

**Northern Ireland Civil Service Social Club**

**Annual Statement of Accounts**

**For the year ended 31 December 2020**

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**Northern Ireland Civil Service Social Club**

**Club Information**

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**Chairman** David Reilly (to August 2020)  
William Gamble (from August 2020)

**Treasurer** William Gamble (to August 2020)  
David Jackson (from August 2020)

**Business Address** The Pavilion Complex  
Stormont Estate  
Upper Newtownards Road  
Belfast  
BT4 3TA

**Auditors** PGM Chartered Accountants  
405 Lisburn Road  
Belfast  
BT9 7EW

**Bankers** Bank of Ireland  
306-310 Ormeau Road  
Belfast  
BT7 2GE

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**Northern Ireland Civil Service Social Club**

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## **Northern Ireland Civil Service Social Club**

### **Executive Committee's Report For the Year Ended 31 December 2020**

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The committee presents its report and financial statements for the year ended 31 December 2020.

#### **Auditors**

In accordance with article 40 (1) (d) of The Registration of Clubs (Northern Ireland) Order 1997, a resolution proposing the appointment of PGM Chartered Accountants as auditors of the club will be put to the annual general meeting.

#### **Statement of committee's responsibilities**

The committee members are responsible for preparing the annual report and the financial statements in accordance with applicable law and regulations.

The committee members are responsible for preparing the financial statements for each financial year which give a true and fair view, in accordance with the Registration of Clubs (Accounts) Regulations (Northern Ireland) 1997, of the state of affairs of the club and of the surplus or deficit of the club for that period. In preparing those financial statements the committee members are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent; and
- Prepare the financial statements on the going concern basis, unless it is inappropriate to presume that the club will continue in business, in which case there should be supporting assumptions or qualifications as necessary.

The committee members confirm that they have complied with the above requirements in preparing the financial statements.

The committee members are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the club and enable them to ensure that the financial statements comply with the Registration of Clubs (Accounts) Regulations (Northern Ireland) 1997. They are also responsible for safeguarding the assets of the club and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

#### **Statement of disclosure to auditors**

So far as the committee members are aware, there is no relevant audit information of which the club's auditors are unaware. Additionally, the committee members have taken all the necessary steps that they ought to have taken as directors in order to make themselves aware of all relevant audit information and to establish that the club's auditors are aware of that information.

On behalf of the executive committee

**William Gamble**  
**Chairman**  
**11 March 2021**

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## Northern Ireland Civil Service Social Club

### Independent Auditors' Report

#### To the members of Northern Ireland Civil Service Social Club

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#### Unmodified opinion on the financial statements

We have audited the financial statements of Northern Ireland Civil Service Social Club for the year ended 31 December 2020 which comprises the bar supplies account, the catering supplies account, the income and expenditure account, the balance sheet and the relevant notes to the financial statements, including a summary of the significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including *Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

This report is made solely to the club's members, as a body, in accordance with Article 4 of the Registration of Clubs (Accounts) Regulations (NI) 1997. Our audit work has been undertaken so that we might state to the society's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the society and the society's members as a body, for our audit work, for this report, or for the opinions we have formed.

In our opinion the financial statements:

- Give a true and fair view of the state of the club's affairs as at 31 December 2020 and of its income and expenditure for the year then ended;
- Have been properly prepared in accordance with the Registration of Clubs (Accounts) Regulations (Northern Ireland) 1997; and
- The information given in the Committee's Report is consistent with the financial statements.

#### Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the club in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- The committee of management's use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or

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## Northern Ireland Civil Service Social Club

### Independent Auditors' Report (Continued)

#### To the members of Northern Ireland Civil Service Social Club

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- The committee of management has not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the club's ability to continue to adopt the going concern basis of accounting for a period of at least 12 months from the date when the financial statements are authorised for issue.

#### Other Information

The committee are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information; we are required to report that fact.

We have nothing to report in this regard.

#### Matters on which we are required to report by exception

We have nothing to report, except for the possible effects if the matters described above, in respect of the following matters where the Registration of Clubs (Accounts) Regulations (NI) 1997 requires us to report to you if, in our opinion:

- The income and expenditure account or the other accounts (if any) to which our report relates, and the balance sheet are not in agreement with the books of account of the club,
- We have not obtained all the information and explanations necessary for the purpose of our audit.

#### Responsibilities of executive committee

As explained more fully in the executive committee's report [set out on page 4], the executive committee are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the executive committee determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud and error.

