

**ST ANDREW'S CLUB**  
**(A Company Limited by Guarantee)**

**REPORT AND FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 AUGUST 2020**

**Registered Company No. 04900308**  
**Registered Charity No. 1103322**

## ST ANDREW'S CLUB

### CONTENTS

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	<b>Page</b>
Reference and administrative details	1
Mission statement and Chair's report	2 – 5
Report of the Trustees	6 – 9
Independent examiner's report	10
Statement of financial activities	11
Balance sheet	12
Statement of cash flows	13
Notes to the financial statements	14 – 26

## ST ANDREW'S CLUB

### REFERENCE AND ADMINISTRATIVE DETAILS

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<b>President</b>	The Rt Hon the Lord Strathclyde CH PC	
<b>Vice Presidents</b>	Christabel Dimmock Ray Mingay CMG Peter Scott The Earl of Selborne KBE DL FRS Canon Christopher Tuckwell – deceased 26/06/20 Barry Walsh	
<b>Trustees</b>	James Bardolph Elizabeth Cuffy Elizabeth Hitchcock Stephen Oxley Janette Parish John Rhodes Grazyna Richmond Anthony Scott Christopher Sweeney William Underhill Gregory Watson	Chair       Deputy Chair       Treasurer
<b>Advisers</b>	Bill Andrewes The Lord Brooke of Sutton Mandeville CH PC Major General David Burden CB CVO CBE Lionel Hoare	
<b>Key Management</b>	Annette Fettes – CEO Sarah Nicholls – Youth Club Manager	
<b>Charity number</b>	1103322	
<b>Company number</b>	04900308	
<b>Principal office</b>	Alec Wizard House 12 Old Pye Street London SW1P 2DG Telephone: 020 7222 6481 Email: <a href="mailto:info@standrewsClub.com">info@standrewsClub.com</a> Website: <a href="http://www.standrewsClub.com">www.standrewsClub.com</a>	
<b>Bankers</b>	Barclays Bank PLC Westminster Branch 2 Victoria Street, London SW1H 0ND	
<b>Solicitors</b>	Slaughter and May One Bunhill Row, London EC1Y 8YY	
<b>Independent Examiner</b>	M Wilkes FCA Azets Audit Services 2 <sup>nd</sup> Floor, Regis House 45 King William Street London EC4R 9AN	

## ST ANDREW'S CLUB

### MISSION STATEMENT AND CHAIR'S REPORT

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#### MISSION STATEMENT

St Andrew's Club enriches young lives by providing young people of diverse backgrounds, from five to adulthood, with a safe, inspiring environment and an engaging programme of activities designed around the interests and needs of our members, in which to develop a sense of belonging, confidence, respect and purpose to help fulfil their potential.

#### OVERVIEW OF YEAR

##### **The Club's Membership and Programmes**

The Club is open to all, with members paying only a very modest subscription for the Club's own wide-ranging, full programme of activities, which until 18 March when the Club temporarily closed due to Covid-19, was offered to the children and young people who attend seven days a week: Senior Club Monday – Friday evenings; Junior Club on Monday and Wednesday evenings; 3 football teams fielded on Saturdays and Sundays. In addition, we hosted and ran programmes during school holidays through the day and into the evenings.

From 18 March – 20 July when the Club temporarily closed, we continued our mission to enrich young lives in Lockdown 1. Our 150 years of experience has taught us resilience and adapting to the times.

The Youth Worker team made check-in phone calls with members and their families and delivered activity packs to members and families in need. We developed "VirtualAndrew's" – a virtual Club which issued challenges to our members and built a varied store of content, with some 'mirroring' of our normal services, as well as some additions, including weekly cookery workshops, football training, fitness sessions, art classes and challenges. We reworked our website to include helpful links and content for members and parents, which we continued to update on our social media channels. We continued to support and develop our Youth Workers discussing all the exciting possibilities of content they could deliver and online training which helped with their own development as well as that of the Club. Much of this was through heavily collaborating with other youth organisations to share knowledge, ideas, best practice and digital training.

Particular successes include:

- Three Senior members began volunteering during 2019/20 as part of the Club's Youth Development Programme: William, 16 Mollie, 15 and Indie, 15. This identifies members 15+ to help as volunteers one evening each week to develop their practical skills progressing to paid youth workers. Guided by our senior youth workers, they can progress to paid junior staff through to full-time youth worker. 75% of youth workers were once members. The youth programme empowers members: they feel motivated in applying for jobs; more confident to take up a position of responsibility as well as developing their understanding of the world of work. The three Senior members enrolled on the Level 1 youth work course and attended Saturday study sessions until Lockdown 1, when the course was suspended until 20 July and resumed face to face. They all hope to be qualified by early 2021.
- Youth Worker Amina, 19, was successful in securing a full bursary place on the Level 2 youth work course. This course, which started in February, continues to be remote until the end of the course. Amina hopes to be qualified by early 2021.
- Our youth workers support members' individual development and work closely with the Bessborough Family Hub and the Integrated Gangs and Exploitation Unit to 'mentor' vulnerable young people and engage them in Club activities. Several have now become regular members of both Senior and Junior Club.
- The creative music programme continues to flourish with Club member Ruby, 15, selected to attend the 15-week 'Collective Music Programme' from February to June 2020 - an incredible journey through artistry which would have culminated in a live performance. Last year's members Scarlet, 15 and Malachi, 15, were proud to continue their involvement as mentors. Ruby went to 4 sessions before it was cancelled due to Covid-19, but continued to engage online practising lyrical writing skills. Ruby developed a solo song plus a collaboration song ready for the next stage in the Club's Recording studio.
- The weekly Photography Club is a brilliant outlet for young people to develop their imagination in a constructive way, as well as building up their entrepreneurial and soft skills in readiness for employability. St Andrew's Club Photography course introduces local young people to photography, both theory and practice – in the Club and out and about in local London. Since September 18 young people have taken part in either the Beginners or the Intermediate groups, both in the Club and virtually. Of the 18 young people who have been on the course, 4 have special educational needs ranging from ADHD to autism.

## ST ANDREW'S CLUB

### REPORT OF THE TRUSTEES

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#### The Club's Membership and Programmes (continued)

