



Ferring Retirement Club
socialise, be active & have fun

Ferring Retirement Club

(Charity No. 1040624)

ANNUAL GENERAL MEETING

Wednesday 26th November 2025

MEMBERS' BOOKLET

Ferring Retirement Club | Charity No. 1040624
201 Greystoke Road, Ferring, BN12 5JL
Email: frcferring@gmail.com
Telephone: 07522 092690

3 November 2025

Dear Member

Annual General Meeting: Wednesday 26 November 2025 @ 2pm

This is your AGM pack comprising:

- Notice of Annual General Meeting and Agenda
- The Chair's Annual Statement
- The Trustees' Annual Report for the year ended 30 September 2025
- The Accounts for the year ended 30 September 2025

The Annual General Meeting of Ferring Retirement Club (Charity No. 1040624) will be held at **2pm on 26 November 2025** at Glebelands Community Centre. **RSVP:** It would be helpful to know whether you will be attending or wish to send your apologies by calling **07522 092690** or emailing the FRC Secretary at secretary2025.frc@gmail.com.

The Minutes of the 2024 AGM have been displayed on the Club notice board since last November, but please contact the FRC Secretary at secretary2025.frc@gmail.com if you would like a copy to be emailed to you.

Trustees

All of the current officers and trustees have agreed to stand for re-election at the AGM in November. Our trustees sit on both the original FRC charity (Charity No. 1040624) and the new FRC CIO (Charity No. 1212151). All are unpaid volunteers and bring a wide range of different experiences to the club. As the original FRC charity is anticipated to be closed down in the coming months, we will not be seeking nominations for new trustees of that charity. However, if any member is interested in joining the board of trustees of the new FRC CIO charity, further information can be obtained from the Secretary at secretary2025.frc@gmail.com.

We are, in particular, looking for a new trustee to take on the Secretary role. The Secretary is pivotal in guiding the trustees in terms of discharging their duties and following the club's rules. Further details, including a full role description, can be obtained from the current Secretary.

B Griffin
FRC Secretary
secretary2025.frc@gmail.com

**NOTICE IS HEREBY GIVEN THAT
THE 31st ANNUAL GENERAL MEETING
OF THE FERRING RETIREMENT CLUB (Charity No. 1040624)
WILL BE HELD AT 2PM ON WEDNESDAY 26th NOVEMBER 2025
AT THE GLEBELANDS COMMUNITY CENTRE, FERRING BN12 5JL**

AGENDA

Welcome from Chair of Ferring Retirement Club

Tribute to **Lilian Holdsworth**

1. Appointment of AGM Chair
2. Apologies for absence
3. Declarations of Interest
4. Minutes of the 30th Annual General Meeting
5. Matters arising
6. Presentation of the **Chair's Annual Statement**
7. Presentation of the **Trustees' Annual Report** for the year ended 30 September 2025
8. Presentation of the **Accounts** for the year ended 30 September 2025
9. **Trustee elections**
 - 9.1 To re-elect **Susan Pratt** as Trustee and Chair
 - 9.2 To re-elect **Bernadette Griffin** as Trustee and Secretary
 - 9.3 To re-elect **Betty McCann** as Trustee and Treasurer
 - 9.4 To re-elect as Trustees: **Roger Abbott, Jan Garland, Lynda Gould, Heather Hones, Anne Lambert and Jeannette O'Sullivan**
10. **Independent Examiner**

To note that **Jane Crathern** will continue as the Independent Examiner for the 2025/6 financial year
11. Any other business
12. Chair's closing remarks

Notice dated 3 November 2025

B Griffin
Secretary
Secretary2025.frc@gmail.com

Ferring Retirement Club Chair's Annual Statement 2024/25

Lilian Holdsworth M.B.E. DL (1937-2025)

I think it is fitting that I start my annual statement by paying tribute to the club's founder, Lilian Holdsworth, who sadly passed away in March 2025. Lilian started the club in its original iteration as an Over 60s club in 1980. In 1994 Lilian applied to the Charity Commission to formally set the club up as a registered charity under the name Ferring Retirement Club. Since then, the club has gone from strength to strength and we recognise and acknowledge that there would be no Ferring Retirement Club without Lilian's vision, determination and drive. We owe Lilian a huge debt of gratitude for everything she did for our club. Lilian passed away at St Barnabas Hospice and, on behalf of the members, we made a donation of £1000 to the hospice in Lilian's memory.