In preparing the financial statements, the executive committee are responsible for assessing the club's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the executive committee either intend to liquidate the company or to cease operations, or have no realistic alternative but to do so.

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**Northern Ireland Civil Service Social Club**

**Independent Auditors' Report (Continued)**

**To the members of Northern Ireland Civil Service Social Club**

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**Auditor's responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but it is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: <https://www.frc.org.uk/Our-Work/Audit/Audit-and-assurance/Standards-and-guidance/Standards-and-guidance-for-auditors/Auditors-responsibilities-for-audit/Description-of-auditors-responsibilities-for-audit.aspx>. This description forms part of our auditor's report.

**Paul G. McAreavey**  
**(Senior Statutory Auditor)**  
**For and on behalf of PGM Chartered Accountants**  
**Senior Statutory Auditor**  
**405 Lisburn Road**  
**Belfast**  
**BT9 7EW**

**Date: 11 March 2021**

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**Northern Ireland Civil Service Social Club**

**Bar Supplies Account  
For the Year Ended 31 December 2020**

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	2020 £	2019 £
<b>Income</b>		
Bar supplies	90,570	230,400
<b>Expenditure</b>		
Opening stock	7,765	7,031
Purchases	37,086	101,999
	-----	-----
	44,851	109,030
Closing stock	(3,028)	(7,765)
	-----	-----
<b>Total expenditure</b>	(41,823)	(101,265)
	-----	-----
<b>Gross profit</b>	48,747	129,135
	=====	=====
<b>Gross profit percentage</b>	53.82%	56.05%

**Preparation of account**

The foregoing supplies account was prepared by PGM Chartered Accountants on behalf of the Committee on 11 March 2021.

Elizabeth Tohill

405 Lisburn Road, Belfast, BT9 7EW

**Approval of account**

The foregoing supplies account was approved by the Committee on 11 March 2021.

William Gamble  
**Chairman**



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**Northern Ireland Civil Service Social Club**

**Catering Supplies Account  
For the Year Ended 31 December 2020**

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	2020 £	2019 £
<b>Income</b>		
Catering supplies	181,192	304,968
<b>Expenditure</b>		
Opening stock	6,736	1,402
Catering purchases	75,887	124,745
	-----	-----
	82,623	126,147
Closing stock	(4,151)	(6,736)
	-----	-----
<b>Total expenditure</b>	(78,472)	(119,411)
	-----	-----
<b>Gross profit</b>	102,720	185,557
	=====	=====
<b>Gross profit percentage</b>	56.69%	60.84%

**Preparation of account**

The foregoing supplies account was prepared by PGM Chartered Accountants on behalf of the Committee on 11 March 2021.

Elizabeth Tohill

405 Lisburn Road, Belfast, BT9 7EW

**Approval of account**

The foregoing supplies account was approved by the Committee on 11 March 2021.

William Gamble  
**Chairman**

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**Northern Ireland Civil Service Social Club****Income and Expenditure Account  
For the Year Ended 31 December 2020**

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	Notes	2020 £	2019 £
<b>Income</b>			
Gross profit from bar supplies account		48,747	129,135
Gross profit from catering supplies account		102,720	185,557
Subscriptions		36,882	45,182
Gaming machines		-	-
Vending machines		37	1,601
Room and equipment hire		23,104	33,910
Grants (furlough job retention scheme)	4	70,374	-
Grant (apprentice grant)	4	500	-
		-----	-----
<b>Total income</b>		<b>282,364</b>	<b>395,385</b>
<b>Expenditure</b>			
Pay		144,689	188,868
Rent	5	35,836	35,870
Rates		932	3,726
Insurance		22,570	21,273
Telephone		3,829	3,780
Utilities		15,097	41,690
Repairs and maintenance		3,171	7,052
Computer expenses		-	635
Legal		400	459
Audit and accountancy		3,750	4,000
Other fees		475	1,870
Bank interest and charges		5,023	6,157
Loan interest		2,199	3,792
Bar and kitchen utensils		671	2,671
Music and entertainment		1,097	1,128
Television charges		2,090	4,535
Postage, stationery and advertising		1,593	1,485
General expenses		260	1,601
Corporation tax		3,132	2,000
Depreciation		32,056	34,508
		-----	-----
<b>Total expenditure</b>		<b>(278,870)</b>	<b>(367,100)</b>
		-----	-----
<b>Excess of income over expenditure</b>		<b>3,494</b>	<b>28,285</b>
		=====	=====

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**Northern Ireland Civil Service Social Club**

**Income and Expenditure Account (Continued)  
For the Year Ended 31 December 2020**

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**Preparation of account**

The foregoing income and expenditure account was prepared by PGM Chartered Accountants on behalf of the Committee on 11 March 2021.