- To further expand members' experiences we collaborate with local businesses. For the fourth year the partnership was renewed with the Society of Motor Manufacturers & Traders (SMMT) to run an ongoing Greenpower Project from February 2020. SMMT engineers and STEM Ambassador, volunteer Roy Duffin MBE of the Royal Electrical and Mechanical Engineers were ready to begin the programme with 6 more members about engineering and technology by designing their own kit electric car and taking part in more Race Days when Covid-19 put the programme on hold.
- The Club runs two football teams: U11s and U14s, who train and play matches weekly. We also have a girls' team who train on Wednesday evenings and take part in friendly matches as they are a mixed age group. Youth Worker, Stacey, successfully completed the FA Level 1 just before Lockdown 1 but along with the other football managers kept in touch with the team virtually and picked up the physical training from mid-July when the Club re-opened. Youth Worker David, who manages the U11s put out weekly training videos for his team during Lockdown 1, which were looked forward to by all team members.
- Girls' boxing remained strong in the Club until February, led by youth worker Tom Harper, who won the Westminster Active Coach Award in November 2019. He is truly an Active Coach - football manager, boxing coach, fitness instructor and all-round inspiration to so many young people. Tom joined St Andrew's Club as a boy, volunteered and became a youth worker, benefiting from the training and opportunities provided by the Club. Tom uses his sporting connections and volunteers his time to added inspirational trips to the provision, including sparring sessions at amateur boxing Club, Fitzroy Lodge, as well as taking members to a boxing match at the Copper Box at Christmas 2019. This group is a great example of female empowerment and cultural integration, things we encourage at the Club, and they continued to demand 1:1 and groups of 6 fitness sessions with Tom outside in parks during Lockdown 1.
- Our partnership with the charity Snow-Camp continues to flourish. Through Snow-Camp's unique combination of snow-sports and life-skills, Club members who take part grow in confidence and self-esteem, develop as individuals and make positive choices for their lives, particularly towards careers in the snow-sport industry. Since September 2019 eleven St Andrew's Club members aged 17+ worked their way up to the Graduate programme spending 6 weekends in October - December 2019 developing snow-sports skills with qualified instructors at Hemel Snow Centre. Six of those progressed to the 8-day Excel programme which should have been from Feb-April 2020 including a week in a ski resort. However, this was put on hold and training continued remotely. From August 2019 Amina (19) was chosen for the 2019-20 Apprenticeship programme and over the year has worked at both Ski World, Ravens Court Park and Ski Easy, Chiswick, whilst continuing her youth work with St Andrew's Club two nights each week.
- Our Summer Project ran physically from 20 July - 14 August providing, a varied programme of creative, educational, recreational and sporting activities at the Club, adapted to meet hygiene and distancing guidelines. Following the National Youth Agency's guidelines, we had small 'bubbles' of members in split age groups (5-9 yrs; 9-12yrs and 13yrs+) to allow us to engage as many young people as possible. 63 members came at different times and used different parts of the building, as well in our neighbour's building: St Matthew's School. We fed every member who took part in the Summer Project, thanks to funding from the Kitchen Social. And special thanks to John Lyon's Charity for funding the Junior Club Summer Project – a St Andrew's Club first!
- With regret our May 2020 Youth Development Team four-day residential to an outward-bound centre in Wales was postponed, due to Covid-19. A replacement date of April 2021 has been provisionally booked. Thanks to funding from the Peabody Community Fund, managed by the London Community Foundation, who have been flexible in when the funding can be spent.
- The Club's long-standing annual Presentation Evening looked slightly different this year. Due to Covid-19 social distancing and the fact that the Club had been physically closed for much of the year, Youth Club Manager, Sarah and her Deputy, Adrian, who usually give out over twenty awards, this year decided to make just four important awards to members who had shown outstanding commitment both before and during Lockdown. This scaled down mini Presentation Night was held on 14 August, the last day of the four-week Summer Project. Awards were made to Yusra - Intermediate member of the year; Mollie - Club Girl of the year; William - Club Boy of the year and Edson - Staff member of the year. For the first time in as long as anyone can remember, an award was made to a member of staff who has gone above and beyond their regular youth work. Edson Rabole was awarded this trophy for his incredible amount of hard work and dedication this year. During Lockdown 1 he did exceptional voluntary local outreach work, before running the Junior Club Summer Project and taking over the Club's football duties as Head of Football from September. Details on the other awards can be found on the website: [www.standrewsclub.com](http://www.standrewsclub.com).

## ST ANDREW'S CLUB

### REPORT OF THE TRUSTEES

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#### The Club's Membership and Programmes (continued)

- We believe prevention is better than cure and address topical issues that affect members' lives through workshops. Throughout the first part of the year we held regular discussion workshops delivered by both in-house and by external providers, for members aged 12+, including a talk from Captain Jake Ardley who spoke to over 20 members who listened to his story of how much he had achieved after joining the army with a BTEch in music. The Integrated Gangs and Exploitation Unit delivered an informative session at the Club to 20 members, aged 12 to 17 about the dangers of gang culture. From January 2020 the Club introduced a 'Topic of the Week' – including the bushfires in Australia; the merits of Love Island; 'Find your Brave'; Black Lives Matter and raising awareness of and support for mental health.

Last year there were 559 members registered.

In 2019/20 Senior Club membership aged 8-17 (due to Friday Night Club starting at aged 8) was 481 (308 male; 173 female). Male membership is traditionally higher, particularly because of our longstanding football programmes and Gym membership. We continue to introduce and champion activities that appeal to all genders, including female boxing and football, both of which remain strong. Overall membership is lower this year, largely due to Covid-19 and the restrictions this placed on our delivery and our ability to open all parts of the Club's facilities.

Total Senior Club attendances, including Gym membership of 140 members, for the year were: 8,572 – 3,876 attendances down on last year. Again, we attribute this to the restrictions placed on our service due to Covid-19, particularly for our Summer Project, for which attendances were less than a quarter of the previous year, mainly due to the limited numbers of members we were allowed to welcome. Our Gym attendances were also greatly down due to the Gym being totally closed from end March until the new year began on 7 September 2020.

The Junior Club membership totalled 78 members, 35 female and 43 male - an increase of 29 on last year. To help increase our membership this year we ran a minibus collect/drop off service in January 2020. This was based on parent feedback and was a success until we closed in March due to Covid-19. We also ran Junior Club holiday provisions for the first time this year which provided much needed childcare/respite for parents, and which helped generate new membership.

Over 73% of our Junior and Senior Club members come from Westminster and over 69% live in social housing. We pride ourselves on having no defining affiliations with members representing a wide range of religions, ethnicities and backgrounds regularly attending the Club.

#### Club Building

We are fortunate to own the freehold of the Club building. This allows us to maximise the use of our Club space when it is not in use for our members through rentals to other organisations, both long term (St Matthew's School, a performing arts school, a karate Club, SW1 Fitness, 'One You' and The Supreme Court football sessions) as well as one off bookings.

The disadvantages of owning the freehold are the regular maintenance bills. This year, urgent works included:

- The replacement of the Social Area flooring. Thanks to funding from the Rose Foundation and the Edward Harvist Trust.
- A new air conditioning unit in the Studio. Thanks to funding from the Westminster Ward Budgets (Churchill, St. James's, Tachbrook, Vincent Square and Warwick wards).
- A new security door with video entry system, funded from our own reserves as a priority project for the safety of users of the building, and enabling Covid-19-secure numbers accessing the building to be limited.

The Trustees have formed a Sub Committee to continue considering possibilities of maximising income from our freehold building, whilst improving our community offer, particularly now the Club's integrated accommodation on the roof has been vacated. We have been privileged to have received pro-bono support from William Edwards and his team of architects, as well as a number of building consultants, pulled together by Grosvenor Estates, to work on feasibility, with a view to submitting a pre-planning application in due course. However, our priority is to keep the vital Club provision here locally in Westminster in our own premises, whilst ensuring any development is safeguarding-compliant.

## ST ANDREW'S CLUB

### REPORT OF THE TRUSTEES

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#### **The Club's Management**

With regular updates to the Trustees, Annette Fettes, Chief Executive, working closely with Sarah Nicholls, Youth Club Manager, continues to lead the Club ensuring income targets are met, expenditure is managed, governance and compliance are maintained to provide a wide-ranging youth provision for our members in a building which is fit for purpose. Through the unprecedented months of Covid-19, the priority has been on the health and safety of staff, members and hirers/users of the building, completing thorough Risk Assessments and implementing Covid-19 precautions.

The Trustees took part in an Organisational Strategy Review day on 11 September 2020, led by Annette Fettes and facilitated pro bono by David Kelly, an organisational consultant. The vision was endorsed: 'Enriching young lives' and a business plan with KPIs was developed.

#### **Fundraising and Financial Outlook**

The funding climate remains tough and competitive, and Covid-19 has added much uncertainty to the planning of fundraising events, the consistency of our venue hire for rental income and the long-term value of funders' investments. However, due to focused efforts from staff and Trustees, loyalty and flexibility from our many long-term hirers, and thanks to the extraordinary generosity of funders old and new we were pleased to end this difficult year with approximately three months' unrestricted reserves which is in line with the guidance criteria from the Charity Commission.

I would like to thank our loyal and regular supporters, as well as those who are new to the work of the Club, for their invaluable financial assistance in helping us raise the necessary funds to finance our operating costs. Particular thanks go to those supporters who make regular and reliable unrestricted gifts, which contribute to our financial stability and long term, dependable income. Our annual membership is evidence of the great need for the Club in the local area, when other local youth provision is uncertain. We are not a commercial organisation, and only ask members for a small 50 pence an evening contribution to encourage a sense of 'ownership' and pride in the Club itself. We are a vital community asset, showing understanding and empathy to our young people, helping members and their families with a wide range of issues, as well as lending out our minibus to community groups and local families in need of a respite break.

