

CAMMS Meals on Wheels Ltd

Registered number 4229429

Charity number 1098072

CAMMS Meals on Wheels LTD

A Charity and Company Limited by Guarantee

Financial Statements

For the year ended

30 April 2025

CAMMS Meals on Wheels Ltd

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CAMMS Meals on Wheels Ltd

Charity Information

Trustees

C L Charter (Chair of Trustees)
A M Millington B Tech (Hons) ACMA (Treasurer)
J C Taylor
R N Ough
M J A Ough
S Doggett
M R Fraser (appointed 25 July 2024)

Company Secretary

M J A Ough

Founder

His Honour P J Halnan (deceased)

Registered Office

Cherry Trees Kitchen
St Matthews Street
Cambridge
Cambridgeshire
CB1 2LT

Company Registered Number

4229429

Registered Charity Number

1098072

Independent Examiner

Mrs K Bretherick FCA
Peters Elworthy & Moore
Salisbury House
Station Road
Cambridge
CB1 2LA

Bankers

Metro Bank
Unit 1 Christ's Ln
Cambridge
CB2 3BZ

CAMMS Meals on Wheels Ltd

Report of the Trustees for the year ended 30 April 2025

The Trustees (who are also directors of the charity for the purposes of the Companies Act) submit their annual report and the financial statements of CAMMS Meals on Wheels Ltd (the Charity) for the year ended 30 April 2025. The Trustees confirm that the annual report and financial statements of the Charity comply with current statutory requirements, the requirements of the Charity's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). (effective 1 January 2019).

Since the company qualifies as small under section 382, the strategic report required of large and medium companies under The Companies Act 2006 (Strategic Report and Director's Report) Regulations 2013 is not required.

OBJECTIVES AND ACTIVITIES

The objectives of the Charity continue to be to relieve the aged, infirm or poor in Cambridgeshire by the provision of hot meals for those who either through age or infirmity are unable to prepare meals for themselves and have no other person available to prepare one for them. With each and every visit the deliverers have a duty to check with the clients that all is well and if necessary report any concerns to the CAMMS Meals on Wheels Ltd office for further action to be taken. In an emergency, the appropriate emergency services must be contacted immediately.

In the exercise of our powers to that end we have paid due regard to the published guidance from the Charity Commission on the operation of the Public Benefit requirement under the Charities Act 2011.

ACHIEVEMENTS AND PERFORMANCE

Income overall reduced in 2024/25 by 7%, almost entirely due to grant income being significantly lower compared to the previous year's exceptionally high level. Meal sales income was lower, due to weaker sale numbers, but this was limited to just 1% due to price increases. Average weekly sales to customers were 1,012 during the year ended 30 April 2025, a 10% reduction compared to the previous year (2024: 1,130). However, the price charged for a hot two course weekday delivered meal, was increased from £8.15 to £8.50 in August 2024 and again in February 2025 to £8.95. Expenditure increased once more, by over 6%, notably wages and electricity costs.

The Trustees are again pleased to report that it is no longer necessary to hold a bad debt provision. This is due to the efforts, led by our Finance Coordinator, to recover past due debts and ensure current invoices are paid. The Trustees would also like to record their appreciation of the hard working management and staff who maintain a high level of service and commitment to our customers in need of a delivered hot lunchtime meal and, sometimes, additional support.

The previous 2 years had seen record profits, driven by grant income, leading to very high Reserves of £67,195. For 2024/25 the Trustees sought to manage price increases to reflect the charity's not-for-profit status. However, sale numbers, particularly in the final quarter, were disappointing despite attracting 60 new customers over the final 63 working days of the financial year. This resulted in a loss of £34,178 (2024: profit £16,585), and Reserves reducing from a record high of £67,195 to £33,017, still well above the long term average of just over £20,000. The Trustees are fully aware of the recent and ongoing challenging operating conditions coupled with the need to improve the financial performance, with an emphasis on meal sales, in order to meet the objectives of the Charity.