The trustees

Building on Lilian's legacy, Ferring Retirement Club continues under the stewardship of the trustees, who are prepared to give their time to ensure that the club remains a place for its members to come and enjoy a range of social activities. The trustees possess a range of skills, knowledge and attributes that are required in an ever increasing compliance setting and a great deal of work goes on in the background in that connection. Being a charity trustee carries a legal responsibility for the charity's management and administration. The trustees meet regularly to review the club's financial status and needs, policies and procedures as well as considering and implementing a range of regulatory matters. I am delighted that the current board of nine trustees have agreed to stand for re-election for the 2025/26 year. Their involvement and support helps to safeguard the club's continued existence and I am grateful to each and every one of them.

A call for new trustees

In order to ensure the continued existence of the club, we need a board of willing and capable trustees to undertake the management and administration tasks involved in the club's day to day operations and its legal and regulatory compliance. If you or anyone you know may be interested in becoming a trustee, please contact the club's Secretary at secretary2025.frc@gmail.com for more information. Please also see page 2 of this AGM Booklet.

Our section leaders and helpers

The day to day running of the club and the activities offered are only possible because of the wonderful group of section leaders and helpers who give their time freely; providing refreshments, running activity sections and organising events. Each activity has its own section leader and deputy, without whom the activities would not happen. My sincere thanks go to all involved.

I would also like to thank Dave Wallace, our maintenance officer, for the work he does, including assisting at events and generally keeping an eye on our clubroom security.

Activities and events

Activities: I am delighted that the club continues to offer a range of activities to its members. From early 2025 we added extra table tennis sessions, which have proven to be very popular. We also introduced a new monthly craft session, which runs on the second Tuesday of each month; a new weekly move it or lose it exercise class and, in September 2025, a new meditation class was added. A full timetable of Monday to Friday activities can be found on the website. Unfortunately some activities are over-subscribed but I suppose that is the price of success.

In addition, we held warm space sessions on Saturday afternoons during the winter months and social and games sessions during the Summer months. I would like to take this opportunity to thank those trustees and helpers who made all of this possible by giving up their Saturday afternoons to open the club room and serve refreshments.

It is worth remembering that we are a relatively small charity, endeavouring to create a fun-filled and caring environment. Through our Welfare Officer, Jan Garland, we have the opportunity of posting or sending an appropriate card to someone who is poorly, going through hard times or even celebrating good news. We have been doing this for a while now and hope to continue to offer comfort to any member going through a difficult time. Members can help us in that regard by letting a section leader or trustee know of any member who we should reach out to.

Burns Night and St George's Day: In January, the club held a Burns Night supper, followed in April by a St George's Day event, at which we were entertained by traditional Morris Dancers and served a wonderful cream tea. My thanks go to all of those involved in organising and helping out at these events.

Ferring from the air and Ferring on film: on 6 June 2025, Simon Cornish of Ferring Village Hall hosted an excellent talk entitled Ferring from the air, complete with photos and old film footage. This was a very well attended and informative event. A second talk and film show was booked for 28 October 2025; Ferring on Film took a look at Ferring from the 1930s through to the millennium. Simon is incredibly knowledgeable about the history of Ferring and we are grateful to him for offering the club these wonderful events.

Macmillan Coffee Morning: I am pleased to report that this event, which was held on 27 September, was incredibly well attended and huge thanks go to all of those who made and donated cakes. We raised £285 in takings, which the club boosted, making a total donation of £500 to this wonderful charity.

Fish & chips lunches: These continue to be held monthly and details can be found in the monthly Flyer and on the website. Please note that these lunches need to be booked and paid for in advance.

Beetle drive: Trustee Heather Hones has hosted a number of beetle drives this year, which were very popular with members. This activity replaced Bingo,

although a final Bingo session will take place in December. Keep an eye on the monthly FRC Flyer and website for details of future dates.