A growing income stream has been developed from renting out space at the Club to hirers and enabling Personal Trainers to train their clients in the Gym. Both were hit hard from March, but with diligent risk assessments, Covid-19 mitigations and agreements with all hiring parties, we were able to re-open the premises from the end of July 2020 and the Gym from the beginning of September 2020.

A structured income generation plan was developed which continues to build on the relationship with many of our key previous funders, as well as developing new income streams, including support from local businesses and individuals, increasing the number of regular givers to provide a valuable and reliable form of income and developing third party fundraising events to generate sponsorship income. We are delighted that Forsters LLP, a leading Mayfair law firm and Blue Orchid Hotel Group, part of Global Hospitality Services, continue to support the Club as their charity partner. We continue to remind supporters of the importance to the Club's long-term sustainability of giving a gift in their will and were touched and honoured to receive a gift in the will of Miss Rachel Whittaker, local resident, former Councillor and long-time supporter and champion of the local SW1 community.

Our supporter communications continue to include The Chronicle three times a year, an e-newsletter six times a year and regular social media activity. Supporter communications preferences are adhered to via our cloud-based database, which also helps us maximise donor support and continuity.

We are pleased that friends of the Club have created the John Scott Fund, an independent fund with a particular mission to provide a degree of long-term financial security to the Club. The fund is a segregated account held within the Master Charitable Trust of Messrs Hoare Trustees (part of Hoare's Bank). Supporters can subscribe to help prepare for the Club's long-term sustainability. The ultimate intention is to grow this fund to also generate income from the preserved capital to enhance the Club's core activities and facilities.

#### **Key events during 2019/20**

***Yuletide Comfort and Joy*** - Christmas Carol Concert – 5 December 2020. This successful community fundraising event, raising nearly £4,000, was organised by, John and Glynis Billett, who are wonderful St Andrew's supporters and local residents, with sponsorship from Knight Frank and Blue Orchid Hotels. The programme included: world class jazz singer Elaine Delmar, award winning Royal Academy of Music Connaught Brass Quintet, the Civil Service Choir and British broadcaster, Sue Lawley OBE. The renowned and talented Noel McCalla performed with Club member Scarlet, 15.

## ST ANDREW'S CLUB

### REPORT OF THE TRUSTEES

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#### **Key events during 2019/20 (continued)**

By taking part in the annual **Big Give Christmas Challenge** in December 2019 we were able to fund the Junior Club from January 2020. Fifty-seven donors had their donations matched by the generous pledges from the Gledswood Charitable Trust, The Childhood Trust and four individual donors, raising a grand total of £22,651, including Gift Aid. This project is so important as Junior Club provides a stepping stone for local young people aged 5-9. The twice weekly Junior Club helps along the way of independence, friendships, learning new skills in a safe and secure environment. For over 14 years the St Andrew's Junior Club's trained staff and changing programme of activities has provided a feeder to the Senior Club. Following requests from parents 2020 saw the introduction of a free pick-up and drop-off minibus service.

**President's Reception** – 12 March 2020. Despite the growing coronavirus worries, 50 guests turned up for the annual President's Reception, and what was a wonderful, final 'hurrah!' before all the closures began in earnest. Lord Strathclyde spoke warmly of the Club and its work and our guest, the Lord Mayor of Westminster, Cllr Ruth Bush, highlighted the importance of St Andrew's Club to the Westminster community: "There is knife crime, there is gang crime, there is gun crime. All of those things are deeply, deeply troubling and disturbing, and a place like St Andrew's Club makes it possible to draw people away, who are at risk of being drawn in".

By taking part in the first Champions for Children Big Give Challenge in June 2020 we were able to raise valuable unrestricted funds, helping us to continue delivering our provision against the uncertainties of Covid-19. Forty-eight donors had their donations matched by a generous pledge from Forsters Charitable Trust and The Childhood Trust, raising a grand total of £21,937, including Gift Aid. This project was vital to help us support our members, their families and our community through a varied programme of activities and, in response to Covid-19 Lockdown, an evaluation campaign to establish need, a strong virtual provision for members and advice to families.

#### **Going concern and Covid-19**

The Trustees have also considered the impact of the Covid-19 pandemic on the future viability of the charity. Since the end of March 2020, the charity's activities have been seriously curtailed with our face-to-face youth provision much reduced and delivered virtually as much as possible during Lockdown periods. However, to respond to the continued need from our members, flexibility from staff to deliver differently and adapt has been exceptional and support from funders has been strong. Consequently, the Trustees have a reasonable expectation that the charity will have sufficient funds to continue to meet its liabilities as they fall due for the foreseeable future and therefore have prepared the financial statements on a going concern basis.

The Club has done extraordinary work this year in facing the exceptional challenges of the Covid-19 pandemic. The achievements and individual initiatives in this report show what a vital resource St Andrew's is in such a difficult time for many local families I am grateful to all our supporters, and fortunate to have such a strong and committed Trustee board. All of us feel privileged to be involved with such an amazing management, staff and volunteer team. They are the people who make St Andrew's such a great youth Club, enriching young lives, for all its members and our whole community.



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**Chair**

Elizabeth Cuffy

Date: 25 January 2021



## ST ANDREW'S CLUB

### REPORT OF THE TRUSTEES

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The Trustees present their report and financial statements for the year ended 31 August 2020. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' (FRS 102) in preparing the annual report and financial statements of charitable company.

The financial statements comply with Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, 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) published on 16 July 2017, as amended by Bulletin 1.

#### **Objectives and activities**

##### History

The Club was founded in November 1866 in Market Street, Soho to provide hostel accommodation for young men who had come to London in search of employment.

The Club's premises were destroyed during the Blitz, and after the war, the Club raised fresh funds and moved to premises in Great Peter Street. In September 1984, following expansion, the Duke of Edinburgh opened the Club's current purpose-built premises in Old Pye Street in which the Club holds the freehold interest.

##### Object

The objects, as set out in the Club's Memorandum of Association, are to promote the mental, physical and spiritual well-being of young people resident or working in the City of Westminster, and the neighbouring district by the provision of a social, educational and sports Club.

The Club provides an evening Club, external residential opportunities and regular weekend sporting activities.

The Club encourages young people from all backgrounds to participate in structured programmes in an environment that engenders personal responsibility, self-respect and respect for others.

#### **Achievements and Performance**

The Club's activities, achievements and performance for the year ended 31 August 2020 are set out in the Chair's Report.

#### **Financial review**

The Club is not endowed financially and has to annually raise finance from external sources to fund its general operating running costs to remain open and to be staffed.

The financial year to 31 August 2020 has proved successful for the Club. It has raised significant funds from its very supportive sponsors and donors but it also controlled expenditure. The result was that the Club had net assets of £443,347 as at 31 August 2020 of which £183,158 were tangible fixed assets. This was a good performance against the backdrop of a challenging fundraising environment and the effects of Covid-19. The surplus for the year of £85,895 reflects, to a greater extent, the incredible support of our funders and donors as well as reduced expenditure due to months of Lockdown and reduced number of programmes at the Club. This surplus will help offset the deficit of last financial year due the Club's major management restructure. We were pleased not to have had to furlough any staff. All part-time youth workers were given the opportunity to work during the Covid-19 Lockdown months, either preparing or delivering content for "VirtualAndrew's" or undertaking relevant e-training.

The transactions and financial position of the Charity are set out on pages 11 and 13 of the financial statements. The activities of the Club in delivering its charitable objectives are detailed in the Chair's report. Some details on income and expenditure and reserves policy are set out below:

##### 1. Income:

The Club's total income for the year was £534,404 which was a decrease from £536,081 achieved in 2018/19. This figure included (a) £491,678 (2018/19: £464,611) received from numerous charitable trusts, other grant giving charities and individuals. Note 2 lists those donors (other than those that have requested to remain anonymous) who have given more than £3,000 during the year. 2019-20 saw a renewal of funding from some key supporters, to whom we are extremely grateful; (b) £32,762 (2018/19: £43,941) received from charitable activities during the year and (c) £9,964 (2018/19: £27,236) from other sources including fundraising events, rental and trading activities.

