



Your local community hub

CORE - Calverton, Oasis, Resources, Education
(Registered charity, number 1079864)
Financial statements
for the year ended 31 March 2023

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CORE - Calverton, Oasis, Resources, Education Trustees' annual report for the year ended 31 March 2023

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, Calverton Working Men's Club, Collyer Road, Calverton,
Nottinghamshire, NG14 6JX

Trustees

Norman Lord - Chairman
Christopher Peck
Eva Atkin
Patricia Bosworth

Linda Watson
Lorraine Newlove, from 20/07/2022
Margaret Burrows, from 20 July 2022

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 promote well-being, relieve mental health problems and isolation and loneliness, 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 person's resident in Calverton, Woodborough, Oxtou, Epperstone, Gonalston, Lowdham, and other nearby communities.

Most recently, the charity has sought to help the community throughout the duration of, and from the immediate aftermath of the Covid 19 Pandemic as well as help combat the effects of the "Cost of Living Crisis".

Furthermore, the aim of the charity has moved toward becoming a "first point of contact" an embedded service delivered for the most part "by the people, for the people" within the community, easily accessible and delivered by those who understand the community best. Core aims to provide all services either free or at a very low cost and additionally source partnerships and facilitators who are free or very low cost.

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Summary of the main activities undertaken for the public benefit

This year Core has had a clear pathway to rebuild and establish new and exciting services. Unlike recent years, we have been unhindered by lockdown restrictions but still notice the effect that the pandemic has had on our community and the world at large. However, we have increased our interactions to 14,000 a year and many new and exciting services have started. We are seeing record levels of attendees and Core's reputation is reaching far and wide.

Brand New Ongoing Activities This Year

- Soup and Bowls (15 attendees weekly) Core received funding from Nottingham County Council to purchase a carpet bowls set and social eating food and resources. Everyone enjoys a game followed by a bowl of soup and bingo. This is run by 2 volunteers who have been trained in food hygiene.
- Line Dancing (20 weekly). We have received funding from Versus Arthritis Sport England to run this very popular activity.
- Rag Rugging (5 weekly). This new group is run by a local lady. This is a great way to upcycle and reuse fabrics.
- Walking Group (8 weekly) This group has been enormously successful and funded by The One Step at Time Active Notts. Core were chosen to complete a video case study which is used as an example of good practice on their website.
- Food Pantry (35-40 weekly). This new project has been a huge success and we now provide boxes of food worth £15 or more for only £3.50 to local people. We have over 100 people on our waiting list so there is much work to do and we have just received funding from Nottingham County Council to pay for more storage etc. to increase capacity.

One Off Initiatives This Year

- Winter Warmers – Core bid for funding from National Grid and were successful in receiving £9098 which paid for 140 free warm packs given to local people. We also helped 30 people with energy advice and were able to be a local registered "Warm Space" where people could come to keep warm. This bid also paid toward 5 months' salary towards a coordinator to manage the scheme.
- MacMillan Coffee Morning –Core raised £328.48 for Macmillan's by holding a coffee morning bringing local people together.
- Core Christmas Party. This year we decided to put our own party on at Core. Over 100 people attended and much fun was had by all. We enjoyed a buffet, quiz game and a good dance at the end. It was particularly lovely to see many of our regular chair based exercise attendees up and dancing! We also managed to raise valuable funding for Core.
- Bags of Blessings We successfully collected many items for disadvantaged children on their behalf which they distribute to local food banks and sheltered housing.
- Internet Safety for Beginners (10 attendees) We facilitated this course in conjunction with Inspire.
- Craft Fair We raised just under £700 from a craft fair which was well attended.
- Calverton Village Get Together We raised £40 on teddy sales and promoted Core widely.

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- Cost of Living Event Core were proud to host a cost of living event in conjunction with Gedling Borough Council also attended by various groups such as Shareware, Severn Trent Water and the Gedling Mayor no less.
- Christmas Tree Display We displayed a Core themed Christmas Tree at the local church exhibition.
- Core were invited to attend the "Food for Life" Syrian Community Meal held at the Richard Herrod Centre. In Syria food is a symbol of bonding and a way to say thank you. We met some lovely friends who have resettled in the UK from Syria and Ukraine.

