MID SUFFOLK VOLUNTARY ORGANISATIONS FORUM

England & Wales · Charity number 1073101

Details

Other names	M.A.P. (MID SUFFOLK ACTION IN PARTNERSHIP), MSVOF
Status	Registered
Legal form	Charitable company
Company number	03666606
Registered	1998-12-23
Register	View on the Charity Commission register

Contact

Address	M S V O F Red Gables Ipswich Road Stowmarket IP14 1BE
Phone	01449673947
Email	contact@redgables.org.uk
Website	www.redgables.org.uk

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Activities

Objects: 3.1 TO PROMOTE FOR THE PUBLIC BENEFIT THE URBAN AND RURAL REGENERATION IN AREAS OF SOCIAL AND ECONOMIC DEPRIVATION AND IN PARTICULAR MID SUFFOLK DISTRICT AND THE COUNTY OF SUFFOLK (TOGETHER HEREINAFTER CALLED 'AREA OF BENEFIT'), BY ALL OR ANY OF THE FOLLOWING MEANS: (A) THE ADVANCEMENT OF EDUCATION, TRAINING OR RETRAINING, PARTICULARLY AMONG UNEMPLOYED PEOPLE, AND PROVIDING UNEMPLOYED PEOPLE WITH WORK EXPERIENCE;(B) THE CREATION OF TRAINING AND EMPLOYMENT OPPORTUNITIES BY THE PROVISION OF WORKSPACE, BUILDINGS AND/OR LAND FOR USE ON FAVOURABLE TERMS;(C) THE PRESERVATION OF BUILDINGS OR SITES OF HISTORIC OR ARCHITECTURAL IMPORTANCE;(D) THE PROTECTION OR CONSERVATION OF THE ENVIRONMENT AROUND RED GABLES AND MID SUFFOLK;(E) THE PROVISION OF PUBLIC HEALTH FACILITIES AND WELLBEING OPPORTUNITIES; (F) THE PROMOTION OF PUBLIC SAFETY AND PREVENTION OF CRIME; AND (G) SUCH OTHER MEANS AS MAY FROM TIME TO TIME BE DETERMINED SUBJECT TO THE PRIOR CONSENT OF THE CHARITY COMMISSION;3.2 TO PROMOTE THE BENEFIT OF THE INHABITANTS OF THE AREA OF BENEFIT WITHOUT DISTINCTION OF SEX, SEXUAL ORIENTATION, AGE, DISABILITY, NATIONALITY, RACE OR OF POLITICAL, RELIGIOUS OR OTHER OPINIONS, BY ASSOCIATING TOGETHER THE SAID INHABITANTS AND THE STATUTORY AUTHORITIES, VOLUNTARY AND OTHER ORGANISATIONS IN A COMMON EFFORT TO ADVANCE EDUCATION AND TO PROVIDE FACILITIES IN THE INTERESTS OF SOCIAL WELFARE FOR RECREATION AND LEISURE-TIME OCCUPATION WITH THE OBJECT OF IMPROVING THE CONDITIONS OF LIFE FOR THE SAID INHABITANTS; 3.3 TO PROMOTE AND IMPROVE THE EFFECTIVENESS OF CHARITIES WHICH OPERATE IN WHOLE OR IN PART IN MID SUFFOLK IN DIRECT PURSUIT OF THEIR OBJECTIVES BY THE PROVISION OF ADVICE, TRAINING AND INFORMATION ON EFFICIENT AND PROFESSIONAL MANAGEMENT OF RESOURCES;3.4 TO PROMOTE SUCH OTHER PURPOSES AS ARE CHARITABLE ACCORDING TO THE LAWS OF ENGLAND AND WALES FOR THE BENEFIT OF THE PUBLIC AS MAY FROM TIME TO TIME BE DETERMINED.THE CHARITY SHALL BE NON-PARTY IN POLITICS AND NON-SECTARIAN IN RELIGION.

Activities: MSVOF owns Red Gables and Redwoods (the Old Library) and manages them to provide a lively and inviting community hub in the centre of Stowmarket. We offer attractive and affordable office accommodation, rooms for activities and meetings for local organisations and run projects that stimulate community activity, such as the Garden Project and the Redwoods Lunch Club.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** General Charitable Purposes, The Advancement Of Health Or Saving Of Lives, Accommodation/housing, Environment/conservation/heritage, Recreation
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** MID SUFFOLK
- Suffolk

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Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£160,002	£214,863	-	-
2024-03-31	£181,919	£198,687	-	-
2023-03-31	£168,779	£163,386	-	-
2022-03-31	£137,301	£151,813	-	-
2021-03-31	£135,613	£123,935	-	-

Trustees

Name	Role	Appointed
Angela Tracey Dennis		2025-03-19
Lynn Elizabeth Scott		2023-02-21
Mark Coburn		2016-01-18
Mark John Richard Trent		2022-01-05
Susanna Jane Lovell		2021-06-18
Terence Carter		2026-01-20

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MID SUFFOLK VOLUNTARY ORGANISATIONS FORUM

England & Wales - Charity number 1073101

Accounts

COMPANY REGISTRATION NUMBER: 03666606

CHARITY REGISTRATION NUMBER: 1073101

Mid Suffolk Voluntary Organisations Forum

Company Limited by Guarantee

Unaudited independently examined accounts

31 March 2025

Mid Suffolk Voluntary Organisations Forum

Company Limited by Guarantee

Financial statements

Year ended 31 March 2025

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Mid Suffolk Voluntary Organisations Forum

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report)

Year ended 31 March 2025

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Companies Act 2006 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

Chairman's report

Finances

Over the past year, MSVOF, or Red Gables, has made substantial progress. Despite facing considerable challenges due to external factors in the global economy, we have advanced several key projects and strengthened our partnerships with tenants, hirers, and funders. Throughout this journey, we have remained committed to making a positive impact in Stowmarket and Mid Suffolk.

Our finances have remained stable despite increasing costs. Income for the calendar year has decreased by £21,917, primarily due to a reduction in grant funding for capital and projects, many of which were successfully funded in the year ending March 2024. Expenditure has risen by £16,176, reflecting a notable decrease in office costs balanced by a significant rise in property expenses. This increase is attributed to ongoing works across both buildings aimed at enhancing visual appeal and maintaining compliance with the scheduled maintenance plan.

Community Engagement

- The Redwoods Lunch Club has seen a steady increase in participants, maintaining a robust attendance of 30 individuals at each fortnightly gathering. This growth has been supported by funding from the McCarthy Stone Foundation, allowing us to invest in new equipment, uniforms, and enhanced marketing efforts.
- Our Friday warm space social group, You're Welcome, has successfully operated throughout the year. Originally established as a six-month pilot in February 2023, we are delighted to see its continuation.
- Our singing groups have been progressing well with Mark and Jill facilitating two 'Let's Sing at Red Gables' sessions each month, which have experienced growing attendance. Furthermore, our outreach singing initiatives have been actively engaging care homes in Stowmarket and Mid Suffolk, with special events such as the Singalongs at the Rampant Horse in Needham Market witnessing increasing participation every quarter.
- Volunteers of Stowmarket has experienced an extraordinary year. The project includes a variety of initiatives, such as the weekly Tuesday environmental activity group, the Stowmarket Repair Cafe, and the Hard to Recycle stall. With over 50 volunteers supporting our efforts each month, we take pride in the accomplishments of this project and appreciate the growing attention on social media, which underscores the significance of environmental activities for the people of Stowmarket.
- Cooking on a Budget commenced in early 2023 and has been running continuously through this calendar year. Each six-week course is tailored to impart new recipes and essential kitchen skills, all while assisting participants in maximising their household food budget. The initiative seeks to offer valuable guidance and support for families with low incomes, carers, individuals relying on foodbanks, or those facing mental health challenges. We are delighted to announce that we have secured additional funding for another 12 months.

Maintenance

This year, we have conducted a comprehensive review of the facilities at Red Gables, concentrating on the enhancement of the offices we rent out as well as the communal indoor areas. Several rooms have undergone redecoration, and we have successfully upgraded to LED lighting throughout both buildings, along with improvements to thermal insulation wherever feasible. Our sincere gratitude goes to our maintenance team, led by Mark.

The outdoor area at Red Gables has consistently drawn admiration, and it would be remiss not to commend the dedicated efforts of the Red Gables Garden Project. For over 12 years, this group of volunteers has diligently maintained the gardens and continues to cultivate new areas of beauty throughout the site.

The next 12 months

In the upcoming year, our key priorities will encompass the following:

- Finalising the fire station project and evolving it into a vital community hub that addresses various needs and fosters connections among residents.
- Creating a thorough and modern business plan that details our funding strategy, ensuring we are equipped to secure financial backing for future initiatives.
- Proactively recruiting more volunteers, particularly focusing on increasing participation within Volunteers of Stowmarket and our You're Welcome group.
- Expanding our intergenerational events and programmes, promoting meaningful exchanges between different age groups to enrich the overall experience for all.
- Maintaining financial sustainability amidst rising costs, enabling us to continue delivering quality services without compromising standards.

On behalf of the trustees, I would like to take this opportunity to express our heartfelt gratitude to our outstanding team of staff and volunteers who play a crucial role in making Red Gables what it is today. We also extend our sincere thanks to our tenants, partners, and funders, whose vital support enables us to reach our objectives.

Mark Coburn (MSVOF Chair)

Reference and administrative details

Registered charity name	Mid Suffolk Voluntary Organisations Forum
Charity registration number	1073101
Company registration number	03666606
Principal office and registered office	Red Gables Ipswich Road Stowmarket Suffolk IP14 1BE

The trustees

The trustees who served during the year and at the date of approval were as follows:

M Coburn (Chair)
A Dennis (Treasurer, Appointed 19/03/2025)
S Lovell
L Scott (Appointed 21/02/2023)
M Trent

Membership groups

1st Stowmarket Guides and Rangers
Art for All
Base Counselling
Catherine Rolfe Yoga
Clear Light Counselling
Confident Coach
Dimensions
East Anglia Traditional Music Trust
Essex and Suffolk Rivers Trust
Family Psychology Mutual
Gables Therapies
KFL Yoga
Macmillan
New Life Church
Parkinsons UK Stowmarket Cuppa and Chat
Prepped Academy
PSS Shared Lives
Second Coming Clothing
Smooth Seas Psychotherapy and Counselling
St Elizabeth Hospice
Stowmarket ASD Saturday Club
Stowmarket Foodbank
Stowmarket U3A
Suffolk and North East Essex ICB
Suffolk Guide Association
Suffolk Riders RoSPA
The Royal Philatelic Society
Valant
Volunteers of Stowmarket (ECO)
ACE (Anglia) Ltd
Babergh & Mid Suffolk District Council
Blue Butterflies Holistic Therapies
Children & Young People's Services
Communities Together EA
Dans Coach Travel
East Anglian Postal History Society
Enigma
Families Together Suffolk
Fintellity
Gipping Social Lodge (Oddfellows)
Lapwing Education
Mid Suffolk Healing Rooms
Parenting Apart Centre East CIC
POhWER
Primary Homecare
Scorpion Martial Arts Academy
Serenity Yoga Suffolk
SODS
Stow Crafters
Stowmarket Carnival
Stowmarket Musical Theatre Company
Stowmarket Youth Theatre
Suffolk Family Carers
Suffolk Red Cross Link Group
Suffolk Sight
Totally HR Ltd
Viva La Visa
West Suffolk Hospital/SCARC

Red Gables Tenants

ACE (Anglia) Ltd
Communities Together EA
Essex and Suffolk Rivers Trust
Stowmarket Foodbank
Vallant Ltd
Counsellors
East Anglia Traditional Music Trust
Gables Therapies
Suffolk Sight

Red Gables Volunteers with Projects

Cake, Cancer & Coffee (MacMillan)
Garden Project
Lunch Club
Volunteers of Stowmarket (Eco)
Cooking on a Budget
Living With Dementia Members Club
Repair Café
You're Welcome

Total number of Volunteers = 70

Solicitors

Prettys
Elm House
25 Elm Street
Ipswich
IP1 2AD

Independent examiner	A Robinson FCA Lovewell Blake LLP Chartered accountants First Floor Suite 2 Hillside Business Park Bury St Edmunds IP32 7EA
Bankers	TSB 7 Market Street Stowmarket IP14 1DY

Objectives and activities

Aims of the Charity (Extract from the Memorandum of Association):

To promote for the public benefit the urban and rural regeneration in areas of social and economic deprivation and in particular Mid Suffolk District and the County of Suffolk.

To promote the benefit of the inhabitants of the area of benefit without distinction of sex, sexual orientation, age, disability, nationality, race or of political, religious or other opinions, by associating together the said inhabitants and the statutory authorities, voluntary and other organisations in a common effort to advance education and to provide facilities in the interests of social welfare for recreation and leisure-time occupation with the object of improving the conditions of life for the said inhabitants.

To promote and improve the effectiveness of charities which operate in whole or in part in Mid Suffolk in direct pursuit of their objectives by the provision of advice, training, and information on efficient and professional management of resources.

To promote such other purposes as are charitable according to the laws of England and Wales for the benefit of the public as may from time to time be determined.

Main activities of the forum

Promoting and improving the effectiveness of voluntary organisations working in the Mid Suffolk area by the provision of advice, training, practical support, and information. Managing the Red Gables Wellbeing Hub which provides permanent office accommodation for voluntary groups as well as facilities for hire such as the Redwoods Centre.

Public benefit

In shaping our objectives for the year and planning our activities, the Trustees have considered the Charity Commissions guidance on public benefit when setting the objectives for the year.

The trustees confirm that they have complied with the duty in section 4 of the Charities Act 2011.

Achievements and performance

The Charity's activities for the year are reported in the Red Gables Chair's Report within these accounts.

Financial review

Unrestricted income for the year has increased by £23,190 to £125,780 (2024: £102,590) this is mainly due to an increase in rents and service charges although this was somewhat offset by a decrease in grants and donations. Total income amounted to £160,002 (2024: £181,919) down 12% on last year.

Unrestricted expenditure has increased by £29,308 to £122,377 (2024: £93,069). Total expenditure amounted to £214,863 (2024: £198,687) up 8% on last year.

After transfers between funds and gains from revaluations, unrestricted funds carried forward amounted to £48,915 (2024: £60,681) and restricted funds amounted to £1,962,656 (2024: £2,005,751) as at the year end date, with total reserves amounting to £2,011,571 (2024: £2,066,432).

Reserves policy

The Charity's reserves policy is to hold six months unrestricted expenditure as reserves which would amount to £61,188 (2024: £46,535) based on current expenditure levels. The policy is set to hold enough free reserves to enable the Charity to fulfill statutory and legal obligations and to provide a contingency fund to meet unforeseen falls in income or increases in expenditure.

In setting the reserves policy the Trustees have considered the benefits and security of its ownership of the Red Gables property, which allows the Trustees to properly manage the charities finances with consistency against unforeseen expense fluctuations in future years.

The Charity's actual unrestricted reserves amounted to £48,915 as at the year end (2024: £60,681) which is below the policy level. The Trustees anticipate raising funds over the foreseeable future in order to return the charity fund position to be in excess of this policy.

Plans for future periods

The Charity's plans for the foreseeable future are to promote and undertake activities in line with the Charity's aims and objectives to support the tenants and the wider community including those who rely on Red Gables, as outlined in the Chairs Report.

Structure, governance and management

Organisational and decision-making structure

The Mid Suffolk Voluntary Organisations Forum, also known as Red Gables or the forum throughout these accounts is a registered charity and a company limited by guarantee, company number 03666606 and Charity number 1073101.

A Board of Trustees is responsible for managing the business of the Forum and there are six scheduled meetings of the Board each year.

Appointment or election of Trustees

Trustees are appointed by the Annual General Meeting or by resolution of the Board of Trustees. The number of Trustees shall not be less than three and the total number is not subject to any maximum unless otherwise determined.

New Trustees will communicate with the Charity and its existing Trustees prior to becoming a member, during which time the individual will obtain an understanding of the objectives and operations of the Charity and the individual's expected role.

Membership of the forum

Membership to the forum is automatically granted to all regular tenants and hirers of Red Gables and Redwoods. Additionally, voluntary organisations or community groups with a charitable purpose, as well as registered charities in Mid Suffolk, are eligible for membership. Individuals and groups with relevant skills or interests that can contribute to the growth of the voluntary sector are also invited to join. Approval from the board of Trustees is required for all applications.

Main restrictions set by governing document

The governing documents of the Forum are the Articles of Association and the Memorandum of Association. The overriding restriction is that the income and property of the Forum shall only be used for achieving the aims of the Charity.

Risk assessment

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Independent examiner reappointment

A resolution to appoint A Robinson FCA of Lovewell Blake LLP as independent examiner will be proposed at the next meeting.

Small company provisions

This report has been prepared taking advantage of the small companies' exemption of section 415A of the Companies Act 2006.

The trustees' annual report was approved on 18/11/25 and signed on behalf of the board of trustees by:

M.A. Coburn

M Coburn (Chair)
Trustee

Mid Suffolk Voluntary Organisations Forum

Company Limited by Guarantee

Independent examiner's report to the trustees of Mid Suffolk Voluntary Organisations Forum

Year ended 31 March 2025

I report to the charity trustees on my examination of the financial statements of the company for the year ended 31 March 2025 which comprise the statement of financial activities (including income and expenditure account), balance sheet and the related notes.

Responsibilities and basis of report

As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

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

Independent examiner's statement

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 that in any material respect:

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or

2. the financial statements do not accord with those records; or

3. the financial statements 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 financial statements 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.

A Robinson

A Robinson FCA
Independent Examiner

Lovewell Blake LLP
Chartered accountants
First Floor Suite
2 Hillside Business Park
Bury St Edmunds
IP32 7EA

Mid Suffolk Voluntary Organisations Forum

Company Limited by Guarantee

Statement of financial activities (including income and expenditure account)

Year ended 31 March 2025

	Note	2025 Unrestricted funds £	2025 Restricted funds £	2025 Total funds £	2024 Total funds £
Income and endowments					
Grants and donations	5	9,392	24,467	33,859	77,435
Charitable activities	6	116,097	6,225	122,322	102,486
Other trading activities		291	3,530	3,821	1,998
Total income		125,780	34,222	160,002	181,919
Expenditure					
Charitable activities	7	122,377	92,486	214,863	198,687
Total expenditure		122,377	92,486	214,863	198,687
Net expenditure before transfer of funds		3,403	(58,264)	(54,861)	(16,768)
Transfers between funds		(15,169)	15,169	–	–
Other recognised gains and losses					
Losses from revaluation of fixed assets		–	–	–	(150,000)
Net movement in funds		(11,766)	(43,095)	(54,861)	(166,768)
Reconciliation of funds					
Total funds brought forward		60,681	2,005,751	2,066,432	2,233,200
Total funds carried forward		48,915	1,962,656	2,011,571	2,066,432

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

Mid Suffolk Voluntary Organisations Forum

Company Limited by Guarantee

Balance sheet

31 March 2025

	Note	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible fixed assets	11		1,929,582		1,967,293
Current assets					
Debtors	12	17,896		13,578	
Cash at bank and in hand		81,085		103,512	
		98,981		117,090	
Creditors: Amounts falling due within one year	13	(16,992)		(17,951)	
Net current assets			81,989		99,139
Total assets less current liabilities			2,011,571		2,066,432
Net assets			2,011,571		2,066,432
Funds of the charity					
Restricted income funds:					
Revaluation reserve			1,595,271		1,595,271
Other restricted income funds			367,385		410,480
Unrestricted funds:					
Revaluation reserve		8,517		8,517	
Other unrestricted income funds		40,398		52,164	
Total unrestricted funds		48,915		60,681	
Total charity funds	16		2,011,571		2,066,432

For the year ending 31 March 2025 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

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

The balance sheet
continues on the following page.
The notes on pages 14 to 25 form part of these financial statements.

