



ST ANDREW'S YOUTH CLUB



ANNUAL REPORT 2024-2025



TRUSTEES' REPORT AND
FINANCIAL STATEMENTS
(UNAUDITED)



FOR THE YEAR ENDED
31 AUGUST 2025



ST ANDREW'S CLUB
(A company limited by guarantee)

TABLE OF CONTENTS

Reference and administrative details of the Company, its Trustees and advisers	2
Trustees' report	3-13
Independent examiner's report	14
Statement of financial activities	15
Balance sheet	16-17
Statement of cash flows	18
Notes to the financial statements	19-36

REFERENCE AND ADMINISTRATIVE DETAILS

President	The Rt Hon the Lord Strathclyde CH PC
Vice Presidents	Christabel Dimmock Vicky Fox The Very Reverend Dr David Hoyle MBE Ray Mingay CMG Peter Scott William Palmer, 5 th Earl of Selborne Barry Walsh Fr Slawomir Witoń
Trustees	James Bardolph Elizabeth Cuffy Chair Elizabeth Hitchcock Stephen Oxley Janette Parish Grazyna Richmond Anthony Scott Deputy Chair Christopher Sweeney Gregory Watson
Advisers	Bill Andrewes Lionel Hoare
Key Management	Sarah Nicholls – CEO Adrian Phillips – Youth Club Manager
Charity number	1103322
Company number	04900308
Principal office	Alec Wizard House 12 Old Pye Street London SW1P 2DG Telephone: 020 7222 6481 Email: info@standrewsclub.com Website: www.standrewsclub.com
Bankers	Barclays Bank PLC Westminster Branch, 2 Victoria Street, London SW1H 0ND
Solicitors	Slaughter and May, One Bunhill Row, London, EC1Y 8YY
Independent Examiner	James Cowper Kreston Chartered Accountants and Statutory Auditor The White Building, 4 Cumberland Place, Southampton SO15 2NP

TRUSTEES' REPORT FOR THE YEAR ENDED 31 AUGUST 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Constitution

St Andrew's Club is a private company limited by guarantee, registered number 04900308, and 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 and Charities Act 2022

The management of the Club's affairs is vested in a Management Committee, which met bi-monthly throughout the year. Each member of the Management Committee is also a Trustee of the Club and a director for the purposes of the Companies Act 2006.

Trustees

The Trustees who served during the year were:

James Bardolph	Grazyna Richmond
Elizabeth Cuffy	Anthony Scott
Colin Hammond (resigned April 2025)	Christopher Sweeney
Elizabeth Hitchcock	William Underhill (resigned January 2025)
Stephen Oxley	Gregory Watson
Janette Parish	

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.

Trustees are appointed for an initial term of three years, which may be extended as many times as the Trustee wishes, subject to their reappointment at the AGM following the expiry of each term. 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, and a Trustee Handbook was written and approved in July 2021.

We would like to place on record our thanks to William Underhill and Colin Hammond who resigned as Trustees in this financial year. We are grateful for their dedicated service, insights, and support in their time as Trustees.

During the year, the Club employed a full-time Chief Executive, Youth Club Manager, Deputy Club Manager, Office Manager, Head of Fundraising and Development, and a Fundraising Officer, as well as a part time Digital Lead Youth Worker and over 20 sessional youth workers, supported by more than 20 volunteers.

A Training & Development Policy for staff was written in May 2021 and updated in May 2025.

STRUCTURE, GOVERNANCE AND MANAGEMENT (CONTINUED)

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.

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.

OBJECTIVES

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.



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

OUR IMPACT – OUR YEAR IN NUMBERS

In 2024-2025, we supported over 430 young people aged 5-18, worked with over fifteen charity partners, provided over 6,000 meals and employed eleven young people from the local community as Youth Workers.



CLUB MEMBERSHIP

During the year, the Club supported over 430 children and young people and 117 members of the Gym. There were 12,933 individual attendances across all members, with Senior Club and Gym membership attendances totalling 10,950, and Junior Club membership attendances totalling 1,983.

An estimated 75% of our Junior and Senior Club members come from Westminster, and around 50% are in receipt of Free School Meals. We pride ourselves on having no defining affiliations with members representing a wide range of religions, ethnicities and backgrounds attending the Club.

Our Junior Club holiday programme provides much needed childcare/respite for parents, helping generate new membership.



MONITORING AND EVALUATION

The Club's Theory of Change was developed in partnership with other Westminster based Youth Hubs and the Young Westminster Foundation, the Club's main outcomes are: developing new skills, improving physical health, positive wellbeing, reducing social isolation and exploring new opportunities and experiences.

