



Trustees' Annual Report for the period

From 01/01/2024 Period start date To 31/12/2024 Period end date

Charity name: Cubbington Seniors Association

Charity registration number: 516878

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The object of the Association shall be to promote the welfare of senior citizens in any manner which now is, or hereafter, may be deemed by law to be charitable within the villages of Cubbington, Offchurch, Weston-under-Wetherley, Eathorpe, Hunningham and Wappenbury in the County of Warwickshire.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Social interaction at a variety of events based at Cubbington Village Hall, including refreshments: Day Club, Snack & Chat, Bingo, Skittles, Singing. Lunch Club at local venues. Walking group. Seated Exercise classes. Outings to theatre and places of interest. Craft projects. Fundraising Fairs.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	All trustees are aware of the guidance outlining the key duties, and what trustees need to do to carry out these duties competently. Being aware of the duties and responsibilities help our trustees to perform their role in a way that complies with key requirements of the law.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	n/a
Policy on social investment including program related investment	Para 1.38	n/a

Contribution made by volunteers	Para 1.38	The charity relies on volunteers to host events, including provision of refreshments, organising activities and outings. Trustees are all volunteers; no staff are employed by the charity.
Other		n/a

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>The charity is a key component of village life in Cubbington and surrounding villages. Many residents are over 60, we provide a safe environment for members to meet and socialise. Many of our members live alone, and the benefits they receive make a significant difference to their lives, helping to alleviate loneliness and isolation.</p> <p>We provide lifts to those who are unable to travel independently to our events. Outings enable members to visit places of interest that would be challenging for them were they to rely on public transport. We organise seated exercise classes and walks, which improve opportunity for physical activity amongst our members.</p> <p>Our monthly magazine is delivered to every member's home and is an important link to the community for those in the Association, especially those who have limited mobility.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	

Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Fundraising continues to be successful; we have maintained the charity's finances at a level which give us confidence that member benefits are sustainable.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	As a results of this financial stability, the charity has a healthy balance in reserve. The trustees have reviewed options for investing back into the member benefits, and as a result expanded our activities in 2024.
Amount of reserves held	Para 1.22	Fifteen thousand pounds
Reasons for holding zero reserves	Para 1.22	n/a
Details of fund materially in deficit	Para 1.24	n/a
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	n/a

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Fundraising is our principal source of funds. Fairs (Spring, Christmas etc.) Lottery & Raffles Donations & contributions from members and local businesses
Investment policy and objectives including any social investment policy adopted	Para 1.46	n/a
A description of the principal risks facing the charity	Para 1.46	n/a
Other		n/a

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Unincorporated association
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Elected by members at AGM

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Cubbington Seniors Association
Other name the charity uses	
Registered charity number	516878
Charity's principal address	15 Austen Court Cubbington Leamington Spa CV32 7LJ

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Liz Young	Chair		
2	Jane Tietjen	Vice Chair	June to December 2024	
3	Colin Marrow	Treasurer		
4	Frances Finch	Secretary	June to December 2024	
5	Caroline Marrow	Editor		
6	Ann Kinzett		January to May 2024	
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Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	n/a
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
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Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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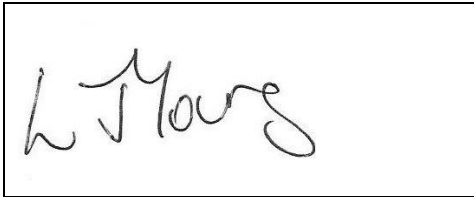
Other optional information

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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Lesley Jane Young	
Position (eg Secretary, Chair, etc)	Chair	
Date	23/06/2025	

	Accounts Summary					
	Income & Expenditure					
	2024	2024	2024	2023	2023	2023
	Receipts	Payments	Surplus (Deficit)	Receipts	Payments	Surplus (Deficit)
Direct Fundraising	£15,469	£4,041	£11,429	£15,999	£4,262	£11,737
Grants & Donations Received	£2,480	£2,480	£0	£1,092	£2,912	(£1,820)
Outings	£10,344	£15,456	(£5,111)	£8,442	£14,444	(£6,002)
Social Functions	£2,374	£6,468	(£4,094)	£1,594	£6,153	(£4,559)
Magazine & Administration	£2,987	£4,793	(£1,806)	£2,195	£3,325	(£1,130)
Sub Totals	£33,655	£33,238	£417	£29,322	£31,096	(£1,774)
Net Surplus/(Deficit)		£417			(£1,774)	
Totals	£33,655	£33,655		£29,322	£29,322	

Cubbington Seniors Association
Accounts to 31st December 2024

Balance Sheet As At 31st December 2024

Assets		Deferred Income & Reserves	
NatWest Current Account	£3,591	Deferred Income	
Business Reserve Account	£3,466	Advertising Revenue	£1,840
35 Day Deposit Account	£11,212	Acorn500 Stakes	£5,376
95 Day Deposit Account	£18,493	Lunch Receipts	£344
Cash	£1,358	Theatre Ticket Receipts	£343
Cash Floats	£40		
		Total Deferred Income	£7,903
Cash at Bank and in Hand	£38,161		
		Allocated Reserves	
		Sylvia Blakeman Bequest	£500
		Mary Sciolti Bequest	£738
		Benevolent fund	£880
		Total Reserved funds	£2,118
		Accumulated surplus to 31/12/23	£27,722
		Surplus for year ended 31/12/24	£417
		Total Surplus carried forward	£28,140
Total Assets	£38,161	Total Deferred Income & Reserves	£38,161



Section A

Independent Examiner's Report

Report to the trustees	Cubbington Seniors Association		
On accounts for the year ended	31 st December 2024	Charity no (if any)	516878
	Set out on pages 1		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/12/2024**.

Responsibilities and basis of report

As the charity's trustees, 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 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 which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did 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 this report in order to enable a proper understanding of the accounts to be reached.

Signed: John Kendall Date: 20/02/2025

Name: John Kendall

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

Address: 43 Priory Road
Kenilworth
CV8 1LL