Charity registration number 274134 (England and Wales)

FRINTON-ON-SEA COMMUNITY ASSOCIATION

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

Streets.

Here, with you.

FRINTON-ON-SEA COMMUNITY ASSOCIATION

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr R G Peters	
	Ms P Keevil	
	Ms V Williams	
	Mr R Cowling	(Appointed 3 May 2025)
	Mr Lang	(Appointed 3 May 2025)
	Ms Greyson	(Appointed 3 May 2025)
Charity number (England and Wales)	274134	
Principal address	Soken House The Triangle Shopping Centre Rochford Way Frinton-on-Sea CO13 0AU	
Independent examiner	Daniel Insley BA FCA c/o The Old Exchange 64 West Stockwell Street Colchester Essex CO1 1HE	
Bankers	The Co-operative Bank Albert Hall Building High Street Colchester Essex CO1 1JW	

FRINTON-ON-SEA COMMUNITY ASSOCIATION

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FRINTON-ON-SEA COMMUNITY ASSOCIATION

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

The Trustees present their annual report and financial statements for the year ended 31 December 2025.

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 Association's governing document, 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

The Association is established to benefit the residents of Frinton on Sea and its neighbourhood, currently stated within the Constitution as the Tending District.

The Association is organised as an independent unincorporated association of residents with an elected managing committee. The main activities of the Association are:

- Providing and managing a Community Centre based in the Association's freehold premises known as Soken House

The Constitution of the Association states that the objects of the Association shall be:

(a) To promote the benefit of the inhabitants of the ***Tendring District*** *(hereinafter called "the area of benefit") without distinction of sex or of political, religious or other opinions by associating with the local authorities, voluntary organisations and inhabitants in a common effort to advance education and to provide facilities in the interest of social welfare for recreation and leisure-time occupation with the object of improving the conditions of life for the said inhabitants.*

(b) To establish or to secure the establishment of a Community Centre (hereinafter called "the Centre") and to maintain and manage, or to co-operate with any local statutory body in the maintenance and management of, such a Centre for activities promoted by the Association and its constituent bodies in furtherance of the above objects.

The Association shall be non-party in politics and non-sectarian in religion.

Public benefit

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the Association should undertake.

FRINTON-ON-SEA COMMUNITY ASSOCIATION

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

Activities

The Association makes available meeting rooms in Soken House to individuals and organisations in Frinton on Sea and its neighbourhood. Additionally, it provides refreshment facilities for individuals and organisations using Soken House. The Association has over 700 individual local members and has been used by many organisations and individuals on a regular basis for a wide range of meetings, activities, and leisure pursuits throughout the year. The management team consists of individuals living locally who thus are well placed to identify initiatives to meet the needs of the local community.

Facilities available

Five rooms and two kitchen areas are available at the Centre for hire by any individual or organisation in accordance with the standard hiring agreement and scale of charges adopted for the year. Discounted rates continue to be offered to Association members.

Art Gallery	(supported by our volunteer groups)
Tea bar	(supported by our volunteer groups)
Licenced Bar	(operated by Frinton Community Services Ltd)

Toilet facilities include Baby Change facilities and Disabled Access on the ground floor

Frinton-on-Sea Community Association (FCA) volunteer led activity groups operating at the centre in the year

Activities organised at the Centre by Association volunteers during the year included:

Art workshops (3 groups)	Seated Fitness & Dance
Bingo	Scrabble
Bridge	Board games
Carpet bowls	Recorded music
Darts	Table tennis (2 groups)
Folk dancing	Whist
Learn to play Bridge	Jigsaw library & sales
Needlecraft (2 groups)	Cribbage
Open Mic Nights	Games Nights
Singo Bingo	Quiz nights

Attendance at most of these activities was consistent and at the end of the year, interest and income from some activities was continuing to grow and look very promising for the forthcoming year. Classes are open to all and discounts continue to be offered to Association members.