Throughout the year, young people completed regular voting style surveys comprising 3-4 questions based on the Club's outcomes. This provides valuable feedback from young people to ensure that we are supporting them to meet the outcomes set out in the Theory of Change and highlights any gaps.

97% 
said they
had made a
good friend at
St Andrew's

In recent Member's survey, young people told us:

97% had made a good friend at St Andrew's

79% had goals and plans for the future

69% agreed with the statement 'I think I will be successful when I grow up'

79% feel they have someone to talk to at St Andrew's

ACTIVITIES AND ACHIEVEMENTS

Staff Training and Development

St Andrew's Club Youth Development programme provides learning and training for older Club Members who want to gain hands-on work experience. Members aged 15+ can help as volunteers one evening each week, to develop their practical skills and work experience, and they may then progress to a paid staff role. They are supported to gain essential qualifications including Levels 1 and 2 in Youth Work, Level 1 in Football, and Level 1 in Mentoring Young People. They gain essential work experience which can help them secure employment in the future.



During the year, eleven young people took part in the Youth Development Programme (YDP), including three new participants. All gained qualification or formal training, such as First Aid and sports coaching. Over 70% of our current youth workers were former Members – this programme ensures the club remains rooted in the local community we serve and provides a clear pathway of employment to young people.

100% of YDP participants surveyed reported improved communication skills and/or leaderships skills.

"Many of my peers say that they wish they were confident from a young age. I always tell them that St Andrew's helped me become the outgoing person that I am today. The opportunities that I have been given are times that will live with me forever. If I could duplicate my experience at the club, I'd give it to every young person in the world. We need more places like St Andrew's." – Youth Development Participant

Community Partnerships

During the year, we worked with over 15 charity partners and local schools to ensure we are offering a wide range of unique and exciting opportunities to young people. As the South Westminster 'Youth Hub', we provide a space for other charities, some with no permanent base, to deliver their work, which helps strengthen joint working and youth provision in Westminster.

The Club sends a massive thank you to every charity partner who supported young people from St Andrew's over the last year, which includes: The Avenues Youth Project, WCL MIND, Impact Dance, Met Police, Treasure Boxing, Eat Club, Fun Kids, Cardinal Hume Centre, and many more.

We also work with the Integrated Gangs and Exploitation Unit and the Bessborough Family Hub to support vulnerable young people and their families. We work closely with Westminster Council's Short Breaks team to support access to the Club for young people with additional needs. Having access to our services, especially during the holidays, often offers respite to families whose children find accessing extra-curricular activities challenging.

Cost of Living Response

Food Support: Many of the young people at the Club come from families on low income who have been impacted by the ongoing cost-of-living crisis, particularly rising food prices. The Club provides a hot and nutritious meal at our Senior Club afterschool programme five days a week and during the school holiday programme. Additional food support was offered during school holidays, with the Mayor's Fund for London providing recipe boxes for families to use at home to cook family meals, as well a weekly Food Bank supported by The Felix Project.

25-40 
young people
supported with
a warm meal 5
days a week

School Uniform Bank: The Club hosts a School Uniform Bank to provide children to with new or good condition second-hand uniforms, for families struggling on low incomes. We have partnered with other local charities for referrals, including the Cardinal Hume Centre, to ensure we can support as many children as possible. Over 100 young people were given school uniform during the year.

Mental Health and Wellbeing

The Club is committed to supporting young people with their mental health. Through our partnership with WCL MIND, George a specialist Mental Health Youth Worker attends the Club once a week to make sure young people at St Andrew's felt supported and cared for. They worked with young people to develop open communication and help raise awareness of mental health among young people, encouraging understanding and removing the stigma around mental health. The Club's Mental Health Youth Worker also offered one-on-one support for young people.

"My role at St Andrew's is to create a safe and supportive space where children and young people can express their authentic selves, develop their wellbeing, and strengthen their mental health. With around one in five young people experiencing mental health challenges, providing early support is more important than ever. Working alongside the Youth Club staff, we help young people build resilience, stay connected to their passions, and feel hopeful about their future"

- George, Mental Health Youth Worker

SENIOR CLUB

St Andrew's Senior Club is for young people aged 9-18. It offers a full afterschool and holiday programme of sports, creative, skills-building and well-being activities.

Sports and Physical Activity

Sports and physical activity were a vital part of St Andrew's throughout the year, with sports activities happening seven days a week.

We offered five football training sessions each week and fielded three football teams in weekend leagues, including our new girls' team. We delivered mixed boxing twice a week, and weekly basketball and yoga sessions. For those who preferred to take part in less traditional activities, we offered weekly roller discos, played Zorb football and archery. The sports programme encourages teamwork, discipline, a healthy lifestyle, builds friendships and a sense of community.



The Club's community Gym is available to both under and over 18s. With a low annual fee that ensures the Club supports the wider community to stay physically active.

