

RURAL ACTION DERBYSHIRE

England & Wales · Charity number 1061531

Details

Other names	DERBYSHIRE RURAL COMMUNITY COUNCIL, RURAL ACTION DERBYSHIRE, DRCC
Status	Registered
Legal form	Charitable company
Company number	03320404
Registered	1997-03-24
Register	View on the Charity Commission register

Contact

Address	Rural Action Derbyshire Town Hall Bank Road Matlock Derbyshire DE4 3NN
Phone	01629592970
Email	info@ruralactionderbyshire.org.uk
Website	www.ruralactionderbyshire.org.uk

Activities

Objects: TO PROMOTE ANY CHARITABLE PURPOSES FOR THE BENEFIT OF THE COMMUNITY IN THE ADMINISTRATIVE COUNTY OF DERBY BY ASSISTING THE WORK OF THE STATUTORY AUTHORITIES AND VOLUNTARY ORGANISATIONS ENGAGED IN ADVANCING EDUCATION, FURTHERING HEALTH, RELIEVING POVERTY, DISTRESS OR SICKNESS, IMPROVING THE SKILL OF COUNTRY CRAFTSMEN, OR IN PURSUING ANY OTHER CHARITABLE PURPOSE; TO PROMOTE AND ORGANISE CO-OPERATION IN THE ACHIEVEMENT OF THE SAID PURPOSES, AND TO THAT END TO BRING TOGETHER IN COUNCIL REPRESENTATIVES OF THE AUTHORITIES AND ORGANISATIONS ENGAGED IN THE FURTHERANCE OF THE SAID PURPOSES WITHIN THE ADMINISTRATIVE COUNTY OF DERBY;

Activities: Our aim is to help rural communities realise their aspirations and achieve their goals.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information, Acts As An Umbrella Or Resource Body, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty, Economic/community Development/employment
- **Who:** Children/young People, Other Charities Or Voluntary Bodies, Other Defined Groups, The General Public/mankind

Geography

- **Area of benefit:** COUNTY OF DERBYSHIRE
- Derby City
- Derbyshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£830,087	£717,120	£549,126	15
2024-03-31	£624,144	£784,107	£436,159	15
2023-03-31	£735,228	£791,524	£596,122	16
2022-03-31	£938,982	£931,219	£634,969	14
2021-03-31	£818,583	£710,604	£627,206	12

Trustees

Name	Role	Appointed
William Tudor Jones	Chair	2022-02-08
Amy Wheelton		2020-04-04
Angela Montacute		2020-04-04
Kerrie Louise Fletcher		2025-10-29
Paige Leigh Bromley		2025-10-29
Paul Miles		2024-02-19
Peter David Dewhurst		2024-02-19
Robin Alexander Grant		2024-07-30
Roger Andrew Bennett		2022-02-08

Accounts

Registered number: 03320404
Charity number: 1061531

Rural Action Derbyshire

Trustees' Report and Financial Statements

for the year ended 31 March 2025



Rural Action Derbyshire
(A company limited by guarantee)

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Rural Action Derbyshire
(A company limited by guarantee)

Reference and Administrative Details of the Charity, its Trustees and Advisers
for the year ended 31 March 2025

Trustees	Mr W Tudor Jones, Chair (appointed 29 October 2024), Vice chair (until 29 October 2024) Mr R A Grant, Treasurer (appointed 12 November 2024) (appointed 30 July 2024) Mrs A W Montacute, Chair (resigned 29 October 2024) Mr M J Haynes, Treasurer (resigned 29 October 2024) (resigned 31 March 2025) Mr S G Taylor (resigned 30 July 2024) Mr R N E Walsh Mrs A Wheelton, Vice Chair (appointed 29 October 2024) Ms V E Broom Mr R A Bennett Mr P D Dewhurst, Vice Chair (appointed 29 October 2024) Mr P Miles Ms F J Brookes (resigned 11 April 2024)
Company registered number	03320404
Charity registered number	1061531
Registered office	Town Hall Bank Road Matlock DE4 3NN
Chief executive officer	Ms E Simpson
Accountants	Dains Audit Limited Suite 2, Albion House 2 Etruria Office Village Forge Lane Stoke on Trent Staffordshire ST1 5RQ

Rural Action Derbyshire
(A company limited by guarantee)

Trustees' report
for the year ended 31 March 2025

The Trustees present their annual report together with the financial statements of the charity for the 1 April 2024 to 31 March 2025. The annual report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Since the charity qualifies as small under section 382 of the Companies Act 2006, the strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

Objectives and activities

a. Policies and objectives

Rural Action Derbyshire's aim is to ensure the well-being of the people who live and work in rural Derbyshire and that they are not unduly disadvantaged.

Their mission statement is:

We believe that no-one should be unfairly disadvantaged because they live in a rural area.

Their strategic objectives are:

- To help remove barriers that prevent people from taking up opportunities, living well and participating in daily life.
- To enable communities to develop more control, protect and develop community assets, and build resilience and community spirit.
- To address rural disadvantage, particularly for vulnerable or low-income groups.
- To support rural economic development and sustainable rural communities.
- To grow and develop Rural Action Derbyshire to secure its future sustainability.

It does this:

- By providing direct services to help people and groups in rural communities.
- By raising awareness of the issues faced by rural communities.

Rural Action Derbyshire is one of 38 rural community councils in England and is a member of Action with Communities in Rural England (ACRE).

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

Trustees' report (continued)
for the year ended 31 March 2025

Objectives and activities (continued)

Chair's Statement

It is my honour to introduce and present the Annual Report for Rural Action Derbyshire.

The last year has brought significant changes in our leadership team. Our Chief Executive Officer, Bev Parker retired after 10 years of amazing service and dedication to be replaced by Emma Simpson. This was after a comprehensive national search and recruitment exercise. A few months later our Finance Manager, Claire Symonds retired after 5 years of service and commitment to the charity. A strategy of succession planning occurred with the appointment of Debra Weetman.

We also conveyed our huge thanks and gratitude to John Haynes, Trustee and Treasurer for 17 years. John was replaced by Robin Grant as a new trustee and qualified accountant with significant commercial finance experience.

Sadly, due to changes introduced by a trusted provider, we were unable to continue to provide the Community Oil Buying Scheme – a service that was much appreciated by many people who had no alternative to oil to heat their homes. We continue to work to develop a viable alternative to this which we hope to introduce later this year.

Our projects continue to deliver to, and in many cases exceed commissioner requirements. I and the board of trustees convey our sincere thanks to all Rural Action Derbyshire colleagues and volunteers in their unstinting work to reduce rural inequalities. I convey my gratitude to all our commissioners in the public sector and offer our support in their strategic objectives in whatever way we can.

The achievements of the organisation and the projects we provide are significant and the board will assure and challenge that the charity is run in line with Charity Commission and all other legal requirements.

William Tudor Jones
Chair

A handwritten signature in black ink, appearing to read 'W Tudor Jones', written over a horizontal line.

Objectives and activities (continued)

Chief Executive's Report

I was delighted to be appointed Chief Executive of Rural Action Derbyshire in January 2025, following the departure of Beverley Parker. Bev leaves behind a strong legacy, an organisation with an excellent reputation among funders, partners, and stakeholders. As the Chair notes in his report, our projects often exceed the expectations of commissioners. Bev's steady leadership helped steer RAD through the uncertainties of recent years, and I am fully committed to building on that foundation to ensure the organisation remains at the forefront of tackling rural issues.

The period covered by this report reflects a time of both consolidation and quiet transformation. The RAD team has continued to respond to the complex and evolving needs of rural communities while seeking new opportunities to address entrenched disadvantage.

The challenges facing rural Derbyshire remain significant. The ongoing cost-of-living crisis has had a sustained impact, particularly in areas where poverty is more hidden and dispersed, making it harder to reach with conventional support. Fuel poverty, digital exclusion, social isolation and limited access to essential services continue to shape the lives of many. Yet this year has once again highlighted the strength and resilience of our rural communities and the value of RAD's practical, locally rooted response.

Throughout this period, our projects have continued to deliver meaningful impact. We have deepened partnerships across the county and strengthened our role as a trusted advocate for Derbyshire's rural voice.

Since stepping into the CEO role, I have been focused on ensuring RAD's long-term sustainability, developing a new strategic plan and securing income that protects our independence and enables us to act where we are most needed. We are also reaffirming RAD's core values, particularly around collaboration, inclusion, equity, and integrity, so that we remain a relevant, responsive, and compassionate organisation in an ever-changing rural landscape.

I would like to thank our staff, trustees and supporters. Their commitment and passion are what make RAD the organisation it is. I look to the year ahead with optimism and a strong sense of purpose.



Emma Simpson
CEO

Objectives and activities (continued)

b. Main activities undertaken to further the charity's purposes for the public benefit

Aim: To help remove barriers that prevent people from taking up opportunities, living well and participating in daily life.

Wheels to Work

Lack of rail & bus provision between key destinations, and no subsidies in rural areas, means access to work, apprenticeships and training is significantly more expensive than in urban areas. This makes rural residents more reliant on cars. The Department for Transport found that 50% of rural people live in areas with the poorest accessibility to services.

Wheels to Work breaks down barriers through providing bicycles, e-bikes and mopeds for those in need in Derbyshire. Over the past year, we have supported 19 new riders on mopeds, 2 on e-bikes, and 7 with bicycles.

Overall with new and retained clients we supported 43 beneficiaries.

Digital Inclusion

Whether it's accessing your bank account, chatting to friends or family, or getting the supermarket shop delivered to your door, we are living in an increasingly digital world. Poor access to reliable broadband, and a lack of information on how to get started with technology continue to act as barriers to accessing the opportunities the virtual sphere can provide. In fact, many residents in Derbyshire have still never used the internet.

Digital Support Derbyshire aims to reduce the county's digital divide by creating a network dedicated to helping people connect safely with their communities. This network consists of individuals committed in some way to tackling this divide, including our Digital Champions, who have received training to provide the necessary guidance to get more people online.

We launched the DSD Small Grants, funding 13 projects (£47.6k awarded); held 2 grant panel meetings; finalised criteria, application processes, agreements, and payment systems. Coordinated 4 network meetings with various speakers and a Q&A on the new scheme. Contract-managed the Device Refurbishing Scheme with PCrefurb, distributing 131 devices and SIMs to Derbyshire inclusion groups and individuals. Coordinated 3 steering groups, developed an online digital map, and released a Digital Exclusion training pack online. Launched a Digital Health Project with The Bureau at Glossop.

We have 120 groups listed in the Digital network map supporting 1800 digitally excluded individuals

Objectives and activities (continued)

Communities Against Scams

Communities Against Scams has strengthened local collaboration through six quarterly meetings with the PCC partnership manager and seven sessions with Derbyshire Police fraud officers. In October 2024, we launched a dedicated webpage—refreshed in February 2025—to share best-practice advice and resources.

The project maintained visibility at county shows and hosted 16 grassroots awareness events, engaging 230 community groups. National observances like Safer Internet Day and Scams Awareness Week featured daily social-media campaigns, while ongoing outreach has extended scams training to village halls, food-bank partners and digital-inclusion grantees.

Aim: To enable communities to develop more control, protect and develop community assets and build resilience and community spirit.

Community Buildings Advisory Service

For over a century, community buildings have acted as vital social hubs for rural people. In fact, research by ACRE has found that in 60% of villages, community halls are the only place for people to meet in the area. Yet these hubs are still facing challenges post-covid, with volunteers finding it difficult to deal with the financial and operational impacts of such a difficult period.

We provided tailored advice to individual community buildings assisting them with their specific issues and concerns. Advice and support were also provided to other organizations, such as Parish Councils, district Community Voluntary Services, and other local charities.

Our monthly newsletter and e-bulletins (44) were distributed to 322 Community Buildings stakeholders.

There were 60 new affiliates in 2024 which continue into 2025

There was also a focus on Energy and environment with 25 on-site energy audits completed and 29 media resources distributed.

Aim: To address rural disadvantage particularly for vulnerable, marginalised or low-income groups.

The Willow Project

Domestic abuse is still alarmingly prevalent throughout the country. In rural areas, this abuse can last 25% longer than in urban areas, as many victims are isolated and cut off from support services, and are living in "traditional, patriarchal communities that control and subjugate women", according to the National Rural Crime Network.

Over the past year, The Willow Project trained 82 champions across Derbyshire and delivered talks to 20 school staff at Killamarsh Jnr School. We went to ten in-person and virtual events—including a Bakewell Livestock Market—and launched a public event to mark 16 Days of Activism. We relaunched the Podcast in March which has already driven over 100 listens, boosting total plays to 444. A virtual meet-up united all champions, gathering fresh insights to guide future outreach and support to raise awareness about rural domestic abuse. Emma Simpson was a key note speaker at the National Rural Crime Network Conference in London in March to highlight why rural is different when it comes to domestic abuse.

Objectives and activities (continued)

Feeding Derbyshire

With the cost of groceries continuing to rise, an increasing number of people have been forced to rely on food banks for their weekly meals. This challenge is even more pressing in rural communities, where there is often a lack of budget supermarkets and cheaper alternatives.

This year we rolled out a new membership model, now at 277 members, and published a community pantry evaluation report. Seven new pantries joined, raising the network to 15; pantry membership climbed from 2,953 to 3,785 and weekly shopper numbers from 624 to 813. We hosted four Steering Group meetings and two sustainability webinars on food supply and budgeting. A full website refresh introduced an interactive map of 64 providers, spotlights features, regular newsletters, a WhatsApp forum, and our first food-provider survey, which captured data on 11,000 meals distributed in Q1. In all we achieved £1m savings for shoppers.

Rural Hardship Fund and Oil Bank

The Rural Hardship Fund was able to continue with funding from Marches Energy Agency, via their Fuel for Food project (which is funding by DCC's Household Support Fund) and we launched the new fund in September. It has supported referrals from CAB, Social Services and some Women's refuges with fuel, essential household items or other essentials. In total we spent £20.3k supporting clients. Most of the clients were very thankful for the support given and the referrers gave very positive feedback in how we ran the scheme, relatively quickly supporting their clients with what they needed.

Aim: To support rural economic and community development

Derbyshire is a predominantly rural county with 77% of the area classed as rural. Rural areas present particular challenges from an economic development perspective and Rural Action Derbyshire understands these challenges well. We are a key partner with statutory and private sector economic partnerships and a source of knowledge and insight into rural communities.

Rural Housing Enablement

Working with Midlands Rural Housing, contact has been made via DALC with parish councils asking if they are interested in carrying out a Housing Needs Survey (HNS) for their community. We have produced website content, an email newsletter, a leaflet, banners, blogs and social media activity. We held 4 well-attended Steering Group meetings, participated in a national study commissioned by ACRE carried out CCRI and discussed changes to the Planning Policy Framework and the Peak District NPA consultation on a proposed new Local Plan. Six local authorities across the Derbyshire/Staffordshire patch attended as well as a representative from Derbyshire Association of Local Councils and one registered provider (Trent & Dove). The RHE for Derbyshire engaged with parish councils in Edale, Hope, Repton and Doveridge and 3 potential Rural Exception Sites identified in Doveridge, Biggin and Edale. Ashover PC have expressed interest in a HNS but are waiting to review the outcome of NEDDC Local Plan call to sites.

Awareness is growing and we are pleased with the progress being made.

Trustees' report (continued)
for the year ended 31 March 2025

Financial review

a. Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

b. Reserves policy

Unrestricted Funds

It is the policy of the charity to maintain unrestricted reserves, which are the free reserves of the charity, at a level that equates to approximately three months of total expenditure. As at 31 March 2025 free reserves amount to £151,924 (2024 - £111,524). The charity has carried higher levels of unrestricted funds due to a property sale in previous years. The majority of the funds are set aside as designated funds to cover future redundancy liability and to cover the pension liability risk outlined in note 19.

Restricted Funds

Sufficient reserves should be retained under each of the restricted reserves to meet the company's obligations under that fund.

Quarterly management information is presented to the Management Board and there are four formal board meetings each year. Sub-committees are called between the Board Meetings to consider issues as and when they arise. In addition, the Chairperson has regular contact with the Chief Executive Officer, the Treasurer and the Finance Manager.

Grant Making

Rural Action Derbyshire is not a grant-making body but sometimes it is asked to administer small grant funds on behalf of funders.

Funders

The company directors wish to thank all those who contributed to the company's income in 2024/25. A list of the principal funders may be found on the last page of this report. Their support is greatly valued.

Rural Action Derbyshire
(A company limited by guarantee)

Trustees' report (continued)
for the year ended 31 March 2025

Structure, governance and management

a. Constitution

Established in 1924, Rural Action Derbyshire, formerly Derbyshire Rural Community Council, is an independent organisation and registered charity operating across the county. Its legal name is Rural Action Derbyshire which is incorporated as a company limited by guarantee under the Companies Act, and is also registered as a charity. The company was formed to take over the charitable activities of Derbyshire Rural Community Council and did so with effect from 1 April 1997.

b. Methods of appointment or election of Trustees

The company's Articles of Association require the Board to consist of such honorary officers and other members as shall be appointed at the Annual General Meeting.

All the company directors (Trustees) hold office for a minimum term of three years to a maximum term of nine years. Any member of Rural Action Derbyshire can also stand for election as a company director provided he/she is properly nominated and seconded by other members.

Company directors (Trustees) holding office during the period are listed on page 1 of this report. None of the company directors has a service contract with the company.

c. Financial risk management

The Trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the charity, and are satisfied that systems and procedures are in place to mitigate exposure to the major risks.

The trustees have implemented a risk management strategy which comprises:

- A quarterly review of the risks which the charity may face;
- The establishment of systems and procedures to mitigate those risks identified in the plan; and
- The implementation of procedures designed to minimise potential impact on the charity should any of the risks materialise.

Approved by order of the members of the board of Trustees and signed on their behalf by:

Mr W Tudor Jones

Chair of Trustees

Date:

29 October 2025



Rural Action Derbyshire

(A company limited by guarantee)

**Statement of Trustees' responsibilities
for the year ended 31 March 2025**

The Trustees (who are also the directors of the charity 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 period. Under company law, the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of Trustees and signed on its behalf by:

Mr W Tudor Jones

Chair of Trustees

Date:

29 October 2025



Rural Action Derbyshire
(A company limited by guarantee)

Independent Examiner's Report
for the year ended 31 March 2025

Independent Examiner's Report to the Trustees of Rural Action Derbyshire ('the charity')

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

Responsibilities and Basis of Report

As the Trustees of the charity (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 charity 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 charity'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 charity'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 charity 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.

Rural Action Derbyshire
(A company limited by guarantee)

Independent Examiner's Report (continued)
for the year ended 31 March 2025

Use of this report

This report is made solely to the charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for my work or for this report.



Signed:

Dated: 31.10.25

Simon Hawkins FCA

Dains Audit Limited
Suite, Albion House
2 Etruria Village
Forge Lane
Stoke on Trent
Staffordshire
ST1 5RQ

Rural Action Derbyshire
(A company limited by guarantee)

Statement of financial activities (incorporating income and expenditure account)
for the year ended 31 March 2025

	Note	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Income from:					
Donations and legacies	3	23,178	1,040	24,218	4,648
Charitable activities	4	80,833	709,303	790,136	610,268
Investments	5	15,733	-	15,733	9,228
Total income		119,744	710,343	830,087	624,144
Expenditure on:					
Charitable activities	6	79,344	637,776	717,120	784,107
Total expenditure		79,344	637,776	717,120	784,107
Net movement in funds before other recognised gains/(losses)		40,400	72,567	112,967	(159,963)
Net movement in funds		40,400	72,567	112,967	(159,963)
Reconciliation of funds:					
Total funds brought forward		111,524	324,635	436,159	596,122
Net movement in funds		40,400	72,567	112,967	(159,963)
Total funds carried forward		151,924	397,202	549,126	436,159

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 17 to 34 form part of these financial statements.

Rural Action Derbyshire
(A company limited by guarantee)
Registered number: 03320404

Balance sheet
As at 31 March 2025

	Note	2025 £	2024 £
Current assets			
Debtors	11	75,294	37,074
Cash at bank and in hand		683,794	647,757
		<u>759,088</u>	<u>684,831</u>
Creditors: amounts falling due within one year	12	(193,556)	(225,856)
Net current assets		<u>565,532</u>	<u>458,975</u>
Total assets less current liabilities		<u>565,532</u>	<u>458,975</u>
Creditors: amounts falling due after more than one year	13	(10,511)	(20,756)
Net assets excluding pension liability		<u>555,021</u>	<u>438,219</u>
Defined benefit pension scheme liability	19	(5,895)	(2,060)
Total net assets		<u><u>549,126</u></u>	<u><u>436,159</u></u>
Charity funds			
Restricted funds	14	397,202	324,635
Unrestricted funds	14	151,924	111,524
Total funds		<u><u>549,126</u></u>	<u><u>436,159</u></u>

Rural Action Derbyshire
(A company limited by guarantee)
Registered number: 03320404

Balance sheet (continued)
As at 31 March 2025

The charity 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:

Mr W Tudor Jones
Chair of Trustees

Date:

29 October 2025

Registered number: 03320404



The notes on pages 17 to 34 form part of these financial statements.

Rural Action Derbyshire
(A company limited by guarantee)

Statement of cash flows
for the year ended 31 March 2025

	2025 £	2024 £
Cash flows from operating activities		
Net cash used in operating activities	30,952	(17,313)
Cash flows from investing activities		
Dividends, interests and rents from investments	15,733	9,228
Net cash provided by investing activities	15,733	9,228
Cash flows from financing activities		
Repayments of borrowing	(10,648)	(10,648)
Net cash used in financing activities	(10,648)	(10,648)
Change in cash and cash equivalents in the year	36,037	(18,733)
Cash and cash equivalents at the beginning of the year	647,757	666,490
Cash and cash equivalents at the end of the year	683,794	647,757

The notes on pages 17 to 34 form part of these financial statements

Notes to the financial statements
for the year ended 31 March 2025

1. General information

Rural Action Derbyshire is a private company limited by guarantee, incorporated in England and Wales. The members of the company are the trustees named on page 1. Its registered office is Town Hall, Bank Road, Matlock, Derbyshire, DE4 3NN.

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.

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

2.3 Income

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

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfillment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

2. Accounting policies (continued)

2.4 Expenditure

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

2.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

2.6 Taxation

The charity 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 charity 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.

2.7 Pensions

The company makes pension contributions to The Pension Trust's Growth Plan, a multi-employer defined benefits scheme, the assets of which are held separately from those of the charity in an independently administered fund. Normal contributions are charged to the Statement of Financial Activities (SOFA) in the period in which they are payable to the scheme. The pension liability is the responsibility of the Pensions Trust which has identified the assets/liabilities of the scheme that are attributable to the charity. The pension surplus/(deficit) is calculated based on the net present value of future deficit payments over a set term which is currently 9 years as required by FRS 102.

The unwinding of the discount is treated as an interest expense within the SOFA and gains/losses on re-measurement of the surplus/deficit are shown within the SOFA under other recognised gains and losses.

The company also makes pension contributions to personal pension plans as appropriate to the employee. Contributions are charged to the SOFA when due.

