

Banbridge Visually Impaired Persons' Club

Annual Report and Receipts and Payments Account

For the year ended 31st March 2023

Northern Ireland Charities Number: 100186

Banbridge Visually Impaired Persons' Club

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Banbridge VIP Club Trustees' Annual Report

1st April 2022 – 31st March 2023

Banbridge VIP Club is a Voluntary Organisation for local blind and partially-sighted people. The Club was established with a formal Constitution in 1989 and we are a Registered Charity (NIC 10086).

The trustees for the charity are Mr Sammy Wilson (Chairman), Mrs Marjorie Hodgen, (Vice-Chair), Miss Peggy Magill, (Treasurer), Mr Colin Crompton, Mrs Eleanor Pescod, Mrs Doreen McFarlane and Mrs Doreen Brown. (Secretary).

This report has been prepared with regard to the Commission's public benefit requirements statutory guidance.

We continue with our aim of providing a social outlet for blind and partially-sighted people in Armagh, Banbridge and Craigavon Council Area.

During the summer months we organised several outings, some in conjunction with other visually impaired groups in the district. These trips give our members an opportunity to take part in activities which fully sighted people take for granted, thus improving their quality of life.

In July, we were delighted to be able to celebrate the Queen's Platinum Jubilee with dinner in the Belmont Hotel, Banbridge and are indebted to the ABC Council who provided funding for this event.

In September 2022, we took our group of visually impaired people and friends on a respite break to Scotland, which was thoroughly

enjoyed by all. Unfortunately, on our return, three of our members contracted Covid but happily they have each made a full recovery.

The Trustees are pleased to report that, after two years of Covid restrictions, we were able to resume our regular monthly meetings in October 2022. Unfortunately, our usual venue is, apparently, still not available but we have managed to find an alternative venue, which is ideally suited to our needs. After hearing of our plight, Banbridge Angling Club very kindly offered us their premises, at 2a, Kiln Lane, Havelock Park, Banbridge, BT32 4PD.

Sadly, our membership has greatly decreased, with some members no longer with us and others no longer well enough to attend meetings. Members are encouraged to bring friends along with them and we have asked Cherrytrees Resource to inform local visually-impaired people about our Club.

In November 2022 we held our Annual Dinner in the Whistledown Hotel, Warrenpoint, an event which was well attended and enjoyed by all. We were joined by family and friends, including Banbridge Talking Newspaper volunteers, who have always worked closely with us and supported us financially.

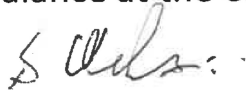
In December 2022, members voted to change the time of our monthly Club Meetings from evenings to afternoons, commencing on 4th January 2023, 2pm - 4pm. This has proved to be a popular decision and attendance at meetings has increased.

For the third year in a row we have not been able to carry out any fund-raising activities, and we greatly appreciate all donations which we received during the year. These included gifts from Josh Magill (Banbridge Academy Fundraiser), Paul Evans, Evo's Legends (in

memory of John Willis), Banbridge Angling Club, Ann Lyons and Herbie Barr's Bowling Club. We are also indebted to the Macan Trust, who have grant-aided us for many years, most recently in March 2023, with a donation of £800.

Thanks to all these generous donations, we are able continue to offer our members a varied programme of speakers and outings, with a Quiz and Bingo in January & February and dinner in the Belmont in March, to celebrate St Patrick's day.

Our accounts of the 2022/2023 year were prepared by SM Vint & Co, Banbridge. We started the year with a cash balance of £21,747 and our balance at the end of the financial year was £25,607.



Signed:

Date: 7/6/23

Sammy Wilson, Chairman



Signed:Doreen Brown (Mrs)

Banbridge Visually Impaired Persons' Club

References and administrative details

Charity Name: Banbridge Visually Impaired Persons' Club

Charity Registration Number: 100186

Contact Address: 60 Old Mill Road
Scarva
Co. Down
BT63 6NN

Trustees: Sammy Wilson
Marjorie Hodgen
Peggy Magill
Colin Crompton
Eleanor Pescod
Doreen McFarlane
Doreen Brown

Independent Examiner: S.M. Vint & Co
8 Newry Road
Banbridge
BT32 3HN

Bankers: Ulster Bank
22 Bridge Street
Banbridge
Co Down
BT32 3JT

Independent Examiner's Report to the Trustees of Banbridge Visually Impaired Persons' Club

I report on the accounts of the charity for the year ended 31st March 2023 which are set out on pages 6-7.

Respective responsibilities of Trustees and Examiner

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the Charities Act (Northern Ireland) 2008.

It is my responsibility to:

- examine the accounts under section 65 of the Charities Act;
- follow the procedures laid down in the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's report

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act.

My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as charity trustees concerning any such matters.

My role is to state whether any material matters have come to my attention giving me cause to believe:

1. That accounting records were not kept in accordance with section 63 of the Charities Act
2. That the accounts do not accord with those accounting records
3. That the accounts do not comply with the accounting requirements of the Charities Act
4. That there is further information needed for a proper understanding of the accounts to be reached.

Independent examiner's statement

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission for Northern Ireland, I have found no matters that require drawing to your attention.