Cookery

Cooking remains hugely popular with young people. Every week, we ran structured weekly food-based projects to ensure that young people learnt key cooking and budgeting skills.

Young people prepared a meal of their choice and learnt key skills including food hygiene, cutting and chopping, nutritional information, meal planning and food budgeting. All skills which they applied to cooking both meals and sweet treats to share with their peers. These sessions helped members grow in confidence and feel a sense of ownership and contribution to the food served the Club. Each week, up to 20 young people took part in structured cooking workshops.



94% of young people surveyed said they had learnt new recipes

Arts and Crafts

Arts and Crafts continued to be a regular part of our programme. These sessions encourage creativity and were young people led, meaning that young people could request activities they like such as cartoon art or t-shirt design. Graffiti art is consistently one of our most popular sessions.



Skills-Based Learning Workshops

Skills-Based Learning Workshops are designed to help young people develop a wide range of skills to compliment the school curriculum. Over the last year we have offered a variety of projects, including bike maintenance with Roy (a Royal Engineer), hair care workshops, and music workshops with MIND.

Girls' Group

The Club's weekly Girls' Group is focused on improving the wellbeing of girls aged 9-14.

The weekly sessions are centred around a fun activity to encourage participation. The activities are young people led, the girls brainstorm in the group activities they would like to participate in and develop a plan for the term. Activities included arts and crafts, skincare, nail decorating, board games and gymnastics.

Before the group activity, Youth Worker Louise leads a group discussion on topics that are impacting the girls in the group. They can be raised in the group or via anonymous suggestion box. Topics have included transition from primary to secondary schools, friendship and relationships and female health.



The weekly sessions create a space for discussion and peer support and to increase girls' confidence and self-esteem as they become teenagers. The Girls' Group is extremely popular and around 20 girls attend on a regular basis.

School Holiday

The Club is open across all the school holidays, with a full range of sports, learning and wellbeing activities and day trips. Over the last year, young people have enjoyed swimming at Guildford Lido, petting animals at a farm, visiting theme parks, historical sites and much more.

Our holiday programme gives young people a safe space to develop outside school and provides respite for parents and carers, as many struggle to get time off work during the school break.

Over
290
children took part
in our holiday
programmes

As part of the Summer 2025 programme, the Club was delighted to deliver a week of joint activities with Avenues Youth Project. This one-week collaboration gave young people at the Club the opportunity to take part in some amazing trips and activities such as a joint sports day, a visit to Woburn Safari Park, a roller disco and an Aqua Park.

It was wonderful to see young people from our two Club's interacting and having fun together. These activities helped young people learn about teamwork and builds confidence by interacting with new people. It was such a pleasure to meet young people from Avenues Youth Project, and we look forward to our next collaboration.

Residential Trips

The Club ran two residential trips last year. In the October half-term, young people enjoyed a five-day residential trip to Hindleap Warren. They took part in challenge activities such as tree climbing, archery, axe throwing, abseiling and much more.

In the Easter Holidays, on a four-night residential at YHA Edale Activity Centre, in the Peak District, young people took part night hiking, orienteering, and caving. A massive thank you to our friends at YHA for hosting us.

By providing the opportunity for young people to experience nature, St Andrew's aims to expand young people's life experiences and push them out of their comfort zone. Young people learn key skills such as teamwork, communication and confidence. These essential skills provide the foundation for young people, to continue their personal development and become capable adults. Young people said about the trips.



“The trip was a lovely experience, and I was able to express my feelings in a wide group setting.”

“My favourite part was the abseiling 1000% it was so fun I went THREE TIMES!”

JUNIOR CLUB

St Andrew's Junior Club provides children aged 5-9 with essential learning opportunities to support their development outside of school.

Open Wednesday and Friday, 6 to 8pm during school term and across all school holidays, our Junior Club supports young children at the early stages of their development. Through weekly creative workshops, boardgames, food sessions and sports, children develop their social, teamwork and problem-solving skills and stay physically active.



“My child learnt to socialise with different children, learning to share and be mindful of others. Strengthening communication skills, learning to bake/cook. Learning to play different sports and Increased independence”

- Junior Club Parent

In our annual survey, parents told us that Junior Club had

78% said their child has built their social skills

92% said they and/or their child felt a sense of community

71% said their child had increased their independence or improved problem-solving skills

SPECIAL EDUCATIONAL NEEDS SUPPORT

St Andrew's aims to be as inclusive as possible. An estimated 8-10% of Members have a Special Educational Need (SEN).

We employ two specialist SEN Youth Workers in our Junior Club. In 2025, we introduced a new SEN support plan process to ensure we work with parents to meet the needs of their child.

