

**Banbridge Visually Impaired Persons' Club**

**Annual Report and Receipts and Payments Account**

**For the year ended 31st March 2024**

**Northern Ireland Charities Number: 100186**

# **Banbridge Visually Impaired Persons' Club**

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# **Banbridge VIP Club Trustees' Annual Report**

**1<sup>st</sup> April 2023 – 31<sup>st</sup> March 2024**

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), 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 September 2023, we took our group of visually impaired people and friends on a respite break to Wales, which was thoroughly enjoyed by all.

The Trustees are pleased to report that our regular monthly meetings continue in Banbridge Angling Club premises, at 2a, Kiln Lane, Havelock Park, Banbridge, BT32 4PD. This venue has proved to

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be very suitable for our needs with easy access and parking readily available.

In January 2023 we changed our meeting time from evenings to afternoons. In order to facilitate other users of the venue, we now meet from 2.30pm – 4.30pm. The time change has proved to be popular with members although we occasionally have to change back to an evening meeting to suit speakers who work during the day.

Sadly, some members are no longer with us and others are 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 2023 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.

For the fourth year in a row we have not been able to carry out any fund-raising activities, so we greatly appreciate all donations which we receive. This year these included a donation from Loughbrickland Old Tyme Dancers and donations in lieu of flowers in respect of the late Colin Crompton.

We are also indebted to the Macan Trust, who have grant-aided us for many years, most recently in March 2024, with a donation of £1,000.

Thanks to all these generous donations, we are able continue to offer our members a varied programme of speakers and outings, with a

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Quiz and Bingo in January & February and dinner in the Belmont in March, to celebrate St Patrick's day.

Our accounts of the 2023/2024 year were prepared by Sam Vint & Co, Banbridge. We started the year with a cash balance of £ and our balance at the end of the financial year was £



**Signed:** .....

**Date:** .....

**Sammy Wilson, Chairman**



**Signed:** .....**Doreen Brown (Mrs) Secretary**

## **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 2024 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

5th June 2024

**Banbridge Visually Impaired Persons' Club****Statement of Receipts & Payments for the year ended 31st March 2024**

	Note	Unrestricted funds	Restricted funds	Total funds	Prior year total funds
<b>Income and endowments from:</b>					
Donations	2	1,020	0	1,020	4,894
Fundraising	3	0	0	0	0
Grants	4	280	0	280	0
Income from Charitable Activities	5	12,632	0	12,632	0
Other Income	6	2,041	0	2,041	0
<b>Total income</b>		<u>15,973</u>	<u>0</u>	<u>15,973</u>	<u>4,894</u>
<b>Expenditure on:</b>					
Raising Funds	7	0	0	0	0
Charitable Activities	7	27,097	0	27,097	0
<b>Total expenditure</b>		<u>27,097</u>	<u>0</u>	<u>27,097</u>	<u>0</u>
<b>Net income / (expenditure) resources</b>		<u>-11,124</u>	<u>0</u>	<u>-11,124</u>	<u>4,894</u>

## Banbridge Visually Impaired Persons' Club

### Statement of Assets & Liabilities- Year Ended 31st March 2024

	2024	2023
<b>Reconciliation of funds at 31.03.23</b>		
Total funds brought forward	25,607	21,747
Surplus/(deficit) this year end	- 11,124	3,860
Total funds carried forward	<u>14,483</u>	<u>25,607</u>
<b>Bank &amp; Cash Balances</b>		
Cash at bank and in hand	<u>14,483</u>	<u>25,607</u>
	<u>14,483</u>	<u>25,607</u>
<b>Represented by</b>		
Unrestricted funds	14,483	25,607
Restricted funds	-	-
<b>Total Funds</b>	<u>14,483</u>	<u>25,607</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 5th June 2024 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 2024**

**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 2024	Total 2023
Donations	685	0	685	4,894
Lieu of Flowers Collections	335	0	335	0
	<u>1,020</u>	<u>0</u>	<u>1,020</u>	<u>4,894</u>

**3. Fundraising**

	Unrestricted	Restricted	Total 2024	Total 2023
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 2024	Total 2023
SELB	0	0	0	0
Other Grants	280	0	280	400
	<u>280</u>	<u>0</u>	<u>280</u>	<u>400</u>

## 5. Income from Charitable Activities

	Unrestricted	Restricted	Total 2024	Total 2023
Fees	475	0	475	310
Christmas Party	1,902	0	1,902	725
St Patricks Day	0	0	0	0
Day Trip	0	0	0	0
Lunch/Dinner	0	0	0	0
Holiday	10,255	0	10,255	1,060
	<u>12,632</u>	<u>0</u>	<u>12,632</u>	<u>2,095</u>

## 6. Other Income

	Unrestricted	Restricted	Total 2024	Total 2023
Bank Refunds	0	0	0	30
Interest	241	0	241	45
Macan Trust	1,800	0	1,800	0
	<u>2,041</u>	<u>0</u>	<u>2,041</u>	<u>75</u>

## 7. Analysis of Expenditure

	Unrestricted	Restricted	Total 2024	Total 2023
<b>Raising Funds</b>				
Fundraising costs	0	0	0	0
Postage & Stationary	0	0	0	0
Bank Fees	0	0	0	20
	<u>0</u>	<u>0</u>	<u>0</u>	<u>20</u>
<b>Charitable Activities</b>				
Respite /Outing Expenses	21,758	0	21,758	1,666
Entertainment Expenses	4,536	0	4,536	1,287
Insurance	216	0	216	322
Refreshments	0	0	0	0
Guest Speakers	0	0	0	0
Administration Costs	587	0	587	309
	<u>27,097</u>	<u>0</u>	<u>27,097</u>	<u>3,584</u>
<b>Total Expenditure</b>	<u>27,097</u>	<u>0</u>	<u>27,097</u>	<u>3,604</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.

**Banbridge Visually Impaired Persons' Club  
Income and Expenditure Account  
Year Ended 31st March 2024**

	2024	2023		2024	2023
Income	£	£	Expenditure	£	£
Balance c/fwd					
Cash at Bank - Current Account	11,695.71	9,855.88			
- Businss Reserve	13,911.25	11,891.54			
			Respite/Outing Expenses	21,758.40	1,665.95
Donations & Fundraising	685.00	4,893.80			
			Entertainment Expenses	4,536.18	1,286.99
Donations in Lieu of Flowers	335.00	-			
			Insurance	215.79	322.07
Christmas Party Collections	1,902.30	725.00			
			Refund Holidays	50.00	-
Holiday Collections	10,255.00	1,060.00			
			Rent	195.00	135.00
Macan Trust	1,800.00	-			
			Computer Costs	141.47	87.00
Dues Collected	475.00	310.00			
			Petty Cash		60.00
Bank Refunds		30.00			
			Sundry Expenses	80.80	26.96
ABC Council	280.00	400.00			
			Bank Charges		20.00
Interest	241.24	44.71			
			Accountancy	120.00	
			Balance C/fwd		
			Cash at Bank - Current Account	3,520.37	11,695.71
			- Business Reserve	10,962.49	13,911.25
	41,580.50	29,210.93		41,580.50	29,210.93

The foregoing Income and Expenditure Account for the year ended 31st March 2024 has been Prepared from the Book, Vouchers and information supplied to us and is in accordance therewith.

*S. Wilson*

*S.M. Vint & Co*  
 \_\_\_\_\_  
 S. M. Vint & Company  
 Chartered Certified Accountants  
 8 Newry Road  
 Banbridge

Signature \_\_\_\_\_  
 Name SAMMY WILSON  
 Position CHAIRMAN.