FINANCIAL REVIEW

Total incoming resources amounted to £453,882 (2024: £489,277) and after deducting total resources expended of £488,060 (2024: £472,692) the net loss amounted to £34,178 (2024: surplus of £16,585). At the year-end restricted funds amounted to £nil (2024: £nil) and unrestricted funds amounted to £33,017 (2024: £67,195).

Future Activities

So far in the 2025/26 period to August, meal sales income is level with a further 80 new customers (in 89 working days) having been taken on. For costs, from 1st April 2025, the National Living Wage increased further by 6.7%, the Employer's National Insurance increased; and the cost of meals from our supplier increased further in July 2025. As a result the Trustees reluctantly agreed that a price increase to £9.45 on the 7th July 2025 was necessary.

A key business aim is to increase sales to the benefit of as many needing a delivered hot lunchtime meal as possible. To support this aim additional grants of £11,000 have been received to date. The Trustees will continue to monitor the financial performance focusing on ensuring an operating profit is achieved 2025/26.

CAMMS Meals on Wheels Ltd**Report of the Trustees for the year ended 30 April 2025 (cont)**Reserves Policy

The Trustees remain committed to ensuring that the Charity, which is “not for profit”, is financially well managed. The maintenance of sales underlies our relevance and strength in the target market, coupled with a successful grant application programme. Thanks to the exceptional efforts of the management and staff, the Trustees believe that the Charity continues to work well and fulfil its objectives.

The Trustees have reviewed the Reserves Policy in 2025 based on the financial impact scenario of a rapid and material reduction in sales, being the key component of revenue, which would lead to financial losses. In these circumstances the Trustees would assess whether recovery was feasible, which would mean having to cover losses over the recovery period; or whether closure was the only option, which would incur closure costs. During 2023/24 the Charity acquired almost £40,000 of fixed assets which currently have a material sales value to take into account. A financial assessment has been made of a plausible but significant adverse financial impact of the above factors. As a result the Trustees have agreed that Free Reserves to cover this risk should continue to be in the range of £20,000 - £35,000. As a not-for-profit charity the Trustees do not wish to hold more Reserves than is necessary.

As a result of increased costs and reduced income, the current level of Free Reserves¹ are a negative £14,794 (2024: £14,394); clearly below the Policy level. The Trustees are committed to ensure this is rectified in the current year.

Going Concern

The Charity's general reserves increased substantially in 2022 to 2024 to a record £67,195. For 2025 income did not match ever rising costs which resulted in reduced General and Free Reserves. As a not-for-profit Charity the Trustees seek to provide the best possible value to our customers, especially given the recent period of high inflation. Financial planning for the period 2025/2026 is to target an operating profit to rebuild Free Reserves. The aim of the Charity in this period is to increase our customer base, helping to build sustainable income for the current and future years. Whilst prices will be kept to a minimum in line with the purpose of the organisation, sales and marketing investment will prioritised over the coming financial year. Grant income and volunteer support will be sought to aid these efforts.

The Trustees continue to have a confident expectation that the Charity has adequate resources to continue in operational existence. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

¹ Unrestricted Funds carried forward less Fixed Assets

CAMMS Meals on Wheels Ltd**Report of the Trustees for the year ended 30 April 2025 (cont)****STRUCTURE, GOVERNANCE AND MANAGEMENT**

CAMMS Meals on Wheels Ltd was incorporated on 6 June 2001 as a company limited by guarantee and obtained charitable status on 18 June 2003. The Charity is governed by its Memorandum and Articles of Association. At its Annual General Meeting held on 16th May 2012 the members approved a change of name from CAMMS Ltd to CAMMS Meals on Wheels Ltd.

The Trustees in office during part or all of the year ended 30 April 2025 were:

A M Millington B Tech (Hons) ACMA
C L Charter
J C Taylor
R N Ough

M J A Ough
S Doggett
M R Fraser (appointed 25 July 2024)

In accordance with the rules of the Charity, J C Taylor and M J A Ough retire by rotation and, being eligible, offer themselves for re-election at the Annual General Meeting. Trustees are appointed in order to provide valuable and practical skills to the Charity.