Choir: The Terry Clough Choir were very 'Sporty' for their May concerts and went back to the 1920s and 1930s for the September concerts. As always there was lots of very positive feedback. Over the years the choir has gathered more and more followers. It is headed up by their Musical Director Anne Robinson, with accompanist Jenny Jeffrey. Every member of the choir is a volunteer spending hours of time practicing to be able to present such a high standard of entertainment. The Christmas concerts will take place on 4th and 6th December 2025 and tickets will go on sale shortly.

Christmas Lunch: Finally, the FRC Christmas lunch will take place on Friday 12 December 2025. The ticket cost will again be subsidised by the club, allowing us to offer tickets at the same price as last year. Keep an eye on the monthly Flyer for ticket information.

Incorporation as a Charitable Incorporated Organisation (CIO)

You will recall that at last year's AGM, a series of resolutions were passed by which it was agreed that Ferring Retirement Club (FRC) would apply to the Charity Commission to incorporate a new CIO entity (retaining the FRC charity name) and that, upon a successful registration, to take all steps and actions necessary to effect a transfer of the assets and liabilities of the original FRC charity (under charity number 1040624) to the new CIO.

During the course of 2025, the trustees undertook the incorporation and transfer processes, which involved the following:

- Completion of a detailed application form to the Charity Commission for registration of the new CIO
- Adoption and submission of a Constitution document using the Commission's model wording (but retaining FRC's key charitable objects)
- Trustee eligibility declarations
- Registration certificate issued – new CIO created under charity number 1212151
- Application for a Section 105 Order (enabling the trustees to make decisions as trustees of both organisations, notwithstanding technical conflicts of interest)
- Drawing up and completion of the formal Transfer Agreement
- Opening new bank and investment accounts
- Transferring bank deposits
- Transferring investments deposits
- Implementing new insurance arrangements
- Notifying statutory authorities, utility companies, contractors and other relevant third parties
- Communications with members regarding membership of the new CIO
- Creating new CIO membership database
- Creating formal Register of Trustees
- Creating formal Register of Members

- Drawing up new FRC CIO policies (based on the old FRC policies)
- Ancillary admin tasks, such as new stationery and signage; website updates etc.

There are still some tasks to be undertaken, including the production of final nil balance accounts for the old FRC charity (charity number 1040624). These will be submitted to the Charity Commission in the coming months and an application will then be made to close down the old FRC charity. In the meantime, the trustees will remain in post as trustees of both charities.

Trustees' Annual Report and Accounts for the year ended 30 September 2025

On pages **9-10** of this AGM Booklet, you will find the formal Trustees' Annual Report (TAR) for the last financial year. The TAR contains important financial and regulatory information for filing with the Charity Commission. The Accounts for the old FRC charity can be found at page **11** of this AGM Booklet. As most of the club's financial assets (cash and investments) had been transferred to FRC CIO by the financial year end, we have also included (page **12**) the Balance Sheet for the new FRC CIO. Both documents taken together provide the full financial picture as at 30 September 2025.

You will note the paragraph in the TAR relating to the Charity Commission's public benefit requirement. As reported at the 2024 AGM, with regard to the previous financial year, the Charity made a donation to Ferring Village Hall. Although the trustees have identified other local charities for a potential donation, it was felt that priority should be given to completing the transfer of financial assets to the new FRC CIO and for FRC CIO to pick this up in 2025/26. Accordingly, other than nominal donations, including to St Barnabas Hospice and Macmillan Cancer Research, there was no significant donation made to any other local Ferring charity in the financial year.

Membership of the new FRC CIO (Charity No. 1212151)

The new FRC CIO is now fully up and running and all members of the old FRC charity have been invited to apply for membership of the new CIO. If you have not yet completed a new CIO membership form but would like to join, please contact the Membership Secretary at frcferring@gmail.com.

AGM 2026

Next year FRC CIO members will be invited to the first AGM of the new FRC CIO charity. We will confirm the date in due course.

