

MOIRA MINERS WELFARE TRUST

(Registered Charity Number 521471)

Bath Lane, Moira, Swadlincote, Derbyshire, DE12 6BP

Letter of Representation

CISWO (Trading) Ltd
The Old Rectory
Rectory Drive
Whiston
Rotherham
S60 4JG

Dear Sirs

We hereby confirm to the best of our knowledge and belief, and having made appropriate enquiries of other trustees and staff of the charity, the following representations given to you in connection with your independent examination of the charity's accounts for the year ended 31 March 2025.

We acknowledge that the work performed by you is substantially less in scope than an audit performed in accordance with International Standards on Auditing (UK) and that you do not express an audit opinion.

We confirm that the charity was entitled to exemption under section 144 of the Charities Act 2011 the requirement to have its financial statements for the financial year ended 31 March 2025 audited.

We have fulfilled our responsibilities as trustees as set out in the terms of your engagement letter under the Charities Act 2011 for preparing financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), for being satisfied that they give a true and fair view and for making accurate representations to you.

All the accounting records have been made available to you for the purpose of your independent examination and that all the transactions undertaken by the charity have been properly reflected and recorded in the accounting records. All other records and related information requested, including minutes of all management and trustee meetings and correspondence with The Charity Commission have been made available to you.

The financial statements are free of material misstatements, including omissions.

The charity has satisfactory title to all assets and there are no liens or encumbrances on the charity's assets, except for those that are disclosed in the notes to the financial statements.

All actual liabilities, contingent liabilities and guarantees given to third parties have been recorded or disclosed as appropriate.

The methods, data and significant assumptions used in making accounting estimates, and their related disclosures, are appropriate to achieve recognition, measurement and disclosure that is reasonable in the context of the applicable financial reporting framework.

We have disclosed to you all claims in connection with litigation that have been, or are expected to be, received and such matters, as appropriate, have been properly accounted for and disclosed in the financial statements.

We have disclosed to you all known instances of non-compliance or suspected non-compliance with laws and regulations whose effects should be considered when preparing the financial statements.

Related party relationships and transactions have been appropriately accounted for and disclosed in the financial statements. We have disclosed to you all relevant information concerning such relationships and transactions and are not aware of any other matters which require disclosure in order to comply with legislative and accounting standards requirements.

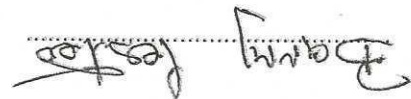
All events subsequent to the date of the financial statements which require adjustment or disclosure have been properly accounted for and disclosed.

We confirm that the charity's cash balance at 31 March 2025 was £440,000.

We believe that the charity's financial statements should be prepared on a going concern basis on the grounds that current and future sources of funding or support will be more than adequate for the charity's needs. We have considered a period of twelve months from the date of approval of the financial statements. We believe that no further disclosures relating to the charity's ability to continue as a going concern need to be made in the financial statements.

All grants, donations and other forms of income which are subject to specific terms or conditions, have been notified to you. There have been no breaches of terms or conditions in the application of such income.

Yours faithfully



Signed on behalf of the trustees

13/9/25

Date

STATEMENT OF ACCOUNTS FOR THE
YEAR ENDED 31 MARCH 2025

Registered Charity No. 521471

MOIRA MINERS' WELFARE TRUST

MOIRA MINERS' WELFARE TRUST

REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

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MOIRA MINERS' WELFARE TRUST

LEGAL AND ADMINISTRATIVE DETAILS

AS AT 31 MARCH 2025

REGISTERED CHARITY NUMBER - 521471

TRUSTEES

- B Lester

R Waldrum

J Boulton

M Avins

P S Gale (appointed 2 June 2025)

SCHEME ADDRESS

-

Bath Lane

Mora

Swadlincote

Derbyshire

DE12 6BP

BANKERS

-

CAF Bank Limited

25 Kings Hill Avenue

Kings Hill

West Malling

Kent

ME19 4JQ

INDEPENDENT EXAMINER

-

J Wallage FCA

CISWO (Trading) Limited

The Old Rectory

Rectory Drive

Whiston

ROTHERHAM

S60 4JG

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

The trustees present their report along with the financial statements of the charity for the year ended 31 March 2025. The financial statements have been prepared in accordance with the accounting policies set out in Note 1 to the accounts which can be found on page 7.

Constitution and Objects

The charity is constituted by a Scheme dated 6 April 2005 and is registered under the number 521471.

