



# ANNUAL REVIEW 2023 - 2024



**Dedicated to improving the health and wellbeing  
of individuals.**

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# Welcome

## Chairmans Report 2023/24

This has been another incredibly busy year with so many highlights many of which you will read about in this annual review.

I want to start this time by thanking everyone involved in the organisation, whether as a paid member of staff or a volunteer, including trustees, you are all incredible and make Westbank the organisation it is. Time and time again you go above and beyond to deliver your bit of the service and it was lovely to see so many of the staff recognised at the **We are Westbank** event. A brilliant opportunity to acknowledge so many years of service. The fact that many had been with the organisation for so long is a testament to both the organisation and the individuals and the sense of family which we enjoy.

It was the second year of the We are Westbank event and it presents such a **unique opportunity** to see all the areas of work in which the organisation is involved. I know many of you value the opportunity to meet up with your colleagues and to learn about them and their work and the value of the work to the community. To hear so many inspiring stories was truly heartwarming and to see staff engaging with each other and talking about their work with such **passion and enthusiasm** was just one example of why Westbank is so special.

The event was the culmination of the **mission, vision and values** work. This was an opportunity for Westbank to refocus and set out clearly what it aims to offer and achieve in the community it serves. It was lovely to see the way everyone involved contributed to ensure the result was something which could truly be owned by everyone in the organisation.

The **Community Cookery School** has moved from vision to reality and it is wonderful to see how this and the gym take their place in supporting the health and wellbeing strands of our work. There are so many clear and tangible benefits for both of them and the **support** we are receiving from some very high profile sources demonstrates the value of both these initiatives.

We know there will be many challenges ahead but we are in **good heart**, with **excellent people** and a **clear sense of purpose**. Whatever the next 12 months holds I am sure Westbank will be able to face it with a sense of resilience and purpose and continue to provide high quality services focussed on the needs of the community it serves.

**Sally Yeo, Chairman**



## Board Members and Senior Management Team

### Board Members:

**Sally Yeo, Chair**  
Appointed Chair April 2022

**Jim Masters, Senior Independent Trustee**  
Appointed April 2022

**Keith Richards**  
Appointed Jan 2019

**Elizabeth Anderson**  
Appointed Jan 2019

**Stephen Chown**  
Appointed September 2023

**Marc Astley**  
Appointed February 2024

**Ian Whyte**  
Resigned April 2023

### Senior Management Team:

**Sarah Hicks**  
Chief Executive Officer

**Stephen Thomas**  
Finance Director

**Andy Hood**  
Head of Carers  
**Amanda Kohn**  
Head of Volunteering, Health & Wellbeing

**Andra Patriche**  
Head of HR  
**Katie Elliot**  
Head of Fundraising & Comms  
**Chris Bloye**  
Head of Operations & Business Services

### With special thanks to:

**Jaine Keable**  
Outcome & Compliance Lead  
Who embarked on her well-earned retirement in the year.

## Our Impact in 2023



**7500**

places offered at sessions across a variety of Community Support Groups



**37,000**

people supported across Devon



**2000**

referrals supported by our Transport Services Team

## CEO's Introduction 2023/24



As I reflect on the past year, I am filled with immense pride and gratitude for what we have accomplished together at Westbank. 2023/24 has been a year of growth, resilience, and unwavering commitment to our mission of **improving the health and wellbeing of communities across Devon**. It is an honour to lead this incredible charity through this, it's 38th year, a year that has seen both significant challenges and remarkable achievements, a year where we celebrated **25 years of delivering a Carers service, 20 years of Health Walks and 10 years of our Neighbourhood Friends service**.

In this financial year, we have built on the **transformation** and strong foundations laid in previous years, continuing to innovate and expand our services to meet the evolving needs of those we serve. From the successful launch of new initiatives like our **Community Cookery School**, the continuing improvement and reach of our **Carers Services** to the ongoing impact of our many community projects like **Warmwell**, Westbank has remained steadfast in its dedication to making a real difference in people's lives.

Our successes are a direct result of the dedication and hard work of our amazing team — our **staff and volunteers**. Their passion and commitment have been the driving force behind every milestone we've reached. I am particularly proud of how our team has come together, supporting each other and our shared goals with a spirit of collaboration and community that is truly inspiring as we navigate the complexities of the third sector.

We harnessed that sense of commitment and team spirit when we embarked on our project to review our **Vision, Mission, Values, and Behaviours** this year. Recognizing the importance of inclusivity, we invited all staff and volunteers to participate in this review. As you will see later in this report, the outcome was a fantastic strategic profile that truly reflects the collective aspirations and dedication of everyone involved with Westbank.

I am continually moved by the kindness and generosity of our **army of volunteers**, who contribute so much more than just their time to Westbank. I would like to extend my deepest thanks to them, and also to our Board of Trustees, whose guidance and support have been invaluable. Their support has helped us as we steer Westbank towards a future of sustainable growth and continued service excellence.

