



Your local community hub

ANNUAL REPORT

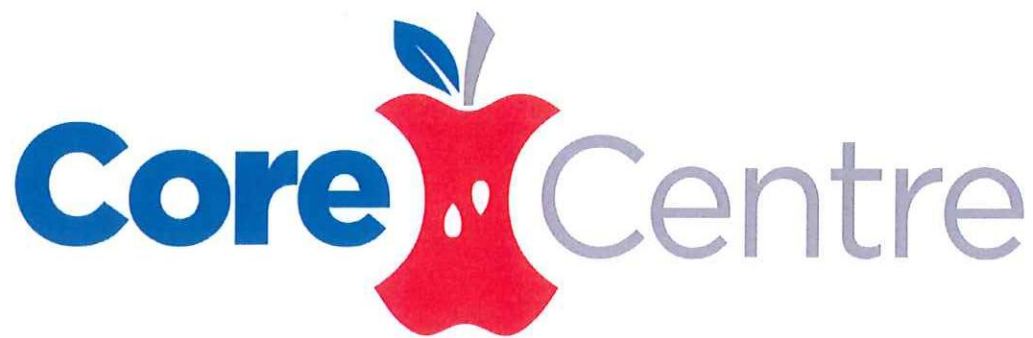
2020/2021

17, St Wilfrid's Square, Calverton, Nottingham, NG14 6FP

0115 847 0551

info@calvertoncore.org.uk

Registered Charity No.1079864



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Wed 7th July 2021

Annual General Meeting 3pm

- Chair's welcome and opening remarks
- Apologies for absence
- Approval of minutes of last AGM
- Matters arising from those minutes not appearing elsewhere on Agenda
- Chair's Report
- Trustees' Annual Report
- End of Year Financial Report
- Election of Executive Committee 2021/22
- Questions and comments from the floor
- AOB
- Dates of Next Meeting



DRAFT MINUTES of the Annual General Meeting
Held at The CORE Centre, 17 St Wilfrid's Square, Calverton, NG14 6FP and
online through zoom on Wednesday, 14 October 2020 at 6.00 pm.

Present: Becky Lord, Acting Chair, Chris Peck, Treasurer, Eva Atkin, Roy Walker, Pat Bosworth, Amelia Caulton, Norman Lord, Richard Smith, Tim Cusworth, Jack Horton, Sharon Spooner, Stuart Draycott, Lisa Campbell, and Jerry Hague. Terri Pinegar attended as Project Manager and Sue Matthews as Assistant to the Project Manager and Minute Secretary.

NOTE: In accordance with the Corporate Insolvency and Governance Act 2020, the AGM of The CORE Centre was held on line through a zoom meeting. We also advertised locally that people may attend the AGM in person at CORE's premises. It proved unnecessary to count votes as the trustee official posts were not contested and the number of nominations for positions of trustee members did not exceed the number allowed by the constitution so meant a vote was not required.

		Action
1	WELCOME. In the absence of the Chairperson, Val Robinson, Sue proposed that the meeting delegated Becky Lord to chair the meeting. This was agreed and Becky welcomed all to the meeting and checked that everyone had received by email the Agenda, draft minutes of the last AGM and the financial statements. Becky then read out the draft minutes of the last AGM.	
2	APOLOGIES. Victoria Powell, Linda Watson, Linda Stevenson	
3	MINUTES OF THE LAST MEETING. The minutes of the last annual general meeting were approved.	
4	MATTERS ARISING. There were no matters arising.	
5	PRESENTATION OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2020. Chris Peck the Treasurer referred to Page 8 of the Financial Statements and reminded the meeting that up to 31 March 2020 it was a normal year. We had approximately a 5% increase in grants (about £6000) compared with last year and expenditure was up by 2% mainly due to equipment/renewals. Terri confirmed that this was a grant and expenditure for equipment renewals. Chris stated that the surplus for the last year Income v Outgoings was £5000 and said this was very good as the estimates for this year had been	