Regular paid hirer led activity groups and services operating at the centre in the year

The following organisations use the Centre regularly for their meetings and activities:

Frinton Residents' Association	N E Essex Adult Community Learning
Frinton Art Society	Tai Chi with Paul Beddington
Frinton Bridge Club	Di-Art
Frinton Philatelic Society	Weightwatchers
Hartbeeps Baby & Toddler Classes	West Water Country Music Club
Holy Trinity Church	Parashakti Yoga
Keep Fit with Sonya Diss	Core Vitality Yoga
Frinton Community Singers	Espanol by the Sea
Slimming World	U3A
C.A.S.T.	Maths Tutor Tom
Tendring Technology College	Tendring District Council (Polling Station)
Clacton CLP (labour)	DJL Exotics
Clacton PCN	Home Instead Clacton Frinton & Walton

Hire activities at the centre are buoyant and now constitute an increasingly significant proportion of our Income. As the year has progressed, hire income and activity bookings have substantially increased and at the end of the year were continuing to grow and look very promising for the forthcoming year.

FCA supported health & welfare groups and services operating at the centre in the year

The management team continue to encourage not-for-profit and charitable local community groups to hold activities, meetings and clinics at Soken House with a view to developing the community resources available at the centre. These include well known national support services and local not-for-profit and charitable organisations.

These groups are now meeting regularly at the centre and provide valuable additional resources to our local community and members. They are supported by the Association with discounted meeting spaces with many made available free of charge. Additional similar support groups are expected to add to this list in the forthcoming year.

NHS Diabetes Support Services	Parkinsons UK (2 groups)
Citizens Advice Bureau (Tendring)	Community Volunteer Services Tendring (CVST)
CVST Older Persons Forum	Frinton macular Support Group

Affiliated groups operating in the year

There were no groups affiliated to the Association during this financial year following disbandment of the APEX group on 31 December 2024.

Entertainment events held in the year.

Regular entertainment events have been held at the centre throughout the year. With few exceptions, these events produced disappointing attendances. To avoid these resulting in financial losses to the Association, the number of events planned for next year has been reduced substantially, with only the regular popular events being continued into the new financial year. Plans are currently in place for the new year's schedule of events, which will by necessity be limited in number and type. We would encourage all our members to support these events as without this, their future could be at risk.

The entertainment events held this year included:-

Regular monthly Quiz Nights	12 held this year
Regular Live entertainment in the lounge	23 held this year
Discos and recorded music events in the main hall	12 held this year
Live Entertainment in the main hall	2 held this year
Karaoke nights	8 held this year
Trade Fairs	4 held this year

Achievements and performance

As can be seen from the statements attached, overall income for the Association has again increased this year

Whilst income from membership fees have remained largely static since last year, income from room hire and FCA volunteer led activity groups, interest on investments and general fundraising and trading activities have increased substantially. The Trading results of our subsidiary company Frinton Community Services Limited (FCS) remain under pressure in a hostile climate for the licenced and hospitality trades. As a result, we still do not receive any regular contributions to the costs of operating the centre by way of a service charge from FCS ltd. This is likely to be the case for the immediate future. In addition, it has been necessary for the Association to make considerable loan investments into FCS Ltd this year to secure the future of the licenced bar and the essential services it provides to the Charity. Further steps are proposed for the new financial year to extend this support and to ensure the Charity remains within its statutory limits on trading income by transferring the Charity tea bar operation to its trading subsidiary. We continued to receive the capital payment from Nile UK Service Company (t/as Telecom Infrastructure Partnership) (TIP) for the mast on our roof which released a Capital Premium of £ 82,600 payable as accelerated income in lieu of rent over 2 years in 5 equal tranches. The final payment under this agreement is due in September of the upcoming financial year.

The licensed bar at Soken House is operated by Frinton Community Services Ltd, a wholly owned trading company. Profits not needed to be retained in the company are paid over at the year end to the Association as a donation. The donation made to the Association by FCS this year amounts to £ Zero due as any profits declared in the year ending 31 December 2025 will be held against the losses declared at the end of the year ended 31 December 2023 for corporation tax purposes and to bring the company back towards a solvent position whereby its assets including retained profit will exceed its liabilities. This is ongoing.