Elizabeth Tohill

405 Lisburn Road, Belfast, BT9 7EW

**Approval of account**

The foregoing income and expenditure account was approved by the Committee on 11 March 2021.

William Gamble  
**Chairman**

## Northern Ireland Civil Service Social Club

### Balance Sheet As at 31 December 2020

	Notes	£	2020 £	£	2019 £
<b>Fixed Assets</b>					
Fixtures and fittings	6		42,110		52,188
Other fixed assets	6		94,265		108,857
			<u>136,375</u>		<u>161,045</u>
<b>Current assets</b>					
Bar stock		3,028		7,765	
Catering stock		4,151		6,736	
Debtors and prepaid expenses	7	29,663		47,201	
Cash at bank and in hand	8	42,020		46,055	
		<u>78,862</u>		<u>107,757</u>	
<b>Current liabilities</b>					
Bank loans	9	6,120		5,790	
Other loans and mortgages	13	25,714		25,714	
Trade creditors		19,733		51,626	
VAT	11	6,993		17,955	
Other creditors and accruals	12	11,964		10,651	
		<u>70,524</u>		<u>111,736</u>	
<b>Excess of current liabilities over assets</b>			<b>8,338</b>		<b>(3,979)</b>
<b>Total assets less current liabilities</b>			<b>144,713</b>		<b>157,066</b>
<b>Long term liabilities</b>					
Bank loans	9		(11,294)		(17,425)
Other loans and mortgages	13		(89,621)		(99,337)
<b>Total Net Assets</b>			<b>43,798</b>		<b>40,304</b>
<b>Retained reserves</b>					
Previous balance	14		40,304		12,019
Surplus for the year	14		3,494		28,285
<b>Capital employed</b>			<b>43,798</b>		<b>40,304</b>

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**Northern Ireland Civil Service Social Club**

**Balance Sheet (Continued)  
For the Year Ended 31 December 2020**

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**Preparation of account**

The foregoing balance sheet was prepared by PGM Chartered Accountants on behalf of the Committee on 11 March 2021.

Elizabeth Tohill

405 Lisburn Road, Belfast, BT9 7EW

**Approval of account**

The foregoing balance sheet was approved by the Committee on 11 March 2021.

William Gamble  
**Chairman**

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## Northern Ireland Civil Service Social Club

### Notes to the Financial Statements For the Year Ended 31 December 2020

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#### 1 Accounting policies

##### 1.1 General information and basis of preparation

Northern Ireland Civil Service Social Club is established under the Registration of Clubs (Northern Ireland) Order 1996. The address of the club is given in the club information on page 2 of these financial statements.

These financial statements have been prepared in accordance with FRS 102 Section 1A "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

The financial statements are presented in sterling which is the functional currency of the club.

The financial statements have been prepared under the historical cost convention. The principal accounting policies are set out below.

The club's financial statements have been prepared on the going concern basis. The club is reliant on continued support from the Northern Ireland Civil Service Sports Association Limited. The Association has given a letter of comfort offering to provide ongoing financial support to the club for the foreseeable future and on this basis the financial statements have been prepared on the going concern basis which is considered appropriate by the committee.

##### 1.2 Disclosure exemption under FRS 102

The entity has availed of the exemption under FRS 102.61A to not prepare a statement of changes in equity on the basis that it is a small entity.

The entity has availed of the exemption under FRS 102.71A to not prepare a statement of cash flows on the basis that it is a small entity.

##### 1.3 Turnover and other income

Turnover is measured at the fair value of the consideration received or receivable net of VAT and trade discounts. The policies adopted for the recognition of turnover are as follows:

###### *Subscription income*

Subscription income is accounted for in the period to which it relates.

###### *Bar, catering and other income*

Income for bar supplies, catering supplies and other income is accounted for at the time the service is provided.

**1.4 Tangible fixed assets and depreciation**

Tangible fixed assets are stated at cost or valuation less accumulated depreciation and accumulated impairment losses.

Depreciation is provided at rates calculated to write off the cost or valuation less estimated residual value of each asset over its expected useful life, as follows:

Alterations to premises - structural	4.44% straight line
Alterations to premises – non-structural	8.33% - 10% straight line
Fixtures and equipment	20% straight line

The useful life of structural improvements was reviewed from 1 January 2016, with depreciation rates amended at that time to the remaining lease term of 22.5 years to July 2038.