	<p>done 5 years ago. Well done to Terri and Sue for being on target. As at 31 March 2020 we had £85,000 in our reserves account and about £40,000 in the current account – a total of £125,000. To bring us up to date since the year end, it has not been a normal time. The Lottery funding ended on 30 June but a supplementary grant from the Lottery of over £35,000 was obtained to take us to 31 December 2020. Furthermore, a grant of nearly £2000 was awarded by Active Nottingham to help us keep our classes open through hiring larger venues, buying PPE and equipment. Currently the money in the banks remains at £85000 (plus interest) and £60,000 in the current account. Therefore, the financial position is encouraging. We will need to make a further application to funders (Lottery) in November when it is hoped bidding will resume. However, we have reserves to keep us afloat for a year if Lottery funding is not accepted. The meeting approved the accounts as presented.</p>																			
6	<p>NOMINATIONS FOR CORE EXECUTIVE COMMITTEE FOR 2020/21. Terri introduced Norman Lord who has agreed to be nominated as Chairman. Norman said he had spoken to Val who wishes to retire as chairperson. Norman has a sound business background, has participated in CORE activities and is supportive of its aims. The Trustees – officials and members were all elected unopposed as follows:</p> <table><tr><td>Norman Lord</td><td>Chairperson</td></tr><tr><td>Val Robinson</td><td>Vice-chairperson</td></tr><tr><td>Chris Peck</td><td>Treasurer</td></tr><tr><td>Amelia Caulton</td><td>Secretary</td></tr><tr><td>Stuart Draycott</td><td>Trustee</td></tr><tr><td>Roy Walker</td><td>Trustee</td></tr><tr><td>Eva Atkin</td><td>Trustee</td></tr><tr><td>Linda Watson</td><td>Trustee</td></tr><tr><td>Pat Bosworth</td><td>Trustee</td></tr></table> <p>Sharon Spooner had been nominated and seconded as a Trustee but had not confirmed at the time of the meeting whether she is willing to stand. We are waiting confirmation.</p>	Norman Lord	Chairperson	Val Robinson	Vice-chairperson	Chris Peck	Treasurer	Amelia Caulton	Secretary	Stuart Draycott	Trustee	Roy Walker	Trustee	Eva Atkin	Trustee	Linda Watson	Trustee	Pat Bosworth	Trustee	All
Norman Lord	Chairperson																			
Val Robinson	Vice-chairperson																			
Chris Peck	Treasurer																			
Amelia Caulton	Secretary																			
Stuart Draycott	Trustee																			
Roy Walker	Trustee																			
Eva Atkin	Trustee																			
Linda Watson	Trustee																			
Pat Bosworth	Trustee																			
7	<p>QUESTIONS AND COMMENTS FROM THE FLOOR. Tim commented that CRT had allowed extra funding (another £4700 on top of the current £10000) for the Job Club to extend hours and continue up to 31 March 2021. We had been selected by CRT as a model</p>																			

	<p>grant recipient and Tim had sent some publicity material about the work of the Job Club for CRT's own publicity. Sue said CRT had also invited CORE to bid for some capital funding to help with COVID work. Tim suggested that the Job Club could do with a new printer /scanner to use upstairs to avoid more trips downstairs in the current circumstances. Sue will include it in the bid and asked Stuart/Tim to provide her with a quote for a suitable item. Norman requested an early meeting with the new committee, face to face if possible. The meeting closed at 7.00pm.</p>	
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Chairman's Report 2020/2021

When I was appointed as Chairman in Oct 2020, it was clearly a very difficult time for the whole country, let alone CORE. As you know, we had already been through two lockdowns due to the Coronavirus Pandemic, with another one on its way in Dec and as a result many of CORE's services (not all) had been temporarily suspended or limited in some way.

To add to this, the main Lottery funding had ended in June 20 although a six-month extension was in place to take us to December 20. This in itself was already a major hurdle for CORE, the challenge to the charity had existed as far back as June 2020 and is still the major challenge that we face today.

Furthermore, the charity has been aware of the problems surrounding the increase in rent for a few years. After further investigation into local market value and with the lease renewal imminent in November 21, we could not in sound knowledge sign a repeated 5-year lease as we simply do not have the funds to substantiate this. So we had to give notice so that provision for dilapidation amounts and moving costs etc. are accounted for. We are now in the position of having to find new premises, be it temporary or somewhere more long term.