In November 2024, the Club created a Sensory Room for young people with Special Educational Needs. It offers a quiet space where young people who might feel overwhelmed by the loud bustling excitement of the main Club can relax. This ensures all young people feel included and supported at St Andrew's.



GIRLS GROUP: JEANINE

Jeanine has attended the weekly Girls' Group for over a year. She describes it as a safe space where she can speak openly: *"I felt safe as I could talk about things I wanted."*

The girls choose their own activities, which Jeanine enjoys. She finds the girls-only environment empowering: *"Because only girls can join, we can talk privately about girly things."*

Through the group, Jeanine has gained confidence, learned to manage her emotions, and improved her social skills. Jeanine feels supported by Youth Worker Louise: *"If I have a question or a problem, I can speak with staff without feeling uncomfortable or embarrassed."*

Louise adds: *"It's been a pleasure to see Jeanine become more confident and expressive and a key member of the group."*

**To protect their identity, we have changed the Members name and different Youth Members are featured in this photo*



The Club has once again done extraordinary work this year. The achievements and individual initiatives in this report show what a vital resource St Andrew's is 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 – Elizabeth Cuffy, St Andrew's Chair of Trustees

FUNDRAISING AND FINANCIAL OUTLOOK

- The funding climate remains challenging. Trusts and Grants fundraising has become increasingly competitive, with many larger Trusts closing funding for organisational strategic reviews. However, due to focused efforts from staff and Trustees, loyalty from long-term hirers, and thanks to the extraordinary generosity of funders old and new, we were pleased to end the year with approximately £714,143 in unrestricted reserves, which the Trustees are happy evidences that the club remains a going concern, but the importance of fundraising continues to be evident.
- We continued to follow our income generation plan, building on relationships with existing funders for long-term sustainability.
- We give particular thanks to 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. We are particularly grateful to individual supporters who make regular and reliable unrestricted gifts, which contribute to our financial stability.
- Regular hirers including personal trainers, youth groups and other charities have provided a sustainable source of unrestricted income across the year.
- 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.

Going concern

- The Trustees have also considered the impact of the current financial landscape on the future viability of the charity. 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.

Financial review

The Club is not endowed financially and must 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 2025 was successful for the Club. It raised significant funds from its very supportive sponsors and donors, and also controlled expenditure. The result was that the Club had net assets of £920,636 as at 31 August 2025 (2024: £882,185), of which £174,056 (2024: £133,799) were tangible fixed assets. This was a good performance against the backdrop of a challenging fundraising environment. The surplus for the year of £38,451 (2024: £160,723) reflects a decrease in total income received in 2024-25. The previous year's surplus was significantly enhanced by an unplanned unrestricted legacy of £50,000. Furthermore, a higher proportion of income in the current year was received as restricted funding, leading to a lower contribution to unrestricted reserves. However, our general reserves remain strong, with this year's surplus further strengthening reserves, which represent over seven months of operating costs.

The transactions and financial position of the Charity are set out on pages 14 to 36 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 £618,290 which was a decrease from £705,832 achieved in 2023-24. Income included £563,569 (2024: £618,760) received from numerous charitable trusts, other grant giving charities and individuals. Note 4 lists those donors (other than those that have requested to remain anonymous) who have given more than £500 during the year. The year saw a renewal of funding from some key supporters, to whom we are extremely grateful. In addition, £50,847 (2024: £67,916) was received from charitable activities and £3,874 (2024: £19,156) from other sources including fundraising events, rental income and trading activities.

2. Expenditure:

Expenditure increased to £579,839 (2024: £545,109), representing a rise of £34,730 year on year. This was largely driven by increased costs for part-time Youth Workers, building improvement works, and an increase in resources and activity-related spending.

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 young members.

A St Andrew's Club Financial Process and Controls Policy was approved in March 2022 and reviewed in March 2023.

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 remain low. The Club is seeking alternative low-risk savings accounts.

4. Fundraising:

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

Reserves policy

At 31 August 2025 the Club had Total Reserves of £920,636 (2024: £882,185) made up of Unrestricted Funds of £714,143 (2024: £688,650) and Restricted Funds of £206,493 (2024: £193,535).

Unrestricted Reserves represents Designated Reserves of £356,495 (2024: £356,495) and General Reserves of £357,648 (2024: £332,155).

Designated Reserves comprise £173,521 (2024: £173,521) of a Fixed Asset Reserve, £50,000 (2024: £50,000) as a Club Refurbishment reserve, and £132,974 (2024: £132,974) for Energy Saving Improvements.

General Reserves represents over 7 months' budgeted running costs. 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 £145,000 to £290,000 (2024: £136,000 to £270,000), in addition to the designated funds.