The Trustees determine the general policy of the Charity. The day-to-day activities of the Charity are the responsibility of the Charity Manager.

Statement of Trustees' Responsibilities

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

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

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

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the Trustees at its meeting on 27 November 2025 and signed on its behalf by:

Carole Charter

C L Charter
Chair of Trustees

Date: 02 December 2025

CAMMS Meals on Wheels Ltd

Independent Examiner's Report to the trustees of CAMMS Meals on Wheels Ltd Year Ended 30 April 2025

I report to the Charity Trustees on my examination of the accounts of the Charity for the year ended 30 April 2025.

Responsibilities and basis of report

As the Trustees of the Charity (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

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

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Charity as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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

Signed: *Kelly Bretherick*

Dated: 03 December 2025

Mrs K Bretherick FCA

Peters Elworthy & Moore
Chartered Accountants
Salisbury House
Station Road
Cambridge
CB1 2LA

CAMMS Meals on Wheels Ltd**Statement of Financial Activities (incorporating the Income and Expenditure Account)
For the year ended 30 April 2025**

	Notes	Restricted Funds	Unrestricted Funds	2025 Total Funds	2024 Total Funds
		£	£	£	£
Income from:					
Voluntary income – Grants and Donations (incl Gift Aid)	3	6,400	2,488	8,888	38,542
Investment income – Interest received		-	9	9	120
Charitable Activities - Sales of Meals	4	<u>-</u>	<u>444,985</u>	<u>444,985</u>	<u>450,615</u>
Total Income		<u>6,400</u>	<u>447,482</u>	<u>453,882</u>	<u>489,277</u>
Expenditure on:					
Charitable Activities					
Meals service		<u>6,400</u>	<u>481,660</u>	<u>488,060</u>	<u>472,692</u>
Total Expenditure	5	<u>6,400</u>	<u>481,660</u>	<u>488,060</u>	<u>472,692</u>
Net income for the year being net movement in funds		-	<u>(34,178)</u>	<u>(34,178)</u>	<u>16,585</u>
Funds brought forward		<u>-</u>	<u>67,195</u>	<u>67,195</u>	50,610
Capital transfer		-	-	-	-
Funds carried forward	12	<u>-</u>	<u>33,017</u>	<u>33,017</u>	<u>67,195</u>

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

The attached notes on pages 8 to 14 form part of these financial statements

CAMMS Meals on Wheels Ltd**Registered Number 4229429****Balance Sheet at 30 April 2025**

	<u>Notes</u>	2025		2024	
		£	£	£	£
Fixed Assets					
Tangible assets	8		46,707		51,121
Intangible assets	9		1,104		1,680
Current Assets					
Stock	10	4,234		9,825	
Debtors	11	15,932		30,569	
Cash at bank		<u>3,250</u>		<u>11,752</u>	
		23,416		52,146	
Creditors: Amounts falling due within					
one year	12	<u>38,210</u>		<u>37,752</u>	
Net Current Assets/(Liabilities)			(14,794)		14,394
Total Assets less Current Liabilities being			<u>33,017</u>		<u>67,195</u>
Net Assets					
Charity Funds	13				
Restricted Funds			-		-
Unrestricted Funds			<u>33,017</u>		67,195
			<u>33,017</u>		67,195

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

The Trustees consider that the Charity is entitled to exemption from the requirement to have an audit under the provisions of section 477 of the Companies Act 2006 ("the Act") and members have not required the company to obtain an audit for the year in question in accordance with section 476 of the Act.

The Trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The financial statements were approved and authorised for issue by the Trustees on 27 November 2025 and signed on its behalf by:

Carole Charter

C L Charter

Chair of Trustees

Date: 02 December 2025

The attached notes on pages 9 to 14 form part of these financial statements

CAMMS Meals on Wheels Ltd

Notes to the Financial Statements for the year ended 30 April 2025

1 Accounting Policies

- a. Basis of financial statements - The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

CAMMS Meals on Wheels Ltd meets the definition of a public benefit entity under FRS 102 Assets and Liabilities are initially recognised at historical cost of transaction value unless otherwise stated in the relevant accounting policy. There were no significant estimates or judgements by management in preparing these financial statements.

- b. Going concern – The Trustees are fully aware of their obligations under law and decisions have been taken and further discussions are ongoing in order to secure the future of the Charity. The Charity is monitoring its working capital requirements carefully and the Trustees consider that in preparing the financial statements they have taken into account all information that could reasonably be expected to be available and they therefore consider that it is appropriate to prepare the financial statements on the going concern basis.

With respect to the next reporting period, 2025-26, the most significant area of uncertainty that affects the Charity is the level of meal sales and donations received. There are no significant estimates at the reporting date that have a risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

- c. Fund accounting – General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general obligations of the Charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purchases. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out on the notes to the financial statements.

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

Income from the sale of meals is recognised in the period in which the meals were delivered to the client and any amounts owing to the Charity at the end of the year are included in debtors.

Grants received for use in purchasing capital items are treated as spent once the item has been purchased, via a transfer to unrestricted funds. Any grants received in advance are carried forward as deferred income.

Income tax recoverable in relation to donations received under Gift Aid is recognised when received.

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

- e. Expenditure – Expenditure is recognised in the period in which it is incurred and is allocated to expense headings such as meal supplies and governance costs, either on a direct basis or apportioned according to time spent or space occupied.

All expenditure is accounted for on an accruals basis.

Support costs including governance costs are those costs incurred directly in support of expenditure on the objects of the Charity. Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

Expenditure includes attributable VAT, which cannot be recovered.

CAMMS Meals on Wheels Ltd**Notes to the Financial Statements for the year ended 30 April 2025 (continued)**

- f. Fixed assets and depreciation/amortisation – All assets costing more than £500 are capitalised. Tangible fixed assets are stated at cost less depreciation. Intangible assets relate to Website development and are stated at cost less amortisation.

Depreciation/amortisation is provided to write off the cost/value of tangible and intangible fixed assets over their estimated useful lives by annual instalments at the following rates:

Equipment & fixtures except Ovens (tangible)	- 5 years on cost
Ovens (tangible)	- 15 years on cost
Website development (intangible)	- 5 years on cost

- g. Stock – Useable stock is stated at the lower of cost and estimated net realisable value.
- h. Debtors – Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.
- i. Cash at bank and in hand – Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.
- j. Creditors and provisions – Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.
- k. Financial instruments – The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transactions value and subsequently measured at their settlement value.
- l. Pensions – The Charity operates a defined contribution scheme and the pension charge represents the amounts payable by the Charity to the fund in respect of the year.
- m. Operating leases – rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the lease term,

2 Status

The Charity is a company limited by guarantee. The members of the company are the Trustees named on page 1. In the event of the Charity being wound up, the liability in respect of the guarantee is limited to £10 per member of the Charity.

CAMMS Meals on Wheels Ltd**Notes to the Financial Statements for the year ended 30 April 2025 (continued)****3 Grants and donations**

	<u>2025</u>	<u>2024</u>
	£	£
Grants	6,400	35,500
Donations	<u>2,488</u>	<u>3,042</u>
Total	<u>8,888</u>	<u>38,542</u>

2025 Grants provided by	Amount	Purpose: to contribute towards
Simon Gibson Charitable Trust	4,900	cost of new routes
Cambridge South Rotary	<u>1,500</u>	Discounted meal sales
	6,400	

2024 Grants provided by	Amount	Purpose: to contribute towards
Francis Whinham Foundation	20,000	Fenland base oven equipment
Cultivate Cambs	15,000	Contribution to establishing a Fenland base
Sawston Fun Run	<u>500</u>	Fenland base equipment
	35,500	

The above are restrictive grants totalling £6,400 for 2025 and £35,500 for 2024 as shown in note 13. All donations received in 2025 and 2024 were unrestricted.