Closing comments

I would like to acknowledge and emphasise the work your trustees carry out on your behalf. Betty, our Treasurer, and Roger, her deputy, who keep our finances in order; Jeannette, our membership Secretary, whose work this year has enabled a smooth transition into our new CIO identity; Jan, our Welfare Officer; Lynda and Annie, who manage our very successful choir; and Heather, who has instigated the Beetle Drive sessions and runs the Rummikub activity.

Last but not least Bernie, our secretary, whose work this year on our new CIO charitable registration and transfer process has taken up many hours of her time and, without her legal expertise, we would not be in the position we are today.

I write and produce the monthly FRC Flyer, which provides members with regular updates on the coming month's activities and events and has been well received. This is posted on our website and Facebook page and hard copies can also be found in the Clubroom. It is also emailed to those members who have provided us with their email addresses.

Finally, I would like to take this opportunity to remember with fondness our members who passed away in the year; Lilian Holdsworth and Jacqueline Osbourne, and those who have left the club or area.

Sue

Sue Pratt (Chair)

3 November 2025

Ferring Retirement Club (Registered Charity No. 1040624)

Trustees' Annual Report (TAR) for the year ended 30 September 2025

Charity address:

201 Greystoke Road, Ferring, West Sussex BN12 5JL

Trustees

The Trustees listed below served in the financial year 2024/25

Susan Pratt	(Chair)
Bernadette Griffin	(Secretary)
Betty McCann	(Treasurer)
Roger Abbott	
Jeannette O'Sullivan	
Lynda Gould	
Jan Garland	(appointed 20/11/24)
Heather Hones	(appointed 20/11/24)
Anne Lambert	(appointed 20/11/24)
Valerie Simpson	(retired 20/11/24)
Yvonne Linzey	(retired 20/11/24)
Ann Smith	(retired 20/11/24)

Structure and management

The Charity is an unincorporated association. The Charity has, during the financial year 2024/25 worked alongside a newly created charitable incorporated organisation (Ferring Retirement Club CIO Charity No. 1212151 (FRC CIO)) with a view to transferring all day to day operations, assets and liabilities to FRC CIO. A formal Transfer Agreement was signed by the Charity and FRC CIO on 16 September 2025, since which date the new FRC CIO has been fully operational. Accordingly, it is anticipated that the Charity will be dissolved during the financial year 2025/26.

The current Trustees sit on the boards of both the Charity and the new FRC CIO and all participate fully in decision-making. The Trustees have been appointed from the membership and understand their remit, specifically the duties and responsibilities of being a charity trustee. Trustees' meetings are held every two months.

Membership

The Charity's closing membership at the end of September 2025 stood at 270 members. With effect from 1 October 2025, the Charity's members were invited to join the new FRC CIO and their membership of the Charity ceased. Since the year end, the Trustees remain as the members of the Charity to enable final decisions and resolutions to be passed in furtherance of the anticipated dissolution.

Activities, objectives and performance

During the financial year 2024/25, the Charity continued to offer a range of activities to its members, including social coffee mornings, art, bridge, dance fit, seated exercises, poetry, rummikub, table tennis, choir and short mat bowls. Attendance at all such activities was good (with some sessions having to run waiting lists) and the Trustees actively considered ways in which the Charity could

improve on and add to the services it offered. Saturday afternoon warm space sessions were offered during the winter months; replaced by chat and games sessions in the Summer. Additional table tennis and bridge sessions, together with a new meditation session were added to the weekly timetable during the year.

The Charity also continued to hold ticketed social events and choir concerts during the year, all of which sold out, thus further demonstrating the very healthy member interest in the Charity's activities. All activities will continue under the operation of the new FRC CIO.

Communication with members was achieved in a number of ways, including via the Charity's Facebook page and website, both of which were updated regularly. In addition, a monthly FRC Flyer was introduced. This was emailed to members (with hard copies also available in the Charity's premises) providing information about the Charity's activities and events, together with progress updates in respect of the transfer of operations to the new FRC CIO.

Public benefit

The Objects of the Charity are *"the relief of the elderly in any manner now or hereafter deemed Charitable within Ferring and the surrounding area"*.

During the year, the Charity continued to provide activities for its members, as described above, and kept activity charges and the annual membership fee at the same level as in previous years. Some activities were subsidised, where the costs of running the activity exceeded the fee receipts.