Restricted Funds of £206,493 (2024: £193,535) are held by the Club to be spent in accordance with the wishes of the donor(s), although nearly two thirds of these funds are pledged towards Youth Worker salary and activity programme costs.

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.

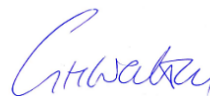
The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding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

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: 20.05.2026



.....
Treasurer
Gregory Watson
Date: 20.05.2026

ST ANDREW'S CLUB
(A company limited by guarantee)

INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 AUGUST 2025

Independent examiner's report to the Trustees of St Andrew's Club ('the Company')

I report to the charity Trustees on my examination of the accounts of the Company for the year ended 31 August 2025.

Responsibilities and basis of report

As the Trustees of the Company (and 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 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 the Company's accounts 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 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 ICAEW, which is one of the listed bodies.

I have completed my examination. I 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 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 (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:



Michael Bath

Dated: 21 May 2026

BSc FCA DChA

James Cowper Kreston
2 Communications Road
Greenham Business Park
Greenham
Newbury
Berkshire RG19 6AB

ST ANDREW'S CLUB
(A company limited by guarantee)

**STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 AUGUST 2025**

	Note	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Income from:					
Donations and legacies	3	208,774	354,795	563,569	618,760
Charitable activities	5	50,847	-	50,847	67,916
Other trading activities	6	3,874	-	3,874	19,156
Total income		263,495	354,795	618,290	705,832
Expenditure on:					
Raising funds	7	31,554	47,412	78,966	77,208
Charitable activities	8	206,448	294,425	500,873	467,901
Total expenditure		238,002	341,837	579,839	545,109
Net movement in funds		25,493	12,958	38,451	160,723
Reconciliation of funds:					
Total funds brought forward		688,650	193,535	882,185	721,462
Net movement in funds		25,493	12,958	38,451	160,723
Total funds carried forward		714,143	206,493	920,636	882,185

The Statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 20 to 37 form part of these financial statements.

ST ANDREW'S CLUB
(A company limited by guarantee)
REGISTERED NUMBER: 04900308

BALANCE SHEET
AS AT 31 AUGUST 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	12	174,056	133,800
		<hr/>	<hr/>
		174,056	133,800
Current assets			
Stocks	13	150	150
Debtors	14	110,265	68,604
Cash at bank and in hand		675,788	715,711
		<hr/>	<hr/>
		786,203	784,465
Current liabilities			
Creditors: amounts falling due within one year	15	(39,623)	(36,080)
Total net assets		920,636	882,185
		<hr/> <hr/>	<hr/> <hr/>
Charity funds			
Restricted funds	16	206,493	193,535
Unrestricted funds	16	714,143	688,650
		<hr/>	<hr/>
Total funds		920,636	882,185
		<hr/> <hr/>	<hr/> <hr/>

ST ANDREW'S CLUB
(A company limited by guarantee)
REGISTERED NUMBER: 04900308

BALANCE SHEET (CONTINUED)
AS AT 31 AUGUST 2025

The Company was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit for the year in question in accordance with section 476 of Companies Act 2006.

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.


The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:



.....

Elizabeth Cuffy



.....

Gregory Watson

Date: 20.05.2026

The notes on pages 20 to 37 form part of these financial statements.

ST ANDREW'S CLUB
(A company limited by guarantee)

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 AUGUST 2025

	2025 £	2024 £
Cash flows from operating activities		
Net cash used in operating activities	30,877	166,909
	<hr/>	<hr/>
Cash flows from investing activities		
Purchase of tangible fixed assets	(70,800)	(6,015)
	<hr/>	<hr/>
Net cash used in investing activities	(70,800)	(6,015)
	<hr/>	<hr/>
Change in cash and cash equivalents in the year	(39,923)	160,894
Cash and cash equivalents at the beginning of the year	715,711	554,817
	<hr/>	<hr/>
Cash and cash equivalents at the end of the year	675,788	715,711
	<hr/> <hr/>	<hr/> <hr/>

The notes on pages 20 to 37 form part of these financial statements

ST ANDREW'S CLUB
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2025

1. General information

St. Andrew's Club is a company limited by guarantee in the United Kingdom.

The registered office is Alec Wizard House, 12 Old Pye Street, Westminster, London, SW1P 2DG.

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.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - 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) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

St Andrew's Club meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

2.2 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 accounts.

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

2.3 Income

All income is recognised once the Company has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

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
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2025

2. Accounting policies (continued)

2.4 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.

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on raising funds includes all expenditure incurred by the Company to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Company's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

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.

ST ANDREW'S CLUB
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2025**

2. Accounting policies (continued)

2.5 Taxation

The Company is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the Company is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

2.6 Tangible fixed assets and depreciation

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives.