These financial statements were approved by the board of trustees and authorised for issue on ....., and are signed on behalf of the board by:

M. A. Coburn

M Coburn (Chair)
Trustee

Company registration number: 03666606

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The operational and registered office address of the charity is Red Gables, Ipswich Road, Stowmarket, Suffolk, IP14 1BE.

2. Statement of compliance

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis.

Going concern

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

Income tax

As a registered charity, the activities are exempt from United Kingdom Income and Corporation taxation, provided that the income is applied to charitable purposes.

Fund accounting

Unrestricted funds are available for use at the discretion of the Trustees to further any of the Charity's purposes.

Designated funds, where necessary are unrestricted funds earmarked by the Trustees for particular future projects or commitments.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Income

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

3. **Accounting policies** ***(continued)***

Income ***(continued)***

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

- income from fundraising activities is recognised when it is received.

Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

The Freehold property is being depreciated over 50 years and includes improvements. Land is not depreciated.

Freehold property improvements	-	2%, 4%, 10% and 33% straight line
Fixtures and fittings	-	10% straight line
Equipment	-	25% straight line

3. **Accounting policies** *(continued)*

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or paable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

4. **Limited by guarantee**

The company is limited by guarantee and does not have a share capital. Every member of the company undertakes to contribute to the assets of the company if it is wound up during the time that he or she is a member, or within one year afterwards, for payment of the debts and liabilities of the company contracted before the time at which he or she ceases to be a member and of the costs, charges and expenses of winding up and for the adjustment of the rights of the contributors among themselves such amount as may be required not exceeding £1.

5. Grants and donations

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Grants			
Suffolk County Council	–	–	–
Mid Suffolk District Council	–	14,182	14,182
Simon Gibson Charitable Trust	5,000	–	5,000
Stowmarket Town Council	3,000	398	3,398
Other grants and donations	1,392	18,327	19,719
McCarthy & Stone Charitable Foundation	–	–	–
Albert Hunt Trust	–	–	–
Suffolk Community Foundation	–	(13,440)	(13,440)
Pargiter Trust	–	5,000	5,000
	9,392	24,467	33,859

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Grants			
Suffolk County Council	–	150	150
Mid Suffolk District Council	–	6,350	6,350
Simon Gibson Charitable Trust	–	–	–
Stowmarket Town Council	2,990	10	3,000
Other grants and donations	973	25,325	26,298
McCarthy & Stone Charitable Foundation	–	6,472	6,472
Albert Hunt Trust	–	4,000	4,000
Suffolk Community Foundation	–	31,165	31,165
Pargiter Trust	–	–	–
	3,963	73,472	77,435

The negative amount disclosed above in relation to the Simon Gibson Charitable Trust represents the net amount received during the year after taking into account the return of monies previously provided that remained unspent for the purposes in which they were provided.

6. Charitable activities

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Rents and service charges	114,004	6,225	120,229
Other income	2,093	–	2,093
	116,097	6,225	122,322

6. Charitable activities *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Rents and service charges	97,305	4,458	101,763
Other income	572	151	723
	97,877	4,609	102,486

7. Expenditure on charitable activities

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Staff costs	59,416	–	59,416
Office costs	14,420	210	14,630
Property costs	41,670	–	41,670
Project and service costs	32	55,421	55,453
Depreciation	856	36,855	37,711
Support costs	5,983	–	5,983
	122,377	92,486	214,863

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Staff costs	56,985	–	56,985
Office costs	2,959	–	2,959
Property costs	28,683	3,120	31,803
Project and service costs	–	65,643	65,643
Depreciation	859	36,855	37,714
Support costs	3,583	–	3,583
	93,069	105,618	198,687

Analysis of support costs

	2024 £	2023 £
Independent examiners fees	3,162	2,670
Legal and professional fees	2,821	913
	5,983	3,583

8. Net expenditure

Net expenditure is stated after charging/(crediting):

	2025 £	2024 £
Depreciation of tangible fixed assets	37,711	37,714

9. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2025	2024
	£	£
Wages and salaries	57,282	54,711
Pension costs	2,134	2,274
	59,416	56,985

The average head count of employees during the year was 4 (2024: 4).

No employee received employee benefits of more than £60,000 during the year (2024: Nil).

10. Trustee remuneration and expenses

The key management personnel of the Charity comprise the Trustees. Two Trustees received remuneration for non-Trustee related services totalling £3,293 (2024: One Trustee received £2,926). No trustees were reimbursed expenses amounts (2024: One Trustee was reimbursed £60) during the year.

The total amount of employee benefits, including employer pension contribution; received by senior management for their services to the Charity was £Nil (2024: £Nil).

11. Tangible fixed assets

	Land and freehold property	Fixtures and fittings	Equipment	Total
	£	£	£	£
Cost				
At 1 April 2024 and 31 March 2025	2,184,709	51,119	23,221	2,259,049
Depreciation				
At 1 April 2024	221,331	47,385	23,040	291,756
Charge for the year	36,622	1,005	84	37,711
At 31 March 2025	257,953	48,390	23,124	329,467
Carrying amount				
At 31 March 2025	1,926,756	2,729	97	1,929,582
At 31 March 2024	1,963,378	3,734	181	1,967,293

Tangible fixed assets held at valuation

The land and freehold property was revalued by trustees in July 2023 on the basis of advice and assistance by third party providers to be £2,000,000 excluding depreciation. The historical cost of the land and property is £580,921 (2024: £580,921).

12. Debtors

	2025	2024
	£	£
Trade debtors	15,000	10,668
Prepayments and accrued income	2,586	2,610
Other debtors	310	300
	17,896	13,578

13. Creditors: Amounts falling due within one year

	2025	2024
	£	£
Trade creditors	221	526
Accruals and deferred income	16,771	17,073
Other creditors	–	352
	16,992	17,951

14. Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £2,134 (2024: £2,274).

15. Deferred income

	2025	2024
	£	£
At 1 April 2024	14,121	14,171
Amount released to income	(14,121)	(14,171)
Amount deferred in year	13,597	14,121
At 31 March 2025	13,597	14,121

Deferred income represents conditional amounts received in relation to services actioned after the year end date and are released in the year to which they relate.

16. Analysis of charitable funds

Unrestricted funds

	At 1 Apr 2024	Income	Expenditure	Revaluation gains / (losses)	Transfers	At 31 Mar 2025
	£	£	£	£	£	£
Unrestricted Funds	60,681	125,780	(122,377)	–	(15,169)	48,915

Restricted funds

	At 1 Apr 2024	Income	Expenditure	Revaluation gains / (losses)	Transfers	At 31 Mar 2025
	£	£	£	£	£	£
Community Fund	1,394,710	–	(22,665)	–	–	1,372,045
Old Library Extension	525,586	–	(11,391)	–	–	514,195
Festival Dementia Fund	5,055	(4,975)	(80)	–	–	–
Garden Projects	–	6,955	(1,895)	–	–	5,060
Better Balance Classes	1,408	4,540	(5,394)	–	–	554
Building Costs	880	2,580	(3,460)	–	–	–
Come Sing with Me	911	–	–	–	–	911
Cooking on a Budget	1,042	2,816	(2,035)	–	–	1,823
Window Replacement	3,311	–	(779)	–	–	2,532
Car Park Resurfacing	26,021	–	(1,359)	–	–	24,662
Range Cooker	770	–	(207)	–	–	563
LWD Members Club	11,712	(21,256)	–	–	9,544	–
Cake, Cancer and Coffee	419	81	(210)	–	–	290
Redwoods Table and Chairs	1,931	–	(454)	–	–	1,477
Lunch Club	–	7,165	(12,790)	–	5,625	–
Singing for the Brain	7,266	7,429	(5,415)	–	–	9,280
Rickshaw	700	–	–	–	–	700
Hand Dryers	1,475	–	(1,475)	–	–	–
Haughly Bequest	4,569	(4,529)	(40)	–	–	–
Volunteers for Stowmarket	2,517	2,918	(3,974)	–	–	1,461
Events	–	1,674	(174)	–	–	1,500
IT Improvements	275	400	(331)	–	–	344
Nurture Together	1,484	2,015	(1,513)	–	–	1,986
Pop Up Farm	3,283	1,500	(3,800)	–	–	983
Stowmarket and District Dementia Community Group	9,484	6,487	(3,646)	–	–	12,325
Windows & Doors	606	–	(242)	–	–	364
You're Welcome	336	1,056	(348)	–	–	1,044
Lights & Electrical Upgrades	–	8,782	(8,782)	–	–	–
Repair Café	–	1,208	–	–	–	1,208
Social Enterprise Fund	–	4,900	–	–	–	4,900
Stow Crafters	–	2,476	(27)	–	–	2,449
	2,005,751	34,222	(92,486)	–	15,169	1,962,656

Unrestricted funds

	At 1 Apr 2023	Income	Expenditure	Revaluation gains / (losses)	Transfers	At 31 Mar 2024
	£	£	£	£	£	£
Unrestricted Funds	57,170	102,590	(93,069)	(327)	(5,683)	60,681

Restricted funds

	At 1 Apr 2023	Income	Expenditure	Revaluation gains / (losses)	Transfers	At 31 Mar 2024
	£	£	£	£	£	£
Community Fund	1,550,434	–	(22,666)	(133,058)	–	1,394,710
Old Library Extension	553,592	–	(11,391)	(16,615)	–	525,586
Festival Dementia Fund	–	6,474	(1,419)	–	–	5,055
Garden Projects	–	913	(996)	–	83	–
Better Balance Classes	440	5,570	(4,602)	–	–	1,408
Building Costs	–	4,000	(3,120)	–	–	880
Come Sing with Me	–	2,000	(1,089)	–	–	911
Cooking on a Budget	–	2,816	(1,774)	–	–	1,042
Window Replacement	4,090	–	(779)	–	–	3,311
Car Park Resurfacing	27,380	–	(1,359)	–	–	26,021
Range Cooker	975	–	(205)	–	–	770
LWD Members Club	–	19,767	(8,055)	–	–	11,712
Cake, Cancer and Coffee	534	188	(303)	–	–	419
Redwoods Table and Chairs	2,385	–	(454)	–	–	1,931
Sensory Ark Project	–	1,180	(2,137)	–	957	–
Lunch Club	(2,022)	7,908	(10,515)	–	4,629	–
Singing for the Brain	1,386	8,725	(3,845)	–	1,000	7,266
Rickshaw	700	–	–	–	–	700
Hand Dryers	–	1,475	–	–	–	1,475
Haughly Bequest	6,873	–	(754)	–	(1,550)	4,569
Volunteers for Stowmarket	22,383	826	(20,692)	–	–	2,517
Events	1,208	–	(1,058)	–	(150)	–
IT Improvements	1,000	–	(725)	–	–	275
Nurture Together	977	407	(450)	–	550	1,484
Pop Up Farm 24	–	3,500	(217)	–	–	3,283
Stow Xmas Tree Festival	(52)	–	(112)	–	164	–
Stowmarket and District Dementia Community Group	1,479	10,580	(2,575)	–	–	9,484
Windows & Doors	–	3,000	(2,394)	–	–	606
You're Welcome	2,268	–	(1,932)	–	–	336
	2,176,030	79,329	(105,618)	(149,673)	5,683	2,005,751

Restricted fund purposes:

Community Fund: Funding from the Community Fund for property improvements.

Old Library Extension: Income and expenditure relating to the Old Library extension.

Garden Projects: Income and expenditure relating to the work on the grounds.

Better Balance Classes: Funding from the Simpson Fund through Suffolk Community Foundation to provide exercise classes for older people through the Redwoods Lunch Club sessions.

Come Sing with Me: The income received within this fund is restricted to the purposes set out by the fund provider.

Cooking on a Budget: The income received within this fund is restricted to the purposes set out by the fund provider.

Window Replacement: Funding from Suffolk County Council to improve the thermal efficiency of Red Gables, including insulation and secondary glazing.

Car Park Resurfacing: Funding from Viridor Credits Environmental Company and Mid Suffolk District Council for resurfacing the car park.

Range cooker: Funding from the Dulverton Trust for a new range cooker.

Cake, Cancer and Coffee: Funding from Macmillan Cancer Support for complimentary therapy activities.

Redwoods Table and Chairs: Suffolk Community Foundation's Joy Abbott Fund and Awards for All funded the replacement of furniture in Redwoods.

Singing for the Brain: Singing for the Brain is a project which started in spring 2021 delivering in person and online singing sessions for people with neurological and brain disorders and also regular recording and sending out CDs for those unable to get online. Funding of £8,450 was awarded from Awards for All, part of the National Lottery. Delivery of the project will be largely the following financial year.

Rickshaw: The Stowmarket Rickshaw Project is a joint venture between MSVOF and BSEVC with support from Suffolk County Council and Stowmarket Dementia Action Alliance. In February 2021 MSVOF was awarded £4,996 from Suffolk Community Coronavirus Fund and Reviving Our Community Fund, both of which are administered by Suffolk Community Foundation. The funding was to purchase another Rickshaw, a second hand one together with some running costs for the additional administration costs. Delivery of the project will be largely during the following financial year.

Volunteers for Stowmarket (Eco): Initially funded with £1,000 through Stowmarket Town Councils environment fund, the project has successfully sourced £10,000 from the Community Choices Award, a grant provided by Stowmarket Town Council to celebrate the platinum jubilee.

Events: This fund relates to income received specifically for the purposes of the fund.

IT Improvements: This fund relates to income received specifically for the pruposes of the fund.

Nurture Together: This fund relates to income received specifically for the pruposes of the fund.

Pop Up Farm: This fund relates to income received specifically for the pruposes of the fund.

Stowmarket and District Dementia Community Group: This fund relates to income received specifically for the pruposes of the fund.

Windows & Doors: The income received within this fund is restricted to the purposes set out by the fund provider.

You're Welcome: The income received within this fund is restricted to the purposes set out by the fund provider.

Repairs Café: The income received within this fund is restricted to the purposes set out by the fund provider.

Social Enterprise Fund: The income received within this fund is restricted to the purposes set out by the fund provider.

Stow Crafters: The income received within this fund is restricted to the purposes set out by the fund provider.

The following restricted projects have been completed in this or the prioe year:

Building Costs: The income received within this fund is restricted to the purposes set out by the fund provider.

Festival Dementia Fund: The income received within this fund is restricted to the purposes set out by the fund provider.

LWD Members Club: The income received within this fund is restricted to the purposes set out by the fund provider.

Lunch Club: Supported by Stowmarket Town Council and Oddfellow to cover room hire and staff time,while keeping the costs to members as low as possible.

Hand Dryers: The income received within this fund is restricted to the purposes set out by the fund provider.

Haughley Bequest: This £10,000 funding was provided through the bequest of a lady and facilitated through a local funeral director.

Lights & Electrical Upgrades: The income received within this fund is restricted to the purposes set out by the fund provider.

17. Analysis of net assets between funds

As at 31 March 2025

	Unrestricted Funds	Restricted Funds	Total Funds 2025
	£	£	£
Tangible fixed assets	14,108	1,915,474	1,929,582
Net current assets	34,807	47,182	81,989
Net assets	48,915	1,962,656	2,011,571

As at 31 March 2024

	Unrestricted Funds	Restricted Funds	Total Funds 2024
	£	£	£
Tangible fixed assets	14,964	1,952,329	1,967,293
Net current assets	45,717	53,422	99,139
Net assets	60,681	2,005,751	2,066,432

18. Related parties

Other than as elsewhere disclosed in the accounts, there were no related party transactions in this or the previous year.

MID SUFFOLK VOLUNTARY ORGANISATIONS FORUM

England & Wales - Charity number 1073101

Accounts

COMPANY REGISTRATION NUMBER: 03666606

CHARITY REGISTRATION NUMBER: 1073101

Mid Suffolk Voluntary Organisations Forum

Company Limited by Guarantee

Unaudited independently examined accounts

31 March 2024

Mid Suffolk Voluntary Organisations Forum

Company Limited by Guarantee

Financial statements

Year ended 31 March 2024

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Mid Suffolk Voluntary Organisations Forum

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report)

Year ended 31 March 2024

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 March 2024.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Companies Act 2006 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

Chairman's report

Introduction

This report captures the key activities, decisions, and developments at MSVOF over the past year, based on the minutes of our trustee meetings. We've focused on maintaining and improving our facilities, supporting our staff, managing finances wisely, and actively engaging with the community.

Maintenance and Infrastructure

We've put significant effort into enhancing our infrastructure:

- **Windows and Roof:** We've started planning to replace old windows and used a drone to survey the roof, identifying critical areas that need attention. We're actively seeking funding for these important maintenance tasks.
- **Fire Station:** We've been closely monitoring the leasing process of the Fire Station to esnure it aligns with our strategic goals.
- **Security and IT Services:** We tackled several operational challenges, including CCTV outages, and decided to switch our IT service providers to improve functionality and cut costs.

Staff and Administration

Our success this year is largely due to the dedication and hard work of our staff. We're thrilled to formally recognise Colin Lay's transition to the role of permanent manager. His leadership has been crucial in navigating us through challenges and achieving many accomplishments.

Colin's commitment to MSVOF's mission and his ability to inspire his team have been pivotal. Alongside him, Jackie Claridge, Jim Harrington, Kaitlyn Lay, and Betty Spencer have all excelled, each contributing uniquely to our operations and community outreach. Jackie and Jim ensure our operations run smoothly with their meticulous attention to financial and administrative details.

Kaitlyn Lay has significantly boosted our online engagement and visibility through her management of MSVOF's digital media presence, keeping the community informed and engaged. Betty Spencer, a long-serving volunteer, has played a crucial role in policy writing and providing administrative support, helping to strengthen our organisational framework.

The collective efforts of this team have not only sustained but also propelled MSVOF's growth and reach. Their dedication is a testament to the strength and spirit of our organisation, and we are immensely grateful for their ongoing commitment and exemplary service.

Financial Management

- **Funding and Expenditure:** We managed a £15,000 grant for dementia-friendly activities and celebrated the success of the High Road festival fundraiser.
- **Budget Concerns:** We discussed the need for additional resources to ensure our staff aren't overworked and to manage increased operational costs efficiently.

Projects and Community Engagement

- **Event Planning and Execution:** Our team organised several community events, including a successful Christmas fair and monthly car boot sales, which have significantly contributed to our fundraising efforts and community engagement.
- **New Initiatives:** We launched new projects such as 'Cooking on a Budget' and are helping to develop a young dementia project with Communities Together, underscoring our commitment to addressing diverse community needs.

Governance and Policy

- **Recruitment and Policy Changes:** We implemented changes to our recruitment policy and are working on a new contract format for staff to streamline our hiring processes.
- **Policy Accessibility:** We improved the accessibility of our policies and procedures by transitioning from Dropbox to Microsoft Sharepoint for better integration and management.

Challenges and Resolutions

- **Staffing Challenges:** We addressed various staffing issues, including the need for improvement in cleaning services and adjustments in staff roles and responsibilities.
- **Infrastructure Challenges:** We discussed subsidence issues and the necessity for phased electrical maintenance to ensure the safety and functionality of our facilities.

Looking Forward

- **Ongoing Projects and Initiatives:** We remain focused on enhancing community engagement, improving infrastructure, and ensuring financial sustainability.

Conclusion

The past year has been marked by both challenges and significant achievements for MSVOF. Through proactive governance, a dedicated staff team, and strong community support, we've made substantial progress in advancing our mission. We eagerly anticipate building on these successes in the coming year, steering MSVOF towards a future filled with potential and impact.