Already Established Ongoing Activities Progress This Year

- Citizen's Advice (3 attendees weekly)—This service is consistently oversubscribed and we have asked for increased appointment slots. We were the first organisation in the country to trial the "Attend Anywhere" scheme giving appointment access to help for the community.
- Foodbank Referral Point (3 referrals weekly) We continue to help people with accessing free food and use Arnold Foodbank. Sometimes we ask volunteers to pick up food from Arnold and deliver to Calverton too.
- Bereavement Group — (6 attendees weekly) we ran one 6-week bereavement course.
- Falls Prevention Clinic (12 attendees weekly) - facilitated by a local Occupational Therapist, this ongoing course has been fully attended and attendees have expressed a wish to continue indefinitely with the sessions. We are currently looking for funding to support this ongoing group.
- Gedling Borough Council Outreach Clinic (6 attendees weekly) —These sessions have steadily become more popular and have now moved from monthly to weekly drop in face to face session provided by GBC advisor at Core.
- Form Filling Help Service (2 attendees weekly); blue badge application, attendance allowance, Carers allowance, Discretionary Housing Payments Fund, Council Tax Rebate, Housing Benefit -Core have the facility to offer free help with completing these types of forms. Certain trustees and volunteers alike have experience in these fields and offer their time for free at Core to help.
- You're Important Too (YIT) course (4 attendees weekly) – delivered for free by a local volunteer, this course is very well attended and looking to repeat.
- Blood Pressure check (3 attendees weekly) – In conjunction with the local GP surgery, local retired health care practitioners volunteer to take people's blood pressure.
- Chair based exercise and yoga sessions (20-24 weekly)- delivered by local tutors and extremely well attended twice weekly.
- Green Energy Doctor – (1 weekly) In conjunction with Groundwork Great Nottingham, Core refers for free appointments with Mike to discuss and receive advice on energy efficiency in their home.
- Financial Guidance – (1 monthly) In line with Core's aims, we work closely with a local trusted IFA who can provide free initial guidance regarding financial issues.

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- Family Legal Advice – (1 monthly) We continue to use Lauren from Nelson’s Solicitor who offers a free half an hour advice phone call.
- Hearing Clinic (7 monthly) - In partnership with the charity Hear Together, Core continue to offer free help for those with NHS hearing aids. This clinic is always fully booked.
- Ear Wax Removal (8 bi weekly) – In conjunction with Clear Ear Wax Solutions, Core provides access to lower cost appointments with fully qualified NHS audiologists.
- Job Club – Core increased access to local employment support for 96 people each year through a variety of methods: “Futures” referrals, advertising local vacancies, volunteer opportunities at Core, working on CVs one to one with Core volunteers and signposting to various courses and relevant opportunities. Our free partnership with Futures, a government backed scheme, ended autumn 22. In January we secured two local volunteers. They have experience in working in personnel management, including recruitment and now deliver weekly sessions. We fully expect the uptake to increase once reputation and word spreads.
- One to one computer help- (2 weekly) we have various volunteers who deliver personalised sessions around help with IT.
- Mobile Phone Clinic – (3 weekly) Delivered for free by a local mobile phone tech Mark, Core can offer 30 min session for people to receive advice on how to use their mobile phone more effectively.
- Computers for beginners – the above sessions have improved digital access through IT training for over 120 people each year.
- Card Class for beginners – (6 weekly) delivered for free by a local volunteer weekly.
- Card Class Intermediate (6 weekly) -delivered free by local volunteer.
- Knit and Natter – (8 weekly) local volunteers meet at Core and run their own supportive group. This group has now increased to twice weekly.
- Drop in Art (3 weekly) – local ladies meet at Core and run their own supportive group.
- Patchwork (5 weekly) - local ladies meet at Core and run their own supportive group.
- Bobbin Lace Class (7 weekly)-delivered free by a Core trustee and very well attended.
- Paper Flower Making (10 one off sessions) - delivered for free by a local volunteer.
- Art Class – (7 weekly) delivered by a professional local artist.
- Sign Language (9 weekly) - delivered free by a local volunteer.

All of the above have reduced social isolation through befriending activities for over 250 people each year and increased access to educational classes and training courses for well over 80 people this year.

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In addition, we have ongoing services including...

- Neutral meeting point for agencies e.g. Framework, Age UK, etc.
- Local information and advice sign posting.
- Office Services/photocopying/IT Support/printing/scanning/emailing.
- Free access to computers and free Wi-Fi.
- Hearing aid battery collection point.
- Coffee Mornings.
- Volunteering opportunities.
- General community point for craft sales, eggs, newspapers, recipes cards, bric a brac etc.
- Core have signposted 960 (5 a day unique problem solving/enquiries) this year.

What didn't go so well?

