record of significant assets, for example:

- Building (if owned)
- Fixtures and fittings
- Furniture
- Kitchen equipment
- Electrical appliances
- Equipment purchased through grants
- Defibrillator or other community equipment

The register should ideally include:

- Description of asset
- Date acquired
- Purchase cost/value (where known)
- Location
- Serial numbers (where applicable)
- Disposal details

For a Village Hall, an asset register is not only a financial record but also a practical management tool. In the event of fire, burglary, flood or another loss, having a record of the Charity's assets can help with:

- Making an insurance claim
- Demonstrating ownership of items
- Identifying missing or damaged equipment
- Confirming replacement values
- Supporting the statement of assets and liabilities

8. Insurance Policy

The Insurance Policy for the year under review was presented to the Examiner. The Policy was provided by Ansvar Insurance for the period 25th September 2025 to 24th September 2026 under a long-term agreement ending 24th September 2026.

The Charity's insurance cover was reviewed and noted as follows:

- Public and Products Liability cover: £5,000,000
- Employers' Liability cover: £10,000,000
- Fidelity Guarantee - no cover in place

The levels of Public and Products Liability and Employers' Liability cover appear appropriate for the Charity's activities. The Trustees should consider whether Fidelity Guarantee (also known as Crime or Employee Dishonesty cover) is required to protect Charity funds against potential loss through fraud or dishonesty.

Recommendation 3

The Trustees should ensure that documentary evidence of statutory safety inspections, servicing and maintenance, including fire safety, electrical testing and other relevant health and safety records, is retained and made available for future independent examinations.

Independent Examiner's Report to the Trustees of Ditchingham Village Hall Management Committee

I report to the Charity Trustees on my examination of the accounts of Ditchingham Village Hall Management Committee for the year ended 31st December 2025.

In respect of my examination of the Charity's accounts carried out under section 145 of the 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.

Responsibilities and Basis Of Report

As the Charity Trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("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 accordance with section 130 of the Charities Act 2011; or

2. The accounts do not accord with those 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.

Independent Examiner's Details

Name: Sally Chapman
Position: Independent Examiner

Signature: Sally Chapman
Date: 16th July 2026