**1.5 Stock**

Stock is valued at the lower of cost and net realisable value.

**1.6 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 the income and expenditure account under expenditure.

**1.7 Loans and borrowings**

Loans and borrowings are initially recognised at the transaction price including transaction costs. Subsequently they are measured at amortised cost using the effective interest rate method, less impairment. If an arrangement constitutes a finance transaction it is measured at the present value of the future payments discounted at a market rate of interest.

**1.8 Taxation**

There is no charge to tax on income generated from mutual trading with the club’s members. Corporation tax has been provided on income that arises from non-mutual trading which is generated from sources outside the club membership.

**1.9 Employee benefits**

The club operates a defined contribution scheme for employees. Contributions payable are charged in the period to which they relate. Pension payments are included within the pay cost for the year.

<b>2 Employees</b>	<b>2020</b>	<b>2019</b>
	<b>Number</b>	<b>Number</b>
The average monthly number of employees during the year was as follows:	<b>13</b>	<b>12</b>
	=====	=====

## Northern Ireland Civil Service Social Club

### Notes to the Financial Statements (Continued) For the Year Ended 31 December 2020

3	Subscriptions	2020 Number	2019 Number
	Full members	880	1,089

Subscriptions from NI Civil Service employees and pensioners are paid monthly by deducting from payroll / pension. The numbers above are based on average numbers paying during the year.

4	Grant income	2020 £	2019 £
	Furlough job retention scheme	70,374	-
	Apprentice training grant	500	-

Grants under the furlough job retention scheme were claimed for the joint payroll scheme with NICSSA on a monthly basis from April 2020 onwards, and amounts in respect of club employees were paid over to the club by NICSSA.

5	Rents	2020 £	2019 £
	Rent of premises	34,063	32,500
	Equipment hire	1,773	3,370
		<u>35,836</u>	<u>35,870</u>

6	Tangible fixed assets	Leasehold improvements £	Fixtures & fittings £	Total £
	<b>Cost or valuation</b>			
	At 1 January 2020	253,069	128,498	381,567
	Additions	-	7,386	7,386
	Disposals	-	(43,946)	(43,946)
	At 31 December 2020	<u>253,069</u>	<u>91,938</u>	<u>345,007</u>
	<b>Depreciation</b>			
	At 1 January 2020	144,212	76,310	220,522
	Charge for the year	14,592	17,464	32,056
	On disposals	-	(43,946)	(43,946)
	At 31 December 2020	<u>158,804</u>	<u>49,828</u>	<u>208,632</u>
	<b>Net book value</b>			
	At 31 December 2020	<u>94,265</u>	<u>42,110</u>	<u>136,375</u>
	At 31 December 2019	<u>108,857</u>	<u>52,188</u>	<u>161,045</u>

The club premises are situated at The Pavilion Complex, Stormont Estate, Belfast.



**Northern Ireland Civil Service Social Club**

**Notes to the Financial Statements (Continued)  
For the Year Ended 31 December 2020**

<b>7 Debtors and prepaid expenses</b>	<b>2019</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
NICSSA debtor	8,776	12,723
Trade debtors	5,863	17,920
Accrued income	-	284
Discounts due	6,930	5,443
Prepaid expenses		
- Insurance	7,731	7,107
- Rent	-	3,125
- Television expenses	192	326
- PRS licence	171	273
	<u>29,663</u>	<u>47,201</u>

Debts due at 31 December 2020 which have at that date been outstanding for more than sixty days are as follows:

<b>Name</b>	<b>Due date</b>	<b>2020</b>
		<b>£</b>
Shadetree Sports Ltd	5 July 2017	1,183
Dept for Communities	22 February 2020	702
Account NI	2 November 2019	403
Eye 4 Education	21 October 2020	166
Account NI (TEO)	10 April 2020	161

The Shadetree Sports Ltd debt is matched by a creditor to NICSSA for services provided in connection with the debt from Shadetree Sports Ltd.

At the time of signing of these accounts, the committee consider that this debt is recoverable and correctly disclosed in the accounts.

<b>8 Cash at Bank and in Hand</b>	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Current account - Bank of Ireland, Ormeau Rd, Belfast	40,209	44,244
Special Events account - Bank of Ireland, Ormeau Rd	311	311
Till floats	1,500	1,500
	<u>42,020</u>	<u>46,055</u>

  

<b>9 Bank loans</b>	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Due within 1 year	6,120	5,790
Due after more than 1 year	11,294	17,425
	<u>17,414</u>	<u>23,215</u>

The above bank loan is owed to Bank of Ireland, Ormeau Road, Belfast. This bank loan is secured by a letter of comfort from Northern Ireland Civil Service Sports Association Limited.