Its objects are to provide and maintain a welfare institute and recreational facilities for the benefit of the residents of Moira and its surrounding neighbourhoods with a view to improving the lives of those residents, particularly (but not exclusively) those who are members of the mining community.

The trustees have referred to the guidance given by the Charity Commission on public benefit when reviewing the charity's aims and objectives and details of the activities that have taken place during the year can be found below.

Organisational Structure

The trustees who have served the charity during the year are shown on page 1.

The charity is responsible for maintaining the premises and its contents and grounds in a suitable state of repair for use by those who live in the surrounding area. It raises income through various charitable activities, the main one being the hiring out of its facilities to the general public, but a substantial amount of its income comes from its connected trading company, Moira Sports and Social Club Limited, which pays an annual occupational licence fee to the charity in order to run its business from the charity's premises. In addition to this, the company also transfers any profits to the charity under a Gift Aid agreement so the trustees work closely with the directors to try and ensure the company is profitable, this ensuring extra income for the charity.

Trustee vacancies are advertised and interested parties are asked to apply in writing. Interviews will be held and suitable candidates are then notified to their nominating body being either CISWO, Trade Union or members. The trustee board is made up of equal numbers of each nominating body.

Financial Review

The charity showed a deficit of £6,256 (2024: deficit £6,633) for the year. The charity has absorbed more of the utilities costs this year but was compensated by larger occupational licence income. The connected social club has maintained profitability and £4,672 is available as gift aid income. On the whole the trustees are satisfied with the results for the year and hope for improvements in the coming year.

Review of Activities

Everyone involved with Moira Miners Welfare should be extremely proud of how the club is now looked upon in the local community, because after all that is the main objective of the club to give back to the community, adjoining towns and villages. James, the bar manager, has such drive and determination and his ideas have now taken the club to new heights. Food is served five days a week, Wednesday through to Sunday. The club is still open on other days and team activities include pool, darts and dominoes. Also, there are regular entertainment evenings with some terrific artists coming to perform at the venue. We have many groups who use the venue including pilates, judo, a regular darters meet and of course ballroom dancing. The Thursday night bingo is always brilliantly supported and there is also charity bingo where the proceeds are donated to support many different local charities. Football and croquet continue to thrive on the grounds and the Sunday car boot is well supported. We are also working towards bringing back the bowls green to its former glory.

Over the past 12 months we have hosted the annual Remembrance Sunday parade for the Parish Council and more recently the famous Donisthorpe Reunion Scout Band played on our grounds, which was a very popular event that was attended by so many.

Continued....

MOIRA MINERS' WELFARE TRUST

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025 (CONTINUED)

Review of Activities (cont)

We will not forget the fantastic day we had in August 2024 when we held a "Miners Reunion" where the numbers of people who turned up was simply breathtaking. We were overwhelmed by the support and feedback and are giving the Miners another chance to meet up this September.

Our Facebook page now sits at a very healthy 2.2 thousand members.

We recently welcomed Peter Gale onto the Trustees, who is a brilliant addition to the team.

Thank you to the Trustees, our Secretary and Treasurer for literally being the backbone of Moira Miners' Welfare, we will strive to continue to improve, to listen and learn.

Investment Policy

The trustees do not have an investment policy in place as such. However, they have taken the sensible approach and placed some of the charity's money in an interest bearing bank account which generates a modest amount of income for the charity but leaves the funds readily available should they be needed.

Reserves Policy

It is the policy of the trustees to maintain unrestricted funds which are free reserves of the charity at a level to provide sufficient funds to cover anticipated administration and support costs for a period of 12 months. Any additional reserves are held to provide a capital fund for repairs that will be required for upkeep of the premises.

Risk Management

The trustees are aware of the operational and financial risks which the charity faces and regularly reviews those risks to mitigate against any impact they may have on the charity. The major risks facing the charity are the continued success of the social club, from which the charity receives significant income, the support of individuals and the community in using the facilities and the introduction of the younger generation to provide for the future. The trustees work closely with the directors, committee and members to address these risks.

Trustees' Responsibilities in relation to the Financial Statements

Law applicable to charities in England and Wales required the trustees to prepare financial statements for each financial year which give a true and fair view of the charity and of the incoming resources and application of resources of the charity for that period. In preparing those 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;
- 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 also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed - Trustee

Barry Lester

Print Name - Trustee

Barry Lester

Date

13/9/25

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
MOIRA MINERS WELFARE TRUST**

I report to the Trustees on my examination of the accounts of the above named charity (registered no. 521471) for the year ended 31 March 2025 which are set out on pages 5 to 8.

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).