Notes to the financial statements
for the year ended 31 March 2025

2. Accounting policies (continued)

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 Operating leases

Rentals paid under operating leases are charged to the statement of financial activities on a straight line basis over the lease term.

2.10 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.

2.11 Liabilities

Liabilities and provisions 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 charity 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.

2.12 Financial instruments

The charity 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.

2.13 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 charity 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 charity 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.

Investment income, gains and losses are allocated to the appropriate fund.

Notes to the financial statements
for the year ended 31 March 2025

3. Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £
Donations	23,178	1,040	24,218

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Donations	3,532	1,116	4,648

4. Income from charitable activities

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £
Project income, funding agreements and grants	73,937	698,487	772,424
Earned income	6,896	10,816	17,712
	80,833	709,303	790,136

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Project income, funding agreements and grants	74,130	529,497	603,627
Earned income	6,411	230	6,641
	80,541	529,727	610,268

Notes to the financial statements
for the year ended 31 March 2025

5. Investment income

	Unrestricted funds 2025 £	Total funds 2025 £
Bank interest received	15,733	15,733

	Unrestricted funds 2024 £	Total funds 2024 £
Bank interest received	9,228	9,228

6. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Charitable activities	79,344	637,776	717,120

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Charitable activities	123,116	660,991	784,107

Notes to the financial statements
for the year ended 31 March 2025

7. Analysis of expenditure by activities

	Activities undertaken directly 2025 £	Support costs 2025 £	Total funds 2025 £
Charitable activities	598,298	118,822	717,120

	Activities undertaken directly 2024 £	Support costs 2024 £	Total funds 2024 £
Charitable activities	691,966	92,141	784,107

Analysis of direct costs

	Total funds 2025 £	Total funds 2024 £
Staff costs	360,244	384,082
Rural Accessibility	48,301	127,366
Grants & Donations	71,505	19,205
Travel	3,515	4,946
Freelance & Consultancy fees	26,715	62,853
Affiliation fees	8,656	8,527
Publicity	16,337	17,257
Community Development	63,025	67,730
	598,298	691,966

Notes to the financial statements
for the year ended 31 March 2025

7. Analysis of expenditure by activities (continued)

Analysis of support costs

	Total funds 2025 £	Total funds 2024 £
Premises and office costs	23,391	25,014
Staff Training	918	1,406
Bank charges and interest	946	1,124
Insurance	3,914	3,678
Irrecoverable VAT	-	5,402
IT & Professional Fees	83,098	50,050
Legal fees	346	757
Governance costs	6,209	4,710
	<u>118,822</u>	<u>92,141</u>

8. Independent examiner's remuneration

	2025 £	2024 £
Fees payable to the charity's independent examiner for the independent examination of the charity's annual accounts	<u>4,250</u>	<u>4,250</u>

9. Staff costs

	2025 £	2024 £
Wages and salaries	316,761	337,867
Social security costs	21,572	26,012
Contribution to defined benefit pension schemes	21,911	20,203
	<u>360,244</u>	<u>384,082</u>

Notes to the financial statements
for the year ended 31 March 2025

9. Staff costs (continued)

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

2025	2024
No.	No.
15	15
<u>15</u>	<u>15</u>

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

Key Management Remuneration

The key management personnel of the charity comprise the Trustees and the Chief Executive Officer. The total employment benefits of the key management personnel were £51,288 (2024 - £52,843).

10. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2024 - £NIL).

During the year ended 31 March 2025, no Trustee expenses have been incurred (2024 - £NIL).

11. Debtors

	2025	2024
	£	£
Due within one year		
Trade debtors	41,382	562
Prepayments and accrued income	33,912	36,512
	<u>75,294</u>	<u>37,074</u>

Notes to the financial statements
for the year ended 31 March 2025

12. Creditors: Amounts falling due within one year

	2025 £	2024 £
Bank loans	10,247	9,994
Trade creditors	6,718	35,642
Other taxation and social security	5,698	6,183
Other creditors	10,560	10,235
Accruals and deferred income	160,333	163,802
	<u>193,556</u>	<u>225,856</u>
	2025 £	2024 £
Deferred income at 1 April 2024	151,233	-
Resources deferred during the year	148,043	151,233
Amounts released from previous periods	(151,233)	-
	<u>148,043</u>	<u>151,233</u>

13. Creditors: Amounts falling due after more than one year

	2025 £	2024 £
Bank loans	<u>10,511</u>	<u>20,756</u>
Included within the above are amounts falling due as follows:		
	2025 £	2024 £
Between one and five years		
Bank loans	<u>10,511</u>	<u>20,756</u>

Notes to the financial statements
for the year ended 31 March 2025

14. Statement of funds

Statement of funds - current year

	Balance at 1 April 2024 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2025 £
Unrestricted funds					
General Funds	111,524	114,099	(55,455)	(18,244)	151,924
Community Buildings	-	2,346	(17,639)	15,293	-
Oil Buying	-	3,299	(6,250)	2,951	-
	<u>111,524</u>	<u>119,744</u>	<u>(79,344)</u>	<u>-</u>	<u>151,924</u>
Restricted funds					
3D	263	-	(74)	-	189
Wheels 2 Work	60,677	128,426	(110,093)	-	79,010
Rural Poverty	247,479	248,295	(248,798)	-	246,976
Digital Champions	3,483	145,237	(113,891)	-	34,829
Willow Project	9,005	40,496	(45,290)	-	4,211
Hardship Fund	1,707	10	(773)	-	944
Oil Bank	2,021	-	-	-	2,021
Fuel for Food	-	50,000	(39,591)	-	10,409
Digital awareness scams	-	40,000	(22,709)	-	17,291
Rural Housing Enablement	-	57,879	(56,557)	-	1,322
	<u>324,635</u>	<u>710,343</u>	<u>(637,776)</u>	<u>-</u>	<u>397,202</u>
Total of funds	<u>436,159</u>	<u>830,087</u>	<u>(717,120)</u>	<u>-</u>	<u>549,126</u>

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2025

14. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 April 2023 £	Income £	Expenditure £	Balance at 31 March 2024 £
Unrestricted funds				
General Funds	141,339	93,301	(123,116)	111,524
Restricted funds				
Suicide and self-harm awareness	12,058	-	(12,058)	-
3D	323	-	(60)	263
Wheels 2 Work	143,819	175,946	(259,088)	60,677
Rural Poverty	243,821	256,702	(253,044)	247,479
Digital Champions	28,847	45,992	(71,356)	3,483
Willow Project	4,163	46,029	(41,187)	9,005
Hardship Fund	19,731	46	(18,070)	1,707
Oil Bank	2,021	-	-	2,021
Rural Housing Enablement	-	6,128	(6,128)	-
	454,783	530,843	(660,991)	324,635
Total of funds	596,122	624,144	(784,107)	436,159

14. Statement of funds (continued)

Unrestricted Funds

General Funds

The general funds represent the unrestricted funds of the charity that are not designated for particular purposes.

Restricted Funds

Suicide and self-harm awareness

Funding to raise awareness surrounding suicide and self-harm.

3D

Support for Derbyshire Voluntary sector infrastructure.

Wheels 2 Work

Funding to support access to transport.

Rural Poverty

Funding to help deliver agreed financial inclusion and food poverty projects.

Digital Champions/awareness

Funding to support communities in becoming more digitally inclusive.

Willow Project

To deliver rural domestic abuse awareness training and events in Derbyshire.

Hardship Fund/Fuel for food

Rural hardship fund provides one-off small grants to people in rural areas experiencing financial difficulties.

Oil Bank

To provide a one-off delivery of heating oil to those in fuel crisis.

Rural Housing Enablement

Funding to employ a part time Rural Housing Engagement Officer.

Notes to the financial statements
for the year ended 31 March 2025

15. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £
Current assets	216,903	542,185	759,088
Creditors due within one year	(48,573)	(144,983)	(193,556)
Creditors due in more than one year	(10,511)	-	(10,511)
Provisions for liabilities and charges	(5,895)	-	(5,895)
Total	151,924	397,202	549,126

Analysis of net assets between funds - prior year

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Current assets	360,196	324,635	684,831
Creditors due within one year	(225,856)	-	(225,856)
Creditors due in more than one year	(20,756)	-	(20,756)
Provisions for liabilities and charges	(2,060)	-	(2,060)
Total	111,524	324,635	436,159

Notes to the financial statements
for the year ended 31 March 2025

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

	2025 £	2024 £
Net income/expenditure for the year (as per Statement of Financial Activities)	112,967	(159,963)
Adjustments for:		
Decrease/(Increase) in debtors	(38,220)	12,302
Increase/(decrease) in creditors	(32,553)	141,230
Interest from investments	(15,733)	(9,228)
Interest	656	865
Contributions to pension deficit	(2,099)	(2,519)
Unrealised gain on pension deficit	5,934	-
Net cash provided by/(used in) operating activities	30,952	(17,313)

17. Analysis of cash and cash equivalents

	2025 £	2024 £
Cash in hand	683,794	647,757
Total cash and cash equivalents	683,794	647,757

18. Analysis of changes in net debt

	At 1 April 2024 £	Cash flows £	Other non- cash changes £	At 31 March 2025 £
Cash at bank and in hand	647,757	36,037	-	683,794
Debt due within 1 year	(9,994)	10,648	(10,901)	(10,247)
Debt due after 1 year	(20,756)	-	10,245	(10,511)
	617,007	46,685	(656)	663,036

Notes to the financial statements
for the year ended 31 March 2025

19. Pension commitments

The charity operates a defined benefit pension scheme. However, the scheme is a multiple employer scheme and the charity is unable to identify its share of the underlying assets and liabilities.

The company participates in the scheme, a multi-employer scheme which provides benefits to some 521 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK

The scheme is classified as a 'last-man standing arrangement'. Therefore the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

A full actuarial valuation for the scheme was carried out at 30 September 2023. This valuation showed assets of £514.9m, liabilities of £531.0m and a deficit of £16.1m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions

From 1 April 2025 to 31 March 2028: £2,100,000 per annum (payable monthly)

Unless a concession has been agreed with the Trustee the term to 31 March 2028 applies.

Note that the scheme's previous valuation was carried out with an effective date of 30 September 2020. This valuation showed assets of £800.3m, liabilities of £831.9m and a deficit of £31.6m. To eliminate this funding shortfall, the Trustee asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions

From 1 April 2022 to 31 January 2025: £3,312,000 per annum (payable monthly)

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the Series 1 and Series 2 scheme liabilities.

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

Notes to the financial statements
for the year ended 31 March 2025

	2025 £	2024 £
Present values of provision		
Present value of provision	5,895	2,060
	<u>5,895</u>	<u>2,060</u>
	2025 £	2024 £
Reconciliation of opening and closing provision		
Provision at the start of period	2,060	4,408
Unwinding of the discount factor (interest expense)	54	168
Deficit contribution paid	(2,099)	(2,519)
Remeasurements - impact of any change in assumptions	36	3
Remeasurements - amendments to the contribution schedule	5,844	-
	<u>5,895</u>	<u>2,060</u>
	2025 £	2024 £
Deficit contributions schedule		
Interest expense	54	168
Remeasurements - impact of any change in assumptions	37	3
Remeasurements - amendments to the contribution schedule	5,844	-
Contributions paid in respect of future service*	-	-
Costs recognised in income and expenditure account	-	-
	<u>-</u>	<u>-</u>

*includes defined contribution schemes and future service contributions (i.e. excluding any deficit reduction payments) to defined benefit schemes which are treated as defined contribution schemes.

Rate of discount

2025: 4.84%

2024: 5.31%

The discount rates shown above are the equivalent single discount rates which, when used to discount the future recovery plan contributions due, would give the same results as using a full AA corporate bond yield curve to discount the same recovery plan contributions.

Notes to the financial statements
for the year ended 31 March 2025

	2025 £	2024 £
Year 1	2,103	2,060
Year 2	2,103	-
Year 3	2,103	-
	<u>6,309</u>	<u>2,060</u>

The company must recognise a liability measured as the present value of the contributions payable that arise from the deficit recovery agreement and the resulting expense in the income and expenditure account i.e. the unwinding of the discount rate as a finance cost in the period in which it arises.

It is these contributions that have been used to derive the company's balance sheet liability.

20. Operating lease commitments

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

	2025 £	2024 £
Not later than 1 year	16,118	15,096
Later than 1 year and not later than 5 years	7,082	20,644
	<u>23,200</u>	<u>35,740</u>

21. Related party transactions

The charity has had no related party transactions during the year.

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2025

22. Main Funders 2024 - 2025

	2025	2024
	£	£
Action for Communities in Rural England	57,879	6,128
Bolsover District Council	2,265	2,265
Department for Environment Food and Rural Affairs	44,200	44,200
Derbyshire County Council	449,505	346,440
Derbyshire Community Foundation	3,500	-
Derbyshire Dales District Council	4,933	4,542
Derbyshire Police & Crime Commissioner	80,000	40,000
Donations to Hardship Fund	10	46
Donations to Food and Fuel Poverty	1,030	270
Feeding Derbyshire	-	4,050
National Rural Crime Network	-	5,000
NHS Charities Together	-	45,992
North East Derbyshire District Council	2,000	2,000
Marches Energy Agency	50,000	-
South Derbyshire District Council	5,552	5,443
Streetgames	-	52,383
SC Johnson	34,575	-

Accounts

Registered number: 03320404

Charity number: 1061531

Rural Action Derbyshire

Trustees' Report and Financial Statements

for the year ended 31 March 2024



Rural Action Derbyshire
(A company limited by guarantee)

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Rural Action Derbyshire
(A company limited by guarantee)

Reference and Administrative Details of the Charity, its Trustees and Advisers
for the year ended 31 March 2024

Trustees	Mrs A W Montacute, Chair
	Mr W Tudor Jones, Vice Chair
	Mr M J Haynes, Treasurer
	Mr S G Taylor
	Mr R N E Walsh
	Mrs A Wheelton
	Ms V E Broom
	Mr R A Bennett
	Mr P D Dewhurst (appointed 19 February 2024)
	Mr P Miles (appointed 19 February 2024)
	Ms F J Brookes (resigned 11 April 2024)
Company registered number	03320404
Charity registered number	1061531
Registered office	Town Hall Bank Road Matlock DE4 3NN
Chief executive officer	Ms B Parker
Accountants	Dains Audit Limited Suite 2, Albion House 2 Etruria Office Village Forge Lane Stoke on Trent Staffordshire ST1 5RQ

Rural Action Derbyshire
(A company limited by guarantee)

Trustees' report
for the year ended 31 March 2024

The Trustees present their annual report together with the financial statements of the charity for the 1 April 2023 to 31 March 2024. The annual report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Since the charity qualifies as small under section 382 of the Companies Act 2006, the strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

Objectives and activities

a. Policies and objectives

Rural Action Derbyshire's aim is to ensure the well-being of the people who live and work in rural Derbyshire and that they are not unduly disadvantaged.

Their mission statement is:

We believe that no-one should be unfairly disadvantaged because they live in a rural area.

Their strategic objectives are:

- To help remove barriers that prevent people from taking up opportunities, living well and participating in daily life.
- To enable communities to develop more control, protect and develop community assets, and build resilience and community spirit.
- To address rural disadvantage, particularly for vulnerable or low-income groups.
- To support rural economic development and sustainable rural communities.
- To grow and develop Rural Action Derbyshire to secure its future sustainability.

It does this:

- By providing direct services to help people and groups in rural communities.
- By raising awareness of the issues faced by rural communities.

Rural Action Derbyshire is one of 38 rural community councils in England and is a member of Action with Communities in Rural England (ACRE).

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

Rural Action Derbyshire
(A company limited by guarantee)

Trustees' report (continued)
for the year ended 31 March 2024

Objectives and activities (continued)

Chair's Statement

I am delighted to present the annual report for Rural Action Derbyshire, celebrating a year of remarkable achievements and unwavering dedication. Despite the challenges, our charity has made significant strides in supporting and enriching the lives of rural communities across Derbyshire.

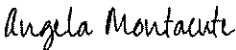
This year has been exceptionally busy and successful, thanks to the collective efforts of our incredible staff, volunteers, and trustees. Their commitment and hard work have been instrumental in driving our mission forward, and I extend my heartfelt gratitude to each one of them.

Our projects have continued to make a substantial impact. Through Rural Community Development, we have empowered local volunteers managing Village Halls and Community Buildings, ensuring these vital spaces thrive. The Feeding Derbyshire initiative has tackled food poverty head-on, managing Community Pantries and supporting school Holiday Activities and Food programmes, providing essential nourishment to those in need.

Digital Inclusion remains a cornerstone of our work, with refurbished devices and training helping individuals navigate the digital world confidently. The Willow Project has been crucial in raising awareness of domestic abuse in rural areas, equipping communities with the knowledge to identify and address this critical issue. The Rural Hardship Fund has provided emergency support to those facing dire circumstances, offering a lifeline when it was needed most.

Our Wheels to Work scheme has enabled 74 beneficiaries to access mopeds and bikes, facilitating better employment and educational opportunities. Additionally, our Fuel Poverty / Oil Buying project has successfully purchased 443,000 litres of oil, ensuring members can heat their homes affordably.

These achievements are a testament to the dedication and passion of our team. I am incredibly proud of what we have accomplished together and am confident that our continued efforts will drive further positive change in the years to come.

Signed by:

B88910198C39411...
Angela Montacute
Chair 31.10.24

Rural Action Derbyshire
(A company limited by guarantee)

Trustees' report (continued)
for the year ended 31 March 2024

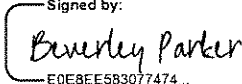
Objectives and activities (continued)

Chief Executive's Report

RAD focuses its efforts on projects which make the most difference to vulnerable people, especially those living in the more rural areas of Derbyshire. All of us have continued to experience the inflated cost of living, particularly affecting food, housing and energy costs. As we know, people living in rural areas tend to spend more on these essential costs due to lack of choice, high travel costs and limited availability of affordable homes. More families are being pushed into relative poverty as a result.

RAD responds to the needs of the community in several ways; we have a strong focus on fuel and food poverty and have made a real difference to community pantry members who collectively saved approximately £900,000 compared to supermarket prices. We have distributed over £16,000 in hardship grants to people struggling on a low income. Members buying oil through our oil buying have collectively saved almost £37,000. Like many charities we are keen to demonstrate the added value of our work. From these three projects alone, we have saved Derbyshire residents almost a million pounds, enabling them to eat better, heat their homes and stay well. In our report we also describe our other projects which contribute to keeping people safe, connected and enabling communities and people to thrive.

This exceptional performance is due to the dedication and enthusiasm of RAD staff and the support of our Board, our funders, and our partners. As we enter our centenary year, we will reflect on the varied challenges for rural communities over the last one hundred years, and look forward to continuing to make a real difference for those who need it most.

Signed by:

E0E8EE583077474...
Beverley Parker
CEO 31.10.24

Rural Action Derbyshire
(A company limited by guarantee)

Trustees' report (continued)
for the year ended 31 March 2024

Objectives and activities (continued)

b. Main activities undertaken to further the charity's purposes for the public benefit

Aim: To help remove barriers that prevent people from taking up opportunities, living well and participating in daily life.

Wheels to Work

Lack of rail & bus provision between key destinations, and no subsidies in rural areas, means access to work, apprenticeships and training is significantly more expensive than in urban areas. This makes rural residents more reliant on cars. The Department for Transport found that 50% of rural people live in areas with the poorest accessibility to services.

Wheels to Work breaks down barriers through providing bicycles, e-bikes and mopeds for those in need in Derbyshire. Over the past year, we have supported 19 new starters on mopeds, 2 on e-bikes, and 13 with bicycles

As Wheels to Work enters its 20th year, we are excited to be preparing for a new all electric scheme in Staveley and the surrounding area with the addition of electric mopeds to the fleet.

Digital Inclusion

Whether it's accessing your bank account, chatting to friends or family, or getting the supermarket shop delivered to your door, we are living in an increasingly digital world. Poor access to reliable broadband, and a lack of information on how to get started with technology continue to act as barriers to accessing the opportunities the virtual sphere can provide. In fact, many residents in Derbyshire have still never used the internet.

Digital Support Derbyshire aims to reduce the county's digital divide by creating a network dedicated to helping people connect safely with their communities. This network consists of individuals committed in some way to tackling this divide, including our Digital Champions, who have received training to provide the necessary guidance to get more people online.

We have delivered pilot projects with PCrefurb and Workpays. The first with PCrefurb has enabled donated devices to be refurbished and given to groups and individuals, enhancing online access. The second with Workpays has raised awareness about digital exclusion through training. We are also delighted to have secured future funding for this project from Derbyshire County Council Public Health and the NHS.

Rural Action Derbyshire
(A company limited by guarantee)

Trustees' report (continued)
for the year ended 31 March 2024

Objectives and activities (continued)

Aim: To enable communities to develop more control, protect and develop community assets and build resilience and community spirit.

Community Buildings Advisory Service

For over a century, community buildings have acted as vital social hubs for rural people. In fact, research by ACRE has found that in 60% of villages, community halls are the only place for people to meet in the area. Yet these hubs are facing growing challenges post-covid, with volunteers finding it difficult to deal with the financial and operational impacts of such a difficult period.

We provided tailored advice to individual community buildings assisting them with their specific issues and concerns. Advice and support were also provided to other organizations, such as Parish Councils, district Community Voluntary Services, and other local charities.

Aim: To address rural disadvantage particularly for vulnerable, marginalised or low-income groups.

The Willow Project

Domestic abuse is still alarmingly prevalent throughout the country. In rural areas, this abuse can last 25% longer than in urban areas, as many victims are isolated and cut off from support services, and are living in "traditional, patriarchal communities that control and subjugate women", according to the National Rural Crime Network.

Our domestic abuse awareness training informs participants of the signs of the abuse and provides advice on how to help those who may be in need. In the past year, we have trained over 173 people across the county. In addition, we have delivered 11 talks and attended 11 events. We have also produced 29 podcast episodes on various topics, including male victims and incels.

Further to this, we have a network of Willow Project Champions, who raise awareness of issues around domestic abuse in their local areas. The Champions engaged in 15 activities, from public events to group meetings.

Feeding Derbyshire

With the cost of groceries continuing to rise, an increasing number of people have been forced to rely on food banks for their weekly meals. This challenge is even more pressing in rural communities, where there is often a lack of budget supermarkets and cheaper alternatives.

Our Feeding Derbyshire team continue to develop the Affordable Food Network, which consists of 8 community pantries across the county. These are community-run, member-based stores selling nutritious food and groceries for a fraction of the cost of a supermarket shop. We have worked with the network to support a rapidly growing membership, currently there are 2,953 members in total. The network continues to grow, and 3 more pantries are set to join the network imminently.

Our team have established a partnership with Chesterfield Football Club for food poverty initiatives, starting with donation boxes at the stadium. They have also developed a food supply pilot to address supply and cost issues, securing funding from Feeding Britain and SC Johnson. Crucially our team have been awarded the tender to continue delivering Feeding Derbyshire for 2024-2026.