## ST ANDREW'S CLUB

### REPORT OF THE TRUSTEES

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#### Financial review (continued)

##### 2. Expenditure:

Expenditure decreased to £448,509 (2018/19: £590,688). The £142,179 decrease, was mainly due to lower staffing and running costs due to months of Lockdown and reduced numbers of programmes at the Club, whilst delivering youth engagement virtually where possible.

The Management Committee continues to review expenditure and to make efficiency savings where possible but in a manner that does not reduce the level of activities that the Club provides for its members.

##### 3. Investment policy:

As with previous years, the Club has adopted a low risk investment approach and holds the majority of its reserves on deposit, albeit prevailing interest rates are and remain low.

##### 4. Fundraising:

A bi-monthly sub-committee of the Management Committee continues to monitor how the Club raises funds.

#### Reserves policy

At 31 August 2020 the Club had Total Reserves of £443,347 made up of Unrestricted Funds of £347,896 and Restricted Funds of £95,451.

The Unrestricted Reserves of £347,896 represents Designated Reserves of £233,158 and General Reserves of £114,738. The Designated Reserves comprise £183,158 of a Fixed Asset Reserve and £50,000 as a Club Refurbishment reserve.

The General Reserves as at 31 August 2020 amounted to £114,738. It remains the Management Committee's long held objective to ensure this balance is such that the Club has sufficient cash reserves to operate for an acceptable period in adverse circumstances. The Club aims to hold unrestricted free reserves equivalent to at least 3-6 months operating expenditure which is approximately £120,000 - £240,000, in addition to the Club Refurbishment reserve. We managed to double our free reserves over the last twelve months and we will continue in 2020/21 in rebuilding the General Reserves.

The £95,451 of restricted Funds held by the Club are to be spent in accordance with the wishes of the donor(s), although nearly two thirds of the restricted Funds are pledged towards youth worker salary and activity programme costs.

#### Plans for future periods

The Club continues to plan to run a number of activities in the year ahead, planning for virtual, as well as physical engagements, to build on the success of this year. In terms of the Club building maintenance there are plans to install a Covid-19 secure ventilation system in the basement Gym and Studio (to be generously funded by St Giles & St George Education Charity) and to improve the building's security features including laminated security glass on the ground floor windows and a possible air lock security door at the main entrance.

On an ongoing basis work continues to explore maximising the return from the building to secure the Club's future, including lettings to local businesses, schools and individuals. A structured income generation plan for 2020/21 has been developed which continues the relationship with many of our key previous funders, as well as developing new income streams, including support from local businesses and individuals, with both lifetime gifts and gifts in a will, increasing the number of regular givers to provide a valuable and reliable form of income, and developing our own, and third-party fundraising events to generate income.

## **ST ANDREW'S CLUB**

### **REPORT OF THE TRUSTEES**

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#### **Structure, governance and management**

##### **Constitution**

The Club is a company limited by guarantee, registered number 04900308, having charitable status, charity number 1103322.

The Club is governed by its Memorandum and Articles of Association and has taken into account the provisions of the Charities Act 2011.

The Club is headed by the President, and the Club has five Vice Presidents. Our condolences to the family of former Vice President of the Club: Canon Christopher Tuckwell, who passed away on 26 June 2020.

The management of the affairs of the Club is vested in a Management Committee.

Each member of the Management Committee is also a Trustee of the Club and is a director for the purposes of the Companies Act 2006.

##### **Trustees**

The Trustees who served during the year and to date were:

James Bardolph – appointed 29 July 2020  
Elizabeth Cuffy  
Elizabeth Hitchcock  
Steven Oxley  
Janette Parish  
John Rhodes  
Grazyna Richmond  
Anthony Scott  
Christopher Sweeney  
William Underhill  
Gregory Watson

The Club's Articles of Association require that the number of members of the Management Committee must not be less than 3 nor more than 12. Not more than 10 members may be invited to serve by the Management Committee and two members by other organisations. At every Annual General Meeting half the members of the Management Committee must retire from office and each retiring member may offer themselves for reappointment.

Each Trustee is regularly invited to identify prospective candidate members of the Management Committee.

Policies and procedures are in place for the induction and training of Trustees.

The Management Committee met bi-monthly throughout the year.

The Club employs a full-time Chief Executive, Youth Club Manager, Deputy Club Manager, Office Manager, Head of Fundraising and Fundraising Officer, as well as 16 part-time paid youth workers, supported by more than 20 volunteers.

##### **Public benefit**

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Club's aims and objectives and in planning future activities.

##### **Risk management**

The Trustees recognise their responsibilities with regard to risk management and to this end have endeavoured to ensure that the Club has adequate procedures and strategies that can monitor, eliminate or mitigate the risks faced. The Trustees have assessed the significance and likelihood of the risks to which the Club might be exposed, in particular those related to the operations and financial management of the Club, and they are satisfied that the Club has appropriate systems of control which mitigate exposure to the key risks that it faces.

## ST ANDREW'S CLUB

### REPORT OF THE TRUSTEES

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#### Trustees' responsibilities in relation to the financial statements

The Trustees (who are also directors of St Andrew's Club for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for the year. In preparing these 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 2016 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

On 7 September 2020, Wilkins Kennedy (trading as Wilkins Kennedy Audit Services) changed its name to Azets Audit Services Limited. The name they practice under is Azets Audit Services and accordingly have signed their report in their new name.

This report has been prepared in accordance with the Statement of Recommended Practice: 'Accounting and Reporting by Charities' and in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to smaller entities.

Signed on behalf of the Trustees:



.....  
**Chair**  
Elizabeth Cuffy  
Date: 25 January 2021



.....  
**Treasurer**  
Gregory Watson  
Date: 25 January 2021

## ST ANDREW'S CLUB

### INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS

---

I report to the charity Trustees on my examination of the accounts of the charitable company for the year ended 31 August 2020.

#### **Responsibilities and basis of report**

As the charity's Trustees of the charitable company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied myself that the accounts of the charitable company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charitable company's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

#### **Independent examiner's statement**

Since the charitable company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the ICAEW, which is one of the listed bodies.

I have completed my examination and confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. Accounting records were not kept in respect of the charitable company as required by section 386 of the 2006 Act; or
2. The accounts do not accord with those records; or
3. The accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. The accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities, applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).



#### **M Wilkes FCA**

Azets Audit Services  
2<sup>nd</sup> Floor, Regis House  
45 King William Street  
London  
EC4R 9AN

Date: 26 January 2021

**ST ANDREW'S CLUB**

**STATEMENT OF FINANCIAL ACTIVITIES**

**FOR THE YEAR ENDED 31 AUGUST 2020**

**INCORPORATING INCOME AND EXPENDITURE ACCOUNT**

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
<b>Incoming from</b>					
Donations and legacies	2	348,194	143,484	491,678	464,611
Charitable activities	3	32,762	-	32,762	43,941
Other income generating activities	4	9,964	-	9,964	27,236
Investment income	5	-	-	-	293
<b>Total income</b>		<b>390,920</b>	<b>143,484</b>	<b>534,404</b>	<b>536,081</b>
<b>Expenditure on</b>					
Raising funds		46,073	8,924	54,997	74,985
Charitable activities		280,557	112,955	393,512	515,703
<b>Total expenditure</b>	<b>6</b>	<b>326,630</b>	<b>121,879</b>	<b>448,509</b>	<b>590,688</b>
<b>Net expenditure before other recognised gains</b>		<b>64,290</b>	<b>21,605</b>	<b>85,895</b>	<b>(54,607)</b>
<b>Net (losses)/gains on investment assets</b>	<b>12</b>	-	(880)	(880)	583
<b>Net movement in funds before transfers</b>		<b>64,290</b>	<b>20,725</b>	<b>85,015</b>	<b>(54,024)</b>
<b>Transfers between fund</b>	<b>15</b>	20,597	(20,597)	-	-
<b>Net movement in funds after transfers</b>		<b>84,887</b>	<b>128</b>	<b>85,015</b>	<b>(54,024)</b>
<b>Fund balances brought forward 1 September 2019</b>		<b>263,009</b>	<b>95,323</b>	<b>358,332</b>	<b>412,356</b>
<b>Fund balances carried forward 31 August 2020</b>		<b>347,896</b>	<b>95,451</b>	<b>443,347</b>	<b>358,332</b>

All transactions are derived from continuing activities.