There have been some activities which we have tried but for various reasons have not worked out. These include Pool, Darts, Core Allotment, Your health Your Way and a book club. Sometimes, activities turn out to be less popular than originally thought and we now actively make sure that we usually have ready to go numbers of attendees before starting groups. However, we learn from all that we do, even when things don't turn out as expected.

Other Major Core Achievements This Year

- Carers Quality Mark - Both staff and volunteers received training from Notts Carers Association and were awarded with a 'Carer friendly' quality mark, which we are very proud of.
- Core are food registered and we received 5 stars in our inspection.
- Food Hygiene - Training Staff and several volunteers have been trained in Level 2 Food Hygiene.
- Landsmith Charity of the year - Core have been made charity of the year for this local solicitor practice and receive support and donations in kind.
- Registered Warm Bank - We are proud to have been registered across Gedling and Nottinghamshire as a warm space offering people the opportunity to visit somewhere warm for free.
- Coop Community Fund - We were delighted to receive funding from our local Coop supported by local people for £1806.48.
- Severn Trent Water - We were delighted to be awarded funding for £13,500.
- National Grid - We were delighted to receive funding for £9098.
- Social Media Hype - Core have been filmed for Stacey Solomon "Sort Your Life Out" TV Programme. We also spoke on Radio 5 live about Core and how charities are helping during the cost of living crisis. We have been featured several times on Radio Nottingham to speak about various aspects of Core.
- Lord Lieutenant's Party - Core managers were invited to attend an illustrious party to thank the voluntary and charity sector. We had our photo taken with the Lord himself.

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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'.

Summary of the main achievements during the period

This year Core has gone from strength to strength! We have sought to build on the security of a new home at The Working Men's Club and successfully completed our one-year Big Lottery "Reach Out" Project. We have not only met all targets set by the Lottery for the funding but exceeded them too! For example, our yearly interactions (how many times we have any regular contact or enquiry from someone) have increased to around 14,000. Core have become a more developed and sustained anchor community hub for Calverton and the surrounding area. The charity has also moved more closely towards its redefined aims, directly helping local people through the cost of living crisis and ongoing fall out from the pandemic. We continue to provide a place of support and welfare for the community and to be a unique haven of kindness and good will. Core have given increased access to recreational, wellbeing and social activities for approx. 1,800 people this year. Whilst we don't claim to solve everyone's problems, the staff and volunteers at Core continue to create a supportive culture and environment. We encourage a willingness to go the extra mile to make visitors feel welcome so that they know there are people in their community who genuinely care. We have increased and sustained volunteering opportunities for over 30 people each year.

A major part of helping the charity become more sustainable has been the ability to employ a full time receptionist/befriender which has enabled the managers to have more time to plan, apply for bids and network successfully. It is now our experience that "those in the sector" come to us and not the other way round as we have networked and built relationships over the last year. For example, we have hosted visitors from the Newark and Sherwood CVS, senior members of the NHS Integrated Care Board and met with the requests of Gedling Borough Council as the leading community facility in Calverton and surrounding area. The receptionist/befriender role has worked very well and this working model is factored into the next 4-year plan.

Volunteers

Our volunteer bank has gone from strength to strength and we fully acknowledge that Core could not work without them. This year we have increased our volunteer numbers and invested more time into specific training and job allocation. We have also rewarded volunteers with "relaxation" sessions and refreshment mornings. We now have over 30 dedicated volunteers, some who carry out specific tasks such as; food preparer, food pantry operative, specialist form filling, taking blood pressures, delivering bereavement clinics, helping with IT problems, teaching craft skills etc., befriending or making drinks and washing up. We highly value the contributions made by our volunteers which amount to over 120 hours unpaid a week and are invaluable to the overall project we offer. Furthermore, the personal impact

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that volunteering can bring to individuals cannot be underestimated and many of our volunteers regularly tell us how much they enjoy what they do at Core.

Trustees

Again, our trustees are vital to what we do at the charity and we value them all highly. This year we have increased our trustees from 5 to 7. Both new trustees are extremely active members in the charity. One leads our walking group as well as covers admin and reception duties and the other helps with the hearing clinic, admin and reception and often dresses up to amuse customers at coffee mornings and celebrations! Our regular meetings are very well attended and everyone has had the space and time to discuss, challenge and feedback on all that we are doing.

Working Men's Club

We would like to thank The Calverton Working Men's Club (Geordie Club) as without their generous offer to rent their space, we would be without a home. We believe that the collaboration with the club has been very positive for the community. Many of our regular users express to us how much they prefer this new home and we continually work with the club to find ways to improve our partnership. For example, we now use the Lounge area on a Tues morning for the Food Pantry and the double garage has been converted into a Food Pantry storage space.