4 Meals

	<u>2025</u>	<u>2024</u>
	£	£
Sales of hot meals	437,648	441,560
Sales of frozen meals	6,524	4,838
Sales of Afternoon Teas	945	7,618
Meal sales written off	<u>(132)</u>	<u>(3,401)</u>
Total sales of meals	<u>444,985</u>	<u>450,615</u>

In 2025 and 2024 all income from meals was unrestricted.

5 Expenditure on charitable activities

	<u>Meals</u>		<u>Total</u>	<u>Total</u>
	Service	Governance	2025	2024
	£	£	£	£
Staff costs – Wages and salaries	239,432	-	239,432	219,500
– Social Security costs	6,978	-	6,978	3,094
– Contribution to defined contribution pension schemes	2,491	-	2,491	2,411
Meals costs	135,746	-	135,746	143,301
Other costs	90,790	6,523	97,313	99,305
Depreciation/amortisation	<u>6,100</u>	<u>-</u>	<u>6,100</u>	<u>5,081</u>
Total 2025	481,537	6,523	488,060	<u>472,692</u>
Total 2024	467,163	5,529	472,692	

CAMMS Meals on Wheels Ltd**Notes to the Financial Statements for the year ended 30 April 2025 (continued)****5 Expenditure on charitable activities (continued)**

In 2025, £6,400 (2024: £15,500) was spent from restricted funds establishing the new Chatteris kitchen base, the balance of £481,660 (2024: £457,192) being spent from unrestricted funds. Capital transfer represents restricted grants spent during the year thereby satisfying the conditions of the grant.

Included within the Meals service staff costs is a small proportion of management and administration time which although considered negligible for apportionment purposes, is deemed to be a support cost and is necessary in the running of the meals service.

6 Staff costs

		<u>2025</u>	<u>2024</u>
		<u>Number</u>	<u>Number</u>
The average number of persons employed during the year, excluding Trustees was:			
		<u>21</u>	<u>21</u>
Headcount			
of which	Full time	-	-
	Part time	21	21
The full time equivalent was		9.3	9.2

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

The Charity considers its key management personnel to be the Trustees and the Charity manager.

During the year, the key management personnel received total remuneration, including Employer's national insurance and pension contributions, of £29,924 (2024: £29,387)

The Trustees all give their time and expertise without any form of remuneration or other benefit in kind (2024: £nil).

During the year, no Trustees received reimbursement of expenses (2024: - none) and there were no expenses paid directly on behalf of the trustees to a third party.

7 Independent Examiner's Remuneration

	<u>2025</u>	<u>2024</u>
	<u>£</u>	<u>£</u>
Fees for the independent examination	3,210	3,090
Other services	<u>2,405</u>	<u>2,697</u>
	<u>5,615</u>	<u>5,787</u>

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CAMMS Meals on Wheels Ltd**Notes to the Financial Statements for the year ended 30 April 2025 (continued)****8 Tangible Fixed Assets****Equipment, Fixtures
£**

Cost at beginning of year	79,515
Acquired in year	1,110
Disposed in year	<u>(8,960)</u>
Cost at end of year	<u>71,665</u>
Accumulated depreciation at beginning of year	28,394
Depreciation in year	5,524
Disposed depreciation in year	<u>(8,960)</u>
Accumulated depreciation at end of year	<u>24,958</u>
Net book value at beginning of year	<u>51,121</u>
Net book value at end of year	<u>46,707</u>

9 Intangible Fixed Assets**Website
Development
£**

Cost at beginning of year	6,480
Acquired in year	-
Disposed in year	<u>-</u>
Cost at end of year	<u>6,480</u>
Accumulated depreciation at beginning of year	4,800
Depreciation in year	576
Disposed depreciation in year	<u>-</u>
Accumulated depreciation at end of year	<u>5,376</u>
Net book value at beginning of year	<u>1,680</u>
Net book value at end of year	<u>1,104</u>