Rural Action Derbyshire
(A company limited by guarantee)

Trustees' report (continued)
for the year ended 31 March 2024

Objectives and activities (continued)

Fuel Poverty

Rising energy bills have affected people across the country and continue to be challenging for the 67,000 Derbyshire households living off the mains gas grid - with as many as 40% of properties in the Derbyshire Dales relying on oil, coal, or liquid petroleum gas (LPG) to warm their homes. For those off mains gas and using oil, prices are not regulated, making it impossible for some households to budget. While there may be no formal methods for protecting off-gas households, RAD's collective bargaining power through our Community Oil Buying Scheme helps to keep costs at more manageable levels.

Last year, we saved our 800 members an average of 8 pence per litre on their heating oil by negotiating with suppliers. A total of 159 new members joined the scheme, and we ordered 443,154 litres of oil for them, collectively saving around £37,000.

Rural Hardship Fund and Oil Bank

We run a Rural Hardship Fund to help people in rural areas of Derbyshire who are suffering extreme hardship. RAD helped with household costs through its Rural Hardship Fund. This helps those who are in financial hardship and need help with critical expenses. If a car, fridge, cooker or washing machine breaks down for instance, many people will struggle to find the money to get it repaired or replaced.

Of the Hardship Fund applications received, 73 were successful. The items ranged from food, coal and energy costs to furniture and white goods. We also had 6 successful Oil Bank applications. We know from the feedback received that this work enables people to stay well and warm. It also reduces the anxiety and worry which impacts on our beneficiaries physical and mental health.

Aim: To support rural economic and community development

Derbyshire is a predominantly rural county with 77% of the area classed as rural. Rural areas present particular challenges from an economic development perspective and Rural Action Derbyshire understands these challenges well. We are a key partner with statutory and private sector economic partnerships and a source of knowledge and insight into rural communities.

The Rural England Shared Prosperity Fund was launched in the previous year and Councils in five districts of Derbyshire collectively received almost £2m additional funding towards rural levelling up. Our CEO is one of several community and business representatives supporting the governance of these funds through membership of grants panels during the year. This important role ensures that applications are treated fairly and consistently.

Rural Action Derbyshire
(A company limited by guarantee)

Trustees' report (continued)
for the year ended 31 March 2024

Financial review

a. Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

b. Reserves policy

Unrestricted Funds

It is the policy of the charity to maintain unrestricted reserves, which are the free reserves of the charity, at a level that equates to approximately three months of total expenditure. As at 31 March 2024 free reserves amount to £111,524 (2022 - £141,339). The charity has carried higher levels of unrestricted funds due to a property sale in previous years. The majority of the funds are set aside as designated funds to cover future redundancy liability and to cover the pension liability risk outlined in note 19.

Restricted Funds

Sufficient reserves should be retained under each of the restricted reserves to meet the company's obligations under that fund.

Quarterly management information is presented to the Management Board and there are four formal board meetings each year. Sub-committees are called between the Board Meetings to consider issues as and when they arise. In addition, the Chairperson has regular contact with the Chief Executive Officer, the Treasurer and the Finance Manager.

Grant Making

Rural Action Derbyshire is not a grant-making body but sometimes it is asked to administer small grant funds on behalf of funders.

Funders

The company directors wish to thank all those who contributed to the company's income in 2023/24. A list of the principal funders may be found on the last page of this report. Their support is greatly valued.

Rural Action Derbyshire
(A company limited by guarantee)

Trustees' report (continued)
for the year ended 31 March 2024

Structure, governance and management

a. Constitution

Established in 1924, Rural Action Derbyshire, formerly Derbyshire Rural Community Council, is an independent organisation and registered charity operating across the county. Its legal name is Rural Action Derbyshire which is incorporated as a company limited by guarantee under the Companies Act, and is also registered as a charity. The company was formed to take over the charitable activities of Derbyshire Rural Community Council and did so with effect from 1 April 1997.

b. Methods of appointment or election of Trustees

The company's Articles of Association require the Board to consist of such honorary officers and other members as shall be appointed at the Annual General Meeting.

All the company directors (Trustees) hold office for a minimum term of three years to a maximum term of nine years. Any member of Rural Action Derbyshire can also stand for election as a company director provided he/she is properly nominated and seconded by other members.

Company directors (Trustees) holding office during the period are listed on page 1 of this report. None of the company directors has a service contract with the company.

c. Financial risk management

The Trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the charity, and are satisfied that systems and procedures are in place to mitigate exposure to the major risks.

The trustees have implemented a risk management strategy which comprises:

- A quarterly review of the risks which the charity may face;
- The establishment of systems and procedures to mitigate those risks identified in the plan; and
- The implementation of procedures designed to minimise potential impact on the charity should any of the risks materialise.

Rural Action Derbyshire
(A company limited by guarantee)

Trustees' report (continued)
for the year ended 31 March 2024

Statement of Trustees' responsibilities

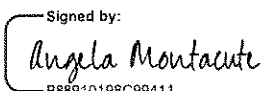
The Trustees (who are also the directors of the charity for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial period. Under company law, the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of Trustees and signed on their behalf by:

Signed by:

B88910198C99411...
Mrs A W Montacute
Chair of Trustees
Date: 31.10.24

Rural Action Derbyshire
(A company limited by guarantee)

Independent Examiner's Report
for the year ended 31 March 2024

Independent Examiner's Report to the Trustees of Rural Action Derbyshire ('the charity')

I report to the charity Trustees on my examination of the accounts of the charity for the year ended 31 March 2024.

Responsibilities and Basis of Report

As the Trustees of the charity (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 charity 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 charity'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 charity'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 charity 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.

Rural Action Derbyshire
(A company limited by guarantee)

Independent Examiner's Report (continued)
for the year ended 31 March 2024

Use of this report

This report is made solely to the charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for my work or for this report.

Signed:



Dated:

31.10.24

Simon Hawkins FCA

Dains Audit Limited
Suite, Albion House
2 Etruria Village
Forge Lane
Stoke on Trent
Staffordshire
ST1 5RQ

Rural Action Derbyshire
(A company limited by guarantee)

Statement of financial activities (incorporating income and expenditure account)
for the year ended 31 March 2024

		Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
	Note				
Income from:					
Donations and legacies	3	3,532	1,116	4,648	6,987
Charitable activities	4	80,541	529,727	610,268	725,397
Investments	5	9,228	-	9,228	2,844
Total income		93,301	530,843	624,144	735,228
Expenditure on:					
Charitable activities	6	123,116	660,991	784,107	791,524
Total expenditure		123,116	660,991	784,107	791,524
Net movement in funds before other recognised gains/(losses)		(29,815)	(130,148)	(159,963)	(56,296)
Other recognised gains/(losses):					
Other gains		-	-	-	17,449
Net movement in funds		(29,815)	(130,148)	(159,963)	(38,847)
Reconciliation of funds:					
Total funds brought forward		141,339	454,783	596,122	634,969
Net movement in funds		(29,815)	(130,148)	(159,963)	(38,847)
Total funds carried forward		111,524	324,635	436,159	596,122

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 17 to 34 form part of these financial statements.

Rural Action Derbyshire

(A company limited by guarantee)

Registered number: 03320404

Balance sheet

As at 31 March 2024

	Note	2024 £	2023 £
Current assets			
Debtors	11	37,074	49,376
Cash at bank and in hand		647,757	666,490
		<u>684,831</u>	<u>715,866</u>
Creditors: amounts falling due within one year	12	(225,856)	(84,379)
Net current assets		<u>458,975</u>	<u>631,487</u>
Total assets less current liabilities		<u>458,975</u>	<u>631,487</u>
Creditors: amounts falling due after more than one year	13	(20,756)	(30,747)
Net assets excluding pension liability		<u>438,219</u>	<u>600,740</u>
Defined benefit pension scheme liability	19	(2,060)	(4,618)
Total net assets		<u><u>436,159</u></u>	<u><u>596,122</u></u>
Charity funds			
Restricted funds	14	324,635	454,783
Unrestricted funds	14	111,524	141,339
Total funds		<u><u>436,159</u></u>	<u><u>596,122</u></u>

Rural Action Derbyshire

(A company limited by guarantee)

Registered number: 03320404

Balance sheet (continued)

As at 31 March 2024

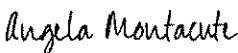
The charity was entitled to exemption from audit under section 477 of the Companies Act 2006.

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:

Signed by:

B88910198C99411...

Mrs A W Montacute

Chair of Trustees

Date: 31.10.24

Registered number: 03320404

The notes on pages 17 to 34 form part of these financial statements.

Rural Action Derbyshire
(A company limited by guarantee)

Statement of cash flows
for the year ended 31 March 2024

	2024	2023
	£	£
Cash flows from operating activities		
Net cash used in operating activities	(17,313)	(21,622)
Cash flows from investing activities		
Dividends, interests and rents from investments	9,228	2,844
Net cash provided by investing activities	9,228	2,844
Cash flows from financing activities		
Repayments of borrowing	(10,648)	(10,733)
Net cash used in financing activities	(10,648)	(10,733)
Change in cash and cash equivalents in the year	(18,733)	(29,511)
Cash and cash equivalents at the beginning of the year	666,490	696,001
Cash and cash equivalents at the end of the year	647,757	666,490

The notes on pages 17 to 34 form part of these financial statements

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2024

1. General information

Rural Action Derbyshire is a private company limited by guarantee, incorporated in England and Wales. The members of the company are the trustees named on page 1. Its registered office is Town Hall, Bank Road, Matlock, Derbyshire, DE4 3NN.

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.

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

2.3 Income

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

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfillment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2024

2. Accounting policies (continued)

2.4 Expenditure

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

2.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

2.6 Taxation

The charity 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 charity 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.

2.7 Pensions

The company makes pension contributions to The Pension Trust's Growth Plan, a multi-employer defined benefits scheme, the assets of which are held separately from those of the charity in an independently administered fund. Normal contributions are charged to the Statement of Financial Activities (SOFA) in the period in which they are payable to the scheme. The pension liability is the responsibility of the Pensions Trust which has identified the assets/liabilities of the scheme that are attributable to the charity. The pension surplus/(deficit) is calculated based on the net present value of future deficit payments over a set term which is currently 9 years as required by FRS 102.

The unwinding of the discount is treated as an interest expense within the SOFA and gains/losses on re-measurement of the surplus/deficit are shown within the SOFA under other recognised gains and losses.

The company also makes pension contributions to personal pension plans as appropriate to the employee. Contributions are charged to the SOFA when due.

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2024

2. Accounting policies (continued)

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 Operating leases

Rentals paid under operating leases are charged to the statement of financial activities on a straight line basis over the lease term.

2.10 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.

2.11 Liabilities

Liabilities and provisions 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 charity 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.

2.12 Financial instruments

The charity 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.

2.13 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 charity 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 charity 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.

Investment income, gains and losses are allocated to the appropriate fund.

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2024

3. Income from donations and legacies

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Donations	3,532	1,116	4,648

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £
Donations	1,865	5,122	6,987

4. Income from charitable activities

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Project income, funding agreements and grants	74,130	529,497	603,627
Earned income	6,411	230	6,641
	80,541	529,727	610,268

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £
Project income, funding agreements and grants	75,806	641,605	717,411
Earned income	7,322	664	7,986
	83,128	642,269	725,397

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2024

5. Investment income

	Unrestricted funds 2024 £	Total funds 2024 £
Bank interest received	9,228	9,228

	Unrestricted funds 2023 £	Total funds 2023 £
Bank interest received	2,844	2,844

6. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Charitable activities	123,116	660,991	784,107

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Charitable activities	161,132	630,392	791,524

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2024

7. Analysis of expenditure by activities

	Activities undertaken directly 2024 £	Support costs 2024 £	Total funds 2024 £
Charitable activities	691,966	92,141	784,107

	Activities undertaken directly 2023 £	Support costs 2023 £	Total funds 2023 £
Charitable activities	695,188	96,336	791,524

Analysis of direct costs

	Total funds 2024 £	Total funds 2023 £
Staff costs	384,082	413,616
Rural Accessibility	127,366	120,035
Grants & Donations	19,205	78,501
Travel	4,946	2,632
Freelance & Consultancy fees	62,853	46,944
Affiliation fees	8,527	7,728
Publicity	17,257	13,570
Community Development	67,730	12,162
	691,966	695,188

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2024

7. Analysis of expenditure by activities (continued)

Analysis of support costs

	Total funds 2024 £	Total funds 2023 £
Premises and office costs	25,014	22,307
Staff Training	1,406	2,541
Bank charges and interest	1,124	1,391
Insurance	3,678	4,233
Irrecoverable VAT	5,402	14,911
IT & Professional Fees	50,050	45,926
Legal fees	757	-
Governance costs	4,710	5,027
	92,141	96,336

8. Independent examiner's remuneration

	2024 £	2023 £
Fees payable to the charity's independent examiner for the independent examination of the charity's annual accounts	4,250	3,500

9. Staff costs

	2024 £	2023 £
Wages and salaries	337,867	368,244
Social security costs	26,012	25,632
Contribution to defined benefit pension schemes	20,203	19,740
	384,082	413,616

During the year, redundancy payments totalling £Nil (2023 - £16,923) were made.

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2024

9. Staff costs (continued)

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

2024	2023
No.	No.
15	16

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

Key Management Remuneration

The key management personnel of the charity comprise the Trustees and the Chief Executive Officer. The total employment benefits of the key management personnel were £52,843 (2023 - £49,528).

10. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2023 - £NIL).

During the year ended 31 March 2024, no Trustee expenses have been incurred (2023 - £NIL).

11. Debtors

	2024	2023
	£	£
Due within one year		
Trade debtors	562	5,113
Other debtors	-	172
Prepayments and accrued income	36,512	44,091
	37,074	49,376

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2024

12. Creditors: Amounts falling due within one year

	2024	2023
	£	£
Bank loans	9,994	9,747
Trade creditors	35,642	48,760
Other taxation and social security	6,183	-
Other creditors	10,235	10,321
Accruals and deferred income	163,802	15,551
	225,856	84,379
	2024	2023
	£	£
Resources deferred during the year	151,233	-

13. Creditors: Amounts falling due after more than one year

	2024	2023
	£	£
Bank loans	20,756	30,747
Included within the above are amounts falling due as follows:		
	2024	2023
	£	£
Between one and five years		
Bank loans	20,756	30,747

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2024

14. Statement of funds

Statement of funds - current year

	Balance at 1 April 2023 £	Income £	Expenditure £	Balance at 31 March 2024 £
Unrestricted funds				
General Funds	141,339	93,301	(123,116)	111,524
Restricted funds				
Suicide and self-harm awareness	12,058	-	(12,058)	-
3D	323	-	(60)	263
Wheels 2 Work	143,819	175,946	(259,088)	60,677
Rural Poverty	243,821	256,702	(253,044)	247,479
Digital Champions	28,847	45,992	(71,356)	3,483
Willow Project	4,163	46,029	(41,187)	9,005
Hardship Fund	19,731	46	(18,070)	1,707
Oil Bank	2,021	-	-	2,021
Rural Housing Enablement	-	6,128	(6,128)	-
	454,783	530,843	(660,991)	324,635
Total of funds	596,122	624,144	(784,107)	436,159

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2024

14. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 April 2022 £	Income £	Expenditure £	Gains/ (Losses) £	Balance at 31 March 2023 £
Unrestricted funds					
General Funds	197,185	87,837	(161,132)	17,449	141,339
Restricted funds					
Suicide and self-harm awareness	14,746	18,229	(20,917)	-	12,058
3D	412	-	(89)	-	323
Wheels 2 Work	279,004	145,377	(280,562)	-	143,819
Rural Poverty	148,610	328,604	(233,393)	-	243,821
Rural Chaplaincy	129	144	(273)	-	-
Digital Champions	3,483	65,011	(39,647)	-	28,847
Willow Project	(10,732)	60,775	(45,880)	-	4,163
Hardship Fund	2,132	27,214	(9,615)	-	19,731
Oil Bank	-	2,037	(16)	-	2,021
	437,784	647,391	(630,392)	-	454,783
Total of funds	634,969	735,228	(791,524)	17,449	596,122

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2024

14. Statement of funds (continued)

Unrestricted Funds

General Funds

The general funds represent the unrestricted funds of the charity that are not designated for particular purposes.

Restricted Funds

Suicide and self-harm awareness

Funding to raise awareness surrounding suicide and self-harm.

3D

Support for Derbyshire Voluntary sector infrastructure.

Wheels 2 Work

Funding to support access to transport.

Rural Poverty

Funding to help deliver agreed financial inclusion and food poverty projects.

Rural Chaplaincy

Funding to promote rural Chaplaincy support in Derbyshire.

Digital Champions

Funding to support communities in becoming more digitally inclusive.

Willow Project

To deliver rural domestic abuse awareness training and events in Derbyshire.

Hardship Fund

Rural hardship fund provides one-off small grants to people in rural areas experiencing financial difficulties.

Oil Bank

To provide a one-off delivery of heating oil to those in fuel crisis.

Rural Housing Enablement

Funding to employ a part time Rural Housing Engagement Officer.

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2024

15. Analysis of net assets between funds

Analysis of net assets between funds - current period

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Current assets	360,196	324,635	684,831
Creditors due within one year	(225,856)	-	(225,856)
Creditors due in more than one year	(20,756)	-	(20,756)
Provisions for liabilities and charges	(2,060)	-	(2,060)
Total	111,524	324,635	436,159

Analysis of net assets between funds - prior period

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £
Current assets	261,083	454,783	715,866
Creditors due within one year	(84,379)	-	(84,379)
Creditors due in more than one year	(30,747)	-	(30,747)
Provisions for liabilities and charges	(4,618)	-	(4,618)
Total	141,339	454,783	596,122

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2024

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

	2024	2023
	£	£
Net expenditure for the period (as per Statement of Financial Activities)	(159,963)	(56,296)
Adjustments for:		
Decrease/(Increase) in debtors	12,302	(15,942)
Increase in creditors	141,230	54,987
Interest from investments	(9,228)	(2,844)
Interest	865	1,227
Contributions to pension deficit	(2,519)	(2,754)
Net cash used in operating activities	(17,313)	(21,622)

17. Analysis of cash and cash equivalents

	2024	2023
	£	£
Cash in hand	647,757	666,490
Total cash and cash equivalents	647,757	666,490

18. Analysis of changes in net debt

	At 1 April 2023	Cash flows	Other non- cash changes	At 31 March 2024
	£	£	£	£
Cash at bank and in hand	666,490	(18,733)	-	647,757
Debt due within 1 year	(9,747)	-	(247)	(9,994)
Debt due after 1 year	(30,747)	9,744	247	(20,756)
	625,996	(8,989)	-	617,007

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2024

19. Pension commitments

The charity operates a defined benefit pension scheme. However, the scheme is a multiple employer scheme and the charity is unable to identify its share of the underlying assets and liabilities.

The company participates in the scheme, a multi-employer scheme which provides benefits to some 638 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The scheme is classified as a 'last-man standing arrangement'. Therefore the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

A full actuarial valuation for the multiple employer scheme was carried out at 30 September 2020. This valuation showed assets of £800.3m, liabilities of £831.9m and a deficit of £31.6m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

Total deficit contributions for the multiple employer scheme.

From 1 April 2022 to 31 January 2025: £3,312,000 per annum (payable monthly)

Unless a concession has been agreed with the Trustee the term to 31 January 2025 applies.

Note that the scheme's previous valuation was carried out with an effective date of 30 September 2017. This valuation showed assets of £794.9m, liabilities of £926.4m and a deficit of £131.5m. To eliminate this funding shortfall, the Trustee asked the participating employers to pay additional contributions to the scheme as follows:

Total deficit contributions for multiple employer scheme

From 1 April 2019 to 30 September 2025: £11,243,000 per annum (payable monthly and increasing by 3% each on 1st April)

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the Series 1 and Series 2 scheme liabilities.

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

Rural Action Derbyshire
(A company limited by guarantee)

**Notes to the financial statements
for the year ended 31 March 2024**

	2024 £	2023 £
Present values of provision		
Present value of provision	2,060	4,408
	<u>2,060</u>	<u>4,408</u>
	2024 £	2023 £
Reconciliation of opening and closing provision		
Provision at the start of period	4,408	24,821
Unwinding of the discount factor (interest expense)	168	323
Deficit contribution paid	(2,519)	(2,479)
Remeasurements - impact of any change in assumptions	3	(277)
Remeasurements - amendments to the contribution schedule	-	(17,980)
	<u>2,060</u>	<u>4,408</u>
	2024 £	2023 £
Deficit contributions schedule		
Interest expense	168	323
Remeasurements - impact of any change in assumptions	3	(277)
Remeasurements - amendments to the contribution schedule	-	17,980
Contributions paid in respect of future service*	-	-
Costs recognised in income and expenditure account	-	-

*includes defined contribution schemes and future service contributions (i.e. excluding any deficit reduction payments) to defined benefit schemes which are treated as defined contribution schemes.

Rate of discount

2024: 5.31%

2023: 5.52%

The discount rates shown above are the equivalent single discount rates which, when used to discount the future recovery plan contributions due, would give the same results as using a full AA corporate bond yield curve to discount the same recovery plan contributions.

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2024

	2024	2023
	£	£
Year 1	2,060	2,519
Year 2	-	2,099
	2,060	4,618

The company must recognise a liability measured as the present value of the contributions payable that arise from the deficit recovery agreement and the resulting expense in the income and expenditure account i.e. the unwinding of the discount rate as a finance cost in the period in which it arises.

20. Operating lease commitments

At 31 March 2024 the charity had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	2024	2023
	£	£
Not later than 1 year	15,096	4,000
Later than 1 year and not later than 5 years	20,644	-
	35,740	4,000

21. Related party transactions

The charity has had no related party transactions during the year.

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2024

22. Main Funders 2023 - 2024

	2024	2023
	£	£
Action for Communities in Rural England	6,128	-
Bolsover District Council	2,265	2,265
Department for Environment Food and Rural Affairs	44,200	44,200
Derbyshire County Council	346,440	412,102
Derbyshire Dales District Council	4,542	4,452
Derbyshire Police & Crime Commissioner	40,000	60,000
Donations to Hardship Fund	46	2,085
Donations to Food and Fuel Poverty	270	2,482
Feeding Britain	-	10,000
Feeding Derbyshire	4,050	-
Foundation Derbyshire	-	2,000
National Rural Crime Network	5,000	-
North East Derbyshire District Council	2,000	2,000
South Derbyshire District Council	5,443	5,336
Streetgames	52,383	49,664
British Gas Energy Trust	-	5,219
NHS Charities Together	45,992	65,011

Accounts

Registered number: 03320404
Charity number: 1061531

Rural Action Derbyshire

Trustees' report and financial statements

for the year ended 31 March 2023



Rural Action Derbyshire
(A company limited by guarantee)

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Rural Action Derbyshire
(A company limited by guarantee)

**Reference and administrative details of the charity, its Trustees and advisers
for the year ended 31 March 2023**

Trustees	Mr M J Haynes, Treasurer Ms J Hirst (resigned 23 November 2022) Mr S G Taylor, Chair (resigned as Chair 25/04/2023) Mr R N E Walsh Mr P H Coates (resigned 23 November 2022) Mrs A W Montacute, Vice Chair (appointed Chair 25/04/2023) Mrs A Wheelton Ms V E Broom Mr R A Bennett Ms F J Brookes Mr W Tudor Jones, Vice Chair (appointed 25/04/2023)
Company registered number	03320404
Charity registered number	1061531
Registered office	Town Hall Bank Road Matlock DE4 3NN
Chief executive officer	Ms B Parker
Accountants	Dains Audit Limited Suite 2, Albion House 2 Etruria Office Village Forge Lane Stoke on Trent Staffordshire ST1 5RQ

Rural Action Derbyshire
(A company limited by guarantee)

Trustees' report
for the year ended 31 March 2023

Trustees present their annual report together with the financial statements of the charity for the year 1 April 2022 to 31 March 2023. The annual report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Since the charity qualifies as small under section 382 of the Companies Act 2006, the strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

Objectives and activities

a. Policies and objectives

Rural Action Derbyshire's aim is to ensure the well-being of the people who live and work in rural Derbyshire and that they are not unduly disadvantaged.