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**Northern Ireland Civil Service Social Club****Notes to the Financial Statements (Continued)  
For the Year Ended 31 December 2020**

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**10 PAYE / NIC**

The PAYE reference number of the club is 925 80642.

Employees of the Northern Ireland Civil Service Sports Association Limited (NICSSA) are included under the club's PAYE reference. Salaries and PAYE are paid by NICSSA with the club paying them the gross cost of their share of the salaries each month.

**11 VAT**

The VAT registration number of the club is 254 7912 41.

<b>12 Other creditors and accrued expenses</b>	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Accruals		
- Accountancy and audit fees	<b>4,000</b>	4,000
- Pay	<b>788</b>	3,310
- Rent	<b>1,562</b>	-
- Bank interest and charges	<b>288</b>	305
- NICSSA monies paid NICS Social Club	<b>175</b>	97
- Equipment	-	625
- Corporation tax	<b>5,132</b>	2,000
- Miscellaneous	<b>19</b>	314
	<b>-----</b>	<b>-----</b>
	<b>11,964</b>	<b>10,651</b>
	<b>=====</b>	<b>=====</b>

Northern Ireland Civil Service Social Club

Notes to the Financial Statements (Continued)  
For the Year Ended 31 December 2020

13 Other loans and mortgages	2020 £	2019 £
<b><u>Tennent's NI Limited advance discount</u></b>		
Opening balance	67,245	78,439
Discounts earned	(3,506)	(11,194)
	-----	-----
Closing balance	<u>63,739</u>	<u>67,245</u>
<b><u>Tennent's NI Limited repayable loan</u></b>		
Opening balance	57,806	68,133
Increase in loan advanced	-	-
Loan repayments	(7,500)	(12,857)
FRS 102 present value adjustment	1,290	2,530
	-----	-----
Closing balance	<u>51,596</u>	<u>57,806</u>
<b><u>Tennent's Loan Analysis</u></b>		
Due within 1 year	25,714	25,714
Due after more than 1 year	89,621	99,337
	-----	-----
Total	<u>115,335</u>	<u>125,051</u>

The club entered into new agreements with Tennent's NI Limited in 2017. Under these agreements, a total of £90,000 in advance discounts was advanced to the club, and an additional loan was advanced of £44,375 to bring the total interest-free loan balance up to £90,000. The advance discount is to be repaid out of discounts earned on kegs supplied to the club. Both of the new agreements are for a period of 7 years from December 2017.

Under FRS 102, the interest-free loan is required to be recorded at present value using a market rate of interest. A rate of 4% has been used based on the rate of current bank borrowings. The initial present value adjustment was included as income in 2017 in the income and expenditure account, and the adjustment in the current year has been included under loan interest.

14 Statement of movements on profit and loss account	Income and Expenditure account £
Balance at 1 January 2020	40,304
Surplus for the year	3,494
	-----
Balance at 31 December 2020	<u>43,798</u>

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## Northern Ireland Civil Service Social Club

### Notes to the Financial Statements (Continued) For the Year Ended 31 December 2020

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#### 15 Related party transactions

The Northern Ireland Civil Service Sports Association Limited (NICSSA) is a related party of the club due to their shared membership and the influence of the Association on the running of the club.

At the year end NICSSA owed the club £8,776 (2019: £12,723).

Included in trade debtors is an amount of £0 (2019: £2,012) owed by NICSSA to the club. Included in trade creditors is an amount of £8,915 (2019: £10,934) owed to NICSSA by the club.

NICSSA receives subscription income paid through the NICS payroll deductions for both NICSSA and the club. NICSSA then pays over the club's share. NICSSA also receives subscriptions from members of affiliated clubs and gym members that include club membership which NICSSA pays over. NICSSA received £36,275 (2019: £46,157) of subscriptions on behalf of the club from these sources during the year. The club accounts for VAT on these subscriptions.

NICSSA pays monthly room hire to the club amounting to £833 per month. The club pays NICSSA monthly for facilities charges and the clubs share of the pavilion running costs of £5,349 per month.

NICSSA has secured the bank borrowings of the club by way of a letter of comfort to the bank. The club has an overdraft facility of £10,000 and a balance of £11,294 due on one loan as at 31 December 2020.