Thomas Vint FCCA
For and behalf of S.M. Vint & Co
Chartered Certified Accountants & Registered Auditors
8 Newry Road
Banbridge
BT32 3HN

26th April 2023

Banbridge Visually Impaired Persons' Club
Statement of Receipts & Payments for the year ended 31st March 2023

	Note	Unrestricted funds	Restricted funds	Total funds	Prior year total funds
Income and endowments from:					
Donations	2	4,894	0	4,894	7,384
Fundraising	3	0	0	0	0
Grants	4	400	0	400	0
Income from Charitable Activities	5	2,095	0	2,095	8,694
Other Income	6	75	0	75	801
Total income		<u>7,464</u>	<u>0</u>	<u>7,464</u>	<u>16,879</u>
Expenditure on:					
Raising Funds	7	20	0	20	0
Charitable Activities	7	3,584	0	3,584	13,170
Total expenditure		<u>3,604</u>	<u>0</u>	<u>3,604</u>	<u>13,170</u>
Net income / (expenditure) resources		<u>3,860</u>	<u>0</u>	<u>3,860</u>	<u>3,709</u>

Banbridge Visually Impaired Persons' Club

Statement of Assets & Liabilities- Year Ended 31st March 2023

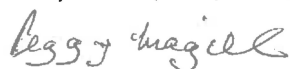
	2023	2022
Reconciliation of funds at 31.03.23		
Total funds brought forward	21,747	18,038
Surplus/(deficit) this year end	<u>3,860</u>	<u>3,709</u>
Total funds carried forward	<u>25,607</u>	<u>21,747</u>
Bank & Cash Balances		
Cash at bank and in hand	<u>25,607</u>	<u>21,747</u>
	<u>25,607</u>	<u>21,747</u>
Represented by		
Unrestricted funds	25,607	21,747
Restricted funds	<u>0</u>	<u>0</u>
Total Funds	<u>25,607</u>	<u>21,747</u>

Notes on pages 7 to 8 are an integral part of these financial statements.

The financial statements on pages 5 to 6 were approved by the Board of Trustees on 26th April 2023 and signed on its behalf by:



Sammy Wilson (Chairperson)



Peggy Magill (Treasurer)

Banbridge Visually Impaired Persons' Club
Notes to the financial statements for the year ended 31st March 2023

1. Accounting policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) Preparation of accounts on a going concern basis

The charity generally meets its day to day working capital requirements from its annual income. The Trustees have obtained and reviewed cash flow forecasts for the coming year and based on these are satisfied that the charity has resources to provide a reasonable expectation that it can continue to meet its financial obligations as they fall due for the foreseeable future. Therefore these financial statements have been prepared on a going concern basis

b) Income

Income is accounted for on a cash receipts basis as the amount is collected and are allocated as either restricted or unrestricted funds according to the terms of the donation.

c) Expenditure

Expenditure is recognised on a cash payments basis.

d) Cash and cash equivalents

Cash and cash equivalents includes cash in hand, deposits held at call with banks, other short-term highly liquid investments with original maturities of three months or less and bank overdrafts.

e) Funds

Funds are classified as either restricted funds or unrestricted funds, defined as follows:

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the Club.

Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.

2. Donations

	Unrestricted	Restricted	Total 2023	Total 2022
Donations	4,894	0	4,894	5,349
Lieu of Flowers Collections	0	0	0	2,035
	<u>4,894</u>	<u>0</u>	<u>4,894</u>	<u>7,384</u>

3. Fundraising

	Unrestricted	Restricted	Total 2023	Total 2022
Fundraising Dance	0	0	0	0
Quiz/raffle	0	0	0	0
Other Fundraising	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

4. Grants

	Unrestricted	Restricted	Total 2023	Total 2022
SELB	0	0	0	0
Other Grants	400	0	400	0
	<u>400</u>	<u>0</u>	<u>400</u>	<u>0</u>

5. Income from Charitable Activities

	Unrestricted	Restricted	Total 2023	Total 2022
Fees	310	0	310	0
Christmas Party	725	0	725	660
St Patricks Day	0	0	0	0
Day Trip	0	0	0	0
Lunch/Dinner	0	0	0	0
Holiday	1,060	0	1,060	8,034
	<u>2,095</u>	<u>0</u>	<u>2,095</u>	<u>8,694</u>

6. Other Income

	Unrestricted	Restricted	Total 2023	Total 2022
Bank Refunds	30	0	30	0
Interest	45	0	45	1
Macan Trust	0	0	0	800
	<u>75</u>	<u>0</u>	<u>75</u>	<u>801</u>

7. Analysis of Expenditure

	Unrestricted	Restricted	Total 2023	Total 2022
Raising Funds				
Fundraising costs	0	0	0	0
Postage & Stationary	0	0	0	0
Bank Fees	20	0	20	0
	<u>20</u>	<u>0</u>	<u>20</u>	<u>0</u>
Charitable Activities				
Respite /Outing Expenses	1,666	0	1,666	10,486
Entertainment Expenses	1,287	0	1,287	2,082
Insurance	322	0	322	0
Refreshments	0	0	0	0
Guest Speakers	0	0	0	0
Administration Costs	309	0	309	602
	<u>3,584</u>	<u>0</u>	<u>3,584</u>	<u>13,170</u>
Total Expenditure	<u>3,604</u>	<u>0</u>	<u>3,604</u>	<u>13,170</u>

8. Taxation

Banbridge Visually Impaired Persons' Club is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities.

9. Analysis of trustee remuneration and expenses.

No Trustee received any payments other than for out of pocket expenses incurred.