All recognised gains and losses are included in the Statement of Financial Activities.

The notes on pages 14 to 26 form part of the financial statements.

**ST ANDREW'S CLUB****BALANCE SHEET (Company number 04900308)****AS AT 31 AUGUST 2020**

	Notes	£	2020	£	£	2019	£
<b>Fixed assets</b>							
Tangible assets	10			183,158			161,644
<b>Current assets</b>							
Stock			150			150	
Debtors	11		24,536			33,150	
Investments	12		18,090			18,970	
Cash at bank and in hand			264,982			254,430	
				307,758		306,700	
<b>Creditors: Amounts falling due within one year</b>	13		(47,569)			(110,012)	
<b>Net current assets</b>				260,189			196,688
<b>Net assets</b>				<b>443,347</b>			<b>358,332</b>
<b>Represented by:</b>							
Unrestricted funds:							
- Designated	14		233,158			211,644	
- General			114,738			51,365	
				347,896			263,009
Restricted funds	15			95,451			95,323
<b>Total funds</b>	17			<b>443,347</b>			<b>358,332</b>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 August 2020.

The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 August 2020 in accordance with Section 476 of the Companies Act 2006.

The Trustees acknowledge their responsibilities for:

- ensuring that the company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its profit and loss each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies.

The financial statements were approved on 25 January 2021

and signed on behalf of the Board by:



.....  
**Chair**  
Elizabeth Cuffy



.....  
**Treasurer**  
Gregory Watson

**ST ANDREW'S CLUB****STATEMENT OF CASH FLOWS****FOR THE YEAR ENDED 31 AUGUST 2020**

The notes on pages 14 to 26 form part of these financial statements.

	<b>Notes</b>	<b>Total 2020 £</b>	<b>Total 2019 £</b>
<b>Cash flow from operating activities</b>	<b>18</b>	<b>57,666</b>	<b>(283)</b>
<b>Cash flow from investing activities</b>			
Payments to acquire tangible fixed assets		(47,114)	(27,475)
Sale of current asset investments		-	1,500
Interest received		-	293
<b>Net cash flow from investing activities</b>		<b>(47,114)</b>	<b>(25,682)</b>
<b>Net decrease in cash and cash equivalents</b>		<b>10,552</b>	<b>(25,965)</b>
<b>Cash and cash equivalents at 1 September 2019</b>		<b>254,430</b>	<b>280,395</b>
<b>Cash and cash equivalents at 31 August 2020</b>		<b>264,982</b>	<b>254,430</b>
<b>Cash and cash equivalents consist of:</b>			
Cash at bank and in hand		264,982	254,430
<b>Cash and cash equivalents at 31 August 2020</b>		<b>264,982</b>	<b>254,430</b>



# ST ANDREW'S CLUB

## NOTES TO THE FINANCIAL STATEMENTS

---

### 1. ACCOUNTING POLICIES

#### 1.1 Basis of preparation

St Andrew's Club is a company limited by guarantee in the United Kingdom. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The address of the registered office is given in the charity information on page 1 of these financial statements. The nature of the charity's operations and principal activities are set out on page 7.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with 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) issued on 16 July 2015, amended by Bulletin 1, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2016.

The financial statements are prepared in sterling which is the functional currency of the charity.

#### Going concern

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value.

After reviewing the charity's forecasts and projections and taking into account the economic conditions and possible changes in trading performance, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing the financial statements.

The Trustees have also considered the impact of the Covid-19 pandemic Lockdown on the future viability of the charity. Since the end of March 2020, the charity's activities have been seriously curtailed. At the date of approval of these financial statements, the full impact on the charity remains uncertain. This supports the view that the financial statements should be prepared on a going concern basis.

Consequently, the Trustees have a reasonable expectation that the charity will have sufficient funds to continue to meet its liabilities as they fall due for the foreseeable future and therefore have prepared the financial statements on a going concern basis.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

#### 1.2 Income

All income is included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

- Donation income including core grants and donations is included in full in the Statement of Financial Activities when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.
- Other trading income includes fundraising event income and is accounted for on a receivable basis.
- Charitable income includes income from general Club activities, member subscriptions, canteen sales and rental income, accounted for on an accruals basis.
- Investment income is included when receivable.

**ST ANDREW'S CLUB**

**NOTES TO THE FINANCIAL STATEMENTS**

---

**1. ACCOUNTING POLICIES (continued)**

**1.3 Expenditure**

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Charitable expenditure comprises those costs incurred by the charity in the running of the Club. It includes both costs allocated directly to such activities and those costs of an indirect nature necessary to support them. Grants payable are accounted for when the Company is committed to paying them.
- All realised gains and losses are recognised in the accounts. Unrealised gains and losses on investment assets and permanent diminutions in the value of fixed assets are recognised in the Statement of Financial Activities in the restricted or unrestricted fund to which they relate.
- Governance costs include those incurred in the governance of the charity and are primarily associated with constitutional and statutory requirements.

**1.4 Support costs allocation**

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs, and administrative payroll costs. They are incurred directly in support of expenditure on the objects of the charity and include project management carried out at Headquarters. Where support costs cannot be directly attributed to particular headings they have been allocated to cost of raising funds and expenditure on charitable activities on a basis consistent with use of the resources.

Fundraising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities.

The analysis of these costs is included in note 7.

**1.5 Funds accounting**

Restricted funds – these are funds that can only be used for specific restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for a particular restricted purpose.

Designated funds – these are funds set aside by the Trustees out of the unrestricted general funds for specific future purposes or projects.

Unrestricted general funds – these are funds which can be used in accordance with the charitable objects at the discretion of the Trustees.

**1.6 Tangible fixed assets**

Fixed assets for Charity use are capitalised at cost, where acquired, or market value as determined by the Trustees where donated. They are stated in the accounts at cost/original value less depreciation.

Depreciation is charged when the asset is brought into use and calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Computer equipment	25% straight line
Fixtures and fittings	10% straight line
General Club equipment	10% straight line
Motor vehicles	25% straight line

No depreciation is provided on freehold land and buildings as required under FRS 102 as the Directors consider that any charge would be immaterial. They consider the residual value of the property to be in excess of the carrying value in the accounts and the property is well maintained and in a good state of repair.

## ST ANDREW'S CLUB

### NOTES TO THE FINANCIAL STATEMENTS

---

#### 1. ACCOUNTING POLICIES (continued)

##### 1.7 Investments

Investments are initially recognised at fair value which is normally the transaction price excluding transaction costs. Subsequently, they are measured at fair value with changes recognised in 'net gains/ (losses) on investments' in the SoFA if the shares are publicly traded or their fair value can otherwise be measured reliably. Other investments are measured at cost less impairment.

Current asset investments are short term highly liquid investments and are held at fair value. These include cash on deposit and cash equivalents with a maturity of less than one year.

##### 1.8 Stocks

Stocks are valued at the lower of cost and estimate selling price less costs to complete and sell. Cost includes all costs of purchase, costs of conversion and other costs incurred in bringing stock to its present location and condition. Provisions are made for damaged, obsolete and slow – moving stock where appropriate.