Mark Coburn (Chair of Trustees for MSVOF)

Reference and administrative details

Registered charity name	Mid Suffolk Voluntary Organisations Forum
Charity registration number	1073101
Company registration number	03666606
Principal office and registered office	Red Gables Ipswich Road Stowmarket Suffolk IP14 1BE

The trustees

The trustees who served during the year and at the date of approval were as follows:

M Coburn (Chair)
S Lovell
L Scott (Appointed 21/02/2023)
M Trent
R Taylor (Resigned 27/07/2023)

Membership groups

1st Stowmarket Guides and Rangers
Art for All
Bacton Primary School
Catherine Rolfe Yoga
Come Sing with Me
Community Wheel
Diabetic Support Group
East Anglian Postal History Society
Enigma
Family Psychology Mutual
Gryphon First Aid Unit
Lapwing Education
Mid Suffolk Healing Rooms
Ocala Healthcare Ltd
POhWER
Red Gables Garden Project
Red Gables Sensory Ark Project
Scorpion Martial Arts Academy
SODS
St Elizabeth Hospice
Stowmarket U3A
Suffolk Guide Association
Suffolk Sight
Totally HR Ltd
Volunteers of Stowmarket (Eco)
Abbeycroft Leisure
Autism Success Formula
Bravo
Children & Young People's Services
Community Catalysts CIC
Cooking on a Budget
Dimensions
Eastern Angles - Green Dome
Families Together Suffolk
Gipping Social Lodge (Oddfellows)
KFL Yoga
Macmillan
Norfolk and Suffolk NHS Foundation Trust
Parenting Apart Centre East CIC
Red Gables Better Balance
Red Gables Lunch Club
RSPCA Suffolk Central
Singing for the Brain
Solo Housing
Stowmarket ASD Saturday Club
Suffolk Family Carers
Suffolk Red Cross Link Group
Suffolk Tree Warden Network
Triathlon England East Region
You're Welcome

Red Gables Tenants

ACE (Anglia) Ltd
East Anglian Traditional Music Trust
National Literacy Trust
Sarianchi Wellbeing CIC
Synthesis Media
Communities Together EA
Gables Therapies
Renate Ruddock
Stowmarket Foodbank
Vallant/Lighter life

Red Gables Volunteers with Projects

Cake, Cancer & Coffee (MacMillan)
Garden Project
Lunch Club
Volunteers of Stowmarket (Eco)
Cooking on a Budget
Living With Dementia Members Club
Repair Café
You're Welcome

Total number of Volunteers = 70

Solicitors

Prettys
Elm House
25 Elm Street
Ipswich
IP1 2AD

Independent examiner	L Thurston FCCA Lovewell Blake LLP Chartered accountants First Floor Suite 2 Hillside Business Park Bury St Edmunds IP32 7EA
Bankers	TSB 7 Market Street Stowmarket IP14 1DY

Objectives and activities

Aims of the Charity (Extract from the Memorandum of Association):

To promote for the public benefit the urban and rural regeneration in areas of social and economic deprivation and in particular Mid Suffolk District and the County of Suffolk.

To promote the benefit of the inhabitants of the area of benefit without distinction of sex, sexual orientation, age, disability, nationality, race or of political, religious or other opinions, by associating together the said inhabitants and the statutory authorities, voluntary and other organisations in a common effort to advance education and to provide facilities in the interests of social welfare for recreation and leisure-time occupation with the object of improving the conditions of life for the said inhabitants.

To promote and improve the effectiveness of charities which operate in whole or in part in Mid Suffolk in direct pursuit of their objectives by the provision of advice, training, and information on efficient and professional management of resources.

To promote such other purposes as are charitable according to the laws of England and Wales for the benefit of the public as may from time to time be determined.

Main activities of the forum

Promoting and improving the effectiveness of voluntary organisations working in the Mid Suffolk area by the provision of advice, training, practical support, and information. Managing the Red Gables Wellbeing Hub which provides permanent office accommodation for voluntary groups as well as facilities for hire such as the Redwoods Centre.

Public benefit

The Board of Trustees are aware of their duty to ensure the activities of Mid Suffolk Voluntary Organisations Forum pursue its charitable objectives and that such activities are for the purposes of public benefit. Reviews by the Chairman and the Red Gables Manager is included in the Annual Report. The information sets out how the public benefit of Red Gables was delivered in the Mid Suffolk area during the past 12 months.

Achievements and performance

The Charity's activities for the year are reported in the Red Gables Chair's Report within these accounts.

Financial review

Unrestricted income for the year has decreased by £1,734 to £102,590 (2023: £104,324) this is mainly due to an decrease in grants and donations although this was somewhat offset by a increase in rental income. Total income amounted to £181,919 (2023: £168,779) up 8% on last year.

Unrestricted expenditure has decreased by £12,573 to £93,069 (2023: £105,642). Total expenditure amounted to £198,687 (2023: £163,386) up 22% on last year.

After transfers between funds and gains from revaluations, unrestricted funds carried forward amounted to £60,681 (2023: £57,170) as at the year end date, with total reserves amounting to £2,066,432 (2023: £2,233,200).

Reserves policy

The Charity's reserves policy is to hold six months unrestricted expenditure as reserves which would amount to £46,535 (2023: £54,152) based on current expenditure levels. The policy is set to hold enough free reserves to enable the Charity to fulfill statutory and legal obligations and to provide a contingency fund to meet unforeseen falls in income or increases in expenditure.

In setting the reserves policy the Trustees have considered the benefits and security of its ownership of the Red Gables property, which allows the Trustees to properly manage the charities finances with consistency against unforeseen expense fluctuations in future years.

The Charity's actual reserves amounted to £60,681 as at the year end (2023: £57,170) which is in line with the policy. The Trustees monitor and this review annually.

Plans for future periods

The Charity's plans for the foreseeable future are to promote and undertake activities in line with the Charity's aims and objectives to support the tenants and the wider community including those who rely on Red Gables, as outlined in the Chairs Report.

Structure, governance and management

Organisational and decision-making structure

The Mid Suffolk Voluntary Organisations Forum, also known as Red Gables or the forum throughout these accounts is a registered charity and a company limited by guarantee, company number 03666606 and Charity number 1073101.

A Board of Trustees is responsible for managing the business of the Forum and there are six scheduled meetings of the Board each year.

Appointment or election of Trustees

Trustees are appointed by the Annual General Meeting or by resolution of the Board of Trustees. The number of Trustees shall not be less than three and the total number is not subject to any maximum unless otherwise determined.

New Trustees will communicate with the Charity and its existing Trustees prior to becoming a member, during which time the individual will obtain an understanding of the objectives and operations of the Charity and the individual's expected role.

Membership of the forum

Membership to the forum is automatically granted to all regular tenants and hirers of Red Gables and Redwoods. Additionally, voluntary organisations or community groups with a charitable purpose, as well as registered charities in Mid Suffolk, are eligible for membership. Individuals and groups with relevant skills or interests that can contribute to the growth of the voluntary sector are also invited to join. Approval from the board of Trustees is required for all applications.

Main restrictions set by governing document

The governing documents of the Forum are the Articles of Association and the Memorandum of Association. The overriding restriction is that the income and property of the Forum shall only be used for achieving the aims of the Charity.

Risk assessment

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Independent examiner reappointment

A resolution to appoint L Thurston FCCA of Lovewell Blake LLP as independent examiner will be proposed at the next meeting.

Small company provisions

This report has been prepared taking advantage of the small companies' exemption of section 415A of the Companies Act 2006.

The trustees' annual report was approved on 31/10/24 and signed on behalf of the board of trustees by:

M. R. C.

M Coburn (Chair)
Trustee

Mid Suffolk Voluntary Organisations Forum

Company Limited by Guarantee

Independent examiner's report to the trustees of Mid Suffolk Voluntary Organisations Forum

Year ended 31 March 2024

I report to the charity trustees on my examination of the financial statements of the company for the year ended 31 March 2024 which comprise the statement of financial activities (including income and expenditure account), balance sheet and the related notes.

Responsibilities and basis of report

As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

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

Independent examiner's statement

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 that in any material respect:

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or

2. the financial statements do not accord with those records; or

3. the financial statements 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 financial statements 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.

L Thurston 20/11/24

L Thurston FCCA
Independent Examiner

Lovewell Blake LLP
Chartered accountants
First Floor Suite
2 Hillside Business Park
Bury St Edmunds
IP32 7EA

Mid Suffolk Voluntary Organisations Forum

Company Limited by Guarantee

Statement of financial activities (including income and expenditure account)

Year ended 31 March 2024

	Note	2024 Unrestricted funds £	2024 Restricted funds £	2024 Total funds £	2023 Total funds £
Income and endowments					
Grants and donations	5	3,963	73,472	77,435	68,197
Charitable activities	6	97,877	4,609	102,486	98,796
Other trading activities		750	1,248	1,998	1,786
Total income		102,590	79,329	181,919	168,779
Expenditure					
Charitable activities	7	93,069	105,618	198,687	163,386
Total expenditure		93,069	105,618	198,687	163,386
Net (expenditure)/income before transfer of funds		9,521	(26,289)	(16,768)	5,393
Transfers between funds		(5,683)	5,683	–	–
Other recognised gains and losses					
(Losses)/gains from revaluation of fixed assets		(327)	(149,673)	(150,000)	1,753,788
Net movement in funds		3,511	(170,279)	(166,768)	1,759,181
Reconciliation of funds					
Total funds brought forward		57,170	2,176,030	2,233,200	474,019
Total funds carried forward		60,681	2,005,751	2,066,432	2,233,200

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 14 to 25 form part of these financial statements.

Mid Suffolk Voluntary Organisations Forum

Company Limited by Guarantee

Balance sheet

31 March 2024

	Note	2024 £	2024 £	2023 £	2023 £
Fixed assets					
Tangible fixed assets	11		1,967,293		2,155,007
Current assets					
Debtors	12	13,578		8,121	
Cash at bank and in hand		103,512		90,022	
		117,090		98,143	
Creditors: Amounts falling due within one year	13	(17,951)		(19,950)	
Net current assets			99,139		78,193
Total assets less current liabilities			2,066,432		2,233,200
Net assets			2,066,432		2,233,200
Funds of the charity					
Restricted income funds:					
Revaluation reserve			1,595,271		1,744,944
Other restricted income funds			410,480		431,086
Unrestricted funds:					
Revaluation reserve		8,517		8,844	
Other unrestricted income funds		52,164		48,326	
Total unrestricted funds		60,681		57,170	
Total charity funds	16		2,066,432		2,233,200

For the year ending 31 March 2024 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

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

The balance sheet
continues on the following page.
The notes on pages 14 to 25 form part of these financial statements.

Balance sheet *(continued)*

31 March 2024

These financial statements were approved by the board of trustees and authorised for issue on 21/10/24, and are signed on behalf of the board by:

M Coburn (Chair)
Trustee

Company registration number: 03666606

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The operational and registered office address of the charity is Red Gables, Ipswich Road, Stowmarket, Suffolk, IP14 1BE.

2. Statement of compliance

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

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

Going concern

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

Income tax

As a registered charity, the activities are exempt from United Kingdom Income and Corporation taxation, provided that the income is applied to charitable purposes.

Fund accounting

Unrestricted funds are available for use at the discretion of the Trustees to further any of the Charity's purposes.

Designated funds, where necessary are unrestricted funds earmarked by the Trustees for particular future projects or commitments.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

3. **Accounting policies** *(continued)*

Income

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.

- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

3. **Accounting policies** *(continued)*

Depreciation

The Freehold property is being depreciated over 50 years and includes improvements. Land is not depreciated.

Freehold property improvements	-	2%, 4%, 10% and 33% straight line
Fixtures and fittings	-	10% straight line
Equipment	-	25% straight line

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or paable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

4. **Limited by guarantee**

The company is limited by guarantee and does not have a share capital. Every member of the company undertakes to contribute to the assets of the company if it is wound up during the time that he or she is a member, or within one year afterwards, for payment of the debts and liabilities of the company contracted before the time at which he or she ceases to be a member and of the costs, charges and expenses of winding up and for the adjustment of the rights of the contributors among themselves such amount as may be required not exceeding £1.

5. Grants and donations

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2024 £**
Grants			
Suffolk County Council	–	150	150
Mid Suffolk District Council	–	6,350	6,350
Stowmarket Town Council	2,990	10	3,000
Other grants and donations	973	25,325	26,298
McCarthy & Stone Charitable Foundation	–	6,472	6,472
Albert Hunt Trust	–	4,000	4,000
Suffolk Community Foundation	–	31,165	31,165
	3,963	73,472	77,435

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Grants			
Suffolk County Council	–	1,350	1,350
Mid Suffolk District Council	3,300	27,745	31,045
Stowmarket Town Council	–	14,450	14,450
Other grants and donations	6,462	11,720	18,182
McCarthy & Stone Charitable Foundation	–	–	–
Albert Hunt Trust	–	–	–
Suffolk Community Foundation	–	3,170	3,170
	9,762	58,435	68,197

6. Charitable activities

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2024 £**
Rents and service charges	97,305	4,458	101,763
Other income	572	151	723
	97,877	4,609	102,486

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Rents and service charges	92,508	4,116	96,624
Other income	673	1,499	2,172
	93,181	5,615	98,796

7. Expenditure on charitable activities

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2024 £**
Staff costs	56,985	–	56,985
Office costs	2,959	–	2,959
Property costs	28,683	3,120	31,803
Project and service costs	–	65,643	65,643
Depreciation	859	36,855	37,714
Support costs	3,583	–	3,583
	93,069	105,618	198,687

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Staff costs	64,586	–	64,586
Office costs	4,878	–	4,878
Property costs	31,265	10	31,275
Project and service costs	1,115	46,785	47,900
Depreciation	833	10,949	11,782
Support costs	2,965	–	2,965
	105,642	57,744	163,386

Analysis of support costs

	2024 £	2023 £
Independent examiners fees	2,670	2,592
Legal and professional fees	913	373
	3,583	2,965

8. Net (expenditure)/income

Net (expenditure)/income is stated after charging/(crediting):

	2024 £	2023 £
Depreciation of tangible fixed assets	37,714	11,782

9. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2024	2023
	£	£
Wages and salaries	54,711	62,122
Pension costs	2,274	2,464
	56,985	64,586

The average head count of employees during the year was 4 (2023: 4).

No employee received employee benefits of more than £60,000 during the year (2023: Nil).

10. Trustee remuneration and expenses

The key management personnel of the Charity comprise the Trustees. One Trustee received remuneration for non-Trustee related services totalling £2,926 (2023: £796). One trustee was reimbursed expenses amounting to £60 (2023: £Nil) during the year.

The total amount of employee benefits, including employer pension contribution; received by senior management for their services to the Charity was £Nil (2023: £Nil).

11. Tangible fixed assets

	Land and freehold property	Fixtures and fittings	Equipment	Total
	£	£	£	£
Cost				
At 1 April 2023	2,334,709	51,119	23,221	2,409,049
Revaluations	(150,000)	–	–	(150,000)
At 31 March 2024	2,184,709	51,119	23,221	2,259,049
Depreciation				
At 1 April 2023	184,709	46,376	22,957	254,042
Charge for the year	36,622	1,009	83	37,714
At 31 March 2024	221,331	47,385	23,040	291,756
Carrying amount				
At 31 March 2024	1,963,378	3,734	181	1,967,293
At 31 March 2023	2,150,000	4,743	264	2,155,007

Tangible fixed assets held at valuation

The land and freehold property was revalued by trustees in July 2023 on the basis of advice and assistance by third party providers to be £2,000,000 excluding depreciation. The historical cost of the land and property is £580,921 (2023: £580,921).

12. Debtors

	2024	2023
	£	£
Trade debtors	10,668	6,012
Prepayments and accrued income	2,610	1,809
Other debtors	300	300
	13,578	8,121

13. Creditors: Amounts falling due within one year

	2024	2023
	£	£
Trade creditors	526	2,455
Accruals and deferred income	17,073	16,733
Other creditors	352	762
	17,951	19,950

14. Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £2,274 (2023: £2,464).

15. Deferred income

	2024	2023
	£	£
At 1 April 2023	14,171	12,954
Amount released to income	(14,171)	(12,954)
Amount deferred in year	14,121	14,171
At 31 March 2024	14,121	14,171

Deferred income represents conditional amounts received in relation to services actioned after the year end date and are released in the year to which they relate.

16. Analysis of charitable funds

Unrestricted Funds

	At 1 Apr 2023	Income	Expenditure	Revaluation gains / (losses)	Transfers	At 31 Mar 2024
	£	£	£	£	£	£
Unrestricted Funds	57,170	102,590	(93,069)	(327)	(5,683)	60,681

Restricted funds

	At 1 Apr 2023	Income	Expenditure	Revaluation gains / (losses)	Transfers	At 31 Mar 2024
	£	£	£	£	£	£
Community Fund	1,550,434	–	(22,666)	(133,058)	–	1,394,710
Old Library Extension	553,592	–	(11,391)	(16,615)	–	525,586
Festival Dementia Fund	–	6,474	(1,419)	–	–	5,055
Garden Projects	–	913	(996)	–	83	–
Better Balance Classes	440	5,570	(4,602)	–	–	1,408
Building Costs	–	4,000	(3,120)	–	–	880
Come Sing with Me	–	2,000	(1,089)	–	–	911
Cooking on a Budget	–	2,816	(1,774)	–	–	1,042
Window Replacement	4,090	–	(779)	–	–	3,311
Car Park Resurfacing	27,380	–	(1,359)	–	–	26,021
Range Cooker	975	–	(205)	–	–	770
LWD Members Club	–	19,767	(8,055)	–	–	11,712
Cake, Cancer and Coffee	534	188	(303)	–	–	419
Redwoods Table and Chairs	2,385	–	(454)	–	–	1,931
Sensory Ark Project	–	1,180	(2,137)	–	957	–
Lunch Club	(2,022)	7,908	(10,515)	–	4,629	–
Singing for the Brain	1,386	8,725	(3,845)	–	1,000	7,266
Rickshaw	700	–	–	–	–	700
Hand Dryers	–	1,475	–	–	–	1,475
Haughly Bequest	6,873	–	(754)	–	(1,550)	4,569
Volunteers for Stowmarket	22,383	826	(20,692)	–	–	2,517
Events	1,208	–	(1,058)	–	(150)	–
IT Improvements	1,000	–	(725)	–	–	275
Nurture Together	977	407	(450)	–	550	1,484
Pop Up Farm 24	–	3,500	(217)	–	–	3,283
Stow Xmas Tree Festival	(52)	–	(112)	–	164	–
Stowmarket and District Dementia Community Group	1,479	10,580	(2,575)	–	–	9,484
Windows & Doors	–	3,000	(2,394)	–	–	606
You're Welcome	2,268	–	(1,932)	–	–	336
	2,176,030	79,329	(105,618)	(149,673)	5,683	2,005,751

Unrestricted funds

	At 1 Apr 2022	Income	Expenditure	Revaluation gains / (losses)	Transfers	At 31 Mar 2023
	£	£	£	£	£	£
Unrestricted Funds	58,940	104,324	(105,642)	8,844	(9,296)	57,170

Restricted funds

	At 1 Apr 2022	Income	Expenditure	Revaluation gains / (losses)	Transfers	At 31 Mar 2023
	£	£	£	£	£	£
Community Fund	259,406	–	(5,424)	1,295,079	1,373	1,550,434
Old Library Extension	106,453	–	(2,726)	449,865	–	553,592
Garden Projects	–	–	(1,979)	–	1,979	–
Better Balance Classes	–	2,992	(2,552)	–	–	440
Volunteer Project	1,513	–	(2,565)	–	1,052	–
Window Replacement	1,084	–	(779)	–	3,785	4,090
Car Park Resurfacing	28,739	–	(1,359)	–	–	27,380
Range Cooker	849	–	(206)	–	332	975
Cake, Cancer and Coffee	562	300	(328)	–	–	534
Redwoods Table and Chairs	297	–	(454)	–	2,542	2,385
Sensory Ark	2,502	2,350	(3,785)	–	(1,067)	–
Lunch Club	–	9,727	(11,749)	–	–	(2,022)
Singing for the Brain	5,076	2,210	(5,900)	–	–	1,386
Rickshaw	700	–	–	–	–	700
Haughley Bequest	7,873	–	(1,000)	–	–	6,873
Volunteers for Stowmarket	25	31,430	(9,072)	–	–	22,383
Events	–	3,311	(2,103)	–	–	1,208
IT Improvements	–	1,000	–	–	–	1,000
Nurture Together	–	1,000	(23)	–	–	977
Pop Up Farm	–	3,055	(2,355)	–	(700)	–
Stow Xmas Tree Festival	–	–	(52)	–	–	(52)
Dementia Community Group	–	2,334	(855)	–	–	1,479
You're Welcome	–	4,746	(2,478)	–	–	2,268
	415,079	64,455	(57,744)	1,744,944	9,296	2,176,030

Restricted fund purposes:

Community Fund: Funding from the Community Fund for property improvements.