In a nutshell we have a combination of challenges: no repeat funding, covid restrictions and currently no building from November to run the charity from.

However, despite all of these major issues we have soldiered on and looked towards the future which we still believe can be very bright given a chance to rebuild and evolve.

As you know we said goodbye and thank you to the previous two managers Terri and Sue and Sam and Becky took up the mantle in Feb 21, right at the point of what is possibly the charity's most vulnerable moment since inception.

Many of the services that CORE is widely respected for and are quite frankly invaluable to our community, have recommenced. Chiropody, ear wax removal, hearing clinic, exercise and craft classes, remote job club to name a few. Throughout the pandemic, we were the only source for hearing aid batteries for many. This in itself, plus the phone service signposting, vaccination booking help, befriending service etc is something that we can be proud of at CORE as we genuinely made a difference to people's lives at a difficult time. In fact, we recently won an award from The Office for National Statistics for helping with the 2021 national census. Also lately, the managers have reported a rise in footfall and a widening of the demographic of visitors, this is all good news.

We are pleased that many of our wonderful volunteers have stayed with us although some have inevitably dropped off with some yet to return, but this is widely reported across the charity sector since the pandemic. We have welcomed three new volunteers recently which is very positive.

I must also thank all of our trustees, again standing by the charity, attending emergency meetings and having to master Zoom, basically supporting us. Without the volunteers, trustees and friends of CORE, we could not survive.

So, while there is still much work to do, and I know that Sam and Becky have high ambitions for CORE, we still have some major hurdles to overcome which hopefully can be resolved before November 2021.

Since February, Sam and Becky have secured some smaller amounts of funding and also visited numerous buildings including the St Johns Ambulance to try to secure a place for CORE to relocate. We are in serious talks with St John's Ambulance with regard to a potential partnership, which if successful, will allow us to fly. We are also still awaiting a reply from the Big Lottery as regards to our recent funding application.

I am however in no doubt that if we are successful in our funding application and secure a new building by November, the charity will go from strength to strength.



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CORE - Calverton, Oasis, Resources, Education
(Registered charity, number 1079864)
Financial statements
for the year ended 31 March 2021

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9	Statement of assets & liabilities
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**CORE - Calverton, Oasis, Resources, Education
Trustees' annual report
for the year ended 31 March 2021**

Full name CORE - Calverton, Oasis, Resources, Education

Other names by which the charity is known The Core Centre

Registered charity number 1079864

Principal address

Calverton Core Centre, 17 St. Wilfred's Square, Calverton, Nottingham, NG14 6FP

Trustees

Christopher Peck

Eva Atkin

Stuart Draycott

Valerie Robinson

Patricia Bosworth

Norman Lord, from 14/10/20

Linda Watson, from 14/10/20

Marie Knowles, until 31/07/19

Samantha Round, until 01/12/19

Rebecca Lord, until 14/10/20

Amelia Caulton, until 06/04/21

Roy Walker, until 06/04/21

Independent examiner

John O'Brien, employee of Community Accounting Plus, Units 1 & 2 North West, 41 Talbot Street, Nottingham, NG1 5GL

Governance and management

The charity is operated under the rules of its constitution adopted 23rd April 1998 and most recently amended 20th May 2003.

Potential candidates are nominated to become trustees, this is seconded and then the person nominated is asked for their consent to be considered for election at the next AGM or Special Executive Committee meeting.

Objectives and activities

The charity's objectives are to relieve poverty, advance education, training and employment opportunities and assist in the provision of any services and facilities deemed in law to be exclusively charitable amongst persons resident in Calverton, Woodborough, Oxtun, Epperstone, Gonalston, Lowdham and other nearby communities.

Summary of the main activities undertaken for the public benefit

People benefit through improving mental health and physical wellbeing through activities and services which help to relieve isolation and loneliness from Coronavirus lockdowns. People have also benefited from improving skills and job prospects through the job club.

Public benefit statement

The Trustees confirm that they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit, 'Charities and Public Benefit'.