##### 1.9 Debtors and creditors receivable / payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

##### 1.10 Cash and cash equivalents

Cash at bank and cash in hand includes cash and short term highly liquid investments with a maturity of three months or less from the date of acquisition or opening the deposit or similar account.

##### 1.11 Financial instruments

The charity only has assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

##### 1.12 Taxation

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is therefore considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes

##### 1.13 Going concern

The financial statements have been prepared on a going concern basis as the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

##### 1.14 Judgements and key sources of estimation uncertainty

Accounting estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

The following judgements (apart from those involving estimates) have been made in the process of applying the above accounting policies that have had the most significant effect on amounts recognised in the financial statements:

###### *Useful economic lives of tangible assets*

The annual depreciation charge for tangible assets is sensitive to changes in the estimated useful economic lives and residual values of the assets. The useful economic lives and residual values are re-assessed annually. They are amended when necessary to reflect current estimates, based on technological advancement, future investments, economic utilisation and the physical condition of the assets. See note 10 for the carrying amount of the property plant and equipment, and note 1.6 for the useful economic lives for each class of assets.

There are no key assumptions concerning the future and other key sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

## ST ANDREW'S CLUB

### REPORT OF THE TRUSTEES

2.	INCOME FROM DONATIONS AND LEGACIES	Unrestricted £	Restricted £	2020 £	2019 £
	Annette Duvollet Charitable Trust	-	3,000	3,000	3,000
	BBC Children in Need	-	5,099	5,099	4,950
	Bennett Lowell Ltd	6,500	-	6,500	7,000
	Bernard Sunley Charitable Foundation	5,000	-	5,000	3,000
	Big Give 2019 online donations to Junior Club	-	8,316	8,316	-
	Champions for Children 2020 online donations	-	10,363	10,363	-
	Cheetah – Pointless Production Company	1,250	-	1,250	-
	City Bridge Trust	-	-	-	5,000
	DCR Allen Charitable Trust	-	-	-	3,000
	Drapers' Charitable Trust	-	-	-	10,000
	Dudley and Geoffrey Cox Charitable Trust	10,000	-	10,000	5,000
	Edward Harvist Trust	-	5,000	5,000	3,000
	Fieldrose Charitable Trust	2,000	-	2,000	-
	Forsters Charitable Trust	6,700	-	6,700	-
	Forsters LLP	8,446	-	8,446	3,468
	Future Charity	-	-	-	5,000
	Garfield Weston Foundation	20,000	-	20,000	20,000
	Grosvenor Living Community Fund via, The London Community Foundation	-	-	-	5,000
	Guyll-Leng Charitable Trust	-	5,000	5,000	-
	Harrihill Foundation, via The London Community Foundation	7,733	-	7,733	-
	Hawthorne Charitable Trust	3,000	-	3,000	3,000
	Henry Smith Charity	30,000	-	30,000	30,000
	Hyde Park Place Estate Charity	5,000	-	5,000	5,000
	Inner London Magistrates' Court Poor Box	-	-	-	5,000
	Integrity International Trust	-	7,205	7,205	-
	John Lewis Partnership	-	2,500	2,500	5,000
	John Lyon's Charity	-	6,000	6,000	44,000
	Joseph Strong Frazer Trust	1,500	-	1,500	1,000
	Jupiter Asset Management	5,500	-	5,500	500
	KBS Cap Ltd	-	-	-	18,000
	Kitchen Social, a Mayor's Fund for London programme	-	4,000	4,000	-
	Landsec, via The London Community Foundation	-	6,649	6,649	-
	Merriman Charitable Foundation	2,000	-	2,000	-
	Microsoft Community Partners' Fund, via The London Community Foundation	14,000	-	14,000	-
	Nigel Scott Will Trust	10,000	-	10,000	10,000
	Octavia Foundation	-	-	-	2,000
	Oil Companies Int. Marine Forum	3,000	-	3,000	-
	Peabody Community Fund via, The London Community Foundation	-	4,988	4,988	4,988
	Pewterers' Seahorse Charitable Trust	-	-	-	3,000
	Rachel Whittaker Legacy	11,250	-	11,250	-
	Royal Society of St George, Westminster	1,000	-	1,000	1,000
	St Giles & St George Education Charity (formerly William Shelton Educational Charity)	10,000	-	10,000	13,000
	Strand Parishes Trust	5,000	-	5,000	12,000
	Swire Charitable Trust	15,000	-	15,000	15,000
	The Childhood Trust	5,000	-	5,000	3,628
	The Leathersellers' Company	5,000	-	5,000	5,000
	The Mercers' Company	-	5,000	5,000	10,000
	The Rose Foundation	-	5,000	5,000	5,000
	The Society of Motor Manufacturers and Traders	-	-	-	7,430
	The Wogen Anniversary Trust	3,000	-	3,000	2,000
	Transport for London – Minibus Scrappage Scheme	-	3,500	3,500	-
	Tuckerman Residential	-	1,187	1,187	-
	Westminster Abbey Dean & Chapter	20,000	-	20,000	5,659
	Westminster Almshouses Foundation	-	6,368	6,368	17,000
	Westminster Amalgamated Charity	9,000	-	9,000	17,000
	Westminster City Council	37,500	4,922	42,422	13,816
	Westminster City Council Ward Budgets	-	3,244	3,244	4,909
	C/fwd	266,579	97,341	360,720	346,348

## ST ANDREW'S CLUB

### NOTES TO THE FINANCIAL STATEMENTS

2. INCOME FROM DONATIONS AND LEGACIES (continued)	Unrestricted	Restricted	2020	2019
	£	£	£	£
B/fwd	263,379	97,341	360,720	346,348
Westminster Foundation	-	17,000	17,000	10,000
Young England Kindergarten	-	-	-	2,000
Young Westminster Foundation	-	15,323	15,323	7,550
Major Donor	7,200	-	7,200	20,000
Major Donor	10,000	-	10,000	-
Major Donor	-	10,000	10,000	-
Sundry donations	49,075	3,820	52,895	62,273
Gift Aid receivable	18,540	-	18,540	16,440
	<b>348,194</b>	<b>143,484</b>	<b>491,678</b>	<b>464,611</b>

In 2019, £196,000 of donations and legacies was attributable to the unrestricted fund, with the remaining £167,913 being attributable to the restricted fund.

3. INCOME FROM CHARITABLE ACTIVITIES	Unrestricted	Restricted	2020	2019
	£	£	£	£
Club activities revenue	575	-	575	2,137
Canteen income	-	-	-	774
Rents receivable	26,697	-	26,697	32,897
Members' subscriptions	5,488	-	5,488	8,133
Other income	4	-	4	-
	<b>32,764</b>	<b>-</b>	<b>32,764</b>	<b>43,941</b>

In 2019, £35,292 of income from charitable activities was attributable to the unrestricted fund, with the remaining £nil being attributable to the restricted fund.

4. OTHER INCOME GENERATING ACTIVITIES	Unrestricted	Restricted	2020	2019
	£	£	£	£
Fundraising	9,962	-	9,962	27,236
	<b>9,962</b>	<b>-</b>	<b>9,962</b>	<b>27,236</b>

In 2019, £nil of fundraising income was attributable to the restricted fund and £58,505 to the unrestricted fund.

## ST ANDREW'S CLUB

### NOTES TO THE FINANCIAL STATEMENTS

5. INVESTMENT INCOME	Unrestricted £	Restricted £	2020 £	2019 £
Bank interest receivable	-	-	-	293
	<u>-</u>	<u>-</u>	<u>-</u>	<u>293</u>

In 2019, £nil of investment income was attributable to the unrestricted fund.