Conclusions

This has been an extremely successful year for Core. We have completed the one year "Reach Out" Project which has led us to gaining the knowledge and experience to successfully apply and be awarded another 4 year "Healthier Happier Hub" Lottery funded Project. We would like to thank The Lottery for supporting us in this journey and for believing that we could breathe new life into Core. This year we have begun inroads into starting our longer term vision which is to focus on wellbeing and health related activities and services as we know this is what is important to local people currently.

We would like to thank all our trustees, volunteers, tutors, staff, partners and visitors to Core for helping us create a community resource that local people can be proud of and we are looking forward to building on all this good work in the years to come.

Chairman Report

Wow! What a great year Core have had! I'm very proud to share that we have now built around 40 services and activities and our reputation is proceeding us throughout Gedling as the leading community hub in our area.

We have settled into our new home at the Working Men's Club and I hear nothing but praise and positive feedback about our location. Again I thank the Working Men's Club as they have embraced having us and together we are all here for the community. It never ceases to amaze me what a wonderful community we do have. When I look at many of our activities, they are run by local people who give up their time and share talents so that others can gain a new skill or feel part of something.

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When we say Core is for the people by the people, we really mean it! It goes without saying that all our volunteers are amazing people and we thank them all individually for helping run Core. It doesn't matter if you clear tables, wash cups or help someone with a difficult form, we could not do it without you!

I personally have been involved with setting up and helping to run the Food Pantry this year. This is alongside 6 brand new volunteers who have patiently taken food hygiene courses, helped create systems and evolved the Food Pantry to work really well. We currently help out 35 families each week. During a cost of living crisis, it feels rewarding to know that we might be somewhat helping. We still have a lot of people on our waiting list and it's our intention to make sure that we can increase our boxes so that everyone can benefit –however, things are always tight but Core usually finds a way around. Where there's a will, there's a way! I'm overjoyed to announce that Core has secured another Lottery grant with a tapered budget for the next four years. Whilst this is wonderful, we still have to keep in mind that we have funding gaps each year which need filling so the challenge continues. However, we do now have some long term stability and that puts us in a very good position moving forward. I've no doubt that the passion, drive and determination from the staff, trustees and volunteers will keep us moving onwards and upwards.

I'm proud of all that has been achieved since becoming chairman for the past two and half years and I'm looking forward to the next four. I'm writing this as King Charles III is being crowned and it is at the forefront of my mind that he fully appreciates community and volunteering. Well Core certainly ticks both of these boxes incredibly well!!!

Norman Lord
Chairman

Financial review

This year, Core has successfully delivered a one year lottery project with a grant of £62,266 as well as a subsidiary amount of £15,000 specifically aimed at the two managers to acquire professional development around how to make the charity more sustainable. We have been working with consultant Kath Boullen MBE on developing a long term financial plan for Core. We learned in March 2023 that Core had been successful in winning a 4 year Lottery bid based on a tapered funding cocktail approach. We are delighted that we will now have some long term stability, so that we can plan ahead accordingly. We know that we still have funding gaps and challenges to overcome but with the support of all our partners, volunteers and committee, we believe that the charity is in a healthy and strong position.

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Reserves Policy

This Reserves Policy has two main objectives:

- To ensure we have sufficient reserves to draw on should we have gaps in the funding we need to maintain our day-to-day operations.
- To ensure that, should we need to close the operation due to long-term lack of funding, we can meet all liabilities, eg redundancy costs, lease obligations.

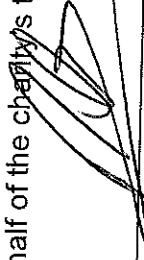
Our annual revenue costs are approximately £100k. We aim to maintain a level of reserves which would meet costs for at least 6 months and ideally up to 12 months. This requires us to hold reserves within a range of £50-100k.

Financial Risks

The Core Centre's main funder is currently the National Lottery using a tapered funding model until 30th April 2027. The National Lottery has funded £194,402 and Core will raise match funding of £207,352 over the next four years. The risk is that we can not find sufficient funding to fill this gap.

We would like to thank all our funders on behalf of our community and The Core Centre charity. We simply could not do what we do without them.

Signed on behalf of the charity's trustees:


Signed _____
Norman Lord, Trustee

Date 18/9/20

**Independent examiner's report to the trustees of
CORE - Calverton, Oasis, Resources, Education
for the year ended 31 March 2023**

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 2023.