10 Stock

<u>2025</u>	<u>2024</u>
£	£
Meals	
<u>4,234</u>	<u>9,825</u>

11 Debtors

	<u>2025</u>	<u>2024</u>
	£	£
Other debtors	15,446	28,992
Prepayments	<u>486</u>	<u>1,577</u>
	<u>15,932</u>	<u>39,569</u>

CAMMS Meals on Wheels Ltd**Notes to the Financial Statements for the year ended 30 April 2025 (continued)****12 Creditors: amounts falling due within one year**

	<u>2025</u>	<u>2024</u>
	£	£
Trade creditors	26,883	29,414
Accruals and deferred income	6,588	6,114
Taxation and social security liabilities	3,766	-
Other creditors	<u>973</u>	<u>2,224</u>
	<u>38,210</u>	<u>37,752</u>

13 Statement of Funds

Current year	Balance 01.05.24 £	Incoming Resources £	Transfer £	Expenditure £	Balance 30.04.25 £
Restricted Funds	-	6,400	-	(6,400)	-
Unrestricted Funds	<u>67,195</u>	<u>447,482</u>	<u>-</u>	<u>(481,660)</u>	<u>33,017</u>
Total	<u>67,195</u>	<u>453,882</u>	<u>-</u>	<u>(488,060)</u>	<u>33,017</u>

Prior year	Balance 01.05.23 £	Incoming Resources £	Transfer £	Expenditure £	Balance 30.04.24 £
Restricted Funds	413	35,500	(20,413)	(15,500)	-
Unrestricted Funds	<u>50,197</u>	<u>453,777</u>	<u>20,413</u>	<u>(457,192)</u>	67,195
Total	<u>50,610</u>	<u>489,277</u>	<u>-</u>	<u>(472,692)</u>	<u>67,195</u>

For details of restricted funds, see note 3.

The transfer from restricted to unrestricted funds represents restricted funds received towards the purchase of fixed assets for the free use of the charity.

CAMMS Meals on Wheels Ltd**Notes to the Financial Statements for the year ended 30 April 2025 (continued)****14 Analysis of Net Assets between Funds**

Current year	General Funds £	Restricted Funds £	2025 Total Funds £
Fund balances at 30 April 2025 are represented by:-			
Tangible fixed assets	46,707	-	46,707
Intangible assets	1,104	-	1,104
Current assets	23,416	-	23,416
Current liabilities	<u>(38,210)</u>	<u>-</u>	<u>(38,210)</u>
Total net assets	<u>33,017</u>	<u>-</u>	<u>33,017</u>

Prior year	General Funds £	Restricted Funds £	2024 Total Funds £
Fund balances at 30 April 2024 are represented by:-			
Tangible fixed assets	51,121	-	51,121
Intangible assets	1,680	-	1,680
Current assets	52,146	-	52,146
Current liabilities	<u>(37,752)</u>	<u>-</u>	<u>(37,752)</u>
Total net assets	<u>67,195</u>	<u>-</u>	<u>67,195</u>

15 Lease commitments

Financial commitments under non-cancellable operating leases will result in the following payments falling due:

	<u>2025</u> Land and buildings £	<u>2024</u> Land and buildings £
Payable within:		
1 year	5,271	5,750
2-5 years	<u>-</u>	<u>5,271</u>
	<u>5,271</u>	<u>11,021</u>

Operating lease commitments of £5,271 (2024: £11,021) are recognised as an expense.

16 Related party transactions

During the year 4 trustees made personal donations to the charity totalling £1,880 (2024: 1 trustee totalling £180). No benefits were received as a result of these donations and no restrictions were placed on the use of those funds.

During the year, three Trustees provided short-term, interest-free loans of £5,800 to the Charity in order to cover cashflow shortfalls. These £5,800 loans were repaid in full.