6. EXPENDITURE	Staff costs £	Direct costs £	Support Costs £	Total 2020 £	Total 2019 £
<b>Raising funds</b>	36,494	18,503	-	54,997	74,985
<b>Charitable activities:</b>					
Promotion of mental and physical wellbeing	202,285	135,161	56,066	393,512	515,703
	<u>238,779</u>	<u>153,664</u>	<u>56,066</u>	<u>448,509</u>	<u>590,688</u>

All costs are allocated between the expenditure categories noted above on a basis designed to reflect the use of the resource. Costs relating to a particular activity have been allocated directly; others have been apportioned on an appropriate basis, for example, time spent, per capita or floor area.

The Club's secretarial and administrative costs represented 12.5% (2019: 10.4%) of its overall annual expenditure.

In 2019, £72,043 of the expenditure in relation to raising funds was attributable to the unrestricted fund with the remaining £6,258 being attributable to the restricted funds.

In 2019, £217,902 of the expenditure in relation to charitable activities was attributable to the unrestricted fund with the remaining £193,759 being attributable to restricted funds.

7. SUPPORT COSTS	2020 £	2019 £
Staff training costs	7,164	6,838
Finance	659	787
Office costs	43,923	48,394
Governance – Independent examiners' remuneration	4,320	5,500
	<u>56,066</u>	<u>61,519</u>
<b>8. NET EXPENDITURE FOR THE YEAR</b>	<b>2020 £</b>	<b>2019 £</b>
Net expenditure is stated after charging/ (crediting):		
Depreciation of tangible fixed assets	25,600	17,708

## ST ANDREW'S CLUB

### NOTES TO THE FINANCIAL STATEMENTS

#### 9 ANALYSIS OF STAFF COSTS, TRUSTEE REMUNERATION AND EXPENSES AND THE COST OF KEY MANAGEMENT PERSONNEL

One Trustee appointed in error received remuneration and other financial benefits of £10,502 (2019: £nil). This comprised remuneration of the CEO from the date of appointment as a Trustee and therefore does not relate to the role of a Trustee. This appointment was resigned on 13 January 2020.

The Trustees were not reimbursed for expenses (2019: £nil). Insurance, including Trustee indemnity insurance, of £4,930 (2019: £4,930) was taken out during the year.

<b>STAFF COSTS</b>	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Wages and salaries	228,413	330,259
Social security costs	6,903	20,342
Pension costs	3,463	3,766
	<b>238,779</b>	<b>354,367</b>

The number of employees whose annual emoluments were £60,000 or more were:

	<b>2020</b>	<b>2019</b>
	<b>No.</b>	<b>No.</b>
£120,001 - £130,000	-	1
	<b>-</b>	<b>1</b>

The General Manager received remuneration of £nil (2019: £127,689. This included settlement pay of £70,000.)

The key management of the charitable company comprised the General Manager until 31 July 2019, Interim CEO from 1 May to 1 August 2019, CEO from 1 August 2019 and Youth Club Manager from 1 May 2019. The total employee benefits of the key management personnel of the charity were £77,438 (2019: £169,022).

The average number of full time, part time and sessional employees by headcount, analysed by function was:

	<b>2020</b>	<b>2019</b>
	<b>No.</b>	<b>No.</b>
Youth workers and teachers:		
- Full time	2	2
- Part time	21	17
Management and administration:		
- Full time	1	1
- Part time	1	1
Fundraising:		
- Full time	1	1
- Part time	0	1
	<b>26</b>	<b>23</b>

**ST ANDREW'S CLUB**

**NOTES TO THE FINANCIAL STATEMENTS**

<b>10. TANGIBLE FIXED ASSETS</b>	<b>Freehold land &amp; buildings £</b>	<b>Fixtures &amp; fittings £</b>	<b>General Club equipment &amp; vehicles £</b>	<b>Computer equipment £</b>	<b>Total £</b>
<b>COST</b>					
At 1 September 2019	52,864	106,067	137,203	22,299	318,433
Additions	-	12,714	29,613	4,787	47,114
At 31 August 2020	<u>52,864</u>	<u>118,781</u>	<u>166,816</u>	<u>27,086</u>	<u>365,547</u>
<b>DEPRECIATION</b>					
At 1 September 2019	-	68,629	69,534	18,626	156,789
Charge	-	6,703	18,782	115	25,600
At 31 August 2020	<u>-</u>	<u>75,332</u>	<u>88,316</u>	<u>18,741</u>	<u>182,389</u>
<b>NET BOOK VALUE</b>					
At 31 August 2020	<u><b>52,864</b></u>	<u><b>43,449</b></u>	<u><b>78,500</b></u>	<u><b>8,345</b></u>	<u><b>183,158</b></u>
<b>NET BOOK VALUE</b>					
At 31 August 2019	<u>52,864</u>	<u>37,438</u>	<u>67,669</u>	<u>3,673</u>	<u>161,644</u>

<b>11. DEBTORS</b>	<b>2020 £</b>	<b>2019 £</b>
Prepayments	10,443	15,789
Accrued income	14,093	17,361
	<u><b>24,536</b></u>	<u><b>33,150</b></u>

<b>12. INVESTMENTS</b>	<b>Total 2020 £</b>
At 1 September 2019	18,970
Disposals	-
Unrealised loss	(880)
<b>Fair value at 31 August 2020</b>	<u><b>18,090</b></u>

The investments are held in Barings UK Income PlusTrust and relate to the Jim Scott Bursary restricted fund (note 15).

	<b>2020 £</b>	<b>2019 £</b>
Historical cost at 31 August 2020	<u>13,106</u>	<u>13,106</u>



## ST ANDREW'S CLUB

### NOTES TO THE FINANCIAL STATEMENTS

<b>13. CREDITORS:</b> Amounts falling due within one year		<b>2020</b>	<b>2019</b>	
		<b>£</b>	<b>£</b>	
Other creditors		29,404	47,365	
Accruals		9,646	14,840	
Deferred income		8,519	47,807	
		<b>47,569</b>	<b>110,012</b>	
<b>Deferred Income</b>		<b>2020</b>	<b>2019</b>	
		<b>£</b>	<b>£</b>	
At 1 September 2019		47,807	8,000	
Released in year		(47,807)	(8,000)	
Deferred in year		8,519	47,807	
At 31 August 2020		<b>8,519</b>	<b>47,807</b>	
<b>14. DESIGNATED FUNDS</b>	<b>Balance</b>	<b>New</b>	<b>Designations</b>	<b>Balance</b>
	<b>1 Sep</b>	<b>Designations</b>	<b>Released</b>	<b>31 Aug</b>
	<b>2019</b>			<b>2020</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Fixed asset reserve	161,644	-	21,514	183,158
Club refurbishment	50,000	-	-	50,000
	<b>211,644</b>	<b>-</b>	<b>21,514</b>	<b>233,158</b>

The designated funds are reserves put aside for future expenditure on Club refurbishment. The Trustees will consider this expenditure once the general reserves have reached the level as set out in the policy.

**ST ANDREW'S CLUB**

**NOTES TO THE FINANCIAL STATEMENTS**

15. RESTRICTED FUNDS	Balance 1 Sep 2019 £	Income £	Expenditure £	Transfers & Unrealised gains £	Balance 31 Aug 2020 £
Jim Scott Bursary Fund	18,970	-	-	(880)	18,090
Junior Club	12,670	20,995	(8,364)	-	25,301
Summer Project	1,080	6,000	(5,423)	-	1,657
Deputy Manager Youth Worker salaries	26,690	-	(26,690)	-	-
Minibus	6,846	13,500	(5,912)	(14,434)	-
Arts and Crafts	1,152	-	-	-	1,152
Special Effects course	50	-	-	-	50
Thursday Night activities	1,800	-	-	-	1,800
Cookery programme: Tuesday Nights	6,686	-	(3,844)	-	2,842
Wednesday Night activities	240	-	-	-	240
Monday Night activities	1,904	-	(1,904)	-	-
Music programme	1,426	3,000	(360)	-	4,066
Friday Night activities	6,632	7,205	(2,495)	-	11,342
Greenpower project	4,070	-	(886)	-	3,184
Fashion project	2,000	-	-	-	2,000
Club activities	3,081	-	(3,081)	-	-
Youth Development Team	-	16,649	(8,781)	-	7,868
Youth Development Team residential	-	4,988	(4,988)	-	-
Part time Youth Worker salaries	-	5,000	(5,000)	-	-
Christmas activities	-	2,000	(1,452)	-	548
Photography	-	2,994	(2,994)	-	-
Flip Out Trip Out	-	250	(250)	-	-
Outreach	-	7,823	(4,203)	-	3,620
Spring Chronicle	-	422	(422)	-	-
Cookery programme: Wednesday Nights	-	5,099	-	-	5,099
Flooring	-	10,000	(9,896)	-	104
Covid-19 costs	-	26,368	(21,997)	-	4,371
Summer Chronicle	-	362	(362)	-	-
Kitchen Social	-	4,000	(1,883)	-	2,117
Table Tennis Table	-	1,279	(25)	(1,254)	-
Air Conditioning	-	4,922	(13)	(4,909)	-
Other small funds fully spent in year	26	628	(654)	-	-
	<b>95,323</b>	<b>143,484</b>	<b>(121,879)</b>	<b>(21,477)</b>	<b>95,451</b>