As can also be seen from the accounts attached, the total annual operating costs for the Association have also increased and now stand at around £3,850 per week. This is a sizeable ongoing expenditure which will require continued active management and monitoring if the positive trading results for this year are to be maintained, and costs met within the charities income and resources.

To assist in this and continue to improve the tools available to the management team for ongoing real time monitoring, reporting, planning and decision making; the substantial additional investment made in technology has been continued with further upgrading of IT and Telecoms systems to the new digital VOIP platform. These now offer the most efficient utilisation of staff and other resources. They complement our established Hire and club management software and Electronic Point of Sale (EPOS) tills and electronic membership cards and ensure that the Association is now prepared and equipped for the withdrawal of BT analogue telephone services originally planned for early 2025

The hire management system has been in place since September 2022 and is now fully established. It is highly efficient and accurate and without it, much of the growth in Hire activity would not have been possible without substantial additional staff resources. The CMS club management system went into live operation on 1 January 2023 and is now firmly established. In addition, we also now have in place fully established Xero accounts management systems. These new systems have shown substantial benefits including improved purchase and sales reporting, debtor control, simplified and highly efficient membership renewal processes, and improved marketing and analysis. Further benefits include flexibility for changes to events and tariffs with the ability to react quickly. The identification of, and differential pricing for members and non-members implemented in January 2023 has also assisted in compliance with licencing requirements and the provision of on-line card payment facilities. These new systems combined have without doubt, enabled us to reduce the need for additional expenditure on staff resources and have enabled us to increase income and profitability across the whole range of the Association's activities. In addition, the charity now offers over the counter and telephone debit and credit card payment facilities for all charity services including small value tea bar sales.

The affiliated FCA activity group "Apex" was formally dissolved on 31 December 2024. The Apex Club bank balance of £ 1,163 was transferred to the Association in February 2025. These funds have largely been utilised in running a number of FCA Apex branded events during the year with the small remaining balance being retained in the FCA charity funds for general charitable purposes.

Financial review

Grants received this year

There were no new grants received this year. Existing ring-fenced funds held on account at the start of the financial year have been allocated to a number of expenditure items identified in the accounts.

Reserves policy

The management committee has examined the Association's requirements for reserves in light of the main risks to the Association. It has established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets held by the Association should be between three and six months of the expenditure. Budgeted expenditure for 2026 is £200,000 (2025: £170,000) and therefore the existing target for the reserves of £50,000 (2024: £50,000) in general funds is considered to remain adequate. The reserves are needed to meet the working capital requirements of the Association, and the management committee are confident that at this level they would be able to continue the current activities of the Association if a significant drop in funding occurred until alternative sources of funding were obtained. On 31 December 2025 liquid reserves in unrestricted funds were £77,059 (2024: £81,114).

Principal funding sources

The principal funding resources of the Association are from the hire of rooms to local organisations and individuals, membership subscriptions, activity fees and tea bar sales. It is intended that these be sufficient to cover all expenditure incurred in providing the Centre. The improvement of facilities is funded from donations, grants and fundraising. A full programme of fundraising activities is planned. As all running costs of the centre continue to rise and future income from leases and trading income is likely to be reduced, we will be continuously monitoring and reviewing all aspects of our funding and expenditure on an ongoing basis.

Investment policy

Aside from retaining a prudent amount in reserves each year most of the Association's funds are to be spent in the short term and so there are few funds for long term investment. Any surplus funds are placed on deposit so that they are readily available to meet any funding requirements that may arise.

Risk management

The Trustees have a risk management strategy which comprises:

- An annual review of the principal risks and uncertainties that the Association and its subsidiary FCS face;
- The establishment of policies, systems and procedures to mitigate those risks identified in the annual review; and
- The implementation of procedures designed to minimise or manage any potential impact on the Association should those risks materialise.