CORE - Calverton, Oasis, Resources, Education

Summary of the main achievements during the period

This has been a challenging and difficult year due to the Coronavirus pandemic. However, the charity is proud to have helped the community throughout the duration of the pandemic and help people recover from the aftermath of the lockdown restrictions.

Although we have been operating in a reduced capacity due to restrictions, we are pleased to say that we have maintained an invaluable level of service to the community at all times and remained open in some form throughout. This has either been through zoom classes, window services or behind the counter service but with the full intention to help the community cope with the emergency.

During the initial first lockdown, we helped organise and sign post people to food and shopping delivery services as well as deliver hearing aid batteries and medical prescriptions etc. We also provided a means of contact, be it for friendship or support, we were there.

Many users have been referred to us by the local GP as part of the social prescribing agenda. For example, we helped book online vaccinations for many people who were unable to do it for themselves as well as help complete difficult forms etc.

Where restrictions have allowed, we have been able to restart our exercise and crafting classes. These have had an extremely positive impact on many users who have benefited not only from the activities but from being around others and returning to community life after shielding/living alone or semi isolated.

We have begun to resume our complimentary health and well-being activities, such as chiropody. These services are not available through the GP and many users have found them an invaluable service locally. These services are cheaper and close by too, which for many people, who have been reluctant to travel during the pandemic, has been invaluable.

We have managed to run a remote service Job Club, offering immediate advice and support for those unemployed, furloughed or affected by the economic fallout of the pandemic.

We have continued to be a contact point for Victim Care and in June CAB will restart with a remote FaceTime appointment service. Where possible we focus on helping with debt, housing benefit and mental health advice which has been requested more and more since the pandemic.

Where possible we have provided public access to computers for those without internet and access to printing and photocopying. We have offered a hot desking/work station facility for those now working from home and feeling isolated or anyone needing these facilities.

CORE - Calverton, Oasis, Resources, Education

Despite being restricted in the services we can provide; we have still managed to deliver the following invaluable provision:

- Friendship phone calls;
- Signposting to shopping/prescription delivery services;
- Delivery of hearing aid batteries and medicines;
- Vaccination booking service;
- Online census support service;
- Foodbank referral point;
- Local information and advice;
- Chair based exercise and yoga online sessions;
- Remote Job Club;
- Chiropody;
- Card making class sessions;
- Flower arranging class;
- Computer Laptop collection point for refurbishment for schools;
- IT support;
- Hearing aid battery service;
- Office services, photocopying, printing, scanning;
- Volunteering opportunities;
- General community point for collecting locally laid eggs, newspapers, recipes cards etc.

In October 2021, Norman Lord was appointed as the new chairman and has driven forward the organisation of the charity. Norman is a local business owner who is passionate about helping the community. In January 2021, the two long standing managers retired and were replaced by two new managers.

Examples of quotes from clients

Jan 21 Peg C - brought flowers for Sam and biscuits for the team for our help getting her booked in for the Covid jab. She said it was a tremendous service and CORE does a great job. She is staying in the village because no other village has such a good support.

She had been on the phone for ages at number 50 in the queue. She got down to number 10 and then they cut her off. She was in despair and very angry and complained to the surgery who put her in touch with us.

Jan 21 John U email - yoga user "Hello CORE Centre, You're looking after us extremely well and I thank you for your professional approach. Today's yoga with Millie has been as good as ever and it's a pleasure to wake up on Yoga day. It's the shortest hour of the week. My very grateful thanks."

Feb 21 Jacqui G - befriending volunteer "They are all very grateful to have the calls and they're all very grateful that CORE hasn't forgotten them."

CORE - Calverton, Oasis, Resources, Education

Feb 21 Bill P - booked his Covid vaccine (vulnerable category) "You're wonderful people, thank you so much, I couldn't have done it otherwise."

Bill bought us all doughnuts and wrote an acrostic poem about CORE to say thank you.

Feb 21 Sue W - "Invaluable service providing hearing aid batteries. I have an 80-year-old mother and I would have to go out to Arnold which I don't want to have to do in a pandemic."

Feb 21 – Bob T - "Wish everyone was so helpful; we really appreciate all you've done for us." Bob kindly donated £10 to CORE.