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 19.09.2023
John O'Brien MSc, FCCA, FCIE
Employee of Community Accounting Plus


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Receipts & payments account
for the year ended 31 March 2023

2022 Total Funds £		Note	Unrestricted Funds £	Restricted Funds £	2023 Total Funds £
Receipts					
4334	Activities contributions		10710	-	10710
521	Bank interest		493	-	493
-	Fundraising		1483	-	1483
24202	Grants & donations	2	8800	105824	114624
623	Sales & fees		1348	-	1348
<u>29680</u>	Total receipts		22834	105824	128658
Payments					
1116	Advertising & promotions		30	596	626
-	Consultancy		-	7444	7444
4369	Equipment, repairs & renewals		881	2000	2881
1989	Insurance		-	1974	1974
17185	Premises maintenance		590	1000	1590
1052	Printing & stationery		459	1425	1884
3683	Professional fees		306	5019	5325
6273	Project Expenses		3072	9961	13033
9163	Rent & room hire		240	7280	7520
1241	Telephone, internet & postage		312	-	312
673	Training & conference		-	1500	1500
359	Travel & subsistence		-	119	119
1054	Utilities		77	600	677
42617	Wages, NI & pension		6056	54653	60709
<u>90774</u>	Total payments		12023	93571	105594
(61094)	Net receipts/(payments)		10811	12253	23064
121559	Cash funds at start of this period		58761	1704	60465
-	Transfers between funds		(543)	543	-
<u>60465</u>	Cash funds at end of this period		69029	14500	83529

CORE - Calverton, Oasis, Resources, Education
Statement of assets and liabilities
at 31 March 2023

2022	2023	
£	£	Note
Cash assets		
Bank accounts	82760	
Cash in hand	769	
	<u>83529</u>	
Other monetary assets		
Prepayments	664	4
	<u>664</u>	
Assets retained for the charity's own use		
General equipment.		
Photocopier, purchased May 2018 cost £1,554.		
Liabilities		
Creditors	(2304)	5
	<u>(2304)</u>	

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

Signed  Dated 11/9/23
Christopher Peck, Trustee

CORE - Calverton, Oasis, Resources, Education
Notes to the accounts
for the year ended 31 March 2023

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 £
Active Partners Trust	-	750	750
Big Lottery	-	79346	79346
COOP Community Fund	1527	-	1527
Gedling Borough Council	729	250	979
Gedling Lotto	303	-	303
Land Smiths	503	-	503
National Grid Winter Warmers	-	9098	9098
Newark & Sherwood CVS	-	100	100
Nottinghamshire County Council	-	1000	1000
Severn Trent	-	13500	13500
Sundry grants & donations	5738	-	5738
Versus Arthritis Get Moving	-	1780	1780
	8800	105824	114624

3. Funds analysis

	Opening balance £	Receipts £	(Payments) £	Transfers £	Closing balance £
Restricted funds					
Arthritis	1560	-	(1560)	-	-
Big Lottery	-	79346	(79305)	(41)	-
Bowl of Soup	-	-	(584)	584	-
Food Club	-	1000	-	-	1000
Games Club	-	250	(250)	-	-
Scooter Socials	-	100	(100)	-	-
Severn Trent	-	13500	-	-	13500
Training	144	-	(144)	-	-
Versus Arthritis Get Moving	-	1780	(1780)	-	-
Walking Group	-	750	(750)	-	-
Winter Warmers	-	9098	(9098)	-	-
	1704	105824	(93571)	543	14500
Unrestricted funds					
General	58761	22834	(12023)	(543)	69029
	58761	22834	(12023)	(543)	69029

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The transfer from the Bowl of Soup fund to the general funds relates to cost allocations.

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

Arthritis – To provide seated exercise and seated yoga classes and headset.
Big Lottery – Overall project.
Bowl of Soup – To provide a low cost lunch and buy a carpet bowls set, soup kettle, food, as well as advertisement and promotions.
Food Club – Contribution towards the food pantry project.
Games Club – To buy games and refreshments.
Scooter Socials – To buy refreshments, newspapers, games and prizes.
Severn Trent – Salary & rent contribution.
Training – Staff training costs.
Versus Arthritis Get moving - To provide seated exercise and seated yoga classes.
Walking group – To provide refreshments and DBS checks and incentive prizes.
Winter Warmers – Warm packs, salary contribution and refreshments.

4. Prepayments

Insurance	£
	664
	<u>664</u>

5. Creditors

Independent examination fee	£
Wages, NI & pension, HMRC	(756)
	<u>(1548)</u>
	<u>(2304)</u>

6. Trustees' remuneration

Trustees received no expenses, remuneration or benefits in this period.

7. 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.