15. **RESTRICTED FUNDS (continued)**

**Jim Scott Bursary Fund** - was established to replace bursaries given to individuals for educational purposes by a connected charity. The restricted fund takes the form of an investment portfolio, and the income as well as any gain on the asset is restricted in use. The transfers and unrealised losses are made up of an unrealised gain of £880.

**Junior Club** – this was much reduced due to Covid-19. Remaining funds from M&G Investments and Big Give Christmas Challenge 2019 will be used in the coming year.

**Summer Project** – remaining funds received from John Lyon's Charity to provide a Junior Club summer activity programme during July/August. The remaining funds will be used in the coming year.

**Cookery Programme: Tuesday Nights** – this was put on hold due to Covid-19. Remaining funds received from the Young Westminster Foundation will be used in the coming year.

**Music Programme** – this was put on hold due to Covid-19. Remaining funds received from Annette Duvollet Charitable Trust will be used in the coming year.

**Friday Night Activities** - this was much reduced due to Covid-19. Remaining funds received from Integrity International Trust will be used in the coming year.

**Greenpower Project** – this was put on hold due to Covid-19. Remaining funds received from Society of Motor Manufacturing & Traders will be used in the coming year on the kit electric car project.

**Youth Development Team** - this was much reduced due to Covid-19. Remaining funds received from Young Westminster Foundation will be used in the coming year.

**Outreach** - this was put on hold due to Covid-19 and the remaining funds received from Young Westminster Foundation were approved by the funder to tuse towards the hire of external football pitches for our 3 football teams as Covid-19 restrictions allow.

**Cookery programme: Wednesday Nights** – although much adapted to virtual delivery, this was much reduced due to Covid-19. Remaining funds received from BBC Children in Need will be used in the coming year.

**Covid-19 costs** – these were new funds to support adapting our services to Covid-19 and delivering differently. Remaining funds received from Westminster Almshouses and Mercers' Charitable Fund will be used in the coming year.

**Kitchen Social** – these were new funds to provide food for members and families during holiday projects. Remaining funds received from the Kitchen Social (the Mayor London's Fund) will be used in the coming year.

Other restricted funds with small balances, of £2K or less, carried forward to 2020-21 include grants from:

- Arts and Crafts – funds received from various donors for arts and crafts activities. The remaining funds will be utilised in the coming year;
- Pimlico Million towards a Special Effects course, which was run in 2017-18 with a small balance remaining;
- The Big Give Christmas Challenge 2017 towards an outside speaker, on Thursday Nights;
- Newman's Own Foundation towards Wednesday Nights activities;
- Octavia Foundation towards a Fashion project which was put on hold in 2020 due to Covid-19;
- Westminster Foundation towards Christmas activities, which were spent over Christmas 2020;
- Rose Foundation towards replacement Flooring costs.

Other restricted funds include donations received for specific purposes that have been fully expensed in the year.

Other transfers relate to restricted expenditure that has been capitalised as fixed assets, and the undepreciated balance returned to unrestricted funds.

**ST ANDREW'S CLUB**

**NOTES TO THE FINANCIAL STATEMENTS**

15.1 RESTRICTED FUNDS – PRIOR YEAR	Balance 1 Sep 2018 £	Income £	Expenditure £	Transfers & Unrealised Unrealised gains £	Balance 31 Aug 2019 £
Jim Scott Bursary Fund	19,887	-	(1,500)	583	18,970
Gym and Boxing Club	1,300	2,348	(3,648)	-	-
Junior Club	13,117	9,500	(9,947)	-	12,670
Summer Project	3,000	9,300	(11,220)	-	1,080
Lift refurbishment	385	-	(385)	-	-
Deputy Manager Youth Worker salaries	34,876	51,500	(59,686)	-	26,690
Minibus	8,040	24,000	(25,194)	-	6,846
Arts and Crafts	1,202	-	(50)	-	1,152
Special Effects course	50	-	-	-	50
Thursday Night activities	7,484	-	(5,684)	-	1,800
Cookery programme	1,325	9,900	(4,539)	-	6,686
Wednesday Night activities	1,076	-	(836)	-	240
Photography programme	1,259	-	(1,259)	-	-
Aerospace work experience	300	-	(274)	-	26
Gym Floor refurbishment	4,000	5,000	(9,000)	-	-
Monday Night activities	-	7,000	(5,096)	-	1,904
Music programme	-	3,000	(1,574)	-	1,426
Friday Night activities	-	14,170	(7,538)	-	6,632
Youth activities programme	-	10,000	(10,000)	-	-
Residential activities	-	4,988	(4,988)	-	-
Greenpower project	-	7,430	(3,360)	-	4,070
Fashion project	-	2,000	-	-	2,000
Club activities	-	6,500	(3,419)	-	3,081
Photocopier	-	19,125	(19,125)	-	-
Pump Repairs	-	14,316	(14,316)	-	-
Supreme Court Catering	-	3,468	(3,468)	-	-
Other small funds fully spent in year	-	4,060	(4,060)	-	-
	<b>97,301</b>	<b>207,605</b>	<b>(210,166)</b>	<b>583</b>	<b>95,323</b>

## ST ANDREW'S CLUB

### NOTES TO THE FINANCIAL STATEMENTS

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#### 16. RELATED PARTY TRANSACTIONS

There are no related party transactions in the year to 31 August 2020 (2019: none).

#### 17. ALLOCATION OF NET ASSETS BETWEEN FUNDS

The funds of the charity are represented by the following net assets:

	Unrestricted £	Restricted £	Total £
Fixed assets	183,158	-	183,158
Current assets	212,307	95,451	307,758
Current liabilities	(47,569)	-	(47,569)
	<u>347,896</u>	<u>95,451</u>	<u>443,347</u>

#### 17.1. ALLOCATION OF NET ASSETS BETWEEN FUNDS – PRIOR YEAR

	Unrestricted £	Restricted £	Total £
Fixed assets	161,644	-	161,644
Current assets	211,377	95,323	306,700
Current liabilities	(110,012)	-	(110,012)
	<u>263,009</u>	<u>95,323</u>	<u>358,332</u>

#### 18. RECONCILIATION OF NET EXPENDITURE TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2020 £	2019 £
Net income/(expenditure) for the year	85,015	(54,024)
Interest receivable	-	(293)
Loss/(gain) on investments	880	(583)
Depreciation of tangible fixed assets	25,600	17,708
Decrease/(increase) in debtors	8,614	(15,949)
(Decrease)/increase in creditors	(62,443)	52,858
Net cash flow from operating activities	<u>57,666</u>	<u>(283)</u>

#### 19. POST BALANCE SHEET EVENTS

In 2020 the world was shaken with the onset of Covid-19. The Trustees have assessed the operational and financial impact on the charity in the Trustees' Report on page 6 and in the going concern statement on page 14.