March 21 – Mr H - Came to pick up hearing aid batteries for father in law – lives in Manchester – so pleased with the service and advice we offered, said he will definitely contact us in the future and "Thanks so much for being so helpful and friendly in these difficult times – much appreciated."

March 21 - Mr B S - Rang us with an update on his appeal to have his driving licence reinstated – we helped him with the application a few weeks ago and he has his licence back! He was so grateful and in his words, "I have my life back and couldn't have done it without you – thanks again for all your help and support."

March 21 – Mrs S - Came for hearing aid domes and batteries – was able to fix hearing aid and Brenda was so thankful, "Don't know what I'd have done without you today – would have been lost without my hearing aids."

This is just a small sample of the most recent feedback we've received on the services we provide.

We are overhauling our social media accounts including Facebook and the website. Facebook alone has brought many new users to us and there has already been a significant increase in likes, shares and followers of our page.

Financial review

We currently have no funding provider. The Big Lottery 6-month extension finished at the end of Dec 2020. We have sent a new project application for £400,000 to the Big Lottery and are awaiting an outcome.

We have received smaller grants as well as Covid relief grants, which have helped and we are hopeful that through smaller grants and fund raising we can sustain CORE until we secure a larger funder.

CORE - Calverton, Oasis, Resources, Education

Financial risks

Along with small grants and The CORE Centre reserve amount, we believe we can sustain the charity until we secure a main funder.

Signed on behalf of the charity's trustees:

Signed _____ Date _____
Norman Lord, Trustee

**Independent examiner's report to the trustees of
CORE - Calverton, Oasis, Resources, Education
for the year ended 31 March 2021**

I report to the trustees on my examination of the accounts of CORE - Calverton, Oasis, Resources, Education (the charity) for the year ended 31 March 2021.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 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 charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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

Signed _____ Date _____
John O'Brien MSc, FCCA, FCIE
Employee of Community Accounting Plus

CORE - Calverton, Oasis, Resources, Education
Receipts & payments account
for the year ended 31 March 2021

2020				2021
Total		Unrestricted	Restricted	Total
Funds		Funds	Funds	Funds
£	Note	£	£	£
Receipts				
5139	Activities contributions	45	-	45
171	Bank interest	1964	-	1964
1155	Fundraising	-	-	-
105273	Grants & donations	2 19964	68512	88476
3156	Rent income	-	-	-
1742	Sales & fees	220	-	220
3	Sundry receipts	-	-	-
<u>116639</u>	Total receipts	<u>22193</u>	<u>68512</u>	<u>90705</u>
Payments				
1308	Advertising & promotions	467	200	667
1892	Cleaning	437	1020	1457
17475	CORE Run Course costs	413	14975	15388
11258	Equipment, repairs & renewals	661	2119	2780
-	Independent examination	-	900	900
2217	Insurance	-	2271	2271
88	Payroll service	-	-	-
4394	Premises maintenance	1209	3693	4902
1261	Printing & stationery	82	457	539
249	Professional fees	-	458	458
12720	Rent & room hire	3180	9760	12940
1152	Sundry expenditure	626	67	693
1253	Telephone, internet & postage	227	1077	1304
1027	Training & conference	161	449	610
-	Travel & subsistence	13	131	144
1666	Utilities	307	1001	1308
44006	Wages, NI & pension	8029	39504	47533
<u>101966</u>	Total payments	<u>15812</u>	<u>78082</u>	<u>93894</u>
14673	Net receipts/(payments)	6381	(9570)	(3189)
110075	Cash funds at start of this period	84767	39981	124748
-	Transfers between funds	21762	(21762)	-
<u>124748</u>	Cash funds at end of this period	<u>112910</u>	<u>8649</u>	<u>121559</u>

CORE - Calverton, Oasis, Resources, Education
Statement of assets and liabilities
at 31 March 2021