I report in respect of my examination of the Trustees' 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 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:

- (1) accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
- (2) the accounts do not accord with those records; or

- (3) the accounts do not comply with the applicable accounting 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.

J Wallage FCA
On behalf of CISWO (Trading) Ltd
The Old Rectory
Rectory Drive
Whiston
Rotherham
S60 4JG

J Wallage

Date

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MOIRA MINERS' WELFARE TRUST

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2025

	Note	Fund	Designated	Restricted	Restricted	Funds	2025	2024
		£	£	£	£	£	£	£
		Total	Total	Total	Total	Total	Total	Total
Income and Endowments								
Investment income		65	-	-	-	65	195	10,379
Raffles, bingo and bonus ball		12,828	-	-	-	12,828	560	10,379
Pool		680	-	-	-	680	-	560
Juke box		502	-	-	-	502	-	-
Grants and donations		3,688	-	-	-	3,688	100	100
Room and grounds hire		11,153	-	-	-	11,153	10,782	10,782
Occupational licence		8,900	-	-	-	8,900	3,900	3,900
Gift Aid donation		4,672	-	-	-	4,672	186	186
Other income		85	-	-	-	85	1,645	1,645
Sections income	6	-	8,593	-	-	8,593	8,212	8,212
Total Income		42,573	8,593	-	-	51,166	35,959	35,959
Expenditure								
Wages and NIC		2,520	-	-	-	2,520	2,160	2,160
Repairs, maintenance and cleaning		7,384	-	-	-	7,384	4,577	4,577
Light and heat		13,695	-	-	-	13,695	6,258	6,258
Rent, rates and water rates		4,396	-	-	-	4,396	3,244	3,244
Sundries		1,755	-	-	-	1,755	696	696
Ground maintenance		1,839	-	-	-	1,839	3,893	3,893
Pool table hire		572	-	-	-	572	520	520
Accountancy		1,000	-	-	-	1,000	1,201	1,201
Printing, postage, stationery and phone		1,483	-	-	-	1,483	838	838
Entertainment		6,619	-	-	-	6,619	6,460	6,460
Insurance		2,154	-	-	-	2,154	2,017	2,017
Depreciation	2	768	-	630	-	1,398	1,753	1,753
Loss on disposal of assets		220	-	-	-	220	-	-
Sections expenditure	6	-	11,885	-	-	11,885	8,975	8,975
Total Expenditure		44,405	11,885	630	-	56,920	42,592	42,592
NET (EXPENDITURE) FOR THE YEAR		(1,832)	(3,292)	(630)	(5,754)	(6,633)	183,778	183,778
Balances brought forward		153,208	19,527	4,410	177,145	177,145	177,145	177,145
Balances carried forward		151,376	16,235	3,780	171,391	177,145	177,145	177,145

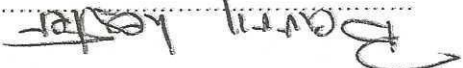
MORA MINERS' WELFARE TRUST

BALANCE SHEET AS AT 31 MARCH 2025

	NOTE	2025	2024
		£	£
FIXED ASSETS			
Tangible fixed assets	2	142,357	143,975
CURRENT ASSETS			
Debtors	3	16,934	9,435
Cash at bank and in hand	4	4,366	6,968
Cash held by sections	6	16,235	19,527
LESS: CURRENT LIABILITIES			
Creditors falling due within one year	5	(8,501)	(2,760)
NET CURRENT ASSETS		29,034	33,170
TOTAL ASSETS LESS CURRENT LIABILITIES		171,391	177,145
TOTAL NET ASSETS		171,391	177,145
FUNDS			
General fund		151,376	153,208
Sections - designated funds	6	16,235	19,527
Restricted funds		3,780	4,410
		171,391	177,145

The accounts were approved by the trustees and signed on their behalf by:

Print Name - Trustee
BARRY LESTER

Signed - Trustee


Date

13/9/25

MOIRA MINERS' WELFARE TRUST

NOTES TO THE ACCOUNTS

YEAR ENDED 31 MARCH 2025

1. ACCOUNTING POLICIES

(a) **Basis of preparation and assessment of going concern**
The financial statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (FRS 102) and the Financial Reporting Standard (FRS 102) and the Charities Act 2011.

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern. The trustees have a reasonable expectation that the charity has adequate reserves to continue in operational existence for the foreseeable future. Accordingly, the trustees continue to adopt the going concern basis in the preparation of the accounts.

(b) **Depreciation**
Depreciation is provided on tangible fixed assets, after taking account of any grants receivable, in order to write off the cost of each asset over its estimated useful life.