Old Library Extension: Income and expenditure relating to the Old Library extension.

Festival Dementia Fund: The income received within this fund is restricted to the purposes set out by the fund provider.

Garden Projects: Income and expenditure relating to the work on the grounds.

Better Balance Classes: Funding from the Simpson Fund through Suffolk Community Foundation to provide exercise classes for older people through the Redwoods Lunch Club sessions.

Building Costs: The income received within this fund is restricted to the purposes set out by the fund provider.

Come Sing with Me: The income received within this fund is restricted to the purposes set out by the fund provider.

Cooking on a Budget: The income received within this fund is restricted to the purposes set out by the fund provider.

Window Replacement: Funding from Suffolk County Council to improve the thermal efficiency of Red Gables, including insulation and secondary glazing.

Car Park Resurfacing: Funding from Viridor Credits Environmental Company and Mid Suffolk District Council for resurfacing the car park.

Range cooker: Funding from the Dulverton Trust for a new range cooker.

LWD Members Club: The income received within this fund is restricted to the purposes set out by the fund provider.

Cake, Cancer and Coffee: Funding from Macmillan Cancer Support for complimentary therapy activities.

Redwoods Table and Chairs: Suffolk Community Foundation's Joy Abbott Fund and Awards for All funded the replacement of furniture in Redwoods.

Lunch Club: Supported by Stowmarket Town Council and Oddfellow to cover room hire and staff time,while keeping the costs to members as low as possible.

Singing for the Brain: Singing for the Brain is a project which started in spring 2021 delivering in person and online singing sessions for people with neurological and brain disorders and also regular recording and sending out CDs for those unable to get online. Funding of £8,450 was awarded from Awards for All, part of the National Lottery. Delivery of the project will be largely the following financial year.

Rickshaw: The Stowmarket Rickshaw Project is a joint venture between MSVOF and BSEVC with support from Suffolk County Council and Stowmarket Dementia Action Alliance. In February 2021 MSVOF was awarded £4,996 from Suffolk Community Coronavirus Fund and Reviving Our Community Fund, both of which are administered by Suffolk Community Foundation. The funding was to purchase another Rickshaw, a second hand one together with some running costs for the additional administration costs. Delivery of the project will be largely during the following financial year.

Hand Dryers: The income received within this fund is restricted to the purposes set out by the fund provider.

Haughley Bequest: This £10,000 funding was provided through the bequest of a lady and facilitated through a local funeral director.

Volunteers for Stowmarket (Eco): Initially funded with £1,000 through Stowmarket Town Councils environment fund, the project has successfully sourced £10,000 from the Community Choices Award, a grant provided by Stowmarket Town Council to celebrate the platinum jubilee.

IT Improvements: This fund relates to income received specifically for the pruposes of the fund.

Nurture Together: This fund relates to income received specifically for the pruposes of the fund.

Pop Up Farm: This fund relates to income received specifically for the pruposes of the fund.

Stow Xmas Tree Festival: This fund relates to income received specifically for the pruposes of the fund.

Stowmarket and District Dementia Community Group: This fund relates to income received specifically for the pruposes of the fund.

Windows & Doors: The income received within this fund is restricted to the purposes set out by the fund provider.

You're Welcome: The income received within this fund is restricted to the purposes set out by the fund provider.

The following restricted projects have been completed:

Sensory Ark Project: The Sapphire fund administered by Suffolk Community Foundation has funded this project to deliver a mixture of Art outreach therapy sessions both onsite and out in the community.

Events: This fund relates to income received specifically for the purposes of the fund.

17. Analysis of net assets between funds

As at 31 March 2024

	Unrestricted Funds	Restricted Funds	Total Funds 2024
	£	£	£
Tangible fixed assets	14,964	1,952,329	1,967,293
Net current assets	45,717	53,422	99,139
Net assets	60,681	2,005,751	2,066,432

As at 31 March 2023

	Unrestricted Funds	Restricted Funds	Total Funds 2023
	£	£	£
Tangible fixed assets	16,151	2,138,856	2,155,007
Net current assets	41,019	37,174	78,193
Net assets	57,170	2,176,030	2,233,200

18. Related parties

Other than as elsewhere disclosed in the accounts, there were no related party transactions in this or the previous year.

MID SUFFOLK VOLUNTARY ORGANISATIONS FORUM

England & Wales - Charity number 1073101

Accounts

COMPANY REGISTRATION NUMBER: 03666606

CHARITY REGISTRATION NUMBER: 1073101

Mid Suffolk Voluntary Organisations Forum

Company Limited by Guarantee

Unaudited financial statements

31 March 2023

Mid Suffolk Voluntary Organisations Forum

Company Limited by Guarantee

Financial statements

Year ended 31 March 2023

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Mid Suffolk Voluntary Organisations Forum

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report)

Year ended 31 March 2023

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 March 2023.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Companies Act 2006 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

Chairman's report

At the start of 2022, our company began the process of recruiting a new building manager to alleviate some of the workload from our senior manager, Colin Lay. This was necessary due to the departure of our previous building manager, Robert Horn. Unfortunately, despite our efforts, we have not yet been able to fill this position to its full capacity. This is due to circumstances beyond our control. As such, our senior manager continues to take on additional responsibilities while we work towards finding a resolution.

We are pleased to announce that our Redwoods Hall has experienced a significant increase in usage and is now back up to its pre-COVID level. Most of our groups have resumed their activities at full capacity, which is a positive sign of progress. Furthermore, we are delighted to report that, with the exception of a few groups, all of our regular hirers have returned. Our team has worked tirelessly to maintain a safe and welcoming environment for everyone, and we appreciate the trust and support shown by by our hirers during these challenging times. We will continue to closely monitor the situation and make adjustments as necessary to ensure the well-being of all individuals using our facilities. We look forward to seeing more familiar faces return as we gradually resume normal operations. Thank you to all our hirers for your continued support and cooperation.

This year has been a significant one for us as we continue to work towards our goal of partnership with other charitable organizations. We have made great strides in this area, particularly by strengthening our relationships and collaborations with other charities based in our building, such as Communities Together, The Literacy Trust, and The East Anglian Traditional Music Trust. By working more closely together and fostering a fluid approach to partnerships, we have been able to extend our reach and impact on the community of Stowmarket and beyond. Through these collaborations, we have gained valuable insights into the specific needs of the community and have been able to better tailor our services to meet those needs. This has not only allowed us to serve a greater number of people but has also helped us build stronger connections within the community. We are committed to continuing this trend of partnership working as we believe it is crucial in achieving our mission of creating positive change in society.

Notable points in the financial year include:

- Continued strong commitment by the staff and volunteers supported by Trustees.
- Continued funding successes for various projects with particular mention of Stowmarket Town Council, Mid Suffolk District Council, The National Lottery, East of England Co-Op and Suffolk Community Foundation.
- Identification of key improvements for Red Gables to provide a welcoming approach to clients including:
  i. The installation of a publicly accessible defibrillator (AED) to the exterior of Red Gables.
  ii. Improved signage and updates to the entrance hall of Red Gables.
  iii. Repairs to the main staircase.
  iv. Upgrading our CCTV.
  v. Utilising our grounds to help improve biodiversity and protect our native fauna and flora.
- Continued support from our sponsors including Oddfellows, Stowmarket Town Council, Stowmarket Lions, Tesco and ASDA for which we are extremely thankful.

During this period, Red Gables made significant strides in expanding its positive impact within the community. Through various projects, we continued to tackle pressing issues such as social isolation, loneliness and mental health. Our efforts were further strengthened by the official merger with the Stowmarket and District Dementia Community Group, allowing us to better support both Stowmarket and Needham Market. In addition, we forged stronger partnerships with local environmental volunteering groups, enabling us to run our popular recycling stall twice a month with support from our Volunteers of Stowmarket (Eco) project and the Stowmarket Eco Future Group. We also introduced a monthly Repair Café which offers residents the opportunity to have items fixed by volunteers, in line with our goal of reducing waste in the community. Our commitment towards this goal was recognized when we received an award from Suffolks Greenest County - being highly commended and coming second in the category of Waste Reduction and Recycling. This serves as a testament to our dedication and efforts towards making a positive difference within our community.

Our chairman, Lawrence Reekie, decided to retire this year. Lawrence has been a key figure for both Red Gables over many years. When he isn't with us at Red Gables, he plays with a successful ukulele band that have a gig schedule that would intimidate Ed Sheeran. Also retiring are Colin Biginton and Jim Gooding who, incidentally, are also in the same band. They have been fantastic servants to both ourselves and the local community and will be sorely missed.

Special mention goes to Sue Vincent who sadly passed away in 2022. Sue was both a personal friend and local hero. When I created my first music for dementia groups, it was Sue and her sister Jenny that moved over from Alzheimer's Society to volunteer for our new project. There are very few volunteers that have committed the amount of time Sue did in offering support for families and loved ones living with dementia. My proudest moment as a trustee was recruiting Sue to our board at Red Gables as, to us, it was like signing a multi-million-pound footballer to a Sunday League team.

Mark Coburn (Chair of Trustees)

Reference and administrative details

Registered charity name	Mid Suffolk Voluntary Organisations Forum
Charity registration number	1073101
Company registration number	03666606
Principal office and registered office	Red Gables Ipswich Road Stowmarket Suffolk IP14 1BE

The trustees

The trustees who served during the year and at the date of approval were as follows:

M Coburn (Chair)
S Lovell
L Scott (Appointed 21/02/2023)
M Trent
C Biginton (Resigned 21/02/2023)
H Gooding (Resigned 11/01/2023)
L Reekie (Resigned 21/02/2023)
R Taylor (Appointed 05/12/2022 - Resigned 27/07/2023)
S Vincent (Resigned 20/04/2022)

Membership including Tenants

ACE (Anglia) Ltd
Apricot Centre
CF Social Work
Enigma
Gascoynes
Home-start Mid & West
Lapwing Education
Ltb Counselling
Mariko Yamakado
Music in our Bones
QES Ltd
Scorpion Martial Arts
Stowmarket ASD Saturday Club
Stowmarket Carnival
Stowmarket U3A
Suffolk Red Cross Link Group
Synthesis Media Ltd
The Charity Gaming Guild
Vallant Ltd
Achieving Aspirations
BSEVC
East Anglian Traditional Music Trust
Gables Therapies
Healing Rooms
Jackie Cooper Photography
Light Bowl Healing
Macmillan
Mid Suffolk Axis
Oddfellows
RSVP Trust
SODS
Stowmarket Beekeepers
Stowmarket Strummers
Suffolk Family Carers
Suffolk Sight
Teresa Kyrkos & Renate Ruddock
Ukulele Group
1st Stowmarket Guides and Rangers

Red Gables Tenants

ACE (Anglia) Ltd
Achieving Aspirations
BSEVC Community Transport
East Anglian Traditional Music Trust
Vallant Ltd
Renate Ruddock & Teresa Kyrkos
RSVP Trust
Mid Suffolk Axis
Synthesis Media
Gables Therapies

Red Gables Volunteers

H Carless
J Kennedy
B Spencer

Red Gables Volunteers with Projects

Alive'n' Singing & Dementia Café now under Singing for the Brain
Cake, Cancer & Coffee (MacMillan)
Redwoods Lunch Club
Sensory Ark Project
Red Gables Garden Project
Volunteer Project
Volunteers of Stowmarket (Eco) - 42 volunteers in total

Solicitors

Prettys
Elm House
25 Elm Street
Ipswich
IP1 2AD

Independent examiner	L Thurston FCCA Lovewell Blake LLP Chartered accountants First Floor Suite 2 Hillside Business Park Bury St Edmunds IP32 7EA
Bankers	TSB 7 Market Street Stowmarket IP14 1DY

Objectives and activities

Aims of the Charity (Extract from the Memorandum of Association):

To promote for the public benefit the urban and rural regeneration in areas of social and economic deprivation and in particular Mid Suffolk District and the County of Suffolk.

To promote the benefit of the inhabitants of the area of benefit without distinction of sex, sexual orientation, age, disability, nationality, race or of political, religious or other opinions, by associating together the said inhabitants and the statutory authorities, voluntary and other organisations in a common effort to advance education and to provide facilities in the interests of social welfare for recreation and leisure-time occupation with the object of improving the conditions of life for the said inhabitants.

To promote and improve the effectiveness of charities which operate in whole or in part in Mid Suffolk in direct pursuit of their objectives by the provision of advice, training, and information on efficient and professional management of resources.

To promote such other purposes as are charitable according to the laws of England and Wales for the benefit of the public as may from time to time be determined.

Main activities of the forum

Promoting and improving the effectiveness of voluntary organisations working in the Mid Suffolk area by the provision of advice, training, practical support, and information. Managing the Red Gables Resource Centre which provides permanent office accommodation for voluntary groups as well as facilities for hire such as the Redwoods Centre.

Public benefit

The Board of Trustees are aware of their duty to ensure the activities of Mid Suffolk Voluntary Organisations Forum pursue its charitable objectives and that such activities are for the purposes of public benefit. Reviews by the Chairman and the Red Gables Manager is included in the Annual Report. The information sets out how the public benefit of Red Gables was delivered in the Mid Suffolk area during the past 12 months.

Achievements and performance

The Charity's activities for the year are reported in the Red Gables Chair's Report within these accounts.

Financial review

Unrestricted income for the year has decreased by £4,256 to £104,324 (2022: £108,580) this is mainly due to an decrease in grants and donations although this was somewhat offset by a increase in rental income. Total income amounted to £168,779 (2022: £137,301) up 23% on last year.

Unrestricted expenditure has increased by £15,148 to £105,642 (2022: £90,494) and is the majority of the overall increase in expenditure for the year. Total expenditure amounted to £163,386 (2022: £151,813) up 8% on last year.

After transfers between funds and gains from revaluations, unrestricted funds carried forward amounted to £57,170 (2022: £58,940) as at the year end date, with total reserves amounting to £2,233,200 (2022: £474,019). The significant increase in overall reserves is due to the property revaluation in the year of which £1,744,944 (2022: £Nil) was restricted as show in the Statement of Financial Activities (SoFA) to these account.

Reserves policy

The Charity's reserves policy is to hold six months unrestricted expenditure as reserves which would amount to £54,152 (2022: £45,247) based on current expenditure levels. The policy is set to hold enough free reserves to enable the Charity to fulfill statutory and legal obligations and to provide a contingency fund to meet unforeseen falls in income or increases in expenditure.

In setting the reserves policy the Trustees have considered the benefits and security of its ownership of the Red Gables property, which allows the Trustees to properly manage the charities finances with consistency against unforeseen expense fluctuations in future years.

The Charity's actual reserves amounted to £57,170 as at the year end (2022: £58,940) which is in line with the policy. The Trustees monitor and this review annually.

Plans for future periods

The Charity's plans for the foreseeable future are to promote and undertake activities in line with the Charity's aims and objectives to support the tenants and the wider community including those who rely on Red Gables, as outlined in the Chairs Report.

Structure, governance and management

Organisational and decision-making structure

The Mid Suffolk Voluntary Organisations Forum, also known as Red Gables throughout these accounts is a registered charity and a company limited by guarantee, company number 03666606 and Charity number 1073101.

A Board of Trustees is responsible for managing the business of the Forum and there are six scheduled meetings of the Board each year.

Appointment or election of Trustees

Trustees are appointed by the Annual General Meeting or by resolution of the Board of Trustees. The number of Trustees shall not be less than three and the total number is not subject to any maximum unless otherwise determined.

New Trustees will communicate with the Charity and its existing Trustees prior to becoming a member, during which time the individual will obtain an understanding of the objectives and operations of the Charity and the individual's expected role.

Membership of the forum

Membership is open to any voluntary organisation or community group that has a charitable purpose, or is a registered Charity, and operates wholly or partly in the Mid Suffolk area. Membership is also open to individuals and groups that can demonstrate they have particular skills or interests that can assist the development of the voluntary sector.

Main restrictions set by governing document

The governing documents of the Forum are the Articles of Association and the Memorandum of Association. The overriding restriction is that the income and property of the Forum shall only be used for achieving the aims of the Charity.

Independent examiner reappointment

A resolution to appoint L Thurston FCCA of Lovewell Blake LLP as independent examiner will be proposed at the next meeting.

Small company provisions

This report has been prepared taking advantage of the small companies' exemption of section 415A of the Companies Act 2006.

The trustees' annual report was approved on 21/12/2023 and signed on behalf of the board of trustees by:

M. A. Coburn

M Coburn (Chair)
Trustee

Mid Suffolk Voluntary Organisations Forum

Company Limited by Guarantee

Independent examiner's report to the trustees of Mid Suffolk Voluntary Organisations Forum

Year ended 31 March 2023

I report to the charity trustees on my examination of the financial statements of the company for the year ended 31 March 2023 which comprise the statement of financial activities (including income and expenditure account), balance sheet and the related notes.

Responsibilities and basis of report

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

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

Independent examiner's statement

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 that in any material respect:

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or

2. the financial statements do not accord with those records; or

3. the financial statements 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 financial statements 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.

L Thurston 22/12/2023

L Thurston FCCA
Independent Examiner

Lovewell Blake LLP
Chartered accountants
First Floor Suite
2 Hillside Business Park
Bury St Edmunds
IP32 7EA

Mid Suffolk Voluntary Organisations Forum

Company Limited by Guarantee

Statement of financial activities (including income and expenditure account)

Year ended 31 March 2023

	Note	2023 Unrestricted funds £	2023 Restricted funds £	2023 Total funds £	2022 Total funds £
Income and endowments					
Grants and donations	5	9,762	58,435	68,197	44,963
Charitable activities	6	93,181	5,615	98,796	89,225
Other trading activities		1,381	405	1,786	793
Other income	7	–	–	–	2,320
Total income		104,324	64,455	168,779	137,301
Expenditure					
Charitable activities	8	105,642	57,744	163,386	149,403
Other expenditure		–	–	–	2,410
Total expenditure		105,642	57,744	163,386	151,813
Net income/(expenditure) before transfer of funds		(1,318)	6,711	5,393	(14,512)
Transfers between funds		(9,296)	9,296	–	–
Other recognised gains and losses					
Gains from revaluation of fixed assets		8,844	1,744,944	1,753,788	–
Net movement in funds		(1,770)	1,760,951	1,759,181	(14,512)
Reconciliation of funds					
Total funds brought forward		58,940	415,079	474,019	488,531
Total funds carried forward		57,170	2,176,030	2,233,200	474,019

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 14 to 25 form part of these financial statements.

Mid Suffolk Voluntary Organisations Forum

Company Limited by Guarantee

Balance sheet

31 March 2023

	Note	2023 £	2023 £	2022 £	2022 £
Fixed assets					
Tangible fixed assets	12		2,155,007		412,667
Current assets					
Debtors	13	8,121		16,784	
Cash at bank and in hand		90,022		65,275	
		98,143		82,059	
Creditors: Amounts falling due within one year	14	(19,950)		(20,707)	
Net current assets			78,193		61,352
Total assets less current liabilities			2,233,200		474,019
Net assets			2,233,200		474,019
Funds of the charity					
Restricted income funds:					
Revaluation reserve			1,744,944		–
Other restricted income funds			431,086		415,079
Unrestricted funds:					
Revaluation reserve		8,844		–	
Other unrestricted income funds		48,326		58,940	
Total unrestricted funds		57,170		58,940	
Total charity funds	17		2,233,200		474,019

For the year ending 31 March 2023 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

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

The balance sheet
continues on the following page.
The notes on pages 14 to 25 form part of these financial statements.