Depreciation is provided on the following basis:

Motor vehicles	-	25%	straight line
Fixtures and fittings	-	10%	straight line
Office equipment	-	10%	straight line
Computer equipment	-	25%	straight line

No depreciation is provided on freehold land and buildings as required under FRS 102 as the Trustees 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.

2.7 Stocks

Stocks are valued at the lower of cost and net realisable value after making due allowance for obsolete and slow-moving stocks. Cost includes all direct costs and an appropriate proportion of fixed and variable overheads.

2.8 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

2.9 Cash at bank and in hand

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

ST ANDREW'S CLUB
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2025

2. Accounting policies (continued)

2.10 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

2.11 Financial instruments

The Company only has financial assets and financial 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.

2.12 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Company and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

ST ANDREW'S CLUB
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2025

3. Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £
Donations	208,774	354,795	563,569

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Donations	317,675	301,085	618,760

ST ANDREW'S CLUB
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2025**

4. Analysis of income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £
Anonymous	10,000	-	10,000
BBC Children In Need	-	15,000	15,000
Big Give (matched campaigns)	-	19,081	19,081
Boeing UK & Ireland	-	18,959	18,959
Cash For Kids	-	1,300	1,300
Childhood Trust	-	9,500	9,500
Corporate <£500	1,666	470	2,136
Dudley and Geoffrey Cox Charitable Trust	3,250	-	3,250
Edward Harvist Trust	-	2,000	2,000
Edwin McGinn Electricals	500	-	500
Feeding Britain	-	5,950	5,950
Fieldrose Charitable Trust	5,000	-	5,000
Frazer Trust	2,000	-	2,000
Guyll-Leng Charitable Trust	-	9,000	9,000
Hawthorne Trust	6,000	-	6,000
Individuals	31,158	1,912	33,070
Inner London Magistrates' Court Poor Box	5,000	-	5,000
Joan and John Corfield Charitable Trust	2,000	-	2,000
Jupiter Asset Management	-	1,775	1,775
John Lyon's Charity	-	5,000	5,000
Kitchen Social, a Mayor's Fund for London	-	3,404	3,404
La Fosse	6,000	-	6,000
Landsec	125	1,000	1,125
London Heritage Quarter	-	10,000	10,000
Merriman Charitable Trust	3,000	-	3,000
Nigel Scott Will Trust	10,000	-	10,000
Oil Companies Int. Marine Forum	1,000	-	1,000
Peabody Community Foundation	-	4,533	4,533
Gift Aid	10,037	-	10,037
Queen Anne's Gate Residents' Association	1,500	-	1,500
Rank Foundation	25,000	-	25,000
Rolls Royce	3,000	-	3,000
Rose Foundation	-	5,000	5,000
Sovereign Network Group	-	4,825	4,825
St Giles & St George Education Charity	15,000	-	15,000
St Jude's Trust	1,000	-	1,000
Strand Parishes Trust	7,500	-	7,500
Swire Charitable Trust	-	25,000	25,000
Tesco Stronger Starts	-	1,500	1,500

ST ANDREW'S CLUB
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2025**

The Cayzer Trust	500	-	500
The Charitable Fund of the Worshipful Company of Fan Makers	-	2,500	2,500
The Sir Simon Milton Foundation Young Creators Westminster	-	1,800	1,800
The Mercers' Company	-	10,000	10,000
Westminster Abbey	1,155	20,000	21,155
Westminster Amalgamated Charity	8,000	-	8,000
Westminster Almshouses Foundation	-	10,000	10,000
Westminster City Council	40,833	73,074	113,907
Westminster Community Priorities Programme	-	27,594	27,594
Westminster Foundation	-	50,000	50,000
Westminster Ward Funding	-	9,646	9,646
Wogen Anniversary Trust	7,500	-	7,500
Yorkshire Building Society	1,000	-	1,000
Young Westminster Foundation	-	4,972	4,972
Miscellaneous	50	-	50
	<u>208,774</u>	<u>354,795</u>	<u>563,569</u>

5. Income from charitable activities

	Unrestricted funds 2025 £	Total funds 2025 £
Rents receivable	38,266	38,266
Members' subscriptions	12,162	12,162
Club activities revenue	419	419
	<u>50,847</u>	<u>50,847</u>
	Unrestricted funds 2024 £	Total funds 2024 £
Rents receivable	66,235	66,235
Members' subscription	1,631	1,631
Club activities revenue	50	50
	<u>67,916</u>	<u>67,916</u>

ST ANDREW'S CLUB
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2025**

6. Income from other trading activities

Income from fundraising events

	Unrestricted funds 2025 £	Total funds 2025 £
Fundraising events	3,874	3,874

	Unrestricted funds 2024 £	Total funds 2024 £
Fundraising events	19,156	19,156

7. Expenditure on raising funds

Costs of raising voluntary income

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £
Direct costs	5,220	772	5,992
Staff costs	26,334	46,640	72,974
	31,554	47,412	78,966