In addition, in line with its Objects and in recognition of the Charity Commission's public benefit requirement, introduced by the Charities Act 2006, whereby charities are required to demonstrate an identifiable benefit enjoyed by the public at large, the Charity's Finance Policy includes the following provision:

"With effect from July 2024, the Trustees have agreed to consider using part of the Charity's reserves by way of donations to other appropriate Ferring charities, whose aims and objects are closely aligned with those of the Charity. This decision specifically recognises that the Charity holds a very significant sum in reserves and that, whilst continuing to maintain a suitable reserves level, FRC will review how it might use unspent funds in line with its charitable aims, including supporting other Ferring charities with aligned purposes."

Finance

The accounts for the year ended 30 September 2025 were prepared by the Charity's Treasurer and checked by an Independent Examiner. The financial health of the Charity remains good. In furtherance of the transfer of assets and liabilities to the new FRC CIO, and in accordance with the provisions of the formal Transfer Agreement dated 16 September 2025, the accounts show that sums totalling £270,050 were transferred from the Charity to the new FRC CIO before the financial year-end. The balance of £85,554 (less any liabilities falling due after the year-end) will be transferred to the new FRC CIO after the year-end.

The Charity does not hold any funds as a custodian trustee.

FRC signed accounts for the year ended 30 September 2025

FERRING RETIREMENT CLUB ACCOUNTS FOR THE YEAR 1ST OCTOBER 2024 - 30TH SEPTEMBER 2025

2023/24	2024/25	2023/24	2024/25
INCOME		EXPENDITURE	
2567 CATERING	2705	2712 CATERING	2994
18643 ACTIVITIES	20656	10343 ACTIVITIES	9940
204 DONATIONS	682	2620 MAINTENANCE	1840
682 SUBSCRIPTIONS	4940	341 SUNDRIES	612
1011 CONCERTS	1079	847 PRINTING & STATIONERY	1144
1895 EVENTS	1790	1474 HOUSEKEEPING	2536
18811 INTEREST EARNED	12553	4249 HALL HIRE & RATES	6631
		637 CLUB MOBILE & PHONE	524
		2258 ELECTRICITY	1690
		383 WATER & RATES	594
		408 INSURANCE	514
		2129 INDEPENDENT EXAMINER	375
		EVENTS	2100
		EQUIPMENT PURCHASES	5043
		LEGAL FEES	10622
		570 FLAGSTONE FEES	
		5000 SETTLEMENT AGREEMENT, FOF	0
		30000 DONATIONS	1520
		TRANSFER BANK BALANCES TO C/O	260348
43833	44475	63871	318017
BALANCE B/F	359096	CASH IN HAND	44
INCOME	44475	CURRENT ACCOUNT	510
EXPENDITURE	318017	SAVINGS ACCOUNT	
	85554	INVESTMENT ACCOUNT (FLAGSTONE)	85000
			85554

I HAVE PREPARED THIS FINAL ACCOUNT FOR THE YEAR ENDED 30TH SEPTEMBER 2025 FROM THE STATEMENTS, RECEIPTS AND PAYMENTS VOUCHERS AND EXPLANATIONS GIVEN TO ME.

IN MY OPINION THEY REPRESENT THE FINANCIAL POSITION OF THE FERRING RETIREMENT CLUB AS AT 30TH SEPTEMBER 2025.

INDEPENDENT EXAMINER, JANE CRATHERN

J Crathern 21/10/2025
Antonia 22/10/25
B. Carr 22/10/25

FERRING RETIREMENT CLUB (CIO)

BALANCE SHEET FOR THE YEAR ENDED 30TH
SEPTEMBER 2025

	£
Debtor (Old FRC)	8554
Cash at Bank and in Hand	270050
Total Assets	355604
General Funds	355604
Total funds	355604

I have prepared this Balance sheet as at 30th September, 2025, from the statements, receipts and payments, from the books, vouchers and explanations given to me and in my opinion they represent the true financial position of the Ferring Retirement Club (CIO) as at 30th September, 2025

INDEPENDENT EXAMINER

J Crathern 26/10/25

JANE CRATHERN