Their mission statement is:

We believe that no-one should be unfairly disadvantaged because they live in a rural area.

Their strategic objectives are:

- To help remove barriers that prevent people from taking up opportunities, living well and participating in daily life.
- To enable communities to develop more control, protect and develop community assets, and build resilience and community spirit.
- To address rural disadvantage, particularly for vulnerable or low-income groups.
- To support rural economic development and sustainable rural communities.
- To grow and develop Rural Action Derbyshire to secure its future sustainability.

It does this:

- By providing direct services to help people and groups in rural communities.
- By raising awareness of the issues faced by rural communities.

Rural Action Derbyshire is one of 38 rural community councils in England and is a member of Action with Communities in Rural England (ACRE).

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

Rural Action Derbyshire
(A company limited by guarantee)

Trustees' report (continued)
for the year ended 31 March 2023

Objectives and activities (continued)

Chair's Statement

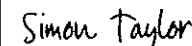
Rural Action Derbyshire's (RAD's) financial year to March 2023 was against a backdrop of severe pressures on the cost of living across the UK. These stresses on household budgets were laid bare in a report from the Office for National Statistics for that month. For the year to March 2023, CPI was 10.1%, food inflation was the highest in 45 years at 19.2% and energy prices had increased by 40.5% over the year.

One very positive aspect for RAD is that these challenges, specifically food availability, fuel poverty and the access to services have been at the heart of what we do for many years. For example, our work leading the Feeding Derbyshire project across the county; running the Oil Buying Scheme or rolling out the Financial and Digital Inclusion projects all address these social issues head-on. In addition, our work around community buildings, Wheels to Work, rural domestic abuse and suicide awareness, all buttress the resilience of individuals and communities to the challenges.

As I said in my comments in last year's annual report, RAD's mantra is to keep focussed on these issues and make sure that we give the highest quality support to the individuals and organisations with which we have contact.

Despite being well positioned and punching above our weight, the negative aspect for RAD of the current economic landscape is that we are facing huge growth in the need for our services.

I stepped down as Chair of trustees in March 2023 after 4 years and, I am pleased to say, remain a trustee. I am delighted that the former vice-chair, Angela Montacute, was voted by the trustees to replace me and is joined by Will Tudor Jones as vice-chair. Between them, they have executive level experience in, respectively, international finance and the NHS so are a perfect combination to lead the Board in supporting the ethos, operation and development of RAD.

DocuSigned by:

305733598338487...
Simon Taylor
Chair

Chief Executive's Report

It has been a year of much change within the staffing team and whilst it is sad to see people leaving for pastures new, every person who joins us brings new skills and experience to the team. We said goodbye to Skye Peat, Samantha Mumby-Harrison, Laura Mitchell and Sally Salisbury during the year. Helena Stubbs, our long-standing Community Buildings Adviser, retired in March 2023 after more than 20 years' service. We thank them all for their contribution and wish them every success for the future.

We were joined by Iona Peat and Kevin Fleming in early 2022 and five new staff were recruited to join in April/May 23. Two trustees stood down during the year - Julie Hirst, who left after 14 year service and Phil Coates. We will be recruiting for new trustees and look forward to welcoming new members to the Board.

The staff team have faced many challenges during the year and have worked so hard to help as many people as possible. Whilst it is heartening to be able to offer support to families and individuals at difficult times in their life, we recognise that it can be hard to hear their stories and not be emotionally affected. I join the Board in saluting them for their kindness, strength and expertise, and thank them for their loyalty and service to the rural community in Derbyshire.

DocuSigned by:

50EPEE58307474
Beverley Parker
CEO

Rural Action Derbyshire
(A company limited by guarantee)

Trustees' report (continued)
for the year ended 31 March 2023

Objectives and activities (continued)

b. Main activities undertaken to further the charity's purposes for the public benefit

Aim: To help remove barriers that prevent people from taking up opportunities, living well and participating in daily life.

Wheels to Work

Lack of rail & bus provision between key destinations and no subsidies in rural areas means access to work, apprenticeships and training is significantly more expensive than in urban areas and makes rural residents more reliant on cars. The Department for Transport found that 50% of rural people live in areas with the poorest accessibility to services.

Now in its 19th year, Wheels to Work breaks down barriers through providing bicycles, e-bikes and mopeds for those in need. The demand for this support is arguably higher than ever. Over the past year, we have helped 50 new beneficiaries - averaging 4 per month.

We are consistently increasing our presence within the community - with the Wheels to Work team attending 20 face-to-face events in the last 12 months, up significantly from the year before.

Further to this, we launched the Peaks & Dales E-Bike Holiday Hire Scheme in July 2022, which offers green transport options for those on holiday in our county - helping to make tourism in Derbyshire more sustainable and raise extra funds for our crucial transport work.

Our most recent survey of programme leavers found that:

- 81% of beneficiaries felt happier and less isolated
- 72% of beneficiaries felt more independent.
- 100% were still in work or education.

Digital Support Derbyshire

Whether it's accessing your bank account, chatting to friends or family, or getting the supermarket shop delivered to your door, we're living in an increasingly digital world. This is especially the case after the COVID pandemic, which, as Citizens Online puts it, caused "more services to move online and become 'digital by default'". In short, if you're not connected, you're missing out.

Yet this remains the reality for many across rural Derbyshire. Poor access to reliable broadband and a lack of information on how to get started with technology continue to act as barriers to accessing the opportunities the virtual sphere can provide. In fact, as many as 62,000 residents in Derbyshire have still never used the internet.

Digital Support Derbyshire aims to reduce the county's digital divide by creating a network dedicated to helping people connect safely with their communities. This network now consists of over 190 individuals committed in some way to tackling this divide, including our Digital Champions - who have received training to provide the necessary guidance to get more than 70 people online.

We have also launched an interactive Digital Inclusion Referral Map alongside Citizens Online, which shows the venues that enable residents to get online cheaply and easily - making it simple for referral agencies, community organisations, and the general public to discover the range of support currently available across the county.

And, for those who are already online, we offer useful tools to protect against viruses, scams and everything in between.

"It is wonderful to have someone who can help me out with the internet."

Louise, Digital Inclusion Derbyshire Beneficiary

Rural Action Derbyshire
(A company limited by guarantee)

Trustees' report (continued)
for the year ended 31 March 2023

Objectives and activities (continued)

Aim: To enable communities to develop more control, protect and develop community assets and build resilience and community spirit.

Community Buildings Advisory Service

For over a century, community buildings have acted as vital social hubs for rural people. In fact, research by ACRE has found that in 60% of villages, community halls are the only place for people to meet in the area. Yet these hubs are facing growing challenges post-covid, with volunteers finding it difficult to deal with the financial and operational impacts of such a difficult period.

We provide vital advice, guidance and resources through our long-running Community Buildings Advisory Service - making sure village halls can continue to act as pillars within their communities.

In the past year alone, we have assisted village hall committees with 132 enquiries, providing advice on everything from funding applications to policy regulations. Further to this, we have provided regular updates on the issues affecting community buildings, sending out 19 informative e- bulletins.

"Thank you for all your bulletins and information, it has been invaluable."
Christine, Community Building Committee Member

Suicide Awareness

Mental health issues affect people of all ages in Derbyshire - with over 128,000 adults suffering with anxiety. Sometimes, these issues can prove too challenging, with the latest figures recording 80* suicides across the county in 2021 (not including Derby city). 78% of suicides were men.

Relationships breaking down, separation from children, job loss, addiction, lack of close friendships loneliness and being unable to open up can be factors that lead to suicidal thoughts.

We have provided suicide awareness training to 185 people over the past year, with the aim of building groups and individuals' awareness and understanding of suicide, addressing stigma, and providing details of resources and services available to those in need. This has equipped participants with the necessary skills to support people at risk of suicide, or those who have been affected by death by suicide.

In total, we have trained 1,774 individuals, covering every district of the county - including the hardest-to-reach areas with the highest levels of social isolation. This includes many working in the agricultural sector, which has a disproportionately high rate of suicide.

While Rural Action Derbyshire will no longer oversee Derbyshire County Council's suicide awareness work going forward, our partnership has been an incredibly fruitful one.

100% of participants rated our suicide awareness training courses as "good" or "very good".

Aim: To address rural disadvantage particularly for vulnerable, marginalised or low-income groups.

The Willow Project

Domestic abuse is still alarmingly prevalent throughout the country. Every year, 2.4 million adults experience abuse across the UK, according to The Crime Survey for England and Wales. In rural areas, this abuse can last 25% longer than in cities, as many victims are isolated and cut off from support services, and are living in "traditional, patriarchal communities that control and subjugate women", according to the National Rural Crime Network.

Our domestic abuse awareness training informs participants of the signs of the abuse and provides advice on how to help those who may be in need. In the past year, we have trained over 200 people across the county both online and face-to-face.

Rural Action Derbyshire
(A company limited by guarantee)

Trustees' report (continued)
for the year ended 31 March 2023

Objectives and activities (continued)

Further to this, we have a network of 25 Willow Project Champions, who use their compassion and empathy to raise awareness of issues around domestic abuse in their local areas. We have also attended 4 shows and have a bi-weekly presence at Bakewell Market, helping to make sure that we are consistently active and visible within rural communities.

Finally, through digital channels and social media such as Instagram and Twitter we are reaching new, younger audiences to inform them of support networks available for victims - with our Twitter account alone attracting over 1,300 followers.

"The training was engaging, thought-provoking, and carefully thought through."

Jenny - Willow Project Champion

Feeding Derbyshire

With the cost of groceries rising by just under 20% in the past year, according to Government figures, an increasing number have been forced to rely on food banks for their weekly meals. This challenge is even more pressing in rural communities, where there is often a lack of budget supermarkets and cheaper alternatives. As a result, in some areas of Derbyshire, food bank demand more than doubled in the year.

Our Feeding Derbyshire team have established an Affordable Food Network, which consists of 8 community pantries across the county. These are community-run, member-based stores selling nutritious food and groceries for a fraction of the cost of a supermarket shop. We have welcomed 4 new pantries to the Network in 2022/23, with our membership almost tripling - from 874 to 2,327. A further 3 pantries are set to join imminently.

One of our community pantries, Gussie's Kitchen in Chesterfield, has 120 members. If they were to use the pantry for their weekly shop, the collective saving would be £180,000 per year.

Fuel Poverty

Rising energy bills have affected people across the country, but they have proven even more challenging for the 67,000 Derbyshire households living off the mains gas grid - with as many as 40% of properties in the Derbyshire Dales relying on oil, coal, or liquid petroleum gas (LPG) to warm their homes.

For those off mains gas, there are no price protections, meaning costs could climb to unsustainable heights; in some cases, bills soared by over 200% in just over a year.

While there may be no formal methods for protecting off-gas households, RAD's collective bargaining power through our Community Oil Buying Scheme helps to drive down costs to more manageable levels.

Last year, we saved our 797 customers up to 25 pence per litre on their oil by negotiating with supplier. 159 new members joined the scheme, and we ordered 495,234 litres of oil, collectively saving £50,000. We helped 11 households with an emergency delivery of oil through our Oil Bank.

This emergency support extended further through several key channels: Supported by the British Gas Energy Fund, RAD offered one-off sums of up to £150 towards cost of oil, LPG, wood or coal; and thanks to the generosity of Homefire and Feeding Britain, we were able to provide supplies of smokeless coal to those relying on solid fuel.

We also raised the issue of energy poverty through the likes of BBC Radio 4 and the national BBC News - reaching audiences of over 6 million. This helped to grow the membership of our Community Oil Buying Scheme by 32%.

Our work around fuel poverty was recognised at the countrywide level, with our oil buying lead, Emma Simpson, receiving a prize at National Energy Action's Energy Crisis Recognition Awards.

Rural Action Derbyshire
(A company limited by guarantee)

Trustees' report (continued)
for the year ended 31 March 2023

Objectives and activities (continued)

Aim: To support rural economic and community development

Derbyshire is a predominantly rural county with 77% of the area classed as rural. Rural areas present particular challenges from an economic development perspective and Rural Action Derbyshire understands these challenges well. We are a key partner with statutory and private sector economic partnerships and a source of knowledge and insight into rural communities. New government funding targeted at rural areas as part of Shared Prosperity Funds was awarded to five district councils in the county through the Rural England Prosperity Fund. The CEO has been invited to serve on grant decision making panels in Derbyshire Dales, South Derbyshire and Bolsover. This new funding will support rural businesses and social enterprises to grow and develop. We have been working with local authority partners to promote opportunities and encourage applications. This is important as a diverse and sustainable rural economy is vital to address issues such as low wages, high cost of living and divided communities.

Financial review

a. Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

b. Reserves policy

Unrestricted Funds

It is the policy of the charity to maintain unrestricted reserves, which are the free reserves of the charity, at a level that equates to approximately three months of total expenditure. As at 31 March 2023 free reserves amount to £141,339 (2022: £197,185). The charity has carried higher levels of unrestricted funds due to a property sale in previous years. The majority of the funds are set aside as designated funds to cover future redundancy liability and to cover the pension liability risk outlined in note 19.

Restricted Funds

Sufficient reserves should be retained under each of the restricted reserves to meet the company's obligations under that fund.

Quarterly management information is presented to the Management Board and there are four formal board meetings each year. Sub-committees are called between the Board Meetings to consider issues as and when they arise. In addition, the Chairperson has regular contact with the Chief Executive Officer, the Treasurer and the Finance Manager.

Grant Making

Rural Action Derbyshire is not a grant-making body but sometimes it is asked to administer small grant funds on behalf of funders.

Funders

The company directors wish to thank all those who contributed to the company's income in 2022/23. A list of the principal funders may be found on the last page of this report. Their support is greatly valued.

Rural Action Derbyshire
(A company limited by guarantee)

Trustees' report (continued)
for the year ended 31 March 2023

Structure, governance and management

a. Constitution

Established in 1924, Rural Action Derbyshire, formerly Derbyshire Rural Community Council, is an independent organisation and registered charity operating across the county. Its legal name is Rural Action Derbyshire which is incorporated as a company limited by guarantee under the Companies Act, and is also registered as a charity. The company was formed to take over the charitable activities of Derbyshire Rural Community Council and did so with effect from 1 April 1997.

b. Methods of appointment or election of Trustees

The company's Articles of Association require the Board to consist of such honorary officers and other members as shall be appointed at the Annual General Meeting.

All the company directors (Trustees) hold office for a minimum term of three years to a maximum term of nine years. Any member of Rural Action Derbyshire can also stand for election as a company director provided he/she is properly nominated and seconded by other members.

Company directors (Trustees) holding office during the period are listed on page 1 of this report. None of the company directors has a service contract with the company.

c. Financial risk management

The Trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the charity, and are satisfied that systems and procedures are in place to mitigate exposure to the major risks.

The trustees have implemented a risk management strategy which comprises:

- A quarterly review of the risks which the charity may face;
- The establishment of systems and procedures to mitigate those risks identified in the plan; and
- The implementation of procedures designed to minimise potential impact on the charity should any of the risks materialise.

Rural Action Derbyshire
(A company limited by guarantee)

Trustees' report (continued)
for the year ended 31 March 2023

Statement of Trustees' responsibilities

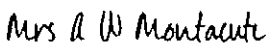
The Trustees (who are also the directors of the charity for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year. Under company law, the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of Trustees and signed on their behalf by:

DocuSigned by:

B88910198C99411...
Mrs A W Montacute
Chair of Trustees
Date: 13.11.23

Rural Action Derbyshire
(A company limited by guarantee)

Independent examiner's report
for the year ended 31 March 2023

Independent examiner's report to the Trustees of Rural Action Derbyshire ('the charity')

I report to the charity Trustees on my examination of the accounts of the charity for the year ended 31 March 2023.

Responsibilities and basis of report

As the Trustees of the charity (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 charity 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 charity'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 charity'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 charity 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.

Rural Action Derbyshire
(A company limited by guarantee)

Independent examiner's report (continued)
for the year ended 31 March 2023

Use of this report

This report is made solely to the charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for my work or for this report.



Signed:

Dated: 13-11-23

Simon Hawkins FCA

Dains Audit Limited
Suite, Albion House
2 Etruria Village
Forge Lane
Stoke on Trent
Staffordshire
ST1 5RQ

Rural Action Derbyshire
(A company limited by guarantee)

Statement of financial activities (incorporating income and expenditure account)
for the year ended 31 March 2023

	Note	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Income from:					
Donations and legacies	3	1,865	5,122	6,987	51,623
Charitable activities	4	83,128	642,269	725,397	885,913
Investments	5	2,844	-	2,844	1,446
Total income		87,837	647,391	735,228	938,982
Expenditure on:					
Charitable activities	6	161,132	630,392	791,524	931,219
Total expenditure		161,132	630,392	791,524	931,219
Net movement in funds before other recognised gains		(73,295)	16,999	(56,296)	7,763
Other recognised gains:					
Other gains	19	17,449	-	17,449	-
Net movement in funds		(55,846)	16,999	(38,847)	7,763
Reconciliation of funds:					
Total funds brought forward		197,185	437,784	634,969	627,206
Net movement in funds		(55,846)	16,999	(38,847)	7,763
Total funds carried forward		141,339	454,783	596,122	634,969

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

The notes on pages 16 to 32 form part of these financial statements.

Rural Action Derbyshire
(A company limited by guarantee)

Balance sheet
As at 31 March 2023

	Note	2023 £	2022 £
Current assets			
Debtors	11	49,376	33,434
Cash at bank and in hand		666,490	696,001
		<u>715,866</u>	<u>729,435</u>
Creditors: amounts falling due within one year	12	(84,379)	(28,623)
Net current assets		<u>631,487</u>	<u>700,812</u>
Total assets less current liabilities		<u>631,487</u>	<u>700,812</u>
Creditors: amounts falling due after more than one year	13	(30,747)	(41,022)
Net assets excluding pension liability		<u>600,740</u>	<u>659,790</u>
Defined benefit pension scheme liability	19	(4,618)	(24,821)
Total net assets		<u><u>596,122</u></u>	<u><u>634,969</u></u>
Charity funds			
Restricted funds	14	454,783	437,784
Unrestricted funds	14	141,339	197,185
Total funds		<u><u>596,122</u></u>	<u><u>634,969</u></u>

Registered number: 03320404

Rural Action Derbyshire
(A company limited by guarantee)

Balance sheet (continued)
As at 31 March 2023

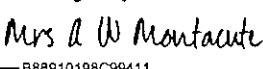
The charity was entitled to exemption from audit under section 477 of the Companies Act 2006.

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:

DocuSigned by:

B88910198C99411...
Mrs A W Montacute
Chair of Trustees
Date: 13.11.23

Registered number: 03320404

The notes on pages 16 to 32 form part of these financial statements.

Rural Action Derbyshire
(A company limited by guarantee)

Statement of cash flows
for the year ended 31 March 2023

	2023 £	2022 £
Cash flows from operating activities		
Net cash used in operating activities	(21,622)	(17,229)
Cash flows from investing activities		
Dividends, interests and rents from investments	2,844	1,446
Net cash provided by investing activities	2,844	1,446
Cash flows from financing activities		
Repayments of borrowing	(10,733)	-
Net cash (used in)/provided by financing activities	(10,733)	-
Change in cash and cash equivalents in the year	(29,511)	(15,783)
Cash and cash equivalents at the beginning of the year	696,001	711,784
Cash and cash equivalents at the end of the year	666,490	696,001

The notes on pages 16 to 32 form part of these financial statements

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2023

1. General information

Rural Action Derbyshire is a private company limited by guarantee, incorporated in England and Wales. The members of the company are the trustees named on page 1. Its registered office is Town Hall, Bank Road, Matlock, Derbyshire, DE4 3NN.

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.

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

2.3 Income

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

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfillment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2023

2. Accounting policies (continued)

2.4 Expenditure

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

All expenditure is inclusive of irrecoverable VAT.

2.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

2.6 Taxation

The charity 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 charity 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.

2.7 Pensions

The company makes pension contributions to The Pension Trust's Growth Plan, a multi-employer defined benefits scheme, the assets of which are held separately from those of the charity in an independently administered fund. Normal contributions are charged to the Statement of Financial Activities (SOFA) in the period in which they are payable to the scheme. The pension liability is the responsibility of the Pensions Trust which has identified the assets/liabilities of the scheme that are attributable to the charity. The pension surplus/(deficit) is calculated based on the net present value of future deficit payments over a set term which is currently 9 years as required by FRS 102.

The unwinding of the discount is treated as an interest expense within the SOFA and gains/losses on re-measurement of the surplus/deficit are shown within the SOFA under other recognised gains and losses.

The company also makes pension contributions to personal pension plans as appropriate to the employee. Contributions are charged to the SOFA when due.

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.

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2023

2. Accounting policies (continued)

2.9 Operating leases

Rentals paid under operating leases are charged to the statement of financial activities on a straight line basis over the lease term.

2.10 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.

2.11 Liabilities

Liabilities and provisions 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 charity 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.

2.12 Financial instruments

The charity 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.

2.13 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 charity 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 charity 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.

Investment income, gains and losses are allocated to the appropriate fund.

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2023

3. Income from donations and legacies

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £
Donations	1,865	5,122	6,987

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £
Donations	1,997	49,626	51,623

4. Income from charitable activities

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £
Project income, funding agreements and grants	75,806	641,605	717,411
Earned income	7,322	664	7,986
	83,128	642,269	725,397

Included in restricted funds for 2023 is an amount of £nil received from the Big Lottery Fund for Rural Accessibility.

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £
Project income, funding agreements and grants	96,586	770,546	867,132
Earned income	18,746	35	18,781
	115,332	770,581	885,913

Included in restricted funds for 2022 is an amount of £52,926 received from the Big Lottery Fund for Rural Accessibility.

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2023

5. Investment income

	Unrestricted funds 2023 £	Total funds 2023 £
Bank interest received	2,844	2,844

	Unrestricted funds 2022 £	Total funds 2022 £
Bank interest received	1,446	1,446

6. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Charitable activities	161,132	630,392	791,524

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Charitable activities	117,926	813,293	931,219

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2023

7. Analysis of expenditure by activities

	Activities undertaken directly 2023 £	Support costs 2023 £	Total funds 2023 £
Charitable activities	695,188	96,336	791,524

	Activities undertaken directly 2022 £	Support costs 2022 £	Total funds 2022 £
Charitable activities	851,929	79,290	931,219

Analysis of direct costs

	Total funds 2023 £	Total funds 2022 £
Staff costs	413,616	314,308
Rural Accessibility	120,035	135,930
Grants & Donations	78,501	264,977
Travel	2,632	3,739
Freelance & Consultancy fees	46,944	52,604
Affiliation fees	7,728	20,594
Publicity	13,570	15,779
Community Development	12,162	43,998
	695,188	851,929

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2023

7. Analysis of expenditure by activities (continued)

Analysis of support costs

	Total funds 2023 £	Total funds 2022 £
Premises and office costs	22,307	22,639
Staff Training	2,541	1,507
Bank charges and interest	1,391	283
Insurance	4,233	3,608
Irrecoverable VAT	14,911	6,136
IT & Professional Fees	45,926	37,442
Governance costs	5,027	7,675
	<u>96,336</u>	<u>79,290</u>

8. Independent examiner's remuneration

	2023 £	2022 £
Fees payable to the charity's independent examiner for the independent examination of the charity's annual accounts	<u>3,500</u>	<u>3,350</u>

9. Staff costs

	2023 £	2022 £
Wages and salaries	368,244	281,568
Social security costs	25,632	18,182
Contribution to defined benefit pension schemes	19,740	14,558
	<u>413,616</u>	<u>314,308</u>

During the year, redundancy payments totalling £16,923 (2022: £nil) were made to 2 individuals.

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

	2023 No.	2022 No.
	<u>16</u>	<u>14</u>

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2023

9. Staff costs (continued)

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

Key Management Remuneration

The key management personnel of the charity comprise the Trustees and the Chief Executive Officer. The total employment benefits of the key management personnel were £49,528 (2022: £47,017).

10. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2022 - £NIL).

During the year ended 31 March 2023, no Trustee expenses have been incurred (2022 - £NIL).

11. Debtors

	2023 £	2022 £
Due within one year		
Trade debtors	5,113	5,045
Other debtors	172	-
Prepayments and accrued income	44,091	28,389
	<u>49,376</u>	<u>33,434</u>

12. Creditors: Amounts falling due within one year

	2023 £	2022 £
Bank loans	9,747	8,978
Trade creditors	48,760	3,532
Other taxation and social security	-	512
Other creditors	10,321	7,512
Accruals and deferred income	15,551	8,089
	<u>84,379</u>	<u>28,623</u>

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2023

13. Creditors: Amounts falling due after more than one year

	2023	2022
	£	£
Bank loans	30,747	41,022
	<u><u> </u></u>	<u><u> </u></u>

Included within the above are amounts falling due as follows:

	2023	2022
	£	£
Between one and five years		
Bank loans	30,747	41,022
	<u><u> </u></u>	<u><u> </u></u>

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2023

14. Statement of funds

Statement of funds - current year

	Balance at 1 April 2022 £	Income £	Expenditure £	Gains/ (Losses) £	Balance at 31 March 2023 £
Unrestricted funds					
General Funds	197,185	87,837	(161,132)	17,449	141,339
Restricted funds					
Suicide and self-harm awareness	14,746	18,229	(20,917)	-	12,058
3D	412	-	(89)	-	323
Wheels 2 Work	279,004	145,377	(280,562)	-	143,819
Rural Poverty	148,610	328,604	(233,393)	-	243,821
Rural Chaplaincy	129	144	(273)	-	-
Digital Champions	3,483	65,011	(39,647)	-	28,847
Willow Project	(10,732)	60,775	(45,880)	-	4,163
Hardship Fund	2,132	27,214	(9,615)	-	19,731
Oil Bank	-	2,037	(16)	-	2,021
	437,784	647,391	(630,392)	-	454,783
Total of funds	634,969	735,228	(791,524)	17,449	596,122

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2023

14. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 April 2021 £	Income £	Expenditure £	Balance at 31 March 2022 £
Unrestricted funds				
General Funds	196,336	118,775	(117,926)	197,185
Restricted funds				
Suicide and self-harm awareness	12,110	20,562	(17,926)	14,746
3D	472	-	(60)	412
Wheels 2 Work	336,637	194,902	(252,535)	279,004
Rural Poverty	23,267	540,338	(414,995)	148,610
Rural Chaplaincy	29,840	41,878	(71,589)	129
Digital Champions	5,323	-	(1,840)	3,483
Willow Project	6,970	20,050	(37,752)	(10,732)
Hardship Fund	16,251	2,477	(16,596)	2,132
	<u>430,870</u>	<u>820,207</u>	<u>(813,293)</u>	<u>437,784</u>
Total of funds	<u>627,206</u>	<u>938,982</u>	<u>(931,219)</u>	<u>634,969</u>

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2023

14. Statement of funds (continued)

Unrestricted Funds

General Funds

The general funds represent the unrestricted funds of the charity that are not designated for particular purposes.

Restricted Funds

Suicide and self-harm awareness

Funding to raise awareness surrounding suicide and self-harm.

3D

Support for Derbyshire Voluntary sector infrastructure.

Wheels 2 Work

Funding to support access to transport.

Rural Poverty

Funding to help deliver agreed financial inclusion and food poverty projects.

Rural Chaplaincy

Funding to promote rural Chaplaincy support in Derbyshire.

Digital Champions

Funding to support communities in becoming more digitally inclusive.

Willow Project

To deliver rural domestic abuse awareness training and events in Derbyshire.

Hardship Fund

Rural hardship fund provides one-off small grants to people in rural areas who have suffered difficulties because of the Covid-19 pandemic.

Oil Bank

To provide a one-off delivery of heating oil to those in fuel crisis.

15. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £
Current assets	261,083	454,783	715,866
Creditors due within one year	(84,379)	-	(84,379)
Creditors due in more than one year	(30,747)	-	(30,747)
Provisions for liabilities and charges	(4,618)	-	(4,618)
Total	141,339	454,783	596,122

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2023

15. Analysis of net assets between funds (continued)

Analysis of net assets between funds - prior year

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £
Current assets	291,651	437,784	729,435
Creditors due within one year	(28,623)	-	(28,623)
Creditors due in more than one year	(41,022)	-	(41,022)
Provisions for liabilities and charges	(24,821)	-	(24,821)
Total	197,185	437,784	634,969

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

	2023 £	2022 £
Net income/expenditure for the year (as per Statement of Financial Activities)	(56,296)	7,763
Adjustments for:		
(Increase)/Decrease in debtors	(15,942)	(10,246)
Increase/(decrease) in creditors	54,987	(4,838)
Interest from investments	(2,844)	(1,446)
Loan interest	1,227	-
Contributions to pension deficit	(2,754)	(8,462)
Net cash used in operating activities	(21,622)	(17,229)

17. Analysis of cash and cash equivalents

	2023 £	2022 £
Cash in hand	666,490	696,001
Total cash and cash equivalents	666,490	696,001

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2023

18. Analysis of changes in net debt

	At 1 April 2022	Cash flows	Other non- cash changes	At 31 March 2023
	£	£	£	£
Cash at bank and in hand	696,001	(29,511)	-	666,490
Debt due within 1 year	(8,978)	10,648	(11,417)	(9,747)
Debt due after 1 year	(41,022)	-	10,275	(30,747)
	<u>646,001</u>	<u>(18,863)</u>	<u>(1,142)</u>	<u>625,996</u>

19. Pension commitments

The charity operates a defined benefit pension scheme. However, the scheme is a multiple employer scheme and the charity is unable to identify its share of the underlying assets and liabilities.

The company participates in the scheme, a multi-employer scheme which provides benefits to some 638 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The scheme is classified as a 'last-man standing arrangement'. Therefore the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

A full actuarial valuation for the multiple employer scheme was carried out at 30 September 2020. This valuation showed assets of £800.3m, liabilities of £831.9m and a deficit of £31.6m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

Total deficit contributions for the multiple employer scheme.
 From 1 April 2022 to 31 January 2025: £3,312,000 per annum (payable monthly)

Unless a concession has been agreed with the Trustee the term to 31 January 2025 applies.

Note that the scheme's previous valuation was carried out with an effective date of 30 September 2017. This valuation showed assets of £794.9m, liabilities of £926.4m and a deficit of £131.5m. To eliminate this funding shortfall, the Trustee asked the participating employers to pay additional contributions to the scheme as follows:

Total deficit contributions for multiple employer scheme
 From 1 April 2019 to 30 September 2025: £11,243,000 per annum (payable monthly and increasing by 3% each on 1st April)

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2023

19. Pension commitments (continued)

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the Series 1 and Series 2 scheme liabilities.

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

	2023 £	2022 £
Present values of provision		
Present value of provision	4,408	24,821
	<u>4,408</u>	<u>24,821</u>
	2023 £	2022 £
Reconciliation of opening and closing provision		
Provision at the start of period	24,821	33,283
Unwinding of the discount factor (interest expense)	323	-
Deficit contribution paid	(2,479)	(8,462)
Remeasurements - impact of any change in assumptions	(277)	-
Remeasurements - amendments to the contribution schedule	(17,980)	-
	<u>4,408</u>	<u>24,821</u>

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2023

	2023 £	2022 £
Deficit contributions schedule		
Interest expense	323	-
Remeasurements – impact of any change in assumptions	(277)	-
Remeasurements – amendments to the contribution schedule	17,980	-
Contributions paid in respect of future service*	-	-
Costs recognised in income and expenditure account	-	-
	<u> </u>	<u> </u>

*includes defined contribution schemes and future service contributions (i.e. excluding any deficit reduction payments) to defined benefit schemes which are treated as defined contribution schemes.

Rate of discount

2023: 5.52%

2022: 2.35%

The discount rates shown above are the equivalent single discount rates which, when used to discount the future recovery plan contributions due, would give the same results as using a full AA corporate bond yield curve to discount the same recovery plan contributions.

	2023 £	2022 £
Year 1	2,519	8,675
Year 2	2,099	8,935
Year 3	-	7,670
	<u> </u>	<u> </u>
	<u>4,618</u>	<u>25,280</u>

The company must recognise a liability measured as the present value of the contributions payable that arise from the deficit recovery agreement and the resulting expense in the income and expenditure account i.e. the unwinding of the discount rate as a finance cost in the period in which it arises.

20. Operating lease commitments

At 31 March 2023 the charity had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	2023 £	2022 £
Land and Buildings		
Not later than 1 year	4,000	12,060
Later than 1 year and not later than 5 years	-	4,000
	<u> </u>	<u> </u>
	<u>4,000</u>	<u>16,060</u>

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2023

21. Related party transactions

The charity has had no related party transactions during the year.

22. Main Funders 2022 - 2023

	2023	2022
	£	£
Action for Communities in Rural England	-	1,000
Amber Valley Borough Council	-	2,540
Bolsover District Council	2,265	2,265
Department for Environmental Food and Rural Affairs	44,200	44,700
Derbyshire County Council	412,102	635,689
Derbyshire Dales District Council	4,452	4,542
Derby & Derbyshire Clinical Commissioning Group	-	5,633
Derbyshire Police & Crime Commissioner	60,000	20,000
Donations to Covid 19 Fund	-	1,624
Donations to Hardship Fund	2,085	1,683
Donations to Food and Fuel Poverty	2,482	12,498
Donations to Derbyshire Rural Chaplaincy	-	6,714
European Social Fund (University of Derby)	-	12,129
Feeding Britain	10,000	21,000
Foundation Derbyshire	2,000	19,929
Methodist Church Nottinghamshire and Derbyshire District	-	20,200
Mugginton Parochial Church Council	-	5,000
National Association for Voluntary and Community Action VCSEP	-	1,500
National Lottery Community Fund/Big Lottery Fund	-	52,926
North East Derbyshire District Council	2,000	2,000
South Derbyshire District Council	5,336	5,232
St Barnabas Church	-	1,200
Streetgames	49,664	-
British Gas Energy Trust	5,129	-
NHS Charities Together	65,011	-

Accounts

Registered number: 03320404
Charity number: 1061531

Rural Action Derbyshire

Trustees' report and financial statements

for the year ended 31 March 2022



Rural Action Derbyshire
(A company limited by guarantee)

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Rural Action Derbyshire
(A company limited by guarantee)

Reference and administrative details of the charity, its Trustees and advisers
for the year ended 31 March 2022

Trustees	Mr M J Haynes, Treasurer Ms J Hirst, Vice Chair (until 24 May 2021) Mr S G Taylor, Chair Mr R N E Walsh Mr P H Coates Mrs A W Montacute, Vice Chair (from 24 May 2021) Mrs A Wheelton Ms V E Broom Mr R A Bennett (appointed 8 February 2022) Ms F J Brookes (appointed 9 February 2022) Mr W T Jones (appointed 8 February 2022)
Company registered number	03320404
Charity registered number	1061531
Registered office	Town Hall Bank Road Matlock DE4 3NN
Company secretary	Mr G S Gilbert (Resigned 17 August 2021)
Chief executive officer	Ms B Parker
Accountants	Dains Audit Limited Suite 2 Albion House 2 Etruria Office Village Forge Lane Stoke on Trent ST1 5RQ

Rural Action Derbyshire
(A company limited by guarantee)

Trustees' report
for the year ended 31 March 2022

The Trustees present their annual report together with the financial statements of the charity for the year 1 April 2021 to 31 March 2022. The annual report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Since the charity qualifies as small under section 382 of the Companies Act 2006, the strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

Objectives and activities

a. Policies and objectives

Rural Action Derbyshire's aim is to ensure the well-being of the people who live and work in rural Derbyshire and that they are not unduly disadvantaged.

Their mission statement is:

We believe that no-one should be unfairly disadvantaged because they live in a rural area.

Their strategic objectives are:

- To help remove barriers that prevent people from taking up opportunities, living well and participating in daily life.
- To enable communities to develop more control, protect and develop community assets, and build resilience and community spirit.
- To address rural disadvantage, particularly for vulnerable or low income groups.
- To support rural economic development and sustainable rural communities.
- To grow and develop Rural Action Derbyshire to secure its future sustainability.

It does this:

- By providing direct services to help people and groups in rural communities.
- By raising awareness of the issues faced by rural communities.

Rural Action Derbyshire is one of 38 rural community councils in England and is a member of Action with Communities in Rural England (ACRE).

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

Rural Action Derbyshire
(A company limited by guarantee)

Trustees' report (continued)
for the year ended 31 March 2022

Objectives and activities (continued)

b. Chair's statement

The fact that being a trustee of Rural Action Derbyshire (RAD) is a voluntary role does not mean that it is easy or with little responsibility. Quite the opposite, in fact. RAD's trustees have ultimate legal responsibility for the charity, ensuring that the organisation works within the legal rules and best practice guidance of both Company Law and the Charity Commission.

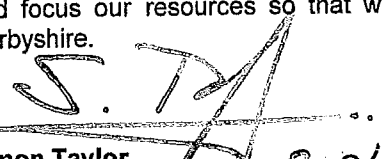
RAD's trustees recently gave up extra time to go through training provided by the National Council for Voluntary Organisations on the roles and responsibilities of charity trustees. This was a useful refresher for our longer-serving trustees, as well as being a well-timed event for our recently recruited trustees - some of whom have not been in these positions before.

In addition to these specific legal responsibilities, the trustees work alongside the staff team to make decisions on significant new opportunities, major organisational challenges, policies and controls. As always, each of these decisions will be guided by our mission statement and strategic aims.

Our overarching vision, 'We believe that no one should be unfairly disadvantaged because they live in a rural area', could also be called our purpose or reason to exist. This has remained unchanged for several years and pretty well summarises what RAD has been about ever since it was founded in 1924.

The challenge with such a broad vision is to maintain an operational focus and not to spread people and financial resources too thinly. This is particularly hard to resist currently, when many members of the rural community in Derbyshire are facing very difficult personal situations. To keep things focused and effective, the trustees and senior management team periodically review the strategy, in practical terms deciding what we will do and what we won't. Each year the strategic aims are broken down into specific objectives; for 2022-23, this equates to 5 strategic aims made up of around 60 operational objectives.

All at RAD are worried about how food inflation, energy prices and increased economic uncertainty will significantly exacerbate the challenges of the people we are already helping. We are also realistic that we can only scratch the surface of these social problems. But that makes us ever more resolute to work professionally and focus our resources so that we make a meaningful difference to as many people as possible in rural Derbyshire.


Simon Taylor
Chair

Sept 23, 2022

Objectives and activities (continued)

c. Chief Executive's Report

Derbyshire is a beautiful county, full of contrasts - from the rugged beauty of the Dark Peak to the farming lowlands around the south of the county and the former coalfields to the east. Living in the countryside has never been more popular, and yet for many it can be lonely, isolating and financially crippling. Virtually every commodity costs more. The cost of living has been steadily rising due to global events, and rural communities feel the cost of food, fuel and housing ever more keenly. Coupled with low wages, poor transport and patchy broadband, it is little wonder that living in the countryside can be a challenge.

The team at Rural Action Derbyshire have worked tirelessly to attempt to stem the tide of people struggling to make ends meet. We have secured additional investment into our work around food poverty to pilot the first phase of community pantries and expand our Healthy Holiday programme with funding secured from Derbyshire County Council. We have made 81 awards of cash or white goods to Derbyshire residents suffering severe financial hardship, totalling more than £15,000.

We launched an Oil Bank, alongside our Oil Buying Scheme, in 2021 in response to rocketing heating oil prices, which saw the cost of a minimum order more than double from around £225 to more than £500 in a matter of months. We supported 6 people who could not afford to pay for oil, leaving them without heating or hot water.

We are proud of our success in persuading the media to cover our campaigns to raise awareness of the financial crisis in rural areas. We have highlighted rural hardship on BBC Countryfile, to an audience of 6m people, and on BBC Radio Derby and BBC East Midlands Today, where we have spoken about financial and food insecurity.

We will continue to campaign with our ACRE network colleagues for a cohesive and comprehensive national rural strategy that recognises the need for investment in rural areas if they are to thrive as inclusive, diverse and sustainable communities. We will also seek to influence local policies to address rural disadvantage and work to provide opportunities for people to flourish.

This comes as we at RAD begin to work more closely once again, with many of the team joining forces in the office after two years of Teams meetings and cancelled events. Strong teamwork and shared values has been a key reason for our sustained success over the years, and we are looking forward to spending more time together in the future.


23 Sept '22
Beverley Parker
Chief Executive Officer

Objectives and activities (continued)

d. Main activities undertaken to further the charity's purposes for the public benefit

How We Help

Our Vision

We believe that no-one should be unfairly disadvantaged because they live in a rural area.

Our Mission

To improve quality of life for Derbyshire residents, by empowering people in rural communities to take action to address disadvantage, become more sustainable and increase local control.

Our Ambition

To address rural disadvantage so that rural communities are sustainable, vibrant and accessible to everyone regardless of age, background or income.

Our Commitment to Diversity

We have joined 19 other charities across Derbyshire, Nottinghamshire and South Yorkshire to form the Anti Racist Alliance. Through this, we have agreed to a set of Anti Racist principles, and have pledged to go beyond a zero tolerance approach to racism and to commit to positive action to become and remain a proactive anti-racist organisation.

Our Highlights

Rural Business Awards

After picking up a regional prize at this year's Rural Business Awards, we were given the chance to shoot a film about the vital work we do here at Rural Action Derbyshire

Surprise Socks

Alongside Derby-based charity Treats, we helped to distribute a surprise donation of 1,000 socks to vulnerable families across the county

Derbyshire Times Business Excellence Awards

We were finalists in two categories at the Derbyshire Times Business Excellence Awards, and were invited to attend a formal celebration for our Community Initiative and Covid Response efforts

The Willows Short Film

Our short film on rural domestic abuse, 'The Willows', was distributed on YouTube by Rural Media - and received over 13,000 views in the first 10 months

Objectives and activities (continued)

RAD in the Media

On Television

We were invited onto BBC East Midlands Today to discuss our response to the fuel crisis, and have been visited by BBC's Countryfile team to chat about oil buying and our short film on rural domestic abuse, 'The Willows'

On the Airwaves

We have been regular guests on BBC Radio Derby, discussing everything from fuel poverty to our Feeding Derbyshire project

In the Papers

As well as highlighting key issues in our regular Melbourne Life and Derbyshire Times columns, we made national headlines with our incredible batch cook project success.

Our Year in Numbers

15 e-bulletins were sent to community buildings' committees during a period of great uncertainty

25,000 children received daily meals throughout the school holidays.

Our 4 pilot community pantries have offered affordable food to 720 vulnerable households

We provided 45 people with bikes and mopeds, helping them to access work and training opportunities

We provided rural domestic abuse awareness training to 100 people

Our Community Oil Buying customers saved over £42,000 by purchasing heating oil through our scheme.

Rural Poverty Affordable Food

With the soaring cost of living, a rising number of people are being pushed towards poverty - with up to 16 million in the UK expected to be classed as living in poverty by 2023.

This is an even bigger problem for rural communities, for whom average prices are rising at twice the rate of urban areas.

The impact of the squeeze on incomes is clear to see. In some areas of Derbyshire, the demand for food banks has risen by almost 50% since the start of the pandemic, and at the height of Covid, applications for free school meals increased by over 600%. These are unprecedented figures caused by an unprecedented phenomenon.

To help tackle the problem, Rural Action Derbyshire, through its Feeding Derbyshire network, has launched a number of programmes. We are currently in the process of creating a community pantry scheme, through which eight pantries across the county will offer healthy food for an affordable price - with an average shop costing just £3.50, 10% of the supermarket price.

And since April 2021 we have expanded our Healthy Holiday programme thanks to funding from Derbyshire County Council. This has proven a vital source of nutritious meals for children at 15 different clubs, with 25,000 meals provided in the October half-term alone. One group leader said, "The meal delivery has been thoroughly enjoyed by the children who look forward to it all day. They want everyone to know how much they appreciate it."

Objectives and activities (continued)

Quote

The meal delivery has been thoroughly enjoyed by the children who look forward to it all day

Success Story

We have recruited and supported 8 community pantries since launching the pilot scheme in May 2021 - helping us to provide affordable, nutritious food across the county

Community Oil Buying Scheme

We have all been affected by the rising cost of oil which has been made worse by the conflict in Ukraine. The cost of fuel for motorists has increased by over 10% a month in the first quarter of 2022. In addition the raised cap on energy prices has increased household bills by as much as 54%.

However, for the 20% living off the mains gas grid in Derbyshire, costs are even more extreme. While many of us only use fuel to fill up our cars, thousands in Derbyshire rely on oil to heat up their homes. For these, the cost of living has become almost unbearable, with oil bills rising by around 400% in just over a year, pushing many in rural areas towards poverty.

As oil companies navigate the impacts of the Ukraine crisis, our Community Oil Buying work has become more important than ever. Where some residents were being quoted as much as 177 pence per litre for their heating oil, we have been able to use our negotiating power to keep prices below 100 pence per litre. This makes a difference of over £300 on a minimum order of 500 litres.

We now have over 600 members in total, having attracted another 57 in a single quarter following a multi-channel media push. Our efforts to maintain lower prices have been appreciated by our beneficiaries, with one Community Oil Buying customer saying, "I used to worry more about fuel costs, but now I've got peace of mind that I'm getting the best deal every time."

For all of our success with oil buying, however, some households are still in desperate need of support. As a result, we set up an Oil Bank to offer emergency support - and raised £1400 to purchase at least two 500 litre oil deliveries for people in need.

Success Story

Our appearances on BBC East Midlands Today, BBC Radio Derby and Greatest Hits Radio helped to attract 57 new members to the oil buying scheme in a single quarter

Objectives and activities (continued)

Rural Hardship

As Covid forced many into unemployment or onto furlough, thousands of households across rural Derbyshire found themselves moving closer to the poverty line, often having to choose between heating and eating. And while the pandemic has begun to ease over the past year, its impacts are still being felt now.

That is why we are continuing with our Rural Hardship Fund, which provides vulnerable people with cash, food or household goods to help them cope with these hard times.

The fund has received 81 applications in the past year - and has paid out £17,710.70 in total. We have had an excellent response from nearly all of our applicants, and we have been able to make onward referrals to other agencies such as SSAFA the Armed Forces charity and Marches Energy for support with energy debt, demonstrating our effective collaborative strategy for eradicating rural poverty.

Quote

"This payment has been a real life saver. These grants are a tremendous help to people that are struggling through no fault of their own."

Wheels to Work

Simply put, very often living in a rural area means fewer opportunities to work, train and gain a high quality education. And this is largely down to a lack of access to reliable, affordable transport - with a Department for Transport study finding that 50% of the rural population are living in areas that have the poorest accessibility to services.

Wheels to Work was created to encourage people to look for a job or training opportunity that they really want to do, rather than simply settling for what is available nearby. This improves job satisfaction and motivation, ensuring people can not only find employment, but stay in employment for longer periods.

Over the past year, Wheels to Work has provided 45 people in isolated areas with bikes and mopeds, helping to remove barriers to a higher standard of living and quality of life.

The need and demand for Wheels to Work remains high, and we will continue to work hard to ensure we can continue to be there for as many people as we can.

The future of the service will soon be boosted by the launch of the Peaks & Dales E-Bike Holiday Hire service, through which tourists in Derbyshire can hire an e-bike from us for their holiday. We expect this to begin making a profit within six months of operation, providing an additional source of income to enable the further expansion of services for disadvantaged people in rural areas of the county.

Case Study

"The main challenge I faced when trying to find employment was travel. I would have to catch two separate buses starting at 5.30am, and they took a really long time. So I joined the Wheels to Work programme to try and find an easier way to commute.

I managed to get a Kickstart placement as a dry stone waller at Chatsworth Estate. If it wasn't for Wheels to Work, I wouldn't have been able to do this.

The scheme also works out cheaper than getting the bus, and that includes buying petrol. Now I'm planning to stay on for another six months and use the money I'll save to hopefully get my driving license and a car."

Objectives and activities (continued)

Statistic

After leaving the Wheels to Work scheme, 92% of people feel they have more independence and 75% are in the same job as when they started

Suicide Awareness

As much as the Covid pandemic has had a significant impact financially, it has also taken a real toll on many people mentally. As successive lockdowns forced us to stay inside, feelings of loneliness and isolation rose dramatically - with 1 in 3 people in the UK saying their mental health has worsened since the start of the pandemic. Even now, as regulations ease and we can socialise again, there is still anxiety around coronavirus and its ongoing impacts, creating new challenges for people's wellbeing.

These challenges can be even more serious for those living in rural areas, as many face longer distances to travel to access mental health services and support. To help tackle this problem, we run online suicide awareness training courses to inform people of the nature of mental health challenges and give them the confidence to support others when they are in need, helping to prevent suicide in Derbyshire.

Over the past year, we have run 19 courses which have been attended by 188 people - with 100% rating these as "good" or "very good" - and demand remains high across the county.

Quote

Brilliant training on suicide awareness from Rural Action Derbyshire. Learned a lot that I can put to use if it's ever needed. Would highly recommend to anyone

The Willow Project

Rural Domestic Abuse Awareness – Challenging Attitudes, Changing Lives

Domestic abuse is a serious issue across the country - with 1 in 5 people experiencing abuse in their lifetime. Yet the situation is even more severe in rural communities, with the National Rural Crime Network finding that abuse lasts 25% longer in less built-up areas due to social isolation and a lack of adequate support services.

There can also be outdated attitudes in villages that worsen the situation for victims, with the Rural Services Network finding that many "traditional, patriarchal communities control and subjugate women".

Despite the challenges created by Covid, we have delivered high-quality support through a number of different channels. Firstly, we held around 20 online training sessions over the past year, informing around 100 people of the signs of the abuse and providing advice on how to help those who may be in need. These training sessions have received very positive feedback, with one attendee saying, "Domestic abuse is a difficult topic to address but the style and way it was presented enhanced my learning in what I felt was a very safe environment. The delivery was pitched at the right level and there was enough time to absorb the information and ask questions."

We have also launched a TikTok page (@twillowproject) which provides useful, concise advice to domestic abuse survivors, and has already reached thousands of younger rural people so far. And we are increasing our face-to-face presence once again, attending more police fairs and public events to increase awareness.

Success Story

Our short film on rural domestic abuse, 'The Willows', has received over 13,000 views on the Rural Media YouTube channel

Rural Action Derbyshire
(A company limited by guarantee)

Trustees' report (continued)
for the year ended 31 March 2022

Objectives and activities (continued)

Community Buildings Advisory Service

For over a century, community buildings have acted as a vital hub for rural communities, providing a place for people to learn, relax and socialise. And that is still very much the case today. In fact, research by rural charity ACRE found that in 60% of villages, community halls are the only place for people to meet in the area. Without them, many would simply have nowhere to go.

Yet these hubs are facing growing challenges. As successive lockdowns forced many to close their doors, volunteers have found it difficult to deal with the financial and operational impacts of such an unprecedented period.

This is what makes our work so important. Our Community Buildings Advisory Service is the only place for committee members to receive vital information and guidance to help them navigate these challenges. Our Adviser, Helena Stubbs, has a decade of experience in the world of village halls, and we are part of a national network of experts, meaning we have access to a wealth of knowledge to deal with any issues that may arise.

And we have continued this vital support even when many halls remained closed and restrictions remained in place. Over the last year, we have sent 15 e-bulletins and held 7 virtual coffee mornings to offer online assistance. We also hosted our first online conference, which included expert talks and open discussions, and received very positive feedback from the 60 delegates that attended.

Quote

I always think, 'Where would I go for help if I didn't have RAD?'

Case study

Goseley Centre in South Derbyshire were unable to sign a new lease due to historic boundary issues and insufficient trustees. We helped them with advice on governance and lease arrangements to help secure the title to the land and sign a new lease.

Digital Inclusion

The importance of getting online was already well-known before the start of the pandemic, but successive lockdowns and social restrictions made it more clear than ever. As meeting places closed their doors and visiting other people's houses became off-limits, the importance of keeping in touch digitally became even greater - and that doesn't look like changing.

However, research from the Civil Society has found that 22% of the UK population lack basic digital skills, and in rural areas, only 21% of households have superfast broadband availability - compared to 86% of urban households. Put simply, many people are at risk of being left behind as reliance on the virtual world continues to increase.

To ensure everyone has access to all the benefits of technology, we are refreshing our Digital Inclusion strategy to include a focus on spotting gaps in digital support, and working with partners to develop new, innovative inclusion activities.

This will build on our current work with training service users to become more confident with using technology. We have already trained over 70 people, helping to reduce social isolation and boost access to work and training opportunities. "It is wonderful to have someone who can help me out with the Internet," said one beneficiary.

We have trained 10 'Cyber Buddy' volunteers to help people in Derbyshire use technology safely and confidently. We will also continue our push to recruit Digital Ambassadors and Digital Champions, who will learn how to pass on skills and knowledge to those in need of help in their local communities.

Rural Action Derbyshire
(A company limited by guarantee)

Trustees' report (continued)
for the year ended 31 March 2022

Objectives and activities (continued)

Quote

"It is wonderful to have someone who can help me out with the Internet."

Derbyshire Rural Chaplaincy: two decades of success

Following two decades of close and successful collaboration, the Derbyshire Rural Chaplaincy will no longer be managed by Rural Action Derbyshire.

The Chaplaincy service, which supports those in the agricultural community with telephone calls, pastoral care and referrals to other health professionals, moved under the stewardship of Chaplaincy Derbyshire on 1 April 2022.

The partnership between the Derbyshire Rural Chaplaincy and Rural Action Derbyshire began in the wake of the traumatic Foot and Mouth outbreak in 2001, and since then, hundreds in the farming community have been helped through challenging times, with over 200 supported through the Coronavirus pandemic alone - as DRC provided an ear at a time when many had no one else to turn to.

The Chaplaincy team have also been, and remain, a consistent presence at livestock markets, agricultural shows, and out on the farm across Derbyshire. They continue to grow the Farmers' Harvest and Carol Service in the main store in Bakewell, too, which have become regular fixtures in the farming calendar.

"I have been extremely proud to be associated with the work of the Chaplaincy and look forward to maintaining close links with Alan and the team in the future," said Beverley Parker.

"As a farmer myself I understand only too well the pressures that farming brings. It is so important that support is there when people need it. I wish DRC all the very best for the future."

Financial review

a. Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

b. Reserves policy

Unrestricted Funds

It is the policy of the charity to maintain unrestricted reserves, which are the free reserves of the charity, at a level that equates to approximately three months of total expenditure. As at 31 March 2022 free reserves amount to £197,185. The charity has carried higher levels of unrestricted funds due to a property sale in previous years. The majority of the funds are set aside as designated funds to cover future redundancy liability and to cover the pension liability risk outlined in note 19.

Restricted Funds

Sufficient reserves should be retained under each of the restricted reserves to meet the company's obligations under that fund.

Quarterly management information is presented to the Management Board and there are four formal board meetings each year. Sub-committees are called between the Board Meetings to consider issues as and when they arise. In addition, the Chairperson has regular contact with the Chief Executive Officer, the Treasurer and the Finance Manager.

Grant Making

Rural Action Derbyshire is not a grant-making body but sometimes it is asked to administer small grant funds on behalf of funders.

Funders

The company directors wish to thank all those who contributed to the company's income in 2021/22. A list of the principal funders may be found on the last page of this report. Their support is greatly valued.

Rural Action Derbyshire
(A company limited by guarantee)

Trustees' report (continued)
for the year ended 31 March 2022

Structure, governance and management

a. Constitution

Established in 1924, Rural Action Derbyshire, formerly Derbyshire Rural Community Council, is an independent organisation and registered charity operating across the county. Its legal name is Rural Action Derbyshire which is incorporated as a company limited by guarantee under the Companies Act, and is also registered as a charity. The company was formed to take over the charitable activities of Derbyshire Rural Community Council and did so with effect from 1 April 1997.

b. Methods of appointment or election of Trustees

The company's Articles of Association require the Board to consist of such honorary officers and other members as shall be appointed at the Annual General Meeting.

All the company directors (Trustees) hold office for a minimum term of three years to a maximum term of nine years. Any member of Rural Action Derbyshire can also stand for election as a company director provided he/she is properly nominated and seconded by other members.

Company directors (Trustees) holding office during the period are listed on page 1 of this report. None of the company directors has a service contract with the company.

c. Financial risk management

The Trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the charity, and are satisfied that systems and procedures are in place to mitigate exposure to the major risks.

The trustees have implemented a risk management strategy which comprises:

- A quarterly review of the risks which the charity may face;
- The establishment of systems and procedures to mitigate those risks identified in the plan; and
- The implementation of procedures designed to minimise potential impact on the charity should any of the risks materialise.

Trustees' report (continued)
for the year ended 31 March 2022

Statement of Trustees' responsibilities

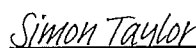
The Trustees (who are also the directors of the charity for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year. Under company law, the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of Trustees and signed on their behalf by:


Simon Taylor (Sep 23, 2022 18:31 GMT+1)

Mr S G Taylor
Chair of Trustees

Date: Sep 23, 2022

Rural Action Derbyshire
(A company limited by guarantee)

Independent examiner's report
for the year ended 31 March 2022

Independent examiner's report to the Trustees of Rural Action Derbyshire ('the charity')

I report to the charity Trustees on my examination of the accounts of the charity for the year ended 31 March 2022.

Responsibilities and basis of report

As the Trustees of the charity (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 charity 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 charity'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 charity'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 charity 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.

Rural Action Derbyshire
(A company limited by guarantee)

Independent examiner's report (continued)
for the year ended 31 March 2022

This report is made solely to the charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for my work or for this report.



Signed:

Dated: 23.9.22

Simon Hawkins FCA

Dains Audit Limited
Suite 2, Albion House
2 Etruria Village
Forge Lane
Stoke on Trent
Staffordshire
ST1 5RQ

Rural Action Derbyshire
(A company limited by guarantee)

Statement of financial activities (incorporating income and expenditure account)
for the year ended 31 March 2022

	Note	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Income from:					
Donations and legacies	3	1,997	49,626	51,623	35,037
Charitable activities	4	115,332	770,581	885,913	781,775
Investments	5	1,446	-	1,446	1,771
Total income		118,775	820,207	938,982	818,583
Expenditure on:					
Charitable activities	6	117,926	813,293	931,219	710,604
Total expenditure		117,926	813,293	931,219	710,604
Net movement in funds before other recognised gains/(losses)		849	6,914	7,763	107,979
Other recognised gains/(losses):					
Other losses		-	-	-	(1,138)
Net movement in funds		849	6,914	7,763	106,841
Reconciliation of funds:					
Total funds brought forward		196,336	430,870	627,206	520,365
Net movement in funds		849	6,914	7,763	106,841
Total funds carried forward		197,185	437,784	634,969	627,206

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

The notes on pages 21 to 38 form part of these financial statements.

Rural Action Derbyshire
(A company limited by guarantee)

Balance sheet
As at 31 March 2022

	Note	2022 £	2021 £
Current assets			
Debtors	11	33,434	23,188
Cash at bank and in hand		696,001	711,784
		<u>729,435</u>	<u>734,972</u>
Creditors: amounts falling due within one year	12	(28,623)	(24,483)
Net current assets		<u>700,812</u>	<u>710,489</u>
Total assets less current liabilities		<u>700,812</u>	<u>710,489</u>
Creditors: amounts falling due after more than one year	13	(41,022)	(50,000)
Net assets excluding pension liability		<u>659,790</u>	<u>660,489</u>
Defined benefit pension scheme liability	19	(24,821)	(33,283)
Total net assets		<u><u>634,969</u></u>	<u><u>627,206</u></u>
Charity funds			
Restricted funds	14	437,784	430,870
Unrestricted funds	14	197,185	196,336
Total funds		<u><u>634,969</u></u>	<u><u>627,206</u></u>

Registered number: 03320404

Rural Action Derbyshire
(A company limited by guarantee)

Balance sheet (continued)
As at 31 March 2022

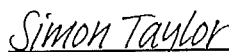
The charity was entitled to exemption from audit under section 477 of the Companies Act 2006.

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:



Simon Taylor (Sep 23, 2022 18:31 GMT+1)

Mr S G Taylor

Chair of Trustees

Date: Sep 23, 2022

The notes on pages 21 to 38 form part of these financial statements.

Rural Action Derbyshire
(A company limited by guarantee)

Statement of cash flows
for the year ended 31 March 2022

	2022 £	2021 £
Cash flows from operating activities		
Net cash used in operating activities	(17,229)	113,288
Cash flows from investing activities		
Dividends, interests and rents from investments	1,446	1,771
Net cash provided by investing activities	1,446	1,771
Cash flows from financing activities		
Cash inflows from new borrowing	-	50,000
Net cash provided by financing activities	-	50,000
Change in cash and cash equivalents in the year	(15,783)	165,059
Cash and cash equivalents at the beginning of the year	711,784	546,725
Cash and cash equivalents at the end of the year	<u>696,001</u>	<u>711,784</u>

The notes on pages 21 to 38 form part of these financial statements

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2022

1. General information

Rural Action Derbyshire is a private company limited by guarantee, incorporated in England and Wales. The members of the company are the trustees named on page 1. Its registered office is Town Hall, Bank Road, Matlock, Derbyshire, DE4 3NN.

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.

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

2.3 Income

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

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfillment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

2. Accounting policies (continued)

2.4 Expenditure

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

All expenditure is inclusive of irrecoverable VAT.

2.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

2.6 Taxation

The charity 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 charity 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.

2.7 Pensions

The company makes pension contributions to The Pension Trust's Growth Plan, a multi-employer defined benefits scheme, the assets of which are held separately from those of the charity in an independently administered fund. Normal contributions are charged to the Statement of Financial Activities (SOFA) in the period in which they are payable to the scheme. The pension liability is the responsibility of the Pensions Trust which has identified the assets/liabilities of the scheme that are attributable to the charity. The pension surplus/(deficit) is calculated based on the net present value of future deficit payments over a set term which is currently 9 years as required by FRS 102.

The unwinding of the discount is treated as an interest expense within the SOFA and gains/losses on re-measurement of the surplus/deficit are shown within the SOFA under other recognised gains and losses.

The company also makes pension contributions to personal pension plans as appropriate to the employee. Contributions are charged to the SOFA when due.

2. Accounting policies (continued)

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 Operating leases

Rentals paid under operating leases are charged to the statement of financial activities on a straight line basis over the lease term.

2.10 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.

2.11 Liabilities

Liabilities and provisions 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 charity 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.

2.12 Financial instruments

The charity 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.

2.13 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 charity 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 charity 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.

Investment income, gains and losses are allocated to the appropriate fund.

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2022

3. Income from donations and legacies

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £
Donations	1,997	49,626	51,623

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £
Donations	8,125	26,912	35,037

4. Income from charitable activities

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £
Project income, funding agreements and grants	96,586	770,546	867,132
CJRS Furlough Scheme	-	-	-
Earned income	18,746	35	18,781
	115,332	770,581	885,913

Included in restricted funds for 2022 is an amount of £52,926 received from the Big Lottery Fund for Rural Accessibility.

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £
Project income, funding agreements and grants	102,179	646,316	748,495
CJRS Furlough Scheme	9,179	9,110	18,289
Earned income	13,791	1,200	14,991
	125,149	656,626	781,775

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2022

4. Income from charitable activities (continued)

Included in restricted funds for 2021 is an amount of £94,821 received from the Big Lottery Fund for Rural Accessibility and £42,440 for Rural Poverty.

5. Investment income

	Unrestricted funds 2022 £	Total funds 2022 £
Bank interest received	1,446	1,446

	Unrestricted funds 2021 £	Total funds 2021 £
Bank interest received	1,771	1,771

6. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £
Charitable activities	117,926	813,293	931,219

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £
Charitable activities	118,252	592,352	710,604

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2022

7. Analysis of expenditure by activities

	Activities undertaken directly 2022 £	Support costs 2022 £	Total funds 2022 £
Charitable activities	851,929	79,290	931,219

	Activities undertaken directly 2021 £	Support costs 2021 £	Total funds 2021 £
Charitable activities	613,525	97,079	710,604

Analysis of direct costs

	Total funds 2022 £	Total funds 2021 £
Staff costs	314,308	300,121
Rural Accessibility	135,930	74,977
Grants & Donations	264,977	23,394
Travel	3,739	635
Consultancy fees	52,604	50,518
Affiliation fees	20,594	51,581
Publicity	15,779	10,407
Community Development	43,998	101,892
	851,929	613,525

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2022

7. Analysis of expenditure by activities (continued)

Analysis of support costs

	Total funds 2022 £	Total funds 2021 £
Premises and office costs	22,639	23,331
Staff Training	1,507	591
Bank charges and interest	283	204
Interest relating to pension deficit	-	887
Insurance	3,608	2,856
Irrecoverable VAT	6,136	6,422
IT & Professional Fees	37,442	53,897
Repairs and maintenance	-	1,153
Governance costs	7,675	7,738
	<u>79,290</u>	<u>97,079</u>

8. Independent examiner's remuneration

	2022 £	2021 £
Fees payable to the charity's independent examiner for the independent examination of the charity's annual accounts	<u>3,350</u>	<u>3,250</u>

9. Staff costs

	2022 £	2021 £
Wages and salaries	281,568	269,807
Social security costs	18,182	17,188
Contribution to defined benefit pension schemes	14,558	12,764
Defined contribution pension scheme costs	-	362
	<u>314,308</u>	<u>300,121</u>

Rural Action Derbyshire
(A company limited by guarantee)

**Notes to the financial statements
for the year ended 31 March 2022**

9. Staff costs (continued)

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

2022 No.	2021 No.
14	12

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

Key Management Remuneration

The key management personnel of the charity comprise the Trustees and the Chief Executive Officer. The total employment benefits of the key management personnel were £47,017 (2021: £46,336).

10. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2021 - £NIL).

During the year ended 31 March 2022, no Trustee expenses have been incurred (2021 - £NIL).

11. Debtors

	2022 £	2021 £
Due within one year		
Trade debtors	5,045	2,523
Prepayments and accrued income	28,389	20,665
	<u>33,434</u>	<u>23,188</u>

12. Creditors: Amounts falling due within one year

	2022 £	2021 £
Bank loans	8,978	-
Trade creditors	3,532	12,287
Other taxation and social security	512	3,310
Other creditors	7,512	1,756
Accruals and deferred income	8,089	7,130
	<u>28,623</u>	<u>24,483</u>

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2022

13. Creditors: Amounts falling due after more than one year

	2022 £	2021 £
Bank loans	41,022	50,000
	<u>41,022</u>	<u>50,000</u>

Included within the above are amounts falling due as follows:

	2022 £	2021 £
Between one and five years		
Bank loans	41,022	40,240
	<u>41,022</u>	<u>40,240</u>
Over five years		
Bank loans	-	9,760
	<u>-</u>	<u>9,760</u>

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2022

14. Statement of funds

Statement of funds - current year

	Balance at 1 April 2021 £	Income £	Expenditure £	Balance at 31 March 2022 £
Unrestricted funds				
General Funds	196,336	118,775	(117,926)	197,185
Restricted funds				
Suicide and self-harm awareness	12,110	20,562	(17,926)	14,746
3D	472	-	(60)	412
Wheels 2 Work	336,637	194,902	(252,535)	279,004
Rural Poverty	23,267	540,338	(414,995)	148,610
Rural Chaplaincy	29,840	41,878	(71,589)	129
Digital Champions	5,323	-	(1,840)	3,483
Willow Project	6,970	20,050	(37,752)	(10,732)
Hardship Fund	16,251	2,477	(16,596)	2,132
	430,870	820,207	(813,293)	437,784
Total of funds	627,206	938,982	(931,219)	634,969

14. Statement of funds (continued)

Unrestricted Funds

General Funds

The general funds represent the unrestricted funds of the charity that are not designated for particular purposes.

Restricted Funds

Suicide and self-harm awareness

Funding to raise awareness surrounding suicide and self-harm.

3D

Support for Derbyshire Voluntary sector infrastructure.

Wheels 2 Work

Funding to support access to transport.

Rural Poverty

Funding to help deliver agreed financial inclusion and food poverty projects.

Rural Chaplaincy

Funding to promote rural Chaplaincy support in Derbyshire.

Digital Champions

Funding to support communities in becoming more digitally inclusive.

Willow Project

To deliver rural domestic abuse awareness training and events in Derbyshire.

Hardship Fund

Rural hardship fund provides one-off small grants to people in rural areas who have suffered difficulties because of the Covid-19 pandemic.

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2022

14. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 April 2020 £	Income £	Expenditure £	Gains/ (Losses) £	Balance at 31 March 2021 £
Unrestricted funds					
General Funds	180,681	135,045	(118,252)	(1,138)	196,336
Restricted funds					
Suicide and self-harm awareness	9,424	19,690	(17,004)	-	12,110
3D	532	-	(60)	-	472
Wheels 2 Work	278,391	231,868	(173,622)	-	336,637
Rural Poverty	19,194	292,204	(288,131)	-	23,267
Rural Chaplaincy	30,808	38,562	(39,530)	-	29,840
Digital Champions	3,955	10,962	(9,594)	-	5,323
Willow Project	(2,620)	71,525	(61,935)	-	6,970
Hardship Fund	-	18,727	(2,476)	-	16,251
	339,684	683,538	(592,352)	-	430,870
Total of funds	520,365	818,583	(710,604)	(1,138)	627,206

15. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £
Current assets	291,651	437,784	729,435
Creditors due within one year	(28,623)	-	(28,623)
Creditors due in more than one year	(41,022)	-	(41,022)
Provisions for liabilities and charges	(24,821)	-	(24,821)
Total	197,185	437,784	634,969

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2022

15. Analysis of net assets between funds (continued)

Analysis of net assets between funds - prior year

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £
Current assets	304,102	430,870	734,972
Creditors due within one year	(24,483)	-	(24,483)
Creditors due in more than one year	(50,000)	-	(50,000)
Provisions for liabilities and charges	(33,283)	-	(33,283)
Total	196,336	430,870	627,206

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

	2022 £	2021 £
Net income for the year (as per Statement of Financial Activities)	7,763	107,979
Adjustments for:		
(Increase)/Decrease in debtors	(10,246)	(715)
Increase/(decrease) in creditors	(4,838)	15,085
Interest from investments	(1,446)	(1,771)
Interest on pension deficit	-	887
Contributions to pension deficit	(8,462)	(8,177)
Net cash provided by/(used in) operating activities	(17,229)	113,288

17. Analysis of cash and cash equivalents

	2022 £	2021 £
Cash in hand	696,001	711,784
Total cash and cash equivalents	696,001	711,784

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2022

18. Analysis of changes in net debt

	At 1 April 2021 £	Cash flows £	Other non- cash changes £	At 31 March 2022 £
Cash at bank and in hand	711,784	(15,783)	-	696,001
Debt due within 1 year	-	-	(8,978)	(8,978)
Debt due after 1 year	(50,000)	-	8,978	(41,022)
	<u>661,784</u>	<u>(15,783)</u>	<u>-</u>	<u>646,001</u>

Notes to the financial statements
for the year ended 31 March 2022

19. Pension commitments

The charity operates a defined benefit pension scheme. However, the scheme is a multiple employer scheme and the charity is unable to identify its share of the underlying assets and liabilities.

The company participates in the scheme, a multi-employer scheme which provides benefits to some 950 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore, it accounts for the scheme as defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The scheme is classified as a 'last-man standing arrangement'. Therefore, the company is potentially liable for other participating employer's obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

A full actuarial valuation for the scheme was carried out at 30 September 2017. This valuation showed assets of £794.9m, liabilities of £926.4m and a deficit of £131.5m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions		
From 1 April 2019 to 31 January 2025:	£11,243,000 per annum	Payable monthly and increasing by 3% each on 1st April

Unless a concession has been agreed with the Trustee the term to 31 January 2025 applies.

Note that the scheme's previous valuation was carried out with an effective date of 30 September 2014. This valuation showed assets of £793.4m, liabilities of £969.9m and a deficit of £176.5m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions		
From 1 April 2016 to 30 September 2025:	£12,945,440 per annum	Payable monthly and increasing by 3% each on 1st April)
From 1 April 2016 to 30 September 2028:	£54,560 per annum	Payable monthly and increasing by 3% each on 1st April)

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the Series 1 and Series 2 scheme liabilities.

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2022

	2022 £	2021 £
Present value of provision		
Present value of provision	24,821	33,283
	<u>24,821</u>	<u>33,283</u>
	2022 £	2021 £
Reconciliation of opening and closing provisions		
Provision at start of period	33,283	39,435
Unwinding of the discount factor (interest expense)	-	887
Deficit contribution paid	(8,462)	(8,177)
Remeasurements - impact of any change in assumptions	-	1,138
Provision at end of period	<u>24,821</u>	<u>33,283</u>
	2022 £	2021 £
Income and expenditure impact		
Interest expense	-	887
Remeasurements - impact of any change in assumptions	-	1,138

Assumptions

The discount rates shown below are the equivalent single discount rates which, when used to discount the future recovery plan contributions due, would give the same results as using a full AA corporate bond yield curve to discount the same recovery plan contributions.

Rate of discount

2022: 0.66% per annum
2021: 0.66% per annum

The discount rates shown above are the equivalent single discount rates which, when used to discount the future recovery plan contributions due, would give the same results as using a full AA corporate bond yield curve to discount the same recovery plan contributions.

Rural Action Derbyshire
(A company limited by guarantee)

**Notes to the financial statements
for the year ended 31 March 2022**

	2022 £	2021 £
Deficit contributions schedule		
Year 1	8,675	8,422
Year 2	8,935	8,675
Year 3	7,670	8,935
Year 4	-	7,670
Year 5	-	-
Year 6	-	-
Year 7	-	-
Year 8	-	-
Year 9	-	-
Year 10	-	-
	25,280	33,702

The company must recognise a liability measured as the present value of the contributions payable that arise from the deficit recovery agreement and the resulting expense in the income and expenditure account i.e. the unwinding of the discount rate as a finance cost in the period in which it arises.

20. Operating lease commitments

At 31 March 2022 the charity had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	2022 £	2021 £
Land and Buildings		
Not later than 1 year	12,060	12,120
Later than 1 year and not later than 5 years	4,000	16,060
	16,060	28,180

21. Related party transactions

The charity has had no related party transactions during the year.

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2022

22. Main Funders 2020 - 2021

	2022 £	2021 £
Action for Communities in Rural England	1,000	1,000
Amber Valley Borough Council	2,540	2,540
Bolsover District Council	2,265	2,265
Department for Environmental Food and Rural Affairs	44,700	36,000
Department for Environment Food and Rural Affairs via ACRE	-	44,450
Derby City Council	-	10,927
Derbyshire Community Foundation	-	31,500
Derbyshire County Council	635,689	226,795
Derbyshire Dales District Council	4,542	12,042
Derby & Derbyshire Clinical Commissioning Group	5,633	5,633
Derbyshire Police & Crime Commissioner	20,000	71,525
Derwent Valley Line	-	1,500
Donations to Covid 19 Fund	1,624	2,388
Donations to Hardship Fund	1,683	3,500
Donations to Food Poverty	12,498	10,644
Donations to Derbyshire Rural Chaplaincy	6,714	2,660
E Smartmetrics	5,582	4,976
European Social Fund (University of Derby)	12,129	3,250
Feeding Britain	21,000	117,219
Foundation Derbyshire	19,929	11,938
HMRC Furlough Grant	-	18,288
Methodist Church Nottinghamshire and Derbyshire District	20,200	21,338
Mugginton Parochial Church Council	5,000	5,000
National Association for Voluntary and Community Action VCSEP	1,500	3,000
National Lottery Community Fund/Big Lottery Fund	52,926	94,281
North East Derbyshire District Council	2,000	2,633
The Princes Trust	-	2,204
Severn Trent Water	-	5,000
South Derbyshire District Council	5,232	5,129
Sustain	-	5,000
St Barnabas Church	1,200	1,200

Accounts

Registered number: 03320404
Charity number: 1061531

Rural Action Derbyshire

Trustees' report and financial statements

for the year ended 31 March 2021



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Rural Action Derbyshire
(A company limited by guarantee)

Reference and administrative details of the charity, its Trustees and advisers
for the year ended 31 March 2021

Trustees	Mr G S Gilbert (resigned 17 August 2021) Mr M J Haynes, Treasurer Ms J Hirst, Vice Chair (until 24 May 2021) Mr S G Taylor, Chair Mr R N E Walsh Mr B Strafford-Stephenson (resigned 6 October 2020) Mr P H Coates (appointed 4 April 2020) Mrs A W Montacute, Vice Chair (from 24 May 2021) (appointed 4 April 2020) Mrs A Wheelton (appointed 4 April 2020) Ms V E Broom Ms E L Monkman (resigned 27 August 2021)
Company registered number	03320404
Charity registered number	1061531
Registered office	Town Hall Bank Road Matlock DE4 3NN
Company secretary	Mr G S Gilbert (17 August 2021)
Chief executive officer	Ms B Parker
Accountants	Dains LLP Suite 2 Albion House 2 Etruria Office Village Forge Lane Stoke on Trent ST1 5RQ

Rural Action Derbyshire
(A company limited by guarantee)

Trustees' report
for the year ended 31 March 2021

The Trustees present their annual report together with the financial statements of the charity for the year 1 April 2020 to 31 March 2021. The annual report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Since the charity qualifies as small under section 382 of the Companies Act 2006, the strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

Objectives and activities

a. Policies and objectives

Rural Action Derbyshire's aim is to ensure the well-being of the people who live and work in rural Derbyshire and that they are not unduly disadvantaged.

Their mission statement is:

We believe that no-one should be unfairly disadvantaged because they live in a rural area.

Their strategic objectives are:

- To help remove barriers that prevent people from taking up opportunities, living well and participating in daily life.
- To enable communities to develop more control, protect and develop community assets, and build resilience and community spirit.
- To address rural disadvantage, particularly for vulnerable or low income groups.
- To support rural economic development and sustainable rural communities.
- To grow and develop Rural Action Derbyshire to secure its future sustainability.

It does this:

- By providing direct services to help people and groups in rural communities.
- By raising awareness of the issues faced by rural communities.

Rural Action Derbyshire is one of 38 rural community councils in England and is a member of Action with Communities in Rural England (ACRE).

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

Trustees' report (continued)
for the year ended 31 March 2021

Objectives and activities (continued)

Chair's statement

I have found this year's Chair's report hard to write, despite RAD's very successful year delivering support to rural communities in Derbyshire. I have always tried to make these Annual Report pieces reflective; putting RAD's activities in the context of society more broadly. To do that now, when there is so much uncertainty in everybody's lives, has been a challenge.

We still don't know when and how the pandemic will end. That leaves many individuals and businesses unclear about how they will make ends meet, let alone plan for the future.

Happily, RAD's staff, trustees, funders and partner organisations are a resourceful and resilient bunch. Despite many frustrations, worries and low moments they have knitted together their ideas and resources and have continued to deliver on RAD's objectives. For an organisation that has traditionally thrived on its ability to work face-to-face with beneficiaries and partners alike, this is huge testament to both everybody's determination to keep the show on the road and also the strength of Bev Parker's leadership. 'Hats off!' to all of you.

During the year we were pleased to welcome two additions to the RAD team; Christabel Holland and Skye Peat, who joined the team as Executive Assistants under the government's Kickstart Scheme. We also said a sad goodbye to our longest serving member of staff, Joe Dugdale, who retired in February after 21 years and 8 months' service. We wish Joe all the very best in his retirement.

RAD's Trustees have continued to meet on their normal mix of quarterly Boards together with ad hoc committee meetings. We have fully discharged our duties for governance and have made our best efforts to support the executive team despite government restrictions limiting us to virtual contact. The three new trustees appointed in the spring of 2020 have not yet been in the same room as their fellow Board members or any of the RAD staff. Strange times indeed.

In May 2021 Angela Montacute was voted in as vice-Chair following Julie Hirst's decision to step down due to commitments elsewhere in her life. I am so pleased Julie will continue as a trustee and am very grateful for her wise counsel. Thank you to both Julie and Angela for supporting me, it is very much appreciated.

I will hazard a guess that in years to come 2020/21 will be seen as a critical year in RAD's near 100-year history. There is a saying, "What doesn't break you will make you stronger" and I am sure that is applicable here.

Simon Taylor
Chair

Objectives and activities (continued)

Chief Executive's Report

Since 1924, Rural Action Derbyshire has supported rural communities through many challenges; from floods, to foot and mouth, through global conflicts and the closure of our coal mines. We have lived and walked alongside our rural communities for almost 100 years. Our approach to the global pandemic was to simply do what we have always done; mobilising the community to take action and working as a team to quickly spot needs and find innovative ways to address them.

We very quickly took steps to provide business as usual as far as possible, redesigning services and developing new projects. Staff quickly and seamlessly transferred to working from home and worked tirelessly to respond to the huge upsurge in calls for help and assistance from the many groups we work with from food banks struggling for supplies; village halls unclear about the government guidance; key workers struggling for transport; and people in financial hardship unsure where to turn for help. As members of the Voluntary Sector Emergency Partnership we have worked strategically and operationally to mobilise support for people in need.

The overall impact on RAD has been significant but mostly positive. Whilst some services have been put on hold, or mothballed, we have developed entirely new services and received a massive boost in funds for our work in food poverty and domestic abuse. Staff have developed new skills in film making, webinar production, and our increased focus on communications and media has resulted in a much improved public profile.

By the end of the year we had nearly doubled our predicted income and almost quadrupled the amount received in donations from members of the public and organisations.

This report tells a story of how a small local charity has been able to punch above its weight to make a difference to people's lives as we have all struggled with the impact of the worst global pandemic in recent history.

We are proud of our achievements and humbled by the support we have received.

Beverley Parker
CEO

Objectives and activities (continued)

Main activities undertaken to further the charity's purposes for the public benefit

Aim: To help remove barriers that prevent people from taking up opportunities, living well and participating in daily life.

Wheels to Work

Transport is often stated as one of the main barriers young people or people on low incomes face when seeking employment in rural areas. Wheels to Work and Wellbeing receives funding from Big Lottery, Derbyshire County Council and Derby City Council to help remove that barrier. It has been a challenging year for the project with training centres closed for many months. Our fleet of mopeds has subsequently been reduced although we have worked hard to keep key workers on the road throughout the pandemic by working with our garages to keep bikes on the road. We have given away over 241 bicycles to key workers and bought 4 e-bikes to help keep people mobile while they wait for a test date. Even with all these challenges we have been able to support 26 people with a moped during the year. In total 267 people have been able to get to work safely during the year.

We have just been awarded additional capital funding to run an electric vehicle pilot in North East Derbyshire and are developing a new e-bike hire scheme aimed at tourists wishing to explore the area by bike rather than car.

Digital Inclusion and Access

Digital connectivity is important now more than ever, whether it's for the weekly shop, a medical appointment or keeping in touch with family. Poor rural Internet connection, the reluctance of an elderly relative to start using it or the frustration of navigating different websites are just some examples of problems encountered.

We have trained 10 "Cyber Buddy" volunteers who can help people across Derbyshire who would benefit from one-to-one digital support.

Our Cyber Buddies have on-going cyber security updates with Digital PCSO's at Derbyshire Police. They are DBS checked and undergo Safeguarding training so we can be sure we are doing everything we can to keep people safe.

So far 11 people have been helped to get online and are now more confident using the internet, feel safer online and more aware of potential scams.

"It is wonderful to have someone who can help me out with the internet. I bought a tablet so I could keep in touch with my family, but I just kept getting confused with simple things. I really am so grateful, I can't tell you how much it means to me. My family are so pleased to be able to video call me now, it really is wonderful and I can't thank them enough". Joyce, Chesterfield

Aim: To enable communities to develop more control, protect and develop community assets and build resilience and community spirit.

Community Building Advisory Service

With over 250 halls underpinning rural community life in Derbyshire, we have a wide variety of heritage in our community halls which range from Village Halls, Church Halls and Club Houses to former Miners' Welfare Institutes, Town Halls and Community Centres and everything in between.

We estimate there are around 2,500 voluntary trustees with a responsibility for managing community halls across Derbyshire, who will at some point require a level of specialist support.

Objectives and activities (continued)

The team directly supported 214 community groups and parish councils on a wide range of managerial issues, mainly related to Covid-19. ACRE, our national network organisation liaised directly with government officials to produce specific guidance for community halls which we made available through our website and bulletins. We sent out 24 e-bulletins to over 280 halls on our circulation list and presented 8 online training sessions through our 'After Shock' programme of events funded by Foundation Derbyshire. We also took part in ACRE's national Village Halls Week in January 2021, encouraged halls to participate in a national follow-up survey to find out the impact of Covid-19 and delivered an online training session during National Safeguarding Week in November 2020.

We have helped halls to claim business support funding from their local authority to set against loss of income during lockdown.

"I thought the Zoom training session was excellent. It's good to meet representatives from other halls and compare notes. As I said, our Trustees wish to thank RAD and ACRE for their help during the last year. We have had to deal with guidance from several bodies - FA, LTA, Bowls, ECB and Government guidance on open spaces and public toilets, as well as considering how to manage the hall, so the updates really were invaluable."

Suicide Awareness

On average, 16 people kill themselves each day in the UK. Men are 3 times as likely to take their own lives as women.

RAD's suicide awareness project exists to raise awareness and help prevent suicide. We believe that suicide is everybody's concern, and that individual tragedies can be prevented.

RAD has been delivering suicide awareness training (SAT) throughout Derbyshire since 2009. This free training is funded by Derbyshire County Council enabling delegates who work in Derbyshire to attend free of charge. We have trained 93 people from a variety of public facing roles in the voluntary and public sector. Due to the pandemic the training was redesigned so that it could be delivered virtually through a mixture of online content and zoom webinars. The training helps participants to find out about possible suicide risk factors, examine attitudes and challenge myths with a view to gaining confidence in talking about suicide and supporting someone at risk of taking their own life. 100% of participants rate the training as good or very good.

Aim: To address rural disadvantage particularly for vulnerable, marginalised or low income groups

Rural Poverty

Food Poverty

RAD is the lead body for Feeding Derbyshire which seeks to help those struggling with low incomes, debt and poor access to affordable, nutritious food. We aim to reduce the negative impact of hunger by working to ensure our projects are inclusive and reach the most vulnerable people in the county. We provide the infrastructure support to ensure that community food projects from foodbanks to social cafes can thrive, share knowledge and develop quality services to meet local needs.

Feeding Derbyshire has provided food bags for over 2000 children during each of the holiday periods over the year. Demand for food bank provision has almost doubled between December 2019 and December 2020 and as an example, 20 of the 33 foodbanks who responded to our survey supported over 6000 people in a sample month (December 2020) compared with 3400 in December 2019. We launched a batch cook meal delivery scheme in June 2020 which cooked and distributed over 150,000 meals for vulnerable people by the end of March 2021.

"The hot meal delivery has been thoroughly enjoyed by the children who look forward to the delivery every day"

"This is the only time in the week I eat a hot meal".

Objectives and activities (continued)

"I enjoyed Monday's lunch. Most meals last me 2 days which is great."

Rural Hardship Fund

RAD has also been able to provide direct financial assistance to anyone struggling as a result of the pandemic through its Rural Hardship Fund launched with help from the Princes Countryside Fund and sustained with support from Derbyshire County Council Covid 19 Emergencies Fund.

Many people have suffered significant income shocks as a result of the pandemic and the most vulnerable people have been hardest hit. The fund provides grants of up to £250 either as cash or by purchasing fuel or household items for people whose circumstances have led or are leading to a significant deterioration in their health or wellbeing. We made 12 awards during the year, paying out £2,500 to help with energy costs, re-housing costs, replacing broken white goods or helping with household bills.

"I would like to say how invaluable I have found your service in support of a vulnerable adult I was working with who was without heating and electric in a very cold snap in winter and who without support from your service with emergency funding would be sat without heating and electric for 5 days until their benefits were due again."

Fuel Poverty

Across Derbyshire, nearly 20% of properties are off the main gas network. This goes up to 40% in the Derbyshire Dales. Heating oil and LPG are the main sources of energy for the rural properties, the price of which can vary considerably.

We have been running a community oil buying scheme since November 2011 to help reduce the cost of heating oil by negotiating with oil suppliers for a bulk order. Buying oil through our scheme helps secure a good oil price for everyone, especially beneficial for those on a low income. We do not inflate our prices for profit. RAD has purchased a total of 599,890 litres in the year, bought over 21 buying dates with a collective saving of £42,788. The scheme has 544 members.

Anyone can join - homeowner or tenant, business or community building, farms, caravan parks and holiday lets. Standard delivery vehicles are used.

Rural Action Derbyshire has launched a Fuel Bank to help people in fuel poverty and unable to meet their energy bills, especially heating oil. We collected donations of just over £900 by the end of March 2021 and two beneficiaries received 500 litres of oil with a cash value of £420.

The Willow Project

1 in 5 people will experience domestic abuse in their lifetime. In rural areas, the effects of this abuse are often more severe. The National Rural Crime Network found that the abuse lasts 25% longer with social isolation and a lack of adequate support services making it difficult for victims to escape or find refuge.

Funded by the Derbyshire Police and Crime Commissioner we launched The Willow Project in 2020 to deliver awareness training and events throughout Derbyshire. This will help people identify the signs of domestic abuse, give them the confidence to report it and also to challenge attitudes that perpetuate domestic abuse, particularly in rural areas.

With additional funding from the Ministry of Justice we were able to commission a short film to highlight the issue of rural domestic abuse, particularly coercive and controlling relationships. 'The Willows' tells the story of Dawn, who is trapped in an abusive relationship on an isolated Derbyshire farm. The film has received widespread acclaim and media coverage.

Objectives and activities (continued)

A key element of the project is the training, both awareness training and also specific training for people who want to become community champions to spread awareness through their networking and community roles. Due to the pandemic all training has been delivered online and commenced in early 2021; 10 people have attended the training and 4 champions recruited.

Derbyshire Rural Chaplaincy

RAD's rural chaplaincy service provides support for farmers and people in rural areas. They are unable to make personal visits due to social distancing requirements but are able to offer a telephone service to stay in contact with anyone who could benefit from a friendly and supportive telephone call. They also can help farmers and farm workers access financial help from farming charities such as RABI. The team consists of a Lead Chaplain, two Associate Chaplains and a team of 12 volunteers including the farm support team who can carry out practical tasks such as helping rebuild walls, hang gates or in the milking parlour or lambing shed.

The chaplaincy team have made over 400 calls to people needing a friendly chat and has maintained contact with the farming community by presenting online the annual Harvest and Farmers Carol concert services which collectively received 1200 views. People were very appreciative of the amount of work that went into presenting the music, images, readings and prayers. The DRC Newsletter is gaining in popularity and now has a circulation of over 800 as well as being available to download. Vets and auction staff also received mental health awareness training which will help them to identify people who may be in crisis. Farming continues to be a high risk occupation for suicide as well as having a high rate of serious injuries and fatalities following accidents with livestock and machinery. The team have received around 40 referrals for support each year from concerned neighbours, professionals, family or friends, and sometimes from the individual themselves. Support can be practical, such as help with farm tasks or help to deal with a difficult issue or support following bereavement, family breakdown or illness.

Aim: To support rural economic and community development

Supporting the rural economy

A diverse and sustainable rural economy is vital to the success of the area, leading to well paid jobs, a better standard of living and thriving communities. Rural Action Derbyshire is a key partner with statutory and private sector partnerships and is seen as useful source of knowledge and intelligence on rural issues. The CEO participates in a range of countywide economic and business groups and represents the rural and voluntary sector interests on the Derbyshire Economic Partnership Board and chairs the Rural Reference Group for the local private-public sector enterprise partnership D2N2. We work with partners to promote small business support services, sectoral support for rural business and promote grants and networking opportunities.

There are significant challenges for rural communities especially in places within Derbyshire where tourism is a key sector. The challenges of re-opening in a safe way, issues within communities which may be deluged with visitors and the impact of large influxes of people into communities that have been isolated for over twelve months. Many rural businesses have not flourished and workers may have found other jobs or relocated into the towns and cities where work has been available. Farm business may face some difficult decisions as a result of the changes to the rural payments system particularly smaller farms which may not be viable without subsidy payments. Changes to the environmental agenda and the impact on traditional hill and upland farming will require different techniques and skills. Sustainable rural transport, digital connectivity, are all key themes for the future along with mental health, employment and ensuring that rural people are not priced out of the housing market by incomers seeking the rural idyll after lockdown.

Protecting the environment

Rural Action Derbyshire is striving to become a more fully environmentally conscious organisation. However small we may be as a charity in Derbyshire, we know that small can be powerful and that our work can and does make a difference. As we move to ensure environmental considerations underpin our work and actions we are confident that our example will help boost positive change across Derbyshire.

Objectives and activities (continued)

We have developed a new Environmental Policy that sets challenging targets for reducing our impact on the environment as well engaging with others, collaborating with partners and building our own knowledge and understanding of environmental issues and working in an environmentally responsible manner. We will seek to use our platform to provide accessible information on environmental issues as part of our work.

Financial review

Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

Reserves policy

Unrestricted Funds

It is the policy of the charity to maintain unrestricted reserves, which are the free reserves of the charity, at a level that equates to approximately three months of total expenditure. Based on the accounts to 31 March 2021, this target level (for core business) would be £38,006. As at 31 March 2021 free reserves amounted to £196,336. The charity has carried higher levels of unrestricted funds due to a property sale in previous years. The majority of the funds are set aside as designated funds to cover future redundancy liability and to cover the pension liability risk outlined in note 19.

Restricted funds

Sufficient reserves should be retained under each of the restricted reserves to meet the company's obligations under that fund.

Quarterly management information is presented to the Management Board and there are four formal board meetings each year. Sub-committees are called between the Board Meetings to consider issues as and when they arise. In addition, the Chairperson has regular contact with the Chief Executive Officer, the Treasurer and the Finance Manager.

Grant making

Rural Action Derbyshire is not a grant-making body but sometimes it is asked to administer small grant funds on behalf of funders.

Funders

The company directors wish to thank all those who contributed to the company's income in 2020/21. A list of the principal funders may be found on the last page of this report. Their support is greatly valued.

Structure, governance and management

Constitution

Established in 1924, Rural Action Derbyshire, formerly Derbyshire Rural Community Council, is an independent organisation and registered charity operating across the county. Its legal name is Rural Action Derbyshire which is incorporated as a company limited by guarantee under the Companies Act, and is also registered as a charity. The company was formed to take over the charitable activities of Derbyshire Rural Community Council and did so with effect from 1 April 1997.

The company is constituted under a Memorandum of Association dated 18 February 1997 and is a registered charity (number 1061531).

Methods of appointment or election of Trustees

The company's Articles of Association require the Board to consist of such honorary officers and other members as shall be appointed at the Annual General Meeting.

All company directors (Trustees) hold office for a minimum term of three years to a maximum term of nine years. Any member of Rural Action Derbyshire can also stand for election as a company director provided he/she is properly nominated and seconded by other members.

Company directors (Trustees) holding office during the period are listed on page 1 of this report. None of the company directors has a service contract with the company.

Financial risk management

The Trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the charity, and are satisfied that systems and procedures are in place to mitigate exposure to the major risks.

The trustees have implemented a risk management strategy which comprises:

- A quarterly review of the risks which the charity may face;
- The establishment of systems and procedures to mitigate those risks identified in the plan; and
- The implementation of procedures designed to minimise potential impact on the charity should any of the risks materialise.

Trustees' report (continued)
for the year ended 31 March 2021

Statement of Trustees' responsibilities

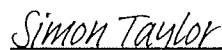
The Trustees (who are also the directors of the charity for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year. Under company law, the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of Trustees and signed on their behalf by:



Simon Taylor (Nov 11, 2021 12:35 GMT)

Mr S G Taylor
Chair of Trustees
Date: Nov 11, 2021

Rural Action Derbyshire
(A company limited by guarantee)

Independent examiner's report
for the year ended 31 March 2021

Independent examiner's report to the Trustees of Rural Action Derbyshire ('the charity')

I report to the charity Trustees on my examination of the accounts of the charity for the year ended 31 March 2021.

Responsibilities and basis of report

As the Trustees of the charity (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 charity 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 charity'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 charity'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 charity 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.

Rural Action Derbyshire
(A company limited by guarantee)

Independent examiner's report (continued)
for the year ended 31 March 2021

This report is made solely to the charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for my work or for this report.

Signed:



Dated:

11 November 2021

Simon Hawkins FCA

Dains LLP
Suite 2, Albion House
2 Etruria Office Village
Forge Lane
Stoke on Trent
Staffordshire
ST1 5RQ

Rural Action Derbyshire
(A company limited by guarantee)

Statement of financial activities (incorporating income and expenditure account)
for the year ended 31 March 2021

	Note	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Income from:					
Donations and legacies	3	8,125	26,912	35,037	24,178
Charitable activities	4	125,149	656,626	781,775	523,193
Investments	5	1,771	-	1,771	3,452
Total income		135,045	683,538	818,583	550,823
Expenditure on:					
Charitable activities	6	118,252	592,352	710,604	542,940
Total expenditure		118,252	592,352	710,604	542,940
Net income before taxation		16,793	91,186	107,979	7,883
Net movement in funds before other recognised gains/(losses)		16,793	91,186	107,979	7,883
Other recognised gains/(losses):					
Other (losses)/gains		(1,138)	-	(1,138)	1,070
Net movement in funds		15,655	91,186	106,841	8,953
Reconciliation of funds:					
Total funds brought forward		180,681	339,684	520,365	511,412
Net movement in funds		15,655	91,186	106,841	8,953
Total funds carried forward		196,336	430,870	627,206	520,365

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

The notes on pages 18 to 35 form part of these financial statements.

Rural Action Derbyshire
(A company limited by guarantee)

Balance sheet
As at 31 March 2021

	Note	2021 £	2020 £
Current assets			
Debtors	11	23,188	19,163
Cash at bank and in hand		711,784	546,725
		<u>734,972</u>	<u>565,888</u>
Creditors: amounts falling due within one year	12	(24,483)	(6,088)
Net current assets		<u>710,489</u>	<u>559,800</u>
Total assets less current liabilities		<u>710,489</u>	<u>559,800</u>
Creditors: amounts falling due after more than one year	13	(50,000)	-
Net assets excluding pension liability		<u>660,489</u>	<u>559,800</u>
Defined benefit pension scheme liability	19	(33,283)	(39,435)
Total net assets		<u><u>627,206</u></u>	<u><u>520,365</u></u>
Charity funds			
Restricted funds	14	430,870	339,684
Unrestricted funds	14	196,336	180,681
Total funds		<u><u>627,206</u></u>	<u><u>520,365</u></u>

Registered number: 03320404

Rural Action Derbyshire
(A company limited by guarantee)

Balance sheet (continued)
As at 31 March 2021

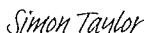
The charity was entitled to exemption from audit under section 477 of the Companies Act 2006.

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:


Simon Taylor (R0711, 2021 12:35 GMT)

Mr S G Taylor

Chair of Trustees

Date: Nov 11, 2021

The notes on pages 18 to 35 form part of these financial statements.

Rural Action Derbyshire
(A company limited by guarantee)

Statement of cash flows
for the year ended 31 March 2021

	2021 £	2020 £
Cash flows from operating activities		
Net cash used in operating activities	113,288	(8,752)
Cash flows from investing activities		
Dividends, interests and rents from investments	1,771	3,452
Net cash provided by investing activities	1,771	3,452
Cash flows from financing activities		
Cash inflows from new borrowing	50,000	-
Net cash provided by financing activities	50,000	-
Change in cash and cash equivalents in the year	165,059	(5,300)
Cash and cash equivalents at the beginning of the year	546,725	552,025
Cash and cash equivalents at the end of the year	711,784	546,725

The notes on pages 18 to 35 form part of these financial statements

Notes to the financial statements
for the year ended 31 March 2021

1. General information

Rural Action Derbyshire is a private company limited by guarantee, incorporated in England and Wales. The members of the company are the trustees named on page 1. Its registered office is Town Hall, Bank Road, Matlock, Derbyshire, DE4 3NN.

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.

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

2.3 Income

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

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfillment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

2. Accounting policies (continued)

2.4 Expenditure

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

All expenditure is inclusive of irrecoverable VAT.

2.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

2.6 Taxation

The charity 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 charity 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.

2.7 Pensions

The company makes pension contributions to The Pension Trust's Growth Plan, a multi-employer defined benefits scheme, the assets of which are held separately from those of the charity in an independently administered fund. Normal contributions are charged to the Statement of Financial Activities (SOFA) in the period in which they are payable to the scheme. The pension liability is the responsibility of the Pensions Trust which has identified the assets/liabilities of the scheme that are attributable to the charity. The pension surplus/(deficit) is calculated based on the net present value of future deficit payments over a set term which is currently 9 years as required by FRS 102.

The unwinding of the discount is treated as an interest expense within the SOFA and gains/losses on re-measurement of the surplus/deficit are shown within the SOFA under other recognised gains and losses.

The company also makes pension contributions to personal pension plans as appropriate to the employee. Contributions are charged to the SOFA when due.

2. Accounting policies (continued)

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 Operating leases

Rentals paid under operating leases are charged to the statement of financial activities on a straight line basis over the lease term.

2.10 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.

2.11 Liabilities

Liabilities and provisions 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 charity 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.

2.12 Financial instruments

The charity 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.

2.13 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 charity 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 charity 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.

Investment income, gains and losses are allocated to the appropriate fund.

Notes to the financial statements
for the year ended 31 March 2021

3. Income from donations and legacies

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £
Donations	8,125	26,912	35,037

	Restricted funds 2020 £	Total funds 2020 £
Donations	24,178	24,178

4. Income from charitable activities

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £
Project income, funding agreements and grants	102,179	646,316	748,495
Earned income	13,791	1,200	14,991
CJRS Furlough Scheme	9,179	9,110	18,289
	125,149	656,626	781,775

Included in restricted funds for 2021 is an amount of £94,821 received from the Big Lottery Fund for Rural Accessibility and £42,440 for Rural Poverty.

	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £
Project income, funding agreements and grants	81,518	426,991	508,509
Earned income	14,684	-	14,684
	96,202	426,991	523,193

Notes to the financial statements
for the year ended 31 March 2021

5. Investment income

	Unrestricted funds 2021 £	Total funds 2021 £
Bank interest received	1,771	1,771

	Unrestricted funds 2020 £	Total funds 2020 £
Bank interest received	3,452	3,452

6. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £
Charitable activities	118,252	592,352	710,604

	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £
Charitable activities	128,592	414,348	542,940

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2021

7. Analysis of expenditure by activities

	Activities undertaken directly 2021 £	Support costs 2021 £	Total funds 2021 £
Charitable activities	613,525	97,079	710,604

	Activities undertaken directly 2020 £	Support costs 2020 £	Total funds 2020 £
Charitable activities	467,986	74,954	542,940

Analysis of direct costs

	Total funds 2021 £	Total funds 2020 £
Staff costs	300,121	288,920
Rural Accessibility	74,977	143,009
Grants & Donations	23,394	28,115
Travel	635	10,784
Consultancy fees	50,518	5,598
Affiliation fees	51,581	6,014
Publicity	10,407	6,878
Community Development	101,892	32,846
Support cost recovery	-	(54,178)
	613,525	467,986

In the previous year, support cost recovery expenditure was included within the Rural Accessibility and Community Development costs.

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2021

7. Analysis of expenditure by activities (continued)

Analysis of support costs

	Total funds 2021 £	Total funds 2020 £
Premises and office costs	23,331	29,376
Staff Training	591	3,988
Bank charges and interest	204	120
Interest relating to pension deficit	887	605
Insurance	2,856	3,379
Irrecoverable VAT	6,422	6,211
IT Systems and Maintenance	53,897	28,260
Repairs and maintenance	1,153	-
Governance costs	7,738	3,015
	<u>97,079</u>	<u>74,954</u>

8. Independent examiner's remuneration

	2021 £	2020 £
Fees payable to the charity's independent examiner for the independent examination of the charity's annual accounts	<u>3,250</u>	<u>3,000</u>

9. Staff costs

	2021 £	2020 £
Wages and salaries	269,807	257,926
Social security costs	17,188	18,274
Contribution to defined benefit pension schemes	12,764	12,460
Defined contribution pension scheme costs	362	260
	<u>300,121</u>	<u>288,920</u>

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2021

9. Staff costs (continued)

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

2021 No.	2020 No.
12	13

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

Key Management Remuneration

The key management personnel of the charity comprise the Trustees and the Chief Executive Officer. The total employment benefits of the key management personnel were £46,336 (2020: £44,770).

10. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2020 - £NIL).

During the year ended 31 March 2021, no Trustee expenses have been incurred (2020 - £NIL).

11. Debtors

	2021 £	2020 £
Due within one year		
Trade debtors	2,523	12,113
Other debtors	-	808
Prepayments and accrued income	20,665	6,242
	<u>23,188</u>	<u>19,163</u>

12. Creditors: Amounts falling due within one year

	2021 £	2020 £
Trade creditors	12,287	2,147
Other taxation and social security	3,310	-
Other creditors	1,756	549
Accruals and deferred income	7,130	3,392
	<u>24,483</u>	<u>6,088</u>

Notes to the financial statements
for the year ended 31 March 2021

13. Creditors: Amounts falling due after more than one year

	2021 £	2020 £
Bank loans	50,000	-

Included within the above are amounts falling due as follows:

	2021 £	2020 £
Between one and five years		
Bank loans	40,240	-
Over five years		
Bank loans	9,760	-

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2021

14. Statement of funds

Statement of funds - current year

	Balance at 1 April 2020 £	Income £	Expenditure £	Gains/ (Losses) £	Balance at 31 March 2021 £
Unrestricted funds					
General Funds	180,681	135,045	(118,252)	(1,138)	196,336
Restricted funds					
Suicide and self-harm awareness	9,424	19,690	(17,004)	-	12,110
3D	532	-	(60)	-	472
Wheels 2 Work	278,391	231,868	(173,622)	-	336,637
Rural Poverty	19,194	292,204	(288,131)	-	23,267
Rural Chaplaincy	30,808	38,562	(39,530)	-	29,840
Digital Champions	3,955	10,962	(9,594)	-	5,323
Willow Project	(2,620)	71,525	(61,935)	-	6,970
Hardship Fund	-	18,727	(2,476)	-	16,251
	339,684	683,538	(592,352)	-	430,870
Total of funds	520,365	818,583	(710,604)	(1,138)	627,206

14. Statement of funds (continued)

Unrestricted Funds

General Funds

The general funds represent the unrestricted funds of the charity that are not designated for particular purposes.

Restricted Funds

Food Bank

Delegated funding from Derbyshire County Council to support Derbyshire food banks.

Suicide and self-harm awareness

Funding to raise awareness surrounding suicide and self-harm.

3D

Support for Derbyshire Voluntary sector infrastructure.

Wheels 2 Work

Funding to support access to transport.

Rural Poverty

Funding to help deliver agreed financial inclusion and food poverty projects.

Rural Chaplaincy

Funding to promote rural Chaplaincy support in Derbyshire.

Digital Champions

Funding to support communities in becoming more digitally inclusive.

Willow Project

To deliver rural domestic abuse awareness training and events in Derbyshire.

Hardship Fund

Rural hardship fund provides one-off small grants to people in rural areas who have suffered difficulties because of the Covid-19 pandemic.

Transfer

Transfers from the restricted fund to the unrestricted fund relates to expenses incurred within unrestricted funds that are on behalf of the Rural Poverty fund.

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2021

14. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 April 2019 £	Income £	Expenditure £	Transfers in/out £	Gains/ (Losses) £	Balance at 31 March 2020 £
Unrestricted funds						
General Funds	214,282	99,654	(134,325)	-	1,070	180,681
Restricted funds						
Food Bank Grants	1,528	-	-	(1,528)	-	-
Suicide and self- harm awareness	8,527	17,500	(16,603)	-	-	9,424
3D	617	-	(85)	-	-	532
Wheels 2 Work	238,101	258,492	(218,202)	-	-	278,391
Rural Poverty	21,328	95,085	(98,747)	1,528	-	19,194
Rural Chaplaincy	27,029	56,520	(52,741)	-	-	30,808
Digital Champions	-	23,572	(19,617)	-	-	3,955
Willow Project	-	-	(2,620)	-	-	(2,620)
	297,130	451,169	(408,615)	-	-	339,684
Total of funds	511,412	550,823	(542,940)	-	1,070	520,365

Notes to the financial statements
for the year ended 31 March 2021

15. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £
Current assets	304,102	430,870	734,972
Creditors due within one year	(24,483)	-	(24,483)
Creditors due in more than one year	(50,000)	-	(50,000)
Provisions for liabilities and charges	(33,283)	-	(33,283)
Total	196,336	430,870	627,206

Analysis of net assets between funds - prior year

	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £
Current assets	226,204	339,684	565,888
Creditors due within one year	(6,088)	-	(6,088)
Provisions for liabilities and charges	(39,435)	-	(39,435)
Total	180,681	339,684	520,365

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

	2021 £	2020 £
Net income for the year (as per Statement of Financial Activities)	107,979	7,883
Adjustments for:		
(Increase)/Decrease in debtors	(715)	(6,904)
Increase/(Decrease) in creditors	15,085	1,055
Interest from investments	(1,771)	(3,452)
Interest on pension deficit	887	605
Contributions to pension deficit	(8,177)	(7,939)
Net cash provided by/(used in) operating activities	113,288	(8,752)

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2021

17. Analysis of cash and cash equivalents

	2021 £	2020 £
Cash in hand	711,784	546,725
Total cash and cash equivalents	711,784	546,725

18. Analysis of changes in net debt

	At 1 April 2020 £	Cash flows £	At 31 March 2021 £
Cash at bank and in hand	546,725	165,059	711,784
Debt due after 1 year	-	(50,000)	(50,000)
	546,725	115,059	661,784

19. Pension commitments

The charity operates a defined benefit pension scheme. However, the scheme is a multiple employer scheme and the charity is unable to identify its share of the underlying assets and liabilities.

The company participates in the scheme, a multi-employer scheme which provides benefits to some 950 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore, it accounts for the scheme as defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The scheme is classified as a 'last-man standing arrangement'. Therefore, the company is potentially liable for other participating employer's obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

A full actuarial valuation for the scheme was carried out at 30 September 2017. This valuation showed assets of £794.9m, liabilities of £926.4m and a deficit of £131.5m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions		
From 1 April 2019 to 31 January 2025:	£11,243,000 per annum	Payable monthly and increasing by 3% each on 1st April

Unless a concession has been agreed with the Trustee the term to 31 January 2025 applies.

Note that the scheme's previous valuation was carried out with an effective date of 30 September 2014. This valuation showed assets of £793.4m, liabilities of £969.9m and a deficit of £176.5m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions		
From 1 April 2016 to 30 September 2025:	£12,945,440 per annum	Payable monthly and increasing by 3% each on 1st April)
From 1 April 2016 to 30 September 2028:	£54,560 per annum	Payable monthly and increasing by 3% each on 1st April)

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the Series 1 and Series 2 scheme liabilities.

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2021

	2021 £	2020 £
Present values of provision		
Present value of provision	<u>33,283</u>	<u>39,435</u>
	2021 £	2020 £
Reconciliation of opening and closing provisions		
Provision at start of period	39,435	47,839
Unwinding of the discount factor (interest expense)	887	605
Deficit contribution paid	(8,177)	(7,939)
Remeasurements - impact of any change in assumptions	1,138	(1,070)
Provision at end of period	<u>33,283</u>	<u>39,435</u>
	2021 £	2020 £
Income and expenditure impact		
Interest expense	887	605
Remeasurements - impact of any change in assumptions	<u>1,138</u>	<u>(1,070)</u>

Notes to the financial statements
for the year ended 31 March 2021

Assumptions

The discount rates shown below are the equivalent single discount rates which, when used to discount the future recovery plan contributions due, would give the same results as using a full AA corporate bond yield curve to discount the same recovery plan contributions.

Rate of discount

2021: 0.66% per annum
2020: 2.53% per annum

The discount rates shown above are the equivalent single discount rates which, when used to discount the future recovery plan contributions due, would give the same results as using a full AA corporate bond yield curve to discount the same recovery plan contributions.

	2021 £	2020 £
Deficit contributions schedule		
Year 1	8,422	8,177
Year 2	8,675	8,422
Year 3	8,935	8,675
Year 4	7,670	8,935
Year 5	-	7,670
Year 6	-	-
Year 7	-	-
Year 8	-	-
Year 9	-	-
Year 10	-	-
	<u>33,702</u>	<u>41,879</u>

The company must recognise a liability measured as the present value of the contributions payable that arise from the deficit recovery agreement and the resulting expense in the income and expenditure account i.e. the unwinding of the discount rate as a finance cost in the period in which it arises.

Rural Action Derbyshire
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2021

20. Related party transactions

The charity has had no related party transactions during the year.

21. Main Funders 2020 - 2021

	2021 £	2020 £
Action for Communities in Rural England	1,000	-
Amber Valley Borough Council	2,540	2,540
Bolsover District Council	2,265	2,265
Department for Environment Food and Rural Affairs	36,000	44,800
Department for Environment Food and Rural Affairs via ACRE	44,450	-
Derby City Council	10,927	17,781
Derbyshire Community Foundation	31,500	-
Derbyshire County Council	226,795	230,578
Derbyshire Dales District Council	12,042	4,542
Derby & Derbyshire Clinical Commissioning Group	5,633	5,633
Derbyshire Police & Crime Commissioner	71,525	20,616
Derwent Valley Line	1,500	-
Donations to Covid 19 Fund	2,388	-
Donations to Hardship Fund	3,500	-
Donations to Food Poverty	10,644	-
Donations to Derbyshire Rural Chaplaincy	2,660	-
E Smartmetrics	4,976	-
European Social Fund (University of Derby)	3,250	-
Feeding Britain	117,219	7,285
Foundation Derbyshire	11,938	1,000
HMRC Furlough Grant	18,288	-
Methodist Church Nottinghamshire and Derbyshire District	21,338	1,200
Mugginton Parochial Church Council	5,000	5,000
National Association for Voluntary and Community Action VCSEP	3,000	-
National Lottery Community Fund/Big Lottery Fund	94,281	100,027
North East Derbyshire District Council	2,633	2,633
The Princes Trust	2,204	-
Severn Trent Water	5,000	-
South Derbyshire District Council	5,129	5,028
Sustain	5,000	5,000
St Barnabas Church	1,200	1,200