The annual rates applied are as follows:

Buildings	-	Nil
Furniture and equipment	-	10% reducing balance basis
Preparation of grounds	-	Nil
Grounds equipment	-	20% reducing balance basis
Security barriers	-	10% straight line basis

(c) **Income Recognition**
Income is recognised when it is received.

(d) **Expenditure Recognition**
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable the settlement will be required and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis.

MOIRA MINERS' WELFARE TRUST

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

	£	£	£	£	£
2. FIXED ASSETS					
Buildings	68,765	68,765	2,552	67,303	5,135
Furniture & Equipment	2,297	(255)	(630)	66,673	4,622
Grounds	-	(513)	-	-	(1,398)
Total	71,062	68,510	1,822	67,303	3,234
Disposals in year	-	(220)	-	-	(220)
Net book value at 1 April 2024	68,765	2,772	67,303	5,135	143,975
Depreciation for the year	-	(255)	(630)	(513)	(1,398)
Net book value at 31 March 2025	68,765	2,297	66,673	4,622	142,357

	£	£
3. DEBTORS		
Balance due from Moira Sports & Social Club Ltd	12,360	1,457
Prepayments and accrued income	2,769	2,469
VAT	1,438	1,457
Other debtors	367	440
Total	16,934	4,366
Net book value at 1 April 2024	16,934	4,366
Net book value at 31 March 2025	16,934	4,366

	£	£
4. CASH AT BANK AND IN HAND		
Current account	1,457	1,467
Deposit account	2,469	5,034
Petty cash	440	2,000
Total	4,366	8,501
Net book value at 1 April 2024	4,366	8,501
Net book value at 31 March 2025	4,366	8,501

	£	£	£	£
5. CREDITORS: Amounts falling due within one year				
Trade creditors	-	1,467	-	-
Other creditors	-	-	-	60
Deferred income - Marlborough FC	2,000	2,000	-	-
Accruals	5,034	5,034	-	2,700
Total	7,034	8,501	2,000	2,760
Net book value at 1 April 2024	7,034	8,501	2,000	2,760
Net book value at 31 March 2025	7,034	8,501	2,000	2,760

	£	£	£	£
6. DESIGNATED FUNDS				
Balance	19,527	8,593	15,165	12,238
Income	4,362	8,200	393	3,997
Expenditure	(11,885)	(8,565)	(3,320)	(3,320)
Total	11,904	8,228	12,238	12,915
50 Plus Club	15,165	393	(3,320)	12,238
Croquet Club	4,362	8,200	(8,565)	3,997

MOIRA MINERS' WELFARE TRUST

50 PLUS CLUB - YEAR ENDED 31 MARCH 2025

	£	£	
	<u>2025</u>	<u>2024</u>	
INCOME			
Membership fees	33	41	
Raffle	152	-	
Social nights	-	152	
Bonus Ball	208	208	
EXPENDITURE			
Outings	-	1,100	
Donations	2,000	-	
Social nights	1,320	-	
Miscellaneous	-	200	
(DEFICIT) FOR THE YEAR	<u>(3,320)</u>	<u>(1,300)</u>	
Cash at bank and in hand brought forward	15,165	16,064	
Cash at bank and in hand carried forward	<u>12,238</u>	<u>15,165</u>	

CROQUET CLUB ACCOUNTS - YEAR ENDED 31 MARCH 2025

MOIRA MINERS' WELFARE TRUST

	£	£	
	2025	2024	
INCOME			
Subscriptions	5,089	4,752	
Competition entries	1,426	1,260	
Taster session proceeds	714	630	
Quiz/social evening proceeds	120	70	
Lawn hire	40	198	
Sponsorship	100	-	
Donations and gift aid repayment	227	448	
Bank interest	74	81	
Other income	410	372	
	<u>8,200</u>	<u>7,811</u>	
EXPENDITURE			
Groundsman services	3,940	2,990	
Lawn maintenance and development	1,972	2,346	
Machinery purchases less sales	-	754	
Croquet playing equipment and repairs	31	141	
MMW annual club fee	1,000	-	
Subscriptions and competition fees	1,469	1,318	
Trophies/engraving	112	106	
Other expenses	41	20	
	<u>(8,565)</u>	<u>(7,675)</u>	
(DEFICIT) / SURPLUS FOR THE YEAR	<u>(365)</u>	<u>136</u>	
Cash at bank and in hand brought forward	4,362	4,226	
Cash at bank and in hand carried forward	<u>3,997</u>	<u>4,362</u>	