ST ANDREW'S CLUB
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2025**

7. Expenditure on raising funds (continued)

Costs of raising voluntary income (continued)

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Direct costs	7,510	836	8,346
Staff costs	20,862	48,000	68,862
	<u>28,372</u>	<u>48,836</u>	<u>77,208</u>

8. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Promotion of physical and mental wellbeing	206,448	294,425	500,873
	<u>206,448</u>	<u>294,425</u>	<u>500,873</u>

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Promotion of physical and mental wellbeing	222,350	245,551	467,901
	<u>222,350</u>	<u>245,551</u>	<u>467,901</u>

ST ANDREW'S CLUB
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2025**

9. Analysis of expenditure by activities

	Direct costs 2025 £	Staff costs 2025 £	Support costs 2025 £	Total funds 2025 £
Promotion of mental & physical wellbeing	157,367	267,186	76,320	500,873
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
	Direct costs 2024 £	Staff costs 2024 £	Support costs 2024 £	Total funds 2024 £
Promotion of mental & physical wellbeing	137,436	263,337	67,128	467,901
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

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.

Investments held prior to 2021 in Barings UK Income Plus Trust related to the Jim Scott Bursary restricted fund. This has been set up by friends of the Club in 1988-89 and held in a Barings Targeted Fund until June 2021 when the account was closed by Barings. The fund balance was transferred to Unrestricted Funds, and transferred in 2021-22 to the John Scott Fund, in exchange for an annual cumulative award to St Andrew's Club of not less than £500 to be made towards educational bursaries to members in the name of the Jim Scott Awards or for initiatives or activities that which support the long-term financial sustainability of the Club.

Analysis of support costs

	Total funds 2025 £	Total funds 2024 £
Staff training costs	66,801	57,998
Office costs	447	490
Independent Examiner's fee	9,072	8,640
	<hr/> <hr/>	<hr/> <hr/>
	76,320	67,128
	<hr/> <hr/>	<hr/> <hr/>

ST ANDREW'S CLUB
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2025**

10. Independent examiner's remuneration

	2025	2024
	£	£
Fees payable to the Company's independent examiner for the independent examination of the Company's annual accounts	7,234	5,190
Fees payable to the Company's independent examiner in respect of: All other services not included above	4,808	3,450
	<u><u>12,042</u></u>	<u><u>8,640</u></u>

11. Staff costs

	2025	2024
	£	£
Wages and salaries	313,462	304,492
Social security costs	21,328	22,426
Pension costs	5,370	5,281
	<u><u>340,160</u></u>	<u><u>332,199</u></u>

The average number of persons employed by the Company during the year was as follows:

	2025	2024
	No.	No.
Youth workers and teachers - full time	3	3
Youth workers and teachers - part time	22	14
Management and administration - full time	2	2
Fundraising - full time	2	2
	<u><u>29</u></u>	<u><u>21</u></u>

No employee received remuneration amounting to more than £60,000 in either year.

The key management of the charitable company comprised the CEO, the Youth Club Manager, and the Head of Fundraising and Development. The total remuneration paid, including employer's national insurance and pension contributions was £153,133 (2024: £147,383).

ST ANDREW'S CLUB
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2025**

12. Tangible fixed assets

	Freehold property £	Fixtures and fittings £	Office equipment £	Computer equipment £	Total £
Cost or valuation					
At 1 September 2024	52,864	123,451	197,587	45,269	419,171
Additions	-	70,800	-	-	70,800
At 31 August 2025	<u>52,864</u>	<u>194,251</u>	<u>197,587</u>	<u>45,269</u>	<u>489,971</u>
Depreciation					
At 1 September 2024	-	101,197	148,902	35,273	285,372
Charge for the year	-	12,969	14,008	3,566	30,543
At 31 August 2025	<u>-</u>	<u>114,166</u>	<u>162,910</u>	<u>38,839</u>	<u>315,915</u>
Net book value					
At 31 August 2025	<u>52,864</u>	<u>80,085</u>	<u>34,677</u>	<u>6,430</u>	<u>174,056</u>
At 31 August 2024	<u>52,864</u>	<u>22,254</u>	<u>48,685</u>	<u>9,996</u>	<u>133,799</u>

13. Stocks

	2025 £	2024 £
Stock	<u>150</u>	<u>150</u>

14. Debtors

	2025 £	2024 £
Due within one year		
Other debtors	5,826	10,319
Prepayments and accrued income	104,439	58,285
	<u>110,265</u>	<u>68,604</u>