This work has identified that financial sustainability is the major financial risk for both the Association and its subsidiary. A key element in the management of financial risk is a regular review of available liquid funds to settle debts as they fall due, regular liaison with the bank, and active management of trade debtors and creditors balances to ensure sufficient working capital by the Association and its subsidiary company.

Attention has also been focused on non-financial risks arising from fire, health and safety matters and health, welfare and hygiene. These risks are managed by ensuring accreditation is up to date, having robust policies and procedures in place, and regular awareness training for staff and volunteers working in these areas.

Insurance cover has been put in place where appropriate to cover the risks faced by the Association.

The FCA has served the community for 49 years and fulfils the demands required. There is no reason not to continue the facilities provided.

Plans for future periods

In view of uncertainty regarding the proposed development of the Triangle Shopping Centre and its potential implications on the Association, applications for funding and grant opportunities for capital, equipment and infrastructure projects have been temporarily suspended until further clarification of the long-term future of the site can be secured. Our plans to extend our youth-based activities at the centre are progressing well with several new groups now meeting here regularly. Additional schemes continue to be considered, and we will be keeping under review the option of pursuing operating cost grant funding to support these plans. These will all be developed into the new year and progress reported at future business management meetings. As mentioned earlier in this report, and reported to the last AGM in detail, a number of considerations including HMRC and Charity Commission restrictions on trading income coupled with the continuing pressure on the Charity's Trading Subsidiary (FCS Ltd) will necessitate major changes in the next financial year. It is likely that our Tea Bar Trading income will be transferred to the trading company. This will result in VAT becoming due on such sales. Whilst this will resolve many of the issues previously noted and support the continued operation of the Trading Company; it is likely to reduce the income to the Charity. This may result in the need to secure increased or additional income streams or potentially consider cost reductions moving forward. Whilst we have enjoyed sustained and substantial growth over the last 4 years, as we approach our 50th anniversary in 2027, it is likely to prove a challenge to continue to grow at the current rate.

Structure, governance and management

The Association was constituted at a public meeting held on the 21 April 1977 and is registered with the Charity Commission No. 274134.

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

Mr R G Peters	
Ms P Keevil	
Ms V Williams	
Mr B Martin	(Retired 21 May 2025)
Mr R Cowling	(Appointed 3 May 2025)
Mr Lang	(Appointed 3 May 2025)
Ms Greyson	(Appointed 3 May 2025)

Management Committee

The following were members of the Management Committee during all or part of the year:

Pamela Keevil	First Elected 26 March 2022	Re-elected 29th April 2023
Bob Peters	First Elected 26 March 2022	Re-elected 29th April 2023
Roni Williams	Elected 29 April 2023	
Theresa Greyson	Elected 3 May 2025	
Robin Cowling	Elected 3 May 2025	
William Lang	Elected 3 May 2025	

Senior Management Team

Pamela Keevil – Hon President	First Elected 26 March 2022 – Re-elected 29th April 2023
Roni Williams – Chairman	Elected 29 April 2023
William Lang – Hon. Secretary	Elected 3 May 2025

Following changes to the constitution in April 2023, Existing Members of the Management Committee can remain in position for three years following election after which they may stand for re-election for a further three-year period. Prospective new Members of the Management Committee are elected annually at the Annual General Meeting which is held at Soken House on a convenient Saturday between March and May each year.

The members of the Management Committee are charity trustees for the purposes of charity law.

Organisational structure

Whilst the Management Committee are responsible for policy, governance and decision making for the Association, the operating and administration of the Community Centre and Association activities is carried out largely by the employed Centre Manager and two part time administrative support staff, assisted by some 40 unpaid volunteers.

Induction and training of trustees

The first meeting of the newly elected Management Committee each year is treated as an induction meeting. In addition, all new Trustees are required to attend a formal in-house training session when their responsibilities as Charity Trustees are thoroughly explained and an induction to the activities, structures and governance of the Association and the Legal and operational environment outlined.