2020			2021
£		Note	£
124529	Cash assets		121349
219	Bank accounts		210
<u>124748</u>	Cash in hand		<u>121559</u>
	Other monetary assets		
4991	Prepayments	4	5043
<u>4991</u>			<u>5043</u>
	Assets retained for the charity's own use		
	General equipment.		
	Computer equipment, purchased April 2019 cost £9,992.		
	Photocopier, purchased May 2018 cost £1,554.		
	Liabilities		
(1685)	Creditors	5	(1171)
<u>(1685)</u>			<u>(1171)</u>

These financial statements are accepted on behalf of the charity by:

Signed _____ Dated _____
Christopher Peck, Trustee

CORE - Calverton, Oasis, Resources, Education
Notes to the accounts
for the year ended 31 March 2021

1. Receipts & payments accounts

Receipts and payments accounts contain a summary of money received and money spent during the period and a list of assets and liabilities at the end of the period. Usually, cash received and cash spent will include transactions through bank accounts and cash in hand.

2. Grants & donations

	Unrestricted £	Restricted £	Total £
National Lottery Community Fund	-	57700	57700
Coalfields Regeneration Trust	-	4760	4760
Co-op Local Community Fund	-	2146	2146
Sport England	-	1560	1560
Active Partners Trust	-	1770	1770
Gedling Borough Council	13844	576	14420
Notts Community Foundation - The Wheatcroft Fund	5000	-	5000
Persimmon Homes	1000	-	1000
Sundry grants & donations	120	-	120
	19964	68512	88476

3. Funds analysis

	Opening balance £	Receipts (Payments) £	£	Transfers £	Closing balance £
Restricted funds					
Running costs	28466	57700	(63689)	(22477)	-
Job Club	9213	4760	(11285)	-	2688
Community activities	1802	2146	(379)	-	3569
Hearing Together	500	-	(100)	-	400
Covid 19 Return to Play	-	1560	-	-	1560
Training	-	576	(144)	-	432
Tackling Inequalities	-	1770	(2485)	715	-
	39981	68512	(78082)	(21762)	8649
Unrestricted funds					
General	84767	22193	(15812)	21762	112910
	84767	22193	(15812)	21762	112910

The transfer from the Running costs funds to the General fund represents costs that were incurred in previous periods but not allocated to this fund. The Running costs restricted fund has now ended.

CORE - Calverton, Oasis, Resources, Education

The transfer from the General fund to the Tackling Inequalities is to cover the deficit on this activity.

The specific purposes for which the funds are to be applied are as follows:

Running costs – grant from Big Lottery to cover running costs of the CORE centre including wages, running expenses, training and consultancy.

Job Club – grants from Futures and The Coalfields Regeneration Trust for the provision of a Job Club, encouraging and assisting people into employment, volunteering, training and apprenticeships.

Community activities – grant from Co-op Local Community Fund for costs associated with running activities / courses at the CORE centre.

Hearing Together – funding from Gedling Borough Council towards the provision of the Hearing Service at the centre.

Covid19 Return to Play – funding from Sport England to enable us to hire large rooms and cover sessional staff costs to encourage sessions to resume following Covid restrictions easing.

Training – funding from Gedling Borough Council for staff training costs.

Tackling Inequalities – funding from Active Partners Trust to enable us to recommence Seated Yoga and Chair-based Exercise classes in larger venues following Covid restrictions easing.

4. Prepayments

	£
Advertising & promotions	69
Insurance	585
Premises maintenance	1209
Rent	3180
	<u>5043</u>

5. Creditors

	£
Independent examination fee	900
Payroll service	113
Wages, NI & pension - HMRC	158
	<u>1171</u>

6. Trustees' remuneration

During this period, a total of £69 was reimbursed to 1 trustee for travel expenses incurred.

7. Related party transactions

Stuart Draycott is a trustee of CORE and also the owner of Whirlweb IT. CORE have been using the services of Whirlweb IT for many years. During this financial year payments totalling £2,243 were made to Whirlweb for IT support.

CORE - Calverton, Oasis, Resources, Education

8. Glossary of terms

Creditors: These are amounts owed by the charity, but not paid during the accounting period.

Prepayments: These are services that the charity has paid for in advance, but not used during the accounting period.

Restricted funds: These are funds given to the charity, subject to specific restrictions set by the donor, but still within the general objects of the charity.