ST ANDREW'S CLUB
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2025**

15. Creditors: amounts falling due within one year

	2025	2024
	£	£
Trade creditors	15,056	12,371
Other taxation and social security	8,231	11,758
Other creditors	1,744	1,291
Accruals and deferred income	14,592	10,660
	<hr/> 39,623 <hr/>	<hr/> 36,080 <hr/>
	2025	2024
	£	£
Deferred income at 1 September 2024	-	6,168
Released in the year	-	(6,168)
Deferred in the year	450	-
Deferred income at 31 August 2025	<hr/> 450 <hr/>	<hr/> - <hr/>

ST ANDREW'S CLUB
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2025**

16. Statement of funds

Statement of funds - current year

	Balance at 1 September 2024 £	Income £	Expenditure £	Balance at 31 August 2025 £
Unrestricted funds				
Designated funds				
Designated Funds - all funds	356,495	-	-	356,495
General funds				
General Funds - all funds	332,155	263,495	(238,002)	357,648
Total Unrestricted funds	688,650	263,495	(238,002)	714,143
Restricted funds				
Restricted Funds - all funds	193,535	354,795	(341,837)	206,493
Total of funds	882,185	618,290	(579,839)	920,636

ST ANDREW'S CLUB
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2025**

16. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 September 2023 £	Income £	Expenditure £	Balance at 31 August 2024 £
Unrestricted funds				
Designated funds				
Fixed asset reserve	173,521	-	-	173,521
Club refurbishment	50,000	-	-	50,000
Energy savings improvements	132,974	-	-	132,974
	<u>356,495</u>	<u>-</u>	<u>-</u>	<u>356,495</u>
General funds				
General Funds - all funds	178,130	404,747	(250,722)	332,155
	<u>534,625</u>	<u>404,747</u>	<u>(250,722)</u>	<u>688,650</u>
Restricted funds				
Restricted Funds - all funds	186,837	301,085	(294,387)	193,535
	<u>721,462</u>	<u>705,832</u>	<u>(545,109)</u>	<u>882,185</u>

17. Summary of funds

Summary of funds - current year

	Balance at 1 September 2024 £	Income £	Expenditure £	Balance at 31 August 2025 £
Designated funds	356,495	-	-	356,495
General funds	332,155	263,495	(238,002)	357,648
Restricted funds	193,535	354,795	(341,837)	206,493
	<u>882,185</u>	<u>618,290</u>	<u>(579,839)</u>	<u>920,636</u>

ST ANDREW'S CLUB
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2025**

17. Summary of funds (continued)

Summary of funds - prior year

	Balance at 1 September 2023 £	Income £	Expenditure £	Balance at 31 August 2024 £
Designated funds	356,495	-	-	356,495
General funds	178,130	404,747	(250,722)	332,155
Restricted funds	186,837	301,085	(294,387)	193,535
	<u>721,462</u>	<u>705,832</u>	<u>(545,109)</u>	<u>882,185</u>

18. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £
Tangible fixed assets	146,385	27,671	174,056
Current assets	607,381	178,822	786,203
Creditors due within one year	(39,623)	-	(39,623)
Total	<u>714,143</u>	<u>206,493</u>	<u>920,636</u>

Analysis of net assets between funds - prior year

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Tangible fixed assets	133,800	-	133,800
Current assets	584,402	200,063	784,465
Creditors due within one year	(29,552)	(6,528)	(36,080)
Total	<u>688,650</u>	<u>193,535</u>	<u>882,185</u>

ST ANDREW'S CLUB
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2025**

19. Reconciliation of net movement in funds to net cash flow from operating activities

	2025 £	2024 £
Net income for the year (as per Statement of Financial Activities)	38,451	160,723
Adjustments for:		
Depreciation charges	30,543	27,696
Increase in debtors	(41,660)	(34,239)
Increase in creditors	3,543	12,729
Net cash provided by operating activities	30,877	166,909

20. Analysis of cash and cash equivalents

	2025 £	2024 £
Cash in hand	675,788	715,711
Total cash and cash equivalents	675,788	715,711

21. Analysis of changes in net debt

	At 1 September 2024 £	Cash flows £	At 31 August 2025 £
Cash at bank and in hand	715,711	(39,923)	675,788
	715,711	(39,923)	675,788

ST ANDREW'S CLUB
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2025**

22. Operating lease commitments

At 31 August 2025 the Company had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	2025	2024
	£	£
Not later than 1 year	180	930
Later than 1 year and not later than 5 years	47	227
	<u>227</u>	<u>1,157</u>

ST ANDREW'S

YOUTH CLUB

St Andrew's Club
Alec Wizard House
12 Old Pye Street
Westminster
London
SW1P 2DG

www.standrewsclub.com

Charity no. 1103322