Relationship with related parties

The Association owns all the issued share capital of a trading company incorporated in the UK. (Frinton Community Services Limited - Registration number 2551086). This company operates a licenced members bar and lounge at Soken House which provides refreshment facilities at the Centre, paying over its surplus profits to the Association as a donation. The details of the transactions between the Association and the trading company are more fully described in the notes to the Financial Statements that accompany this report.

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

Ms P Keevil
Trustee (Hon. President)

2 May 2026

FRINTON-ON-SEA COMMUNITY ASSOCIATION

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF FRINTON-ON-SEA COMMUNITY ASSOCIATION

I report to the Trustees on my examination of the financial statements of Frinton-on-Sea Community Association (the Association) for the year ended 31 December 2025.

Responsibilities and basis of report

As the Trustees of the Association you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the Association's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn. I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

I have completed my examination. I confirm that no 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 Association as required by section 130 of the Charities Act 2011.

2 the financial statements do not accord with those records; or

3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements 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 financial statements to be reached.

Daniel Insley BA FCA
Orderly House
Dragoon Road
Colchester
CO2 7FU
2 May 2026

FRINTON-ON-SEA COMMUNITY ASSOCIATION

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Income and endowments from:							
Donations and legacies	3	1,214	-	1,214	2,587	-	2,587
Charitable activities	4	88,976	-	88,976	74,288	-	74,288
Other trading activities	5	48,380	-	48,380	46,896	-	46,896
Investments	6	2,644	-	2,644	3,016	-	3,016
Other income	7	66,647	-	66,647	42,502	-	42,502
Total income		207,861	-	207,861	169,289	-	169,289
Expenditure on:							
Raising funds	8	43,491	-	43,491	36,828	94	36,922
Charitable activities	9	149,533	5,187	154,720	138,807	2,942	141,749
Total expenditure		193,024	5,187	198,211	175,635	3,036	178,671
Net income/(expenditure) and movement in funds		14,837	(5,187)	9,650	(6,346)	(3,036)	(9,382)
Reconciliation of funds:							
Fund balances at 1 January 2025		217,981	5,187	223,168	224,327	8,223	232,550
Fund balances at 31 December 2025		232,818	-	232,818	217,981	5,187	223,168

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

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BALANCE SHEET

AS AT 31 DECEMBER 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Tangible assets	15		156,011		155,895
Investments	16		2		2
			156,013		155,897
Current assets					
Debtors falling due after one year	17	13,912		6,912	
Debtors falling due within one year	17	10,989		10,855	
Cash at bank and in hand		77,059		81,114	
		101,960		98,881	
Creditors: amounts falling due within one year	18	(25,154)		(31,610)	
Net current assets			76,806		67,271
Total assets less current liabilities			232,819		223,168
The funds of the Association					
Restricted income funds	20		1,635		5,187
Unrestricted funds	21		231,184		217,981
			232,819		223,168

The financial statements were approved by the Trustees on 2 May 2026

Pamela Keevil

Ms P Keevil
Trustee (Hon. President)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

1 Accounting policies

Charity information

Frinton-on-Sea Community Association is a charity and is registered with the Charity Commission, No. 274134.

1.1 Basis of preparation

The financial statements have been prepared in accordance with the Association's governing document, 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 Association is a Public Benefit Entity as defined by FRS 102.

The Association has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

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 Association. 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 Association 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.

1.4 Income

Income is recognised when the Association 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 Association 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.

1 Accounting policies **(Continued)**

Legacies are recognised on receipt or otherwise if the Association 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 so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	Nil
Fixtures and fittings	10% reducing balance
Computers	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 Fixed asset investments

Fixed asset investments are initially measured at cost and subsequently measured at cost less any accumulated impairment losses. The investments are assessed for impairment at each reporting date and any impairment losses or reversals of impairment losses are recognised immediately in net income/(expenditure) for the year.

A subsidiary is an entity controlled by the Association. Control is the power to govern the financial and operating policies of the entity so as to obtain benefits from its activities.