Balance sheet *(continued)*

31 March 2023

These financial statements were approved by the board of trustees and authorised for issue on 21/12/23, and are signed on behalf of the board by:

M A Coburn

M Coburn (Chair)
Trustee

Company registration number: 03666606

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The operational and registered office address of the charity is Red Gables, Ipswich Road, Stowmarket, Suffolk, IP14 1BE.

2. Statement of compliance

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

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

Going concern

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

Income tax

As a registered charity, the activities are exempt from United Kingdom Income and Corporation taxation, provided that the income is applied to charitable purposes.

Fund accounting

Unrestricted funds are available for use at the discretion of the Trustees to further any of the Charity's purposes.

Designated funds, where necessary are unrestricted funds earmarked by the Trustees for particular future projects or commitments.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

3. **Accounting policies** *(continued)*

Income

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.

- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

3. Accounting policies *(continued)*

Depreciation

The Freehold property is being depreciated over 50 years and includes improvements. Land is not depreciated.

Freehold property improvements	-	2%, 4%, 10% and 33% straight line
Fixtures and fittings	-	10% straight line
Equipment	-	25% straight line

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or paable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

4. Limited by guarantee

The company is limited by guarantee and does not have a share capital. Every member of the company undertakes to contribute to the assets of the company if it is wound up during the time that he or she is a member, or within one year afterwards, for payment of the debts and liabilities of the company contracted before the time at which he or she ceases to be a member and of the costs, charges and expenses of winding up and for the adjustment of the rights of the contributors among themselves such amount as may be required not exceeding £1.

5. Grants and donations

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2023 £**
Grants			
Suffolk County Council	–	1,350	1,350
Mid Suffolk District Council	3,300	27,745	31,045
Tesco	–	–	–
Stowmarket Town Council	–	14,450	14,450
Oddfellows	–	–	–
Other grants and donations	6,462	11,720	18,182
Albert Hunt Trust	–	–	–
Suffolk Community Foundation	–	3,170	3,170
	9,762	58,435	68,197

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Grants			
Suffolk County Council	2,430	–	2,430
Mid Suffolk District Council	12,000	3,000	15,000
Tesco	–	7,000	7,000
Stowmarket Town Council	–	4,400	4,400
Oddfellows	1,250	–	1,250
Other grants and donations	1,271	12,612	13,883
Albert Hunt Trust	–	1,000	1,000
Suffolk Community Foundation	–	–	–
	16,951	28,012	44,963

6. Charitable activities

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2023 £**
Rents and service charges	92,508	4,116	96,624
Other income	673	1,499	2,172
	93,181	5,615	98,796

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Rents and service charges	88,351	736	89,087
Other income	138	–	138
	88,489	736	89,225

7. Other income

	Unrestricted Funds £	**Total Funds 2023 £**	Unrestricted Funds £	Total Funds 2022 £
Insurance claim	–	–	2,320	2,320

8. Expenditure on charitable activities

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2023 £**
Staff costs	64,586	–	64,586
Office costs	4,878	–	4,878
Property costs	31,265	10	31,275
Project and service costs	1,115	46,785	47,900
Depreciation	833	10,949	11,782
Support costs	2,965	–	2,965
	105,642	57,744	163,386

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Staff costs	55,789	–	55,789
Office costs	12,272	–	12,272
Property costs	14,171	10,358	24,529
Project and service costs	2,668	39,212	41,880
Depreciation	1,997	10,589	12,586
Support costs	2,347	–	2,347
	89,244	60,159	149,403

Analysis of support costs

	2023 £	2022 £
Independent examiners fees	2,592	2,334
Legal and professional fees	373	13
	2,965	2,347

9. Net income/(expenditure)

Net income/(expenditure) is stated after charging/(crediting):

	2023 £	2022 £
Depreciation of tangible fixed assets	11,782	12,586
Loss on disposal of tangible fixed assets	–	2,410

10. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2023	2022
	£	£
Wages and salaries	62,122	53,891
Pension costs	2,464	1,898
	64,586	55,789

The average head count of employees during the year was 4 (2022: 4).

No employee received employee benefits of more than £60,000 during the year (2022: Nil).

11. Trustee remuneration and expenses

The key management personnel of the Charity comprise the Trustees and the Forum manager. One Trustee received remuneration for non-Trustee related services totalling £796 (2022: £Nil). No Trustees were reimbursed expenses during the year (2022: £318).

The total amount of employee benefits, including employer pension contribution; received by senior management for their services to the Charity was £Nil (2022: £18,993).

12. Tangible fixed assets

	Freehold property	Fixtures and fittings	Equipment	Total
	£	£	£	£
Cost				
At 1 April 2022	580,921	51,119	22,887	654,927
Additions	–	–	334	334
Revaluations	1,753,788	–	–	1,753,788
At 31 March 2023	2,334,709	51,119	23,221	2,409,049
Depreciation				
At 1 April 2022	174,163	45,210	22,887	242,260
Charge for the year	10,546	1,166	70	11,782
At 31 March 2023	184,709	46,376	22,957	254,042
Carrying amount				
At 31 March 2023	2,150,000	4,743	264	2,155,007
At 31 March 2022	406,758	5,909	–	412,667

Tangible fixed assets held at valuation

The freehold property was revalued by trustees in the year on the basis of advice and assistance by third party providers. The freehold property is now valued at £2,150,000 as at the year end date and the historic cost of the property is £580,921 (2022: £580,921).

13. Debtors

	2023	2022
	£	£
Trade debtors	6,012	15,227
Prepayments and accrued income	1,809	1,557
Other debtors	300	–
	8,121	16,784

14. Creditors: Amounts falling due within one year

	2023	2022
	£	£
Trade creditors	2,455	4,808
Accruals and deferred income	16,733	15,294
Other creditors	762	605
	19,950	20,707

15. Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £2,464 (2022: £1,898).

16. Deferred income

	2023	2022
	£	£
At 1 April 2022	12,954	–
Amount released to income	(12,954)	–
Amount deferred in year	14,171	12,954
At 31 March 2023	14,171	12,954

Deferred income represents conditional amounts received in relation to services actioned after the year end date and are released in the year to which they relate.

17. Analysis of charitable funds

Unrestricted Funds

	At 1 April 2022 £	Income £	Expenditure £	Revaluation gains £	Transfers £	At 31 March 2023 £
Unrestricted Funds	58,940	104,324	(105,642)	8,844	(9,296)	57,170

Restricted funds

	At 1 April 2022 £	Income £	Expenditure £	Revaluation gains £	Transfers £	At 31 March 2023 £
Community Fund	259,406	–	(5,424)	1,295,079	1,373	1,550,434
Old Library Extension	106,453	–	(2,726)	449,865	–	553,592
Garden Projects	–	–	(1,979)	–	1,979	–
Better Balance Classes	–	2,992	(2,552)	–	–	440
Volunteer Project	1,513	–	(2,565)	–	1,052	–
Window Replacement	1,084	–	(779)	–	3,785	4,090
Car Park Resurfacing	28,739	–	(1,359)	–	–	27,380
Range Cooker	849	–	(206)	–	332	975
Cake, Cancer and Coffee	562	300	(328)	–	–	534
Redwoods Table and Chairs	297	–	(454)	–	2,542	2,385
Sensory Ark Project	2,502	2,350	(3,785)	–	(1,067)	–
Lunch Club	–	9,727	(11,749)	–	–	(2,022)
Singing for the Brain	5,076	2,210	(5,900)	–	–	1,386
Rickshaw	700	–	–	–	–	700
Haughley Bequest	7,873	–	(1,000)	–	–	6,873
Volunteers for Stowmarket	25	31,430	(9,072)	–	–	22,383
Events	–	3,311	(2,103)	–	–	1,208
IT Improvements	–	1,000	–	–	–	1,000
Nurture Together	–	1,000	(23)	–	–	977
Pop Up Farm	–	3,055	(2,355)	–	(700)	–
Stow Xmas Tree Festival	–	–	(52)	–	–	(52)
Dementia Community Group	–	2,334	(855)	–	–	1,479
You're Welcome	–	4,746	(2,478)	–	–	2,268
	415,079	64,455	(57,744)	1,744,944	9,296	2,176,030

Unrestricted Funds

	At 1 April 2021 £	Income £	Expenditure £	Revaluation gains £	Transfers £	At 31 March 2022 £
Unrestricted Funds	48,786	108,553	(90,494)	–	(7,905)	58,940

Restricted funds

	At 1 April 2021 £	Income £	Expenditure £	Revaluation gains £	Transfers £	At 31 March 2022 £
Community Fund	264,830	–	(5,424)	–	–	259,406
Old Library Extension	109,179	–	(2,726)	–	–	106,453
Improvements to Redwoods	5,906	–	(5,906)	–	–	–
Garden Projects	(3,442)	10,462	(13,045)	–	6,025	–
Healthy Eating	1,623	–	(1,623)	–	–	–
Better Balance Classes	342	736	(1,300)	–	222	–
Volunteer Project	1,352	1,000	(839)	–	–	1,513
Window Replacement	1,863	–	(779)	–	–	1,084
Car Park Resurfacing	29,738	–	(999)	–	–	28,739
Range Cooker	1,055	–	(206)	–	–	849
Cake, Cancer and Coffee	976	–	(414)	–	–	562
Parquet Flooring	1,162	–	(1,162)	–	–	–
Alive 'n' Singing	364	–	(364)	–	–	–
Redwoods Table and Chairs	751	–	(454)	–	–	297
Dementia Music Cafe	(21)	–	21	–	–	–
Sensory Ark Project	3,784	2,000	(5,282)	–	2,000	2,502
Lunch Club	4,043	2,000	(7,701)	–	1,658	–
Singing for the Brain	8,719	1,150	(4,793)	–	–	5,076
Rickshaw	4,996	–	(4,296)	–	–	700
Acoustic Clouds	2,525	–	(2,525)	–	–	–
Haughley Bequest	–	10,000	(127)	–	(2,000)	7,873
Volunteers for Stowmarket	–	1,000	(975)	–	–	25
Gazebos	–	400	(400)	–	–	–
	439,745	28,748	(61,319)	–	7,905	415,079

Restricted fund purposes:

Community Fund: Funding from the Community Fund for property improvements.

Old Library Extension: Income and expenditure relating to the Old Library extension.

Better Balance Classes: Funding from the Simpson Fund through Suffolk Community Foundation to provide exercise classes for older people through the Redwoods Lunch Club sessions.

Window Replacement: Funding from Suffolk County Council to improve the thermal efficiency of Red Gables, including insulation and secondary glazing.

Car Park Resurfacing: Funding from Viridor Credits Environmental Company and Mid Suffolk District Council for resurfacing the car park.

Range cooker: Funding from the Dulverton Trust for a new range cooker.

Cake, Cancer and Coffee: Funding from Macmillan Cancer Support for complimentary therapy activities.

Redwoods Table and Chairs: Suffolk Community Foundation's Joy Abbott Fund and Awards for All funded the replacement of furniture in Redwoods.

Lunch Club: Supported by Stowmarket Town Council and Oddfellow to cover room hire and staff time,while keeping the costs to members as low as possible.

Singing for the Brain: Singing for the Brain is a project which started in spring 2021 delivering in person and online singing sessions for people with neurological and brain disorders and also regular recording and sending out CDs for those unable to get online. Funding of £8,450 was awarded from Awards for All, part of the National Lottery. Delivery of the project will be largely the following financial year.

Rickshaw: The Stowmarket Rickshaw Project is a joint venture between MSVOF and BSEVC with support from Suffolk County Council and Stowmarket Dementia Action Alliance. In February 2021 MSVOF was awarded £4,996 from Suffolk Community Coronavirus Fund and Reviving Our Community Fund, both of which are administered by Suffolk Community Foundation. The funding was to purchase another Rickshaw, a second hand one together with some running costs for the additional administration costs. Delivery of the project will be largely during the following financial year.

Haughley Bequest: This £10,000 funding was provided through the bequest of a lady and facilitated through a local funeral director.

Volunteers for Stowmarket (Eco): Initially funded with £1,000 through Stowmarket Town Councils environment fund, the project has successfully sourced £10,000 from the Community Choices Award, a grant provided by Stowmarket Town Council to celebrate the platinum jubilee.

Events: This fund relates to income received specifically for the pruposes of the fund.

IT Improvements: This fund relates to income received specifically for the pruposes of the fund.

Nurture Together: This fund relates to income received specifically for the pruposes of the fund.

Stow Xmas Tree Festival: This fund relates to income received specifically for the pruposes of the fund.

Dementia Community Group: This fund relates to income received specifically for the pruposes of the fund.

You're Welcome: This fund relates to

The following restricted projects have been completed:

Garden Projects: Income and expenditure relating to the work on the grounds.

Volunteer Project: Stowmarket Town Council funding to encourage people into volunteering with local charitable organisations.

Sensory Ark Project: The Sapphire fund administered by Suffolk Community Foundation has funded this project to deliver a mixture of Art outreach therapy sessions both onsite and out in the community.

Pop Up Farm: This fund relates to income received specifically for the pruposes of the fund.

Improvements to Redwoods: Funding from The Big Lottery Awards For All to improve various items in the Redwoods Centre, including flooring, furniture and lighting .

Parquet Flooring: The Refurbishment of the flooring in the Redwoods Hall, funded by the Alfred Williams Trust and Awards For All.

Dementia Music Cafe: Originally funded by Mid Suffolk District Council and Stowmarket Dementia Action Alliance as well as contributions from those attending each week.

Acoustic Clouds: The Suffolk Community Coronavirus Fund, through the Suffolk Community Foundation also funded the installation of acoustic insulation in the Redwoods Main Hall with a grant of £2,542 in August 2020. This was to stop the reverberation problem which was causing many to raise their voices to talk thereby escalating the danger of virus transmission. The acoustic insulation in the form of suspended cloud shaped panels was installed before most of the user groups returned after the second lockdown. This improvement has transformed the characteristic of the hall.

Gazebos: These were purchased through the Stowmarket Town Council Communities Grant Fund, which provided £400. The remaining cost being met from Red Gables core funding. The gazebos provide a valuable opportunity for Red Gables to host events and provide gazebo hire to other charities and community groups.

18. Analysis of net assets between funds

As at 31 March 2023

	Unrestricted Funds	Restricted Funds	Total Funds 2023
	£	£	£
Tangible fixed assets	16,151	2,138,856	2,155,007
Net current assets	41,019	37,174	78,193
Net assets	57,170	2,176,030	2,233,200

As at 31 March 2022

	Unrestricted Funds	Restricted Funds	Total Funds 2022
	£	£	£
Tangible fixed assets	7,805	404,862	412,667
Net current assets	51,135	10,217	61,352
Net assets	58,940	415,079	474,019

19. Funds received as agent or held as custodian trustee

During the year, Mid Suffolk Voluntary Organisations Forum, administered funds for the VASP project, on behalf of Mid Suffolk District Council. Total funds received during the year amounted to £Nil (2022: £Nil) with a further £Nil (2022: £2,562) expended. At the balance sheet date a balance of £368 (2022: £368) was included within "custodian funds" in creditors accordingly.

20. Related parties

Other than as elsewhere disclosed in the accounts, there were no related party transactions in this or the previous year.

MID SUFFOLK VOLUNTARY ORGANISATIONS FORUM

England & Wales - Charity number 1073101

Accounts

COMPANY REGISTRATION NUMBER: 03666606

CHARITY REGISTRATION NUMBER: 1073101

Mid Suffolk Voluntary Organisations Forum

Company Limited by Guarantee

Unaudited financial statements

31 March 2022

Mid Suffolk Voluntary Organisations Forum

Company Limited by Guarantee

Financial statements

Year ended 31 March 2022

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Balance sheet	15
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Mid Suffolk Voluntary Organisations Forum

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report)

Year ended 31 March 2022

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 March 2022.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Companies Act 2006 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

Chairman's report

2021 began with an exit from the Covid-19 pandemic restrictions. A difficult time for both Red Gables and the outreach projects with restrictions changing every four weeks. Red Gables remained open and accessible to tenants throughout the year and many tenants still chose to work from home with a gradual phased return. Redwoods community centre began opening up gradually with an increase in footfall each subsequent month.

It was critical that we continued to work towards achieving our shared vision of charitable organisations and communities flourishing across mid Suffolk, making significant differences to the quality of people's lives and wellbeing. To that end, we continued to develop Red Gables as a wellbeing hub with the continual introduction of new services and through the support given to local charities and community groups.

Notable points in the financial year include:

- Strong commitment by the staff and volunteers supported by Trustees.

- Continued funding successes for various projects with particular mention of Stowmarket Town Council, National Lottery and Suffolk Community Foundation.

- Identification of key improvements for Red Gables to provide a welcoming approach to clients including updating the main staircase, refurbishment of ground floor rooms and switching to energy saving LED lighting.

- Red Gables was selected by Mayor Keith Scarff to be one of his chosen charities for his term of office.

- Continued support from our sponsors including Oddfellows, Stowmarket Town Council, Stowmarket Lions, Tesco and ASDA for which we are extremely thankful.

- The Red Gables brand continued to improve. The monthly recycling stall and taking part in events such as Stowmarket Christmas Fayre helped to raise our profile.

- During the period, Red Gables projects continued to make a positive impact in the community by tackling social isolation, loneliness and mental health.

- Continued participation in key partnerships (Dementia Action Alliance & Volunteers of Stowmarket (Eco) through the Town Council).

Sadly, our Manger Robert Horn resigned his position and left Red Gables at the end of February. Robert was presented with an opportunity to develop his career in an area where he has significant skills. Robert was a great contributor to Red Gables and was instrumental in gaining funds and developing staff/trustees via his training classes and his expertise. A job specification was generated and posted in early March. By the end of March we had several excellent CV's to review from which to select a new manager.

At the start of the year, Colin Lay accepted the new role of Community Engagement Manager. This role blends well with Colin's skills and his specific goals include improving Red Gables image in the community, increasing grant income and represented Red Gables at community events and local forums.

Finally, I would like to thank all our Trustees who give their time freely, usually meeting every other month, the staff, Robert, Colin, Jackie, Jim, Helen and Bonnie, and all of the many volunteers who help to support people and local groups in Stowmarket and the surrounding area.

Lawrence Reekie (Chair of Trustees)

Manager Report

Red Gables continues to recover from the chaotic times provided during the Covid-19 pandemic. 2021 began with some concerns over whether or not restrictions would be lifted, however by April a roadmap had been created and suddenly the future seemed more hopeful. Both Red Gables and Redwoods have begun to see bookings return to pre-pandemic levels, with many groups continuing to take place under the ever changing regulations.

The year saw the departure of some tenants and the arrival of others and some moving around of offices. We have 11 organisations under the one roof.

Red Gables continues to support wellbeing projects both on and off site. Supporting local community groups with affordable meeting space, permanent office space and advice on setting up as an organisation whether charitable or community based. It also fulfils the role of a Wellbeing Hub through direct outreach projects such as the Lunch Club, Garden Project, and others. At the end of the year, we were successful in securing further funding of £10,000 for Volunteers of Stowmarket (Eco), a project that welcomes local people of all ages to participate in a wide range of environmental activities and initiatives across the town.

What is Red Gables currently doing towards Community Wellbeing?

Our Mission Statement is 'Inspiring communities by enhancing wellbeing through projects and support for charitable organisations, small businesses and partners'. We work hard to achieve this by:

1. Providing office accommodation to charitable organisations and small businesses offering a range of wellbeing services.

2. The Redwoods Centre is managed to provide a venue for activities and meetings for over 50 groups and organisations. Private hirers also find this a good location for their celebrations.

3. Organise events that are fun to attend and help to raise valuable funds towards our core costs and projects.

4. Manage projects that improve wellbeing by:

- Helping people feel less isolated and helping them make new friends through various groups.

- Encouraging people into volunteering via the regular drop-in sessions and the annual Volunteering Day.

- Empowering individuals to get involved.

- Encouraging healthier lifestyles.

We continue to work with the Stowmarket Dementia Action Alliance, and many other local wellbeing and environmental groups.