We are incredibly fortunate to collaborate with commissioners and stakeholders who not only share our ethos but also actively support our mission. We are deeply grateful for their ongoing partnership and commitment.

As we look ahead to 2024/25, and our 40<sup>th</sup> Anniversary in 2026, our vision remains clear: to continue expanding our reach, deepening our impact, and **for everyone to be living fulfilled, healthier, happier lives for longer**. I am confident that with all the incredible people behind Westbank, we will achieve even greater things in the year to come.

Sarah Hicks, CEO

**Our Vision is for everyone to be living fulfilled, healthier, happier lives for longer.**

Devon Carers is our **award-winning service** that is dedicated to providing a vast number of services which support Unpaid Carers - predominantly friends and family members who are caring for Adults - across Devon. This financial year marked a significant milestone for this highly valued service as we began celebrating the **25th anniversary of our carers service**, reflecting on the remarkable journey that has touched the lives of **over 60,000 unpaid carers** across Devon. Over the past quarter of a century, Devon Carers has grown from a small, local initiative into a lifeline for thousands, providing invaluable support to those who selflessly care for others.

Devon Carers was founded in 1998 with a simple yet powerful mission: to support unpaid carers, those unsung heroes who often sacrifice their own needs to care for family members, friends, and neighbours. From the beginning, the service recognized the immense challenges carers face, from physical and emotional strain to financial hardship. **Devon Carers was created to ensure that these individuals would not have to carry their burdens alone.**

In its early years, Devon Carers focused on building a strong foundation, developing services that addressed the most pressing needs of carers. Through outreach, advocacy, and direct support, the service quickly became a trusted resource within the community. Over time, as the demand for support grew, so did Devon Carers. By the mid-2000s, the service had expanded its reach across most of Devon, offering a comprehensive range of services tailored to meet the diverse needs of carers.

Unpaid carers provide care worth an astonishing £162 billion across England and Wales. In Devon alone that equates to approximately £2.39 billion, or in other words more than £4500 every minute!<sup>1</sup>

Today, Devon Carers is a vital part of the Devon community, supporting over **30,000 carers annually**. The service offers everything **from practical assistance to financial advice, Peer Support, Carer Skills Workshops, Hospital Services** and the **Time for You Sitting Service** to name but a few. Whether it's helping a carer navigate the complexities of the healthcare system or simply providing a listening ear, Devon Carers has been there, **steadfast and reliable**, for 25 years.

One of the hallmarks of Devon Carers has been its ability to **innovate and adapt** in response to changing circumstances. Over the years, the service has introduced a number of pioneering initiatives, including the **Carer Friendly**

In 25 years of supporting  
unpaid carers...



we have  
supported  
over 60,000  
carers!

Between 1998 to 2023.







**Devon** program, which encourages businesses to support carers in the workplace, and the Hospital Services scheme, which now operates in all four acute hospitals in Devon, ensuring that carers receive the help they need during critical times.

As Devon Carers marks this significant milestone, we celebrate not just the past, but the future as well. The past 25 years have shown that when a community comes together to support its most vulnerable members, the impact can be profound. With continued dedication, innovation, and collaboration, Devon Carers is poised to

**continue its legacy of care and compassion** for many more years to come.

This anniversary is also a time to recognize and thank the many individuals who have contributed to the success of Devon Carers. From the staff and volunteers, particularly our amazing **Carer Ambassadors**, who work tirelessly behind the scenes, to the commissioners and stakeholders who provide vital support, and most importantly, to the carers themselves who inspire us every day with their resilience and strength – this milestone belongs to all of you.

**“I now find I am (dare I say) able to cope”**



Devon Carers is more than just a service; it is a community, a lifeline, and a testament to what can be achieved when we come together in the spirit of compassion and care. Looking ahead our focus is firmly set on the future and the evolving needs of unpaid carers. The landscape of care continues to change, with more people finding themselves in caregiving roles due to Devon's aging population and other societal shifts – all this in amidst the

ever-increasing funding challenges we and our commissioners face. **We will continue to build on our strong foundations and make a meaningful difference to the lives of even more unpaid carers across Devon**

“My husband, was diagnosed with memory problems years before the reality had begun to affect my health. In the early days, I could almost pretend there was nothing wrong, but as his illness progressed, I became anxious, overwhelmed and felt alone and unable to cope. I became very ill and tried anti-depressant therapy as the negative monologue kept on going round my head. This helped and rather than finding safety sitting on the sofa, I was soon up painting the shed! But I still felt I needed more support so contacted Devon Carers. Their Carer Support Officer agreed to meet with me at home as I had become so ill. She was such a good person, and we chatted about my caring role, and how a supportive care package for my husband would assist me (with plenty of stimulation for him away from me too!). She recommended training courses and peer support. I have found a good friend through peer support and often attend their walks, support meetings and even a tea dance! I now find I can cope with the day to day challenges such as my husband's incontinence which can often become a deal-breaker for carers. I also have support from my former colleagues, friends and family, and I have regained my optimistic nature. I do still have times when I am down, but take each day as it comes and look forward to my much-needed respite. Thank you, Devon Carers, for your part in showing we are not alone.”

Data analysed from <https://www.carersuk.org/media/2d5le03c/valuing-carers-report.pdf>

**We have supported over 32,000 Carers this year.**



**We received 5610 referrals to our Hospital Services.**



**Over 3300 assessments and reviews carried out in the year**



## DEVON CARERS DEVON YOUNG CARERS

The 2023-2024 year has been a remarkable one for Our Devon Young Carers service, as we focused on expanding and deepening our support for young carers across the county. Here are some key highlights from the year:

We successfully connected with over **2,700 young carers**, aging from 4 to 18, a 10% increase from the previous year. Through targeted outreach we were able to identify and support more young people who are balancing the challenges of caregiving with their own personal development and education.

This year, we introduced the **Young Carers Wellbeing Hub**, a digital platform offering resources, peer support, and access to professional guidance tailored to the needs of young carers. The Hub has already seen strong engagement, providing a safe space for young carers to connect, share experiences, and find support.

Recognizing the impact of caregiving on education, we expanded our **partnerships** with over **100 schools** across Devon. This included training for teachers on how to identify and support young carers, as well as encouraging them to join the Carers Trust Schools Challenge, introducing homework clubs and tutoring services that cater specifically to the needs of young carers.

We held a series of **workshops** focusing on mental health and resilience, equipping young carers with tools and strategies to manage stress, anxiety, and the emotional challenges that often come with their responsibilities. Feedback from these sessions has been overwhelmingly positive, with many young carers reporting increased confidence and a better ability to cope with their caring roles.

Over 2700 young  
carers directly  
supported



528 attendees  
across 1  
festival, 2  
residential's  
and 44 day trips



500  
assessments  
undertaken





Understanding the importance of giving young carers time to relax and enjoy their youth, we organized more activities and fun days out than ever before including the ever-popular **Young Carers Festival**. Through the generous support of local organisations, we were able to take a number of young carers – accompanied by staff members to a weekend in Southampton to attend the **biggest annual gathering of Young Carers in the world**. During their weekend away, one young carer said, “I’ve never come to anything like this before, I’m having the time of my life.” Feedback from family members was just as positive, with parents saying their children had loved the experience.

These events provided much-needed breaks and opportunities for young carers to bond with others in similar situations, fostering a sense of community and belonging.

“ Thank you for taking and organizing our young people – E had such a fantastic weekend and has made connections with others which is brilliant ”

We ramped up our efforts to **raise awareness** of the unique challenges faced by young carers, and even attended Parliament with 2 Young Carers to support the launch of the **Young Carers Covenant** as well as supporting 9 Young Carers to meet Sophie, Duchess of Edinburgh and share their experiences of being a young carer with her.



Through social media campaigns, community events, and collaborations with local media, we worked to ensure that young carers are recognized and supported by society as a whole. And in September our **specialist Young Carer Support Worker for Schools** commenced, making contact with over 100 schools in the first term encouraging them to join the carers Trust Schools Challenge as well as offering support to identify young carers and ensure they are reported in the upcoming annual school census.

These highlights are just a snapshot of the incredible progress made by Devon Young Carers over the past year. We remain committed to continuing this momentum, further enhancing our support systems, and making a lasting positive impact on the lives of young carers across Devon.



# Volunteering and Community Support



The Queen's Award  
for Voluntary Service

The year has been one of remarkable growth and resilience for **Westbank's Volunteering Service**. Our volunteers have once again demonstrated their unwavering commitment, playing a crucial role in the delivery of our diverse range of

health and wellbeing, and our carers services across Devon.

We welcomed 48 new volunteers to our volunteer army; these dedicated individuals contributed **1000's of hours of service**, a testament to their generosity and the strong community spirit that Westbank fosters.

We successfully expanded the range of volunteer roles, offering more opportunities in areas such as the **Community Cookery School** and **Warmwell**. This diversification allowed volunteers to engage in roles that best matched their skills and passions, leading to enhanced service delivery and volunteer satisfaction.

The impact of our volunteers has been felt far and wide. They played a crucial role in the success of our Warmwell initiative, our Patient Transport and Neighbour Friends Service as well as a host of community based activities, supporting our health and wellness services, and offering companionship to those most in need.

The year was not without its challenges. The ongoing cost-of-living crisis placed additional demands on our services, and our volunteers stepped up admirably. We responded by increasing support and flexibility for our volunteers, ensuring they could continue their vital work without compromising their well-being.

As we move into the next year, we remain committed to growing and supporting our **volunteer network**. Plans are in place to