1.8 Impairment of fixed assets

At each reporting end date, the Association 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 Accounting policies **(Continued)**

1.9 Financial instruments

Basic financial instruments are initially recognised at transaction value and subsequently measured at amortised cost.

Financial assets comprise cash at bank and in hand, together with trade and other debtors. A specific provision is made for debts for which recoverability is in doubt. Cash at bank and in hand is defined as all cash held in instant access bank accounts and used as working capital.

Investments, including those in subsidiary undertakings are held at cost less impairment at the balance sheet date, with gains and losses being recognised within profit and loss.

Financial liabilities held at amortised cost comprise all creditors except social security and other taxes, deferred income and provisions.

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 Association is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the Association's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2025	Unrestricted funds 2024
	£	£
Donations and gifts	1,214	2,587

4 Charitable activities

	Charitable Income 2025 £	Charitable Income 2024 £
Room hire	47,671	39,357
Member subscriptions	20,207	21,069
Member activity fees	21,098	-
Performance related grants	-	13,862
	88,976	74,288

5 Income from other trading activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Fundraising events	48,380	46,896

6 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	2,644	3,016

7 Other income

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Other income	66,647	42,502

8 Expenditure on raising funds

	Unrestricted funds 2025	Restricted funds 2025	Total 2025	Unrestricted funds 2024	Restricted funds 2024	Total 2024
	£	£	£	£	£	£
Fundraising and publicity						
Other fundraising costs	39,574	-	39,574	33,681	94	33,775
Trading costs						
Other trading activities	3,917	-	3,917	3,147	-	3,147
Total costs	43,491	-	43,491	36,828	94	36,922

9 Expenditure on charitable activities

	Charitable Expenditure 2025	Charitable Expenditure 2024
	£	£
Direct costs		
Staff costs	73,071	52,149
Depreciation and impairment	853	959
Contract cleaning and caretaking	28,315	40,629
Room hire, rates and water	3,572	2,168
Heating and lighting	11,901	11,919
Building service charge	6,142	6,315
Insurances	5,381	4,153
Property maintenace including hygiene	16,542	9,833
Sundry expenses	3,776	3,635
Computer expenses	2,039	3,272
Telephone and internet	1,076	1,653
	152,668	136,685
Share of support and governance costs (see note 10)		
Governance	2,052	5,064
	154,720	141,749
Analysis by fund		
Unrestricted funds	149,533	138,807
Restricted funds	5,187	2,942
	154,720	141,749

10 Support costs allocated to activities

	2025	2024
	£	£
Governance costs	2,052	5,064
Analysed between:		
Charitable Expenditure	2,052	5,064

11 Net movement in funds

	2025	2024
	£	£
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	2,052	2,064
Depreciation of owned tangible fixed assets	853	959

12 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the Association during the year.

13 Employees

The average monthly number of employees during the year was:

	2025	2024
	Number	Number
	4	3

Employment costs	2025	2024
	£	£
Wages and salaries	72,891	52,107
Other pension costs	180	42
	73,071	52,149

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

13 Employees

(Continued)

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2025	2024
	£	£
Aggregate compensation	39,412	31,900

14 Taxation

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

15 Tangible fixed assets

	Freehold land and buildings	Fixtures and fittings	Computers	Total
	£	£	£	£
Cost				
At 1 January 2025	150,848	24,458	2,282	177,588
Additions	-	969	-	969
At 31 December 2025	150,848	25,427	2,282	178,557
Depreciation and impairment				
At 1 January 2025	-	21,122	571	21,693
Depreciation charged in the year	-	425	428	853
At 31 December 2025	-	21,547	999	22,546
Carrying amount				
At 31 December 2025	150,848	3,880	1,283	156,011
At 31 December 2024	150,848	3,336	1,711	155,895

16 Fixed asset investments

	Other investments
	£
Cost or valuation	
At 1 January 2025 & 31 December 2025	2
Carrying amount	
At 31 December 2025	2
At 31 December 2024	2