Red Gables Outreach Projects

Redwoods Lunch Club - Every Monday except bank holidays - for individuals aged 65+. Changes brought about by the pandemic mean that the club still met every week when permitted, however due to social distancing; it remains split into two groups, Week A and Week B with up to 20 people each time. The main courses are still provided by the Cabbage & Kings café at The Mix, and desserts are cooked on site by a dedicated team of six volunteers. Entertainment is provided with quizzes, bingo, and raffles with occasional guest speakers. During the late 2021 lockdown periods regular newsletters, CD, quizzes, and phone calls were made to keep touch with the members and make sure that they had all that they required. Stowmarket Town Council and The Gipping Branch of Oddfellows fund the project core costs.

Garden Project - The project meets every Thursday and makes a significant difference for anyone who visits Red Gables. The volunteers work exceptionally hard in all weathers and many of them now have their own areas of garden to manage. We remain grateful to all of the volunteers and especially to Colin Lay for leading this project and keeping the grounds in good order. The gardens are a constant delight, and it was noticeable during the lockdown periods how many new visitors came to explore the gardens as a place to walk and enjoy nature. The adjoining piece of woodland known as the Spinney has now been secured on a 30-year lease with the support of Suffolk Pro Help. This will keep it as a community asset for all.

Volunteering Project - Red Gables is working with Stowmarket Town Council to encourage and empower adults into volunteering by matching them with the roles that local charitable organisations have available.

Cake, Cancer & Coffee - This runs the first Sunday of each month with support from Macmillan Cancer Support. It is a well-run and popular group, which provides a much-needed service to local people. The volunteers also provide helpful information to others in the local community who do not attend the group.

Volunteers of Stowmarket (Eco) - This new project began in October 2021 with £1000 of funding from Stowmarket Town Councils Environment Fund. Initially launched as a pilot scheme the projects aim was to enable local people of all ages to undertake a variety of weekly environmental activities and initiatives across the town including tree planting, litter picking and recycling. After a successful first 3 months, the project was successful in being selected by the public as the winner of Stowmarket Town Council Community Choices vote as part of the Queens platinum Jubilee. This provided the project with a further £10,000 of funding for the period 2022 / 23. The group meets every Tuesday and has already made an impressive difference to green spaces in the town and increased the volunteering opportunities available. An activity of particular note was the planting of 1500 native spring bulbs at Stowmarket Community Hub in partnership with Leading Lives.

Sensory Ark - Funded by Suffolk Community Foundation and launched in June 2021 this art focused mental health group provides a weekly opportunity for individuals to get together and take part in some light artwork under the guidance of mentor Stella Davis. In the summer months, the group has made use of the sunshine on the south lawn and created some wonderful pictures of the gardens. They have also created a wide range of items for local exhibitions including the "Every Garden Matters" exhibition, which runs from April - October 2022.

Nurture Together - During the Covid-19 pandemic, a new partnership was formed between Red Gables, Stowmarket Dementia Action Alliance, Stow Stories and Stowmarket Eco Future Group. In March 2021, we collectively ran our first outreach programme, which provided 2021 snowdrops to care homes in Stowmarket. The bulbs were kindly donated by Judith Thompson from her historic piece of land at Danecroft and packaged in bundles using natural materials. The partnership is looking forward to working together on on further projects.

Singing for the Brain - Encompasses Dementia Café and Alive n Singing. The group ran weekly sessions in the community, mainly at care homes. Towards the end of 2021, the group has started visiting community groups where Covid regulations allow and this has led to the restart of the monthly group at Red Gables.

Red Gables Centre

There have been a few changes in tenants and rooms in Red Gables. After many years here Mari Green and Voiceability moved out and their rooms were promptly taken up by other tenants needing additional space. We continued to provide a base for ACE Anglia Ltd, The RSVP Trust, BSEVC Community Transport service, Vallant Ltd, East Anglian Traditional Music Trust, Gables Therapies, Combs Complimentary Therapy, Synthesis Media, Mid Suffolk Axis, Achieving Aspirations CIC Theresa Kyrkos and Renate Ruddock.

Redwoods Centre

Redwoods is always popular with regular and occasional hirers from local community groups, individuals, and a few private bookings. We continue to plan more improvements along with regular maintenance to keep this both attractive and cost effective for activities and meetings. Acoustic insulation to the ceiling has made a big improvement to the main hall, which is proving popular with singing groups.

Many of our groups and organisations from previous years are continuing to use the facilities and we look forward to welcoming more back as the pandemic restrictions ease. Regular users include Home-Start Mid Suffolk, Oddfellows Gipping Branch, Enigma, BSEVC, Stowmarket Operatic & Dramatic Society, Gipping Valley LETS, West Suffolk Sight, Stowmarket U3A, the Apricot Centre, Stowmarket Bee Keepers, Stowmarket Strummers and we are pleased to have Mid Suffolk Axis for two days per week. We are grateful for their continued support and commitment to Red Gables.

Red Gables Trustees

Lawrence Reekie continues to be an effective Chairman of Trustees. Plans are being made to increase the number of trustees and enquiries were being made to find suitable candidates with the requisite skills.

The Trustees remain supportive of all the staff and can be relied upon to help out and the bigger events when more hands are needed. Several of them are closely involved with the outreach and well-being projects, thus enabling the staff to focus on other matters.

I would also like to thank all of the Trustees for their continued support over this year in helping Red Gables to thrive and know that they will continue to support and steer the charity as the pandemic continues bringing new and ever-changing problems. Red Gables staff, trustees and volunteers remain committed to supporting local people and projects in these times.

Colin Lay (Interim Manager)

Reference and administrative details

Registered charity name	Mid Suffolk Voluntary Organisations Forum
Charity registration number	1073101
Company registration number	03666606
Principal office and registered office	Red Gables Ipswich Road Stowmarket Suffolk IP14 1BE

The trustees

The trustees who served during the year and at the date of approval were as follows:

L Reekie (Chair)
C Biginton
M Coburn
H Gooding (Appointed 18/06/2021)
S Lovell (Appointed 18/06/2021)
M Treat (Appointed 05/01/2022)
S Hollands (Resigned 03/06/2021)
B Sharma (Resigned 16/11/2021)
B Spenser (Appointed 05/01/2022 and Resigned 01/03/2022)
S Vincent (Resigned 20/04/2022)

Membership including Tenants

ACE (Anglia) Ltd
Apricot Centre
CF Social Work
Enigma
Gascoynes
Home-start Mid & West
Lapwing Education
Ltb Counselling
Mariko Yamakado
Music in our Bones
QES Ltd
Scorpion Martial Arts
Stowmarket ASD Saturday Club
Stowmarket Carnival
Stowmarket U3A
Suffolk Red Cross Link Group
Synthesis Media Ltd
The Charity Gaming Guild
Vallant Ltd
Achieving Aspirations
BSEVC
East Anglian Traditional Music Trust
Gables Therapies
Healing Rooms
Jackie Cooper Photography
Light Bowl Healing
Macmillan
Mid Suffolk Axis
Oddfellows
RSVP Trust
SODS
Stowmarket Beekeepers
Stowmarket Strummers
Suffolk Family Carers
Suffolk Sight
Teresa Kyrkos & Renate Ruddock
Ukulele Group
1st Stowmarket Guides and Rangers

Red Gables Tenants

ACE (Anglia) Ltd
Achieving Aspirations
BSEVC Community Transport
East Anglian Traditional Music Trust
Vallant Ltd
Renate Ruddock & Teresa Kyrkos
RSVP Trust
Mid Suffolk Axis
Synthesis Media
Gables Therapies

Red Gables Volunteers
H Carless
J Kennedy
B Spencer

Red Gables Volunteers with Projects

Alive'n' Singing & Dementia Café now under Singing for the Brain
Cake, Cancer & Coffee (MacMillan)
Redwoods Lunch Club
Sensory Ark Project
Red Gables Garden Project
Volunteer Project
Volunteers of Stowmarket (Eco) - 42 volunteers in total

Solicitors

Prettys
Elm House
25 Elm Street
Ipswich
IP1 2AD

Independent examiner

L Thurston FCCA
Lovewell Blake LLP
Chartered accountants
First Floor Suite
2 Hillside Business Park
Bury St Edmunds
IP32 7EA

Bankers	TSB 7 Market Street Stowmarket IP14 1DY

Objectives and activities

Aims of the Charity (Extract from the Memorandum of Association)

To promote for the public benefit the urban and rural regeneration in areas of social and economic deprivation and in particular Mid Suffolk District and the County of Suffolk.

To promote the benefit of the inhabitants of the area of benefit without distinction of sex, sexual orientation, age, disability, nationality, race or of political, religious or other opinions, by associating together the said inhabitants and the statutory authorities, voluntary and other organisations in a common effort to advance education and to provide facilities in the interests of social welfare for recreation and leisure-time occupation with the object of improving the conditions of life for the said inhabitants.

To promote and improve the effectiveness of charities which operate in whole or in part in Mid Suffolk in direct pursuit of their objectives by the provision of advice, training, and information on efficient and professional management of resources

To promote such other purposes as are charitable according to the laws of England and Wales for the benefit of the public as may from time to time be determined.

Main activities of the forum

Promoting and improving the effectiveness of voluntary organisations working in the Mid Suffolk area by the provision of advice, training, practical support, and information. Managing the Red Gables Resource Centre which provides permanent office accommodation for voluntary groups as well as facilities for hire such as the Redwoods Centre.

Public benefit

The Board of Trustees are aware of their duty to ensure the activities of Mid Suffolk Voluntary Organisations Forum pursue its charitable objectives and that such activities are for the purposes of public benefit. Reviews by the Chairman and the Red Gables Manager is included in the Annual Report. The information sets out how the public benefit of Red Gables was delivered in the Mid Suffolk area during the past 12 months.

Achievements and performance

The Charity's activities for the year are reported in the Red Gables Manager's Report within these accounts.

Financial review

Unrestricted income for the year has increased by £4,894 to £108,580 (2021: £103,659) this is mainly due to an decrease in grants and donations but this was offset by a increase in rental income. Unrestricted expenditure which has increased by £10,140 to £90,494 (2021: £80,354). This brings the unrestricted funds to £58,940 (2021: £48,786) as at the year end date, with total reserves amounting to £474,019 (2021: £488,531).

Reserves policy

The Charity's reserves policy is to hold six months unrestricted expenditure as reserves which would amount to £45,247 (2021: £40,177) based on current expenditure levels. The policy is set to hold enough free reserves to enable the Charity to fulfil statutory and legal obligations and to provide a contingency fund to meet unforeseen falls in income or increases in expenditure.

In setting the reserves policy the Trustees have considered the benefits and security of its ownership of the Red Gables property, which allows the Trustees to properly manage the charities finances with consistency against unforeseen expense fluctuations in future years.

The Charity's actual reserves amounted to £58,940 as at the year end (2021: £48,786), which is in line with the policy. The Trustees monitor and this review annually.

Plans for future periods

The Charity's plans for the future are to promote and undertake its aims and objectives as outlined in the Trustees Report. The Trustees have taken into account and adjusted for the impact of Covid-19 on the delivery of its projects in line with the objectives, tenants and the wider community including those who rely on Red Gables and our work throughout the year.

Structure, governance and management

Organisational and decision-making structure

The Mid Suffolk Voluntary Organisations Forum, also known as Red Gables throughout these accounts is a registered charity and a company limited by guarantee, company number 03666606 and Charity number 1073101.

A Board of Trustees is responsible for managing the business of the Forum and there are six scheduled meetings of the Board each year.

Appointment or election of Trustees

Trustees are appointed by the Annual General Meeting or by resolution of the Board of Trustees. The number of Trustees shall not be less than three and the total number is not subject to any maximum unless otherwise determined.

New Trustees will communicate with the Charity and its existing Trustees prior to becoming a member, during which time the individual will obtain an understanding of the objectives and operations of the Charity and the individual's expected role.

Membership of the forum

Membership is open to any voluntary organisation or community group that has a charitable purpose, or is a registered Charity, and operates wholly or partly in the Mid Suffolk area. Membership is also open to individuals and groups that can demonstrate they have particular skills or interests that can assist the development of the voluntary sector.

Main restrictions set by governing document

The governing documents of the Forum are the Articles of Association and the Memorandum of Association. The overriding restriction is that the income and property of the Forum shall only be used for achieving the aims of the Charity.

Independent examiner reappointment

A resolution to appoint L Thurston FCCA of Lovewell Blake LLP as independent examiner will be proposed at the next meeting.

Small company provisions

This report has been prepared taking advantage of the small companies' exemption of section 415A of the Companies Act 2006.

The trustees' annual report was approved on 14/12/22 and signed on behalf of the board of trustees by:

Lawrence Reekie.

L Reekie (Chair)
Trustee

Mid Suffolk Voluntary Organisations Forum

Company Limited by Guarantee

Independent examiner's report to the trustees of Mid Suffolk Voluntary Organisations Forum

Year ended 31 March 2022

I report to the charity trustees on my examination of the financial statements of the company for the year ended 31 March 2022 which comprise the statement of financial activities (including income and expenditure account), balance sheet and the related notes.

Responsibilities and basis of report

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

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

Independent examiner's statement

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 that in any material respect:

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or

2. the financial statements do not accord with those records; or

3. the financial statements 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 financial statements 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.

L Thurston 16/12/22

L Thurston FCCA
Independent Examiner

Lovewell Blake LLP
Chartered accountants
First Floor Suite
2 Hillside Business Park
Bury St Edmunds
IP32 7EA

Mid Suffolk Voluntary Organisations Forum

Company Limited by Guarantee

Statement of financial activities (including income and expenditure account)

Year ended 31 March 2022

	Note	2022 Unrestricted funds £	2022 Restricted funds £	2022 Total funds £	2021 Total funds £
Income and endowments					
Grants and donations	5	16,951	28,012	44,963	71,713
Charitable activities	6	88,489	736	89,225	63,900
Other trading activities		793	–	793	–
Other income	7	2,320	–	2,320	–
Total income		108,553	28,748	137,301	135,613
Expenditure					
Charitable activities	8	89,244	60,159	149,403	123,935
Other expenditure		1,250	1,160	2,410	–
Total expenditure		90,494	61,319	151,813	123,935
Net (expenditure)/income before transfer of funds		18,059	(32,571)	(14,512)	11,678
Transfers between funds		(7,905)	7,905	–	–
Net movement in funds		10,154	(24,666)	(14,512)	11,678
Reconciliation of funds					
Total funds brought forward		48,786	439,745	488,531	476,853
Total funds carried forward		58,940	415,079	474,019	488,531

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 16 to 27 form part of these financial statements.

Mid Suffolk Voluntary Organisations Forum

Company Limited by Guarantee

Balance sheet

31 March 2022

	Note	2022 £	2022 £	2021 £	2021 £
Fixed assets					
Tangible fixed assets	12		412,667		427,663
Current assets					
Debtors	13	16,784		6,092	
Cash at bank and in hand		65,275		71,749	
		82,059		77,841	
Creditors: Amounts falling due within one year	14	(20,707)		(16,973)	
Net current assets			61,352		60,868
Total assets less current liabilities			474,019		488,531
Net assets			474,019		488,531
Funds of the charity					
Restricted funds			415,079		439,745
Unrestricted funds			58,940		48,786
Total charity funds	17		474,019		488,531

For the year ending 31 March 2022 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

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

These financial statements were approved by the board of trustees and authorised for issue on 14/12/22, and are signed on behalf of the board by:

L Reekie (Chair)
Trustee

Company registration number: 03666606

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The operational and registered office address of the charity is Red Gables, Ipswich Road, Stowmarket, Suffolk, IP14 1BE.

2. Statement of compliance

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

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

Going concern

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

Fund accounting

Unrestricted funds are available for use at the discretion of the Trustees to further any of the Charity's purposes.

Designated funds, where necessary are unrestricted funds earmarked by the Trustees for particular future projects or commitments.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Income

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

3. **Accounting policies** *(continued)*

Income *(continued)*

- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

The Freehold property is being depreciated over 50 years and includes improvements. Land is not depreciated.

Freehold property improvements	-	2%, 4%, 10% and 33% straight line.
Fixtures and fittings	-	10% straight line
Equipment	-	25% straight line

3. **Accounting policies** *(continued)*

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or paable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

4. **Limited by guarantee**

The company is limited by guarantee and does not have a share capital. Every member of the company undertakes to contribute to the assets of the company if it is wound up during the time that he or she is a member, or within one year afterwards, for payment of the debts and liabilities of the company contracted before the time at which he or she ceases to be a member and of the costs, charges and expenses of winding up and for the adjustment of the rights of the contributors among themselves such amount as may be required not exceeding £1.

5. Grants and donations

Year ended 31 March 2022

	Unrestricted funds £	Restricted funds £	Total Funds 2022 £
Grants and donations			
Mid Suffolk District Council	12,000	3,000	15,000
Tesco	–	7,000	7,000
Stowmarket Town Council	–	4,400	4,400
Suffolk County Council	2,430	–	2,430
Oddfellows	1,250	–	1,250
Albert Hunt Trust	–	1,000	1,000
Other grants and donations	2,064	12,612	14,676
	17,744	28,012	45,756

Year ended 31 March 2021

	Unrestricted funds £	Restricted funds £	Total Funds 2021 £
Grants and donations			
Mid Suffolk District Council	39,857	7,000	46,857
The National Lottery Community Fund	–	8,540	8,540
Suffolk Community Foundation	–	7,521	7,521
Stowmarket Town Council	–	3,820	3,820
Tesco	–	3,000	3,000
Oddfellows	–	1,650	1,650
Other grants and donations	125	200	325
	39,982	31,731	71,713

6. Charitable activities

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2022 £**
Rents and service charges	88,351	736	89,087
Other income	138	–	138
	88,489	736	89,225

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Rents and service charges	63,668	–	63,668
Other income	9	223	232
	63,677	223	63,900

7. Other income

	Unrestricted Funds £	**Total Funds 2022 £**	Unrestricted Funds £	Total Funds 2021 £
Insurance claim	2,320	2,320	–	–

8. Expenditure on charitable activities

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2022 £**
Staff costs	55,789	–	55,789
Office costs	12,272	–	12,272
Property costs	14,171	10,358	24,529
Project and service costs	2,668	39,212	41,880
Depreciation	1,997	10,589	12,586
Support costs	2,347	–	2,347
	89,244	60,159	149,403

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Staff costs	53,697	–	53,697
Office costs	6,876	560	7,436
Property costs	11,743	5,677	17,420
Project and service costs	1,502	27,286	28,788
Depreciation	4,333	10,058	14,391
Support costs	2,203	–	2,203
	80,354	43,581	123,935

Analysis of support costs

	2022 £	2021 £
Independent examiners fees	2,334	2,190
Legal and professional fees	13	13
	2,347	2,203

9. Net (expenditure)/income

Net (expenditure)/income is stated after charging/(crediting):

	2022 £	2021 £
Depreciation of tangible fixed assets	12,586	14,391
Loss on disposal of tangible fixed assets	2,410	–

10. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2022	2021
	£	£
Wages and salaries	53,891	51,956
Pension costs	1,898	1,741
	55,789	53,697

11. Trustee remuneration and expenses

The key management personnel of the Charity comprise the Trustees and the Forum manager. The Trustees neither received nor waived any remuneration during the year (2021: £Nil), although two Trustees were reimbursed expenses amounting to £318 (2021: £Nil).

The total amount of employee benefits, including employer pension contribution; received by senior management for their services to the Charity was £18,993 (2021: £20,162).

12. Tangible fixed assets

	Freehold property	Fixtures and fittings	Equipment	Total
	£	£	£	£
Cost				
At 1 April 2021	584,171	51,119	22,887	658,177
Disposals	(3,250)	–	–	(3,250)
At 31 March 2022	580,921	51,119	22,887	654,927
Depreciation				
At 1 April 2021	164,457	44,043	22,014	230,514
Charge for the year	10,546	1,167	873	12,586
Disposals	(840)	–	–	(840)
At 31 March 2022	174,163	45,210	22,887	242,260
Carrying amount				
At 31 March 2022	406,758	5,909	–	412,667
At 31 March 2021	419,714	7,076	873	427,663

13. Debtors

	2022	2021
	£	£
Trade debtors	15,227	4,515
Prepayments and accrued income	1,557	1,577
	16,784	6,092

14. Creditors: Amounts falling due within one year

	2022	2021
	£	£
Trade creditors	4,808	202
Accruals and deferred income	15,294	13,581
Other creditors	605	3,190
	20,707	16,973

15. Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £1,898 (2021: £1,741).

16. Deferred income

	2022	2021
	£	£
Amount deferred in year	12,954	11,325

Deferred income represents conditional amounts received in relation to services actioned after the year end date and are released in the year to which they relate.

17. Analysis of charitable funds

Unrestricted Funds

	At 1 April 2021	Income	Expenditure	Transfers	At 31 March 2022
	£	£	£	£	£
Unrestricted Funds	48,786	108,553	(90,494)	(7,905)	58,940

Restricted funds

	At 1 April 2021	Income	Expenditure	Transfers	At 31 March 2022
	£	£	£	£	£
Community Fund	264,830	–	(5,424)	–	259,406
Old Library Extension	109,179	–	(2,726)	–	106,453
Improvements to Redwoods	5,906	–	(5,906)	–	–
Garden Projects	(3,442)	10,462	(13,045)	6,025	–
Healthy Eating	1,623	–	(1,623)	–	–
Better Balance Classes	342	736	(1,300)	222	–
Volunteer Project	1,352	1,000	(839)	–	1,513
Window Replacement	1,863	–	(779)	–	1,084
Car Park Resurfacing	29,738	–	(999)	–	28,739
Range Cooker	1,055	–	(206)	–	849
Cake, Cancer and Coffee	976	–	(414)	–	562
Parquet Flooring	1,162	–	(1,162)	–	–
Alive 'n' Singing	364	–	(364)	–	–
Redwoods Table and Chairs	751	–	(454)	–	297
Dementia Music Cafe	(21)	–	21	–	–
Sensory Ark Project	3,784	2,000	(5,282)	2,000	2,502
Lunch Club	4,043	2,000	(7,701)	1,658	–
Singing for the Brain	8,719	1,150	(4,793)	–	5,076
Rickshaw	4,996	–	(4,296)	–	700
Acoustic Clouds	2,525	–	(2,525)	–	–
Haughley Bequest	–	10,000	(127)	(2,000)	7,873
Volunteers for Stowmarket	–	1,000	(975)	–	25
Gazebos	–	400	(400)	–	–
	439,745	28,748	(61,319)	7,905	415,079

Unrestricted Funds

	At 1 April 2020	Income	Expenditure	Transfers	At 31 March 2021
	£	£	£	£	£
Unrestricted Funds	25,481	103,659	(80,354)	–	48,786

Restricted funds

	At 1 April 2020	Income	Expenditure	Transfers	At 31 March 2021
	£	£	£	£	£
Community Fund	270,254	–	(5,424)	–	264,830
Old Library Extension	111,905	–	(2,726)	–	109,179
Improvements to Redwoods	5,906	–	–	–	5,906
Garden Projects	–	2,420	(5,862)	–	(3,442)
Arboretum Project	90	–	(90)	–	–
Drought Garden	1,159	–	(1,159)	–	–
Healthy Eating	1,623	–	–	–	1,623
Gardens Club Tools	54	–	(54)	–	–
Better Balance Classes	342	–	–	–	342
Volunteer Project	457	1,000	(105)	–	1,352
Window Replacement	18,151	–	(16,288)	–	1,863
Car Park Resurfacing	29,881	–	(143)	–	29,738
Range Cooker	1,261	–	(206)	–	1,055
Cake, Cancer and Coffee	1,079	–	(103)	–	976
Parquet Flooring	1,486	–	(324)	–	1,162
Alive 'n' Singing	364	–	–	–	364
Fire Prevention Work	401	–	(401)	–	–
Redwoods Table and Chairs	1,205	–	(454)	–	751
Tool Shed Replacement	500	–	(500)	–	–
Dementia Music Cafe	–	–	(21)	–	(21)
Sensory Ark Project	4,506	–	(722)	–	3,784
Lunch Club	748	4,873	(1,578)	–	4,043
Singing for the Brain	–	8,740	(21)	–	8,719
Rickshaw	–	4,996	–	–	4,996
Acoustic Clouds	–	2,525	–	–	2,525
Laptop	–	400	(400)	–	–
Boiler and Floor	–	7,000	(7,000)	–	–
	451,372	31,954	(43,581)	–	439,745

Community Fund: Funding from the Community Fund for property improvements.

Old Library Extension: Income and expenditure relating to the Old Library extension.

Garden Projects: Income and expenditure relating to the work on the grounds.

Equipment for Redwoods: Stowmarket Town Council grant towards new equipment.

Better Balance Classes: Funding from the Simpson Fund through Suffolk Community Foundation to provide exercise classes for older people through the Redwoods Lunch Club sessions.

Volunteer Project: Stowmarket Town Council funding to encourage people into volunteering with local charitable organisations.

Window Replacement: Funding from Suffolk County Council to improve the thermal efficiency of Red Gables, including insulation and secondary glazing.

Car Park Resurfacing: Funding from Viridor Credits Environmental Company and Mid Suffolk District Council for resurfacing the car park.

Range cooker: Funding from the Dulverton Trust for a new range cooker.

Cake, Cancer and Coffee: Funding from Macmillan Cancer Support for complimentary therapy activities.

Improvements to Redwoods: Funding from The Big Lottery Awards For All to improve various items in the Redwoods Centre, including flooring, furniture and lighting .

Parquet Flooring: The Refurbishment of the flooring in the Redwoods Hall, funded by the Alfred Williams Trust and Awards For All .

Redwoods Table and Chairs: Suffolk Community Foundation's Joy Abbott Fund and Awards for All funded the replacement of furniture in Redwoods.

Dementia Music Cafe: Originally funded by Mid Suffolk District Council and Stowmarket Dementia Action Alliance as well as contributions from those attending each week.

Healthy Eating: Tesco's Bags of Help funded this to encourage the growing of fresh vegetables all year round in raised beds.

Sensory Ark Project: The Sapphire fund administered by Suffolk Community Foundation has funded this project to deliver a mixture of Art outreach therapy sessions both onsite and out in the community.

Lunch Club: Supported by Stowmarket Town Council and Oddfellow to cover room hire and staff time,while keeping the costs to members as low as possible.

Singing for the Brain: Singing for the Brain is a project which started in spring 2021 delivering in person and online singing sessions for people with neurological and brain disorders and also regular recording and sending out CDs for those unable to get online. Funding of £8,450 was awarded from Awards for All, part of the National Lottery. Delivery of the project will be largely the following financial year.

Rickshaw: The Stowmarket Rickshaw Project is a joint venture between MSVOF and BSEVC with support from Suffolk County Council and Stowmarket Dementia Action Alliance. In February 2021 MSVOF was awarded £4,996 from Suffolk Community Coronavirus Fund and Reviving Our Community Fund, both of which are administered by Suffolk Community Foundation. The funding was to purchase another Rickshaw, a second hand one together with some running costs for the additional administration costs. Delivery of the project will be largely during the following financial year.

Acoustic Clouds: The Suffolk Community Coronavirus Fund, through the Suffolk Community Foundation also funded the installation of acoustic insulation in the Redwoods Main Hall with a grant of £2,542 in August 2020. This was to stop the reverberation problem which was causing many to raise their voices to talk thereby escalating the danger of virus transmission. The acoustic insulation in the form of suspended cloud shaped panels was installed before most of the user groups returned after the second lockdown. This improvement has transformed the characteristic of the hall.

Haughley Bequest: This £10,000 funding was provided through the bequest of a lady and facilitated through a local funeral director.

Volunteers for Stowmarket (Eco): Initially funded with £1,000 through Stowmarket Town Councils environment fund, the project has successfully sourced £10,000 from the Community Choices Award, a grant provided by Stowmarket Town Council to celebrate the platinum jubilee.

Gazebos: These were purchased through the Stowmarket Town Council Communities Grant Fund, which provided £400. The remaining cost being met from Red Gables core funding. The gazebos provide a valuable opportunity for Red Gables to host events and provide gazebo hire to other charities and community groups.

18. Analysis of net assets between funds

As at 31 March 2022

	Unrestricted Funds	Restricted Funds	Total Funds 2022
	£	£	£
Tangible fixed assets	7,805	404,862	412,667
Net current assets	51,135	10,217	61,352
Net assets	58,940	415,079	474,019

As at 31 March 2021

	Unrestricted Funds	Restricted Funds	Total Funds 2021
	£	£	£
Tangible fixed assets	5,669	421,994	427,663
Net current assets	43,117	17,751	60,868
Net assets	48,786	439,745	488,531

19. Funds received as agent or held as custodian trustee

During the year, Mid Suffolk Voluntary Organisations Forum, administered funds for the VASP project and Stow Xmas Tree Festival, on behalf of Mid Suffolk District Council. Total funds received during the year amounted to £Nil (2021: £4,080) with a further £2,562 (2021: £831) expended. At the balance sheet date a balance of £368 (2021: £2,930) was included within "custodian funds" in creditors accordingly.

20. Related parties

Other than as elsewhere disclosed in the accounts, there were no related party transactions in this or the previous year.

MID SUFFOLK VOLUNTARY ORGANISATIONS FORUM

England & Wales - Charity number 1073101

Accounts

COMPANY REGISTRATION NUMBER: 03666606

CHARITY REGISTRATION NUMBER: 1073101

Mid Suffolk Voluntary Organisations Forum

Company Limited by Guarantee

Unaudited financial statements

31 March 2021

Mid Suffolk Voluntary Organisations Forum

Company Limited by Guarantee

Financial statements

Year ended 31 March 2021

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Statement of financial activities (including income and expenditure account)	11
Balance sheet	12
Notes to the financial statements	13 to 24

Mid Suffolk Voluntary Organisations Forum

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report)

Year ended 31 March 2021

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 March 2021.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Companies Act 2006 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

Chairman's report

2020 was a relatively quiet year because of the various lockdown periods. Red Gables remained open and accessible to tenants throughout the year, though many chose to work from home for much of the time visiting their office occasionally rather than daily. Redwoods community centre was closed to most bookings but one or two priority services such as the mental health support group continued to meet there on a socially distanced basis. There was also a new outreach project that sprang up to support people through isolation.

Red Gables continued to develop as a wellbeing hub with new services and through the support given to local charities and community groups.

Significant successes in the financial year include:

i. Strong commitment by the staff and volunteers supported by Trustees.

ii. Continued funding successes for various projects with particular mention of Suffolk Community Foundation and Comic Relief through Groundwork for enabling new outreach.

iii. Additional improvements for Red Gables to provide a welcoming approach to clients.

iv. Red Gables being selected by the Mayor Keith Scarff to be one of his chosen charities for his term of office.

v. Support from our sponsors including Oddfellows, Stowmarket Town Council, Stowmarket Lions, Tesco ASDA for which we are extremely thankful.

vi. Red Gables brand becoming more widely known.

vii. All outreach projects managing to continue to support people through lock downs in various ways including newsletters, quizzes, telephone calls and for a brief window being able to reopen the Lunch Club.

viii. Continued participation in key partnerships (Dementia Action Alliance & Stow Volunteers through the Town Council).

I would like to thank all our Trustees who give their time freely, usually meeting every other month, the staff, Robert, Colin, Jackie, Jim, Helen and B, and all of the many volunteers who help to support people and local groups in Stowmarket and the surrounding area.

Lawrence Reekie (Chair of Trustees)

Reference and administrative details

Registered charity name	Mid Suffolk Voluntary Organisations Forum
Charity registration number	1073101
Company registration number	03666606
Principal office and registered office	Red Gables Ipswich Road Stowmarket Suffolk IP14 1BE

The trustees

The trustees who served during the year and at the date of approval were as follows:

L Reekie (Chair)
C Biginton
M Coburn
H Gooding (Appointed 18/06/2021)
S Lovell (Appointed 18/06/2021)
B Sharma
S Vincent
S Hollands (Resigned 03/06/2021)
M Calver (Resigned 29/08/2020)

Membership including Tenants

ACE (Anglia) Ltd
Apricot Centre
Counselling Room
Enigma
Gascoynes
Macmillan
Music in our Bones
QES Ltd
Scorpion Martial Arts
Synthesis Media Ltd
Vallant Ltd
Achieving Aspirations
BSEVC
East Anglian Traditional Music Trust
Gables Therapies
Home-start
Mid Suffolk Axis
Oddfellows
RSVP Trust
Suffolk Family Carers
Teresa Kyrkos & Renate Ruddock
Voiceability

Red Gables Tenants

ACE (Anglia) Ltd
Achieving Aspirations
BSEVC Community Transport
East Anglian Traditional Music Trust
Vallant Ltd
VoiceAbility
Renate Ruddock & Teresa Kyrkos
RSVP Trust
Mid Suffolk Axis
Synthesis Media
Gables Therapies
Mari Green Counselling

Red Gables Volunteers
H Carless
J Kennedy
B Spencer

Red Gables Volunteers with Projects
Alive'n' Singing
Dementia Music Cafe
Redwoods Lunch Club
Sensory Ark Project
Cake, Cancer & Coffee (MacMillan)
Garden Project
Volunteer Project - Over 35 volunteers in total

Solicitors
Prettys
Elm House
25 Elm Street
Ipswich
IP1 2AD

Independent examiner
L Thurston FCCA
Lovewell Blake LLP
Chartered accountants
First Floor Suite
2 Hillside Business Park
Bury St Edmunds
IP32 7EA

Bankers
TSB
7 Market Street
Stowmarket
IP14 1DY

Objectives and activities

Red Gables has managed to weather the storm of the Covid-19 pandemic. 2020 was much quieter than normal because of the various lockdowns, but the main building remained open, and Redwoods continued to be used by a few essential support services. Savings were made on the heating costs during the lockdown periods.

The year saw the departure of some tenants and the arrival of others and some moving around of offices. We have 11 organisations under the one roof.

Red Gables continues to support wellbeing projects both on and off site. Supporting local community groups with affordable meeting space, permanent office space and advice on setting up as an organisation whether charitable or community based. It also fulfils the role of a Wellbeing Hub through direct outreach projects such as the Lunch Club, Garden Project, and others. At the end of the year, we were successful in fundraising for a new project entitled the Sensory Ark Project which will start key delivery in 2021 offering art and music sessions both on and off site using professional instructors but being available to all.

Objectives and activities *(continued)*

What is Red Gables currently doing towards Community Wellbeing?

Our Mission Statement is 'Inspiring communities by enhancing wellbeing through projects and support for charitable organisations, small businesses and partners'. We work hard to achieve this by:

1. Providing office accommodation to charitable organisations & small businesses offering a range of wellbeing services.

2. The Redwoods Centre is managed to provide a venue for activities and meetings for over 50 groups and organisations. Private hirers also find this a good location for their celebrations.

3. Organise events that are fun to attend and help to raise valuable funds towards our core costs and projects. Sadly, there were no external events during this financial year due to the pandemic.

4. Manage projects that improve wellbeing by:

- Help people feel less isolated and helping them make new friends through various groups

- Encouraging people into volunteering through the regular drop-in sessions and the annual Volunteering Day.

- Empower individuals to get involved

- Encourage healthier lifestyles

We continue to work with the Stowmarket Dementia Action Alliance, and many other local wellbeing and environmental groups.

Red Gables Outreach Projects

Redwoods Lunch Club - Every Monday except bank holidays - for the more mature. Changes brought about by the pandemic mean that the club met every week when permitted. Due to social distancing, it has split into two groups, Week A and Week B with up to 24 people each time. The main courses are still provided by the Cabbage & Kings café at The Mix, and desserts are cooked on site by a dedicated team of 6 volunteers. Entertainment is provided with quizzes, bingo, and raffles with occasional guest speakers. During the lockdown periods regular newsletters, CD, quizzes, and phone calls were made to keep in touch with the members and make sure that they had all that they required. The project core costs are funded by Stowmarket Town Council and The Gipping Branch of Oddfellows.

Garden Project - This meets every Thursday and makes a significant difference for anyone who visits Red Gables. The volunteers work exceptionally hard in all weathers and many of them now have their own areas of garden to manage. We remain grateful to all of the volunteers and especially to Colin Lay for leading this project and keeping the grounds in good order. The gardens are a constant delight, and it was noticeable during the lockdown periods how many new visitors came to explore the gardens as a place to walk and enjoy nature. The adjoining piece of woodland known as the Spinney has now been secured on a 30-year lease with the support of Suffolk Pro Help. This will keep it as a community asset for all.

Volunteering Project - Red Gables is working with Stowmarket Town Council to encourage and empower adults into volunteering by matching them with the roles that local charitable organisations have available.

Cake, Cancer & Coffee - This runs the first Sunday of each month with support from Macmillan Cancer Support. It is a well-run and popular group which provides a much-needed service to local people. The volunteers also provide helpful information to others in the local community who do not attend the group.

Objectives and activities *(continued)*

Red Gables Centre

There have been a few changes in tenants and rooms in Red Gables. After many years here Mari Green and Voiceability moved out and their rooms were promptly taken up by other tenants needing additional space. We continued to provide a base for ACE Anglia Ltd, The RSVP Trust, BSEVC Community Transport service, Vallant Ltd, East Anglian Traditional Music Trust, Gables Therapies, Combs Complimentary Therapy, Synthesis Media, Mid Suffolk Axis, Voiceability, Achieving Aspirations CIC Theresa Kyrkos and Renate Ruddock.

Redwoods Centre

Redwoods is always popular with regular and occasional hirers from local community groups, individuals, and a few private bookings. We continue to plan more improvements along with regular maintenance to keep this both attractive and cost effective for activities and meetings. Acoustic insulation to the ceiling has made a big improvement to the main hall which is proving popular with singing groups.

Many of our groups and organisations from previous years are continuing to use the facilities and we look forward to welcoming more back as the pandemic restrictions ease. Regular users include Home-Start Mid Suffolk, Oddfellows Gipping Branch, Enigma, BSEVC, Stowmarket Operatic & Dramatic Society, Gipping Valley LETS, West Suffolk Sight, Stowmarket U3A, the Apricot Centre, Stowmarket Bee Keepers, Stowmarket Strummers and we are pleased to have Suffolk Axis for two days per week. We are grateful for their continued support and commitment to Red Gables.

Red Gables Trustees

Lawrence Reekie continues to be an effective Chairman of Trustees. Plans are being made to increase the number of trustees and enquiries were being made to find suitable candidates with the requisite skills.

The Trustees remain supportive of all the staff and can be relied upon to help out and the bigger events when more hands are needed. Several of them are closely involved with the outreach and well-being projects, thus enabling the staff to focus on other matters.

I would also like to thank all of the Trustees for their continued support over this year in helping Red Gables to thrive and know that they will continue to support and steer the charity as the pandemic continues bringing new and ever-changing problems. Red Gables staff, trustees and volunteers remain committed to supporting local people and projects in these times.

Robert Horn

Objectives and activities *(continued)*

Aims of the Charity (Extract from the Memorandum of Association)

To promote for the public benefit the urban and rural regeneration in areas of social and economic deprivation and in particular Mid Suffolk District and the County of Suffolk.

To promote the benefit of the inhabitants of the area of benefit without distinction of sex, sexual orientation, age, disability, nationality, race or of political, religious or other opinions, by associating together the said inhabitants and the statutory authorities, voluntary and other organisations in a common effort to advance education and to provide facilities in the interests of social welfare for recreation and leisure-time occupation with the object of improving the conditions of life for the said inhabitants.

To promote and improve the effectiveness of charities which operate in whole or in part in Mid Suffolk in direct pursuit of their objectives by the provision of advice, training, and information on efficient and professional management of resources

To promote such other purposes as are charitable according to the laws of England and Wales for the benefit of the public as may from time to time be determined.

Main Activities of the Forum

Promoting and improving the effectiveness of voluntary organisations working in the Mid Suffolk area by the provision of advice, training, practical support, and information. Managing the Red Gables Resource Centre which provides permanent office accommodation for voluntary groups as well as facilities for hire such as the Redwoods Centre.

Public Benefit

The Board of Trustees are aware of their duty to ensure the activities of Mid Suffolk Voluntary Organisations Forum pursue its charitable objectives and that such activities are for the purposes of public benefit. Reviews by the Chairman and the Red Gables Manager is included in the Annual Report. The information sets out how the public benefit of Red Gables was delivered in the Mid Suffolk area during the past 12 months.

Achievements and performance

The charity's activities for the year are reported in the Red Gables Manager's Report within these accounts.

Financial review

Unrestricted income for the year has increased by £13,939 to £103,659 (2020: £89,720) this is mainly due to an increase in grants and donations but this was offset by a decrease in rental income. Unrestricted expenditure which has decreased by £16,801 to £80,354 (2020: £97,155). This brings the unrestricted funds to £48,786 (2019: £25,481) as at the year end date, with total reserves amounting to £488,531 (2020: £476,853).

Reserves Policy

The Charities reserves policy is to hold six months unrestricted expenditure as reserves which would amount to £40,177 (2020: £48,578) based on current expenditure levels. The policy is set to hold enough free reserves to enable the Charity to fulfil statutory and legal obligations and to provide a contingency fund to meet unforeseen falls in income or increases in expenditure.

In setting the reserves policy the Trustees have considered the benefits and security of its ownership of the Red Gables property, which allows the Trustees to properly manage the charities finances with consistency against unforeseen expense fluctuations in future years.

The Charities actual reserves amounted to £48,786 as at the year end (2020: £25,481), which is in line with the policy. The Trustees monitor and this review annually.

Plans for future periods

The charity's plans for the future are to promote and undertake its aims and objectives as outlined in the Trustees Report. The Trustees have taken into account and adjusted for the impact of Covid-19 on the delivery of its projects in line with the objectives, tenants and the wider community including those who rely on Red Gables and our work throughout the year

Structure, governance and management

Organisational and Decision-Making Structure

The Mid Suffolk Voluntary Organisations Forum is a registered charity and a company limited by guarantee. A Board of Trustees is responsible for managing the business of the Forum and there are six scheduled meetings of the Board each year.

Appointment or Election of Trustees

Trustees are appointed by the Annual General Meeting or by resolution of the Board of Trustees. The number of Trustees shall not be less than three and the total number is not subject to any maximum unless otherwise determined.

New Trustees will communicate with the Charity and its existing Trustees prior to becoming a member, during which time the individual will obtain an understanding of the objectives and operations of the Charity and the individual's expected role.

Membership of the Forum

Membership is open to any voluntary organisation or community group that has a charitable purpose, or is a registered Charity, and operates wholly or partly in the Mid Suffolk area. Membership is also open to individuals and groups that can demonstrate they have particular skills or interests that can assist the development of the voluntary sector.

Main Restrictions set by Governing Document

The governing documents of the Forum are the Articles of Association and the Memorandum of Association. The overriding restriction is that the income and property of the Forum shall only be used for achieving the aims of the Charity.

Independent examiner reappointment

A resolution to appoint L Thurston FCCA of Lovewell Blake LLP as independent examiner will be proposed at the next meeting.

Small company provisions

This report has been prepared taking advantage of the small companies' exemption of section 415A of the Companies Act 2006.

The trustees' annual report was approved on 17 Dec 21 and signed on behalf of the board of trustees by:

Lawrence Reekie .

L Reekie (Chair)
Trustee

Mid Suffolk Voluntary Organisations Forum

Company Limited by Guarantee

Independent examiner's report to the trustees of Mid Suffolk Voluntary Organisations Forum

Year ended 31 March 2021

I report to the charity trustees on my examination of the financial statements of the company for the year ended 31 March 2021 which comprise the statement of financial activities (including income and expenditure account), balance sheet and the related notes.

Responsibilities and basis of report

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

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

Independent examiner's statement

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 that in any material respect:

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or

2. the financial statements do not accord with those records; or

3. the financial statements 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 financial statements 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.

L Thurston 20/12/21

L Thurston FCCA
Independent Examiner

Lovewell Blake LLP
Chartered accountants
First Floor Suite
2 Hillside Business Park
Bury St Edmunds
IP32 7EA

Mid Suffolk Voluntary Organisations Forum

Company Limited by Guarantee

Statement of financial activities (including income and expenditure account)

Year ended 31 March 2021

	Note	2021 Unrestricted funds £	2021 Restricted funds £	2021 Total funds £	2020 Total funds £
Income and endowments					
Grants and donations	5	39,982	31,731	71,713	26,728
Charitable activities	6	63,677	223	63,900	89,626
Other trading activities		–	–	–	1,066
Total income		103,659	31,954	135,613	117,420
Expenditure					
Charitable activities	7	80,354	43,581	123,935	124,646
Total expenditure		80,354	43,581	123,935	124,646
Net income/(expenditure) and net movement in funds		23,305	(11,627)	11,678	(7,226)
Reconciliation of funds					
Total funds brought forward		25,481	451,372	476,853	484,079
Total funds carried forward		48,786	439,745	488,531	476,853

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 13 to 24 form part of these financial statements.

Mid Suffolk Voluntary Organisations Forum

Company Limited by Guarantee

Balance sheet

31 March 2021

	Note	2021 £	2021 £	2020 £	2020 £
Fixed assets					
Tangible fixed assets	11		427,663		442,054
Current assets					
Debtors	12	6,092		4,749	
Cash at bank and in hand		71,749		41,174	
		77,841		45,923	
Creditors: Amounts falling due within one year	13	(16,973)		(11,124)	
Net current assets			60,868		34,799
Total assets less current liabilities			488,531		476,853
Net assets			488,531		476,853
Funds of the charity					
Restricted funds			439,745		451,372
Unrestricted funds			48,786		25,481
Total charity funds	16		488,531		476,853

For the year ending 31 March 2021 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

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

These financial statements were approved by the board of trustees and authorised for issue on 17th Dec 21 and are signed on behalf of the board by:

Lawrence Reekie

L Reekie (Chair)
Trustee

Company registration number: 03666606

The notes on pages 13 to 24 form part of these financial statements.

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is Red Gables, Ipswich Road, Stowmarket, Suffolk, IP14 1BE.

2. Statement of compliance

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

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

Going concern

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

Trustees have taken into account the impact of Covid-19 when assessing going concern

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Income

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

3. **Accounting policies** *(continued)*

Income *(continued)*

- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

The Freehold property is being depreciated over 50 years and includes improvements. Land is not depreciated.

Freehold property improvements	-	2%, 4%, 10% and 33% straight line.
Fixtures and fittings	-	10% straight line
Equipment	-	25% straight line

3. **Accounting policies** *(continued)*

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or paable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

4. **Limited by guarantee**

The company is limited by guarantee and does not have a share capital. Every member of the company undertakes to contribute to the assets of the company if it is wound up during the time that he or she is a member, or within one year afterwards, for payment of the debts and liabilities of the company contracted before the time at which he or she ceases to be a member and of the costs, charges and expenses of winding up and for the adjustment of the rights of the contributors among themselves such amount as may be required not exceeding £1.

5. Grants and donations

Year ended 31 March 2021

	Unrestricted funds £	Restricted funds £	Total Funds 2021 £
Grants and donations			
Mid Suffolk District Council	39,857	7,000	46,857
The National Lottery Community Fund	–	8,540	8,540
Suffolk Community Foundation	–	7,521	7,521
Stowmarket Town Council	–	3,820	3,820
Tesco	–	3,000	3,000
Oddfellows	–	1,650	1,650
Other grants and donations	125	200	325
	39,982	31,731	71,713

Year ended 31 March 2020

	Unrestricted funds £	Restricted funds £	Total Funds 2020 £
Grants and donations			
The National Lottery Community Fund	–	9,999	9,999
Suffolk Community Foundation	–	6,346	6,346
Stowmarket Town Council	–	3,400	3,400
Tesco	–	3,000	3,000
Oddfellows	–	2,400	2,400
Stowmarket Lions	–	100	100
Stowmarket Rotary Club	–	250	250
Other grants and donations	70	1,163	1,233
	70	26,658	26,728

6. Charitable activities

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2021 £**
Rents and service charges	63,668	–	63,668
Other income	9	223	232
	63,677	223	63,900

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Rents and service charges	86,785	1,042	87,827
Other income	1,799	–	1,799
	88,584	1,042	89,626

7. Expenditure on charitable activities

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2021 £**
Staff costs	53,697	–	53,697
Office costs	6,876	560	7,436
Property costs	11,743	5,677	17,420
Project and service costs	1,502	27,286	28,788
Depreciation	4,333	10,058	14,391
Support costs	2,203	–	2,203
	80,354	43,581	123,935

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Staff costs	56,991	–	56,991
Office costs	8,543	–	8,543
Property costs	21,461	–	21,461
Project and service costs	2,720	17,577	20,297
Depreciation	5,267	9,914	15,181
Support costs	2,173	–	2,173
	97,155	27,491	124,646

Analysis of support costs

	2021 £	2020 £
Independent examiners fees	2,190	2,160
Legal and professional fees	13	13
	2,203	2,173

8. Net income/(expenditure)

Net income/(expenditure) is stated after charging/(crediting):

	2021 £	2020 £
Depreciation of tangible fixed assets	14,391	15,181

9. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2021 £	**2020 £**
Wages and salaries	51,956	55,084
Pension costs	1,741	1,907
	53,697	56,991

10. Trustee remuneration and expenses

The key management personnel of the charity comprise the Trustees and the Forum manager. The Trustees neither received nor waived any remuneration during the year (2020: £Nil). The total amount of employee benefits (including employer pension contributions) received by senior management for their services to the charity was £20,162 (2020: £15,122).

11. Tangible fixed assets

	Freehold property £	Fixtures and fittings £	Equipment £	Total £
Cost				
At 1 April 2020 and 31 March 2021	584,171	51,119	22,887	658,177
Depreciation				
At 1 April 2020	152,251	42,877	20,995	216,123
Charge for the year	12,206	1,166	1,019	14,391
At 31 March 2021	164,457	44,043	22,014	230,514
Carrying amount				
At 31 March 2021	419,714	7,076	873	427,663
At 31 March 2020	431,920	8,242	1,892	442,054

12. Debtors

	2021 £	2020 £
Trade debtors	4,515	3,134
Prepayments and accrued income	1,577	1,239
Other debtors	–	376
	6,092	4,749

13. Creditors: Amounts falling due within one year

	2021 £	2020 £
Trade creditors	202	521
Accruals and deferred income	13,581	10,312
Other creditors	3,190	291
	16,973	11,124

14. Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £1,741 (2020: £1,907).

15. Deferred income

	2021	2020
	£	£
Amount deferred in year	11,325	6,705

Deferred income represents amounts received in relation to services actioned after the year end date and are released in the year to which they relate.

16. Analysis of charitable funds

Unrestricted Funds

	At 1 April 2020	Income	Expenditure	Transfers	At 31 March 2021
	£	£	£	£	£
Unrestricted Funds	25,481	103,659	(80,354)	–	48,786

Restricted funds

	At 1 April 2020	Income	Expenditure	Transfers	At 31 March 2021
	£	£	£	£	£
Community Fund	270,254	–	(5,424)	–	264,830
Old Library Extension	111,905	–	(2,726)	–	109,179
Improvements to Redwoods	5,906	–	–	–	5,906
Garden Project	–	2,420	(5,862)	–	(3,442)
Arboretum Project	90	–	(90)	–	–
Drought Garden	1,159	–	(1,159)	–	–
Healthy Eating	1,623	–	–	–	1,623
Gardens Club Tools	54	–	(54)	–	–
Better Balance Classes	342	–	–	–	342
Volunteer Project	457	1,000	(105)	–	1,352
Window Replacement	18,151	–	(16,288)	–	1,863
Car Park Resurfacing	29,881	–	(143)	–	29,738
Range Cooker	1,261	–	(206)	–	1,055
Cake, Cancer and Coffee	1,079	–	(103)	–	976
Parquet Flooring	1,486	–	(324)	–	1,162
Alive 'n' Singing	364	–	–	–	364
Fire Prevention Work	401	–	(401)	–	–
Redwoods Table and Chairs	1,205	–	(454)	–	751
Tool Shed Replacement	500	–	(500)	–	–
Dementure Music Cafe	–	–	(21)	–	(21)
Sensory Ark Project	4,506	–	(722)	–	3,784
Lunch Club	748	4,873	(1,578)	–	4,043
Singing for the Brain	–	8,740	(21)	–	8,719
Rickshaw	–	4,996	–	–	4,996
Acousic Cloulds	–	2,525	–	–	2,525
Laptop	–	400	(400)	–	–
Boiler and Floor	–	7,000	(7,000)	–	–
	451,372	31,954	(43,581)	–	439,745

Unrestricted Funds

	At 1 April 2019	Income	Expenditure	Transfers	At 31 March 2020
	£	£	£	£	£
Unrestricted Funds	34,151	89,720	(97,155)	(1,235)	25,481

Restricted funds

	At 1 April 2019	Income	Expenditure	Transfers	At 31 March 2020
	£	£	£	£	£
Community Fund	275,678	–	(5,424)	–	270,254
Old Library Extension	114,631	–	(2,726)	–	111,905
Improvements to Redwoods	9,998	400	(4,492)	–	5,906
Garden Project	61	1,274	(2,158)	823	–
Arboretum Project	90	–	–	–	90
Drought Garden	1,159	–	–	–	1,159
Healthy Eating	–	2,000	(377)	–	1,623
Gardens Club Tools	54	–	–	–	54
Better Balance Classes	–	1,542	(1,200)	–	342
Volunteer Project	869	1,140	(1,552)	–	457
Window Replacement	8,931	9,999	(779)	–	18,151
Car Park Resurfacing	29,881	–	–	–	29,881
Range Cooker	1,467	–	(206)	–	1,261
Cake, Cancer and Coffee	1,528	250	(699)	–	1,079
Parquet Flooring	1,810	–	(324)	–	1,486
Alive 'n' Singing	1,211	601	(1,448)	–	364
Fire Prevention Work	401	–	–	–	401
Redwoods Table and Chairs	1,659	–	(454)	–	1,205
Tool Shed Replacement	500	–	–	–	500
Dementure Music Cafe	–	248	(660)	412	–
Sensory Ark Project	–	4,600	(94)	–	4,506
Lunch Club	–	5,646	(4,898)	–	748
	449,928	27,700	(27,491)	1,235	451,372

Community Fund: Funding from the Community Fund for property improvements.

Old Library Extension: Income and expenditure relating to the Old Library extension.

Garden Project: Income and expenditure relating to the work on the grounds.

Merit Garden Shed: Income and expenditure relating to the garden storage shed.

Arboretum Project: Grant from Tesco's "Bags of Help" scheme to develop formal planting in the garden at Red Gables.

Equipment for Redwoods: Stowmarket Town Council grant towards new equipment.

Better Balance Classes: Funding from the Simpson Fund through Suffolk Community Foundation to provide exercise classes for older people through the Redwoods Lunch Club sessions.

Volunteer Project: Stowmarket Town Council funding to encourage people into volunteering with local charitable organisations.

Window Replacement: Funding from Suffolk County Councilto improve the thermal efficiency of Red Gables, including insulation and secondary glazing.

Car Park Resurfacing: Funding from Viridor Credits Environmental Company and Mid Suffolk District Council for resurfacing the car park.

Range cooker: Funding from the Dulverton Trust for a new range cooker.

Drought Garden: Grant from Tesco's "Bags of Help" scheme for drought garden project.

Cake, Cancer and Coffee: Funding from Macmillan Cancer Support for complimentary therapy activities.

Improvments to Redwoods: Funding from The Big Lottery Awards For All to improve various items in the Redwoods Centre, including flooring, furniture and lighting .

Parquet Flooring: The Refurbishment of the flooring in the Redwoods Hall, funded by the Alfred Williams Trust and Awards For All .

Alive 'n' Singing: A singing group for wellbeing & enjoyment for anybody living with or affected by neurological conditions, funded Suffolk Community Foundations Pargiter Fund.

Fire Prevention Work: Suffolk County Councillor Nick Gowrley's Locality Funding funded various fire safety improvements in Red Gables .

Redwoods Table and Chairs: Suffolk Community Foundation's Joy Abbott Fund and Awards for All funded the replacement of furniture in Redwoods.

Tool Shed Replacement: The Geoffrey Burton Trust funded this to replace the old garden storage shed with a container.

Dementure Music Cafe: Originally funded by Mid Suffolk District Council and Stowmarket Dementia Action Alliance as well as contributions from those attending each week.

Healthy Eating: Tesco's Bags of Help funded this to encourage the growing of fresh vegetables all year round in raised beds.

Sensory Ark Project: The Sapphire fund administered by Suffolk Community Foundation has funded this project to deliver a mixture of Art outreach therapy sessions both onsite and out in the community.

Lunch Club: Supported by Stowmarket Town Council and Oddfellow to cover room hire and staff time,while keeping the costs to members as low as possible.

Singing for the Brain: Singing for the Brain is a project which started in spring 2021 delivering in person and online singing sessions for people with neurological and brain disorders and also regular recording and sending out CDs for those unable to get online. Funding of £8,450 was awarded from Awards for All, part of the National Lottery. Delivery of the project will be largely the following financial year.

Rickshaw: The Stowmarket Rickshaw Project is a joint venture between MSVOF and BSEVC with support from Suffolk County Council and Stowmarket Dementia Action Alliance. In February 2021 MSVOF was awarded £4,996 from Suffolk Community Coronavirus Fund and Reviving Our Community Fund, both of which are administered by Suffolk Community Foundation. The funding was to purchase another Rickshaw, a second hand one together with some running costs for the additional administration costs. Delivery of the project will be largely during the following financial year.

Accountic Clouds: The Suffolk Community Coronavirus Fund, through the Suffolk Community Foundation also funded the installation of acoustic insulation in the Redwoods Main Hall with a grant of £2,542 in August 2020. This was to stop the reverberation problem which was causing many to raise their voices to talk thereby escalating the danger of virus transmission. The acoustic insulation in the form of suspended cloud shaped panels was installed before most of the user groups returned after the second lockdown. This improvement has transformed the characteristic of the hall.

Laptop: Stowmarket Town Council made a grant of £400 in December 2020 which was to purchase a laptop, webcam and blank CDs to record and distribute among our isolated contacts during the lockdowns. This project was later expanded and became Singing for the Brain.

Boiler and Floor: Several Suffolk County Councillors pooled their locality budgets in Jan 2021 to make a grant of £7,000 towards a much needed boiler replacement in the main building and new flooring for the Redwoods main hall.

17. Analysis of net assets between funds

As at 31 March 2021

	Unrestricted Funds	Restricted Funds	Total Funds 2021
	£	£	£
Tangible fixed assets	5,669	421,994	427,663
Net current assets	43,117	17,751	60,868
Net assets	48,786	439,745	488,531

As at 31 March 2020

	Unrestricted Funds	Restricted Funds	Total Funds 2020
	£	£	£
Tangible fixed assets	12,919	429,135	442,054
Net current assets	12,562	22,237	34,799
Net assets	25,481	451,372	476,853

18. Funds received as agent or held as custodian trustee

During the year, Mid Suffolk Voluntary Organisations Forum, administered funds for the VASP project and Stow Xmas Tree Festival, on behalf of Mid Suffolk District Council. Total funds received during the year amounted to £4,080 (2020: £1,512) with a further £831 (2020: £113) expended. At the balance sheet date a balance of £2,930 (2020: Debtor of £319) was included within "custodian funds" in creditors accordingly.

19. Related parties

There have been no related party transactions in this or the previous reporting year.