16 Fixed asset investments (Continued)

	Notes	2025 £	2024 £
Other investments comprise:			
Investments in subsidiaries	24	2	2

17 Debtors

	2025 £	2024 £
Amounts falling due within one year:		
Trade debtors	706	4,018
Amounts owed by subsidiary undertakings	4,783	5,611
Other debtors	5,092	-
Prepayments and accrued income	407	1,226
	10,988	10,855

	2025 £	2024 £
Amounts falling due after more than one year:		
Amounts owed by subsidiary undertakings	13,912	6,912
Total debtors	24,900	17,767

18 Creditors: amounts falling due within one year

	Notes	2025 £	2024 £
Other taxation and social security		12,041	15,305
Deferred income		7,673	9,808
Trade creditors		1,532	2,121
Other creditors		277	597
Accruals		3,631	3,779
		25,154	31,610

Deferred income is included in the financial statements as follows:

Memberships received in advance £7,498 (2024: £5,595)
Mast income received in advance £0 (2025 debtor) (2024: £3,168)
Room hire received in advance £175 (2024: £1,045)

19 Retirement benefit schemes

	2025	2024
Defined contribution schemes	£	£
Charge to profit or loss in respect of defined contribution schemes	180	42

The Association operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the Association in an independently administered fund.

20 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 January 2025	Resources expended	At 31 December 2025
	£	£	£
	2,151	(2,151)	-
Tendring Community Fund	986	(986)	-
Tendring District Council	1,000	(1,000)	-
Essex County Council	1,000	(1,000)	-
The Essex Association of Local Councils	50	(50)	-
	5,187	(5,187)	-

Previous year:	At 1 January 2024	Resources expended	At 31 December 2024
	£	£	£
Tendring Community Fund	3,173	(986)	2,187
Tendring District Council	4,000	(1,000)	3,000
Essex County Council	1,000	(1,000)	-
The Essex Association of Local Councils	50	(50)	-
	8,223	(3,036)	5,187

The above grants have been restricted by the funders to be used for specific capital refurbishment projects.

21 Unrestricted 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.

	At 1 January 2025	Incoming resources	Resources expended	At 31 December 2025
	£	£	£	£
General funds	217,981	207,861	(193,024)	232,818

Previous year:	At 1 January 2024	Incoming resources	Resources expended	At 31 December 2024
	£	£	£	£
General funds	224,327	169,289	(175,635)	217,981

22 Analysis of net assets between funds

	Unrestricted funds 2025	Restricted funds 2025	Total 2025
	£	£	£
At 31 December 2025:			
Tangible assets	156,011	-	156,011
Investments	2	-	2
Current assets/(liabilities)	76,805	-	76,805
	232,818	-	232,818

	Unrestricted funds 2024	Restricted funds 2024	Total 2024
	£	£	£
At 31 December 2024:			
Tangible assets	153,178	2,717	155,895
Investments	2	-	2
Current assets/(liabilities)	64,801	2,470	67,271
	217,981	5,187	223,168

23 Related party transactions

23 Related party transactions **(Continued)**

During the period, Frinton Community Services Limited (FCS), donated £nil (2024: £nil) to the Association from whose premises it runs the community bar. No conditions are attached to these donations.

During the period, the Association also received £Nil in service charges from FCS (2024: £nil).

At the end of the period, the Association was owed by the company £17,912 (2024: £12,523). £3,912 of this balance is receivable over a course of 4 years in monthly instalments of £250. The remainder of the balance is unsecured and no conditions are attached.

24 Subsidiaries

Details of the Association's subsidiaries at 31 December 2025 are as follows:

Name of undertaking	Registered office	Nature of business	Class of shares held	% Held Direct	% Held Indirect
Frinton Community Services Limited	England and Wales	Hospitality	Ordinary	100.00	

The aggregate capital and reserves and the result for the year of subsidiaries excluded from consolidation was as follows:

Name of undertaking	Profit/(Loss)	Capital and Reserves
	£	£
Frinton Community Services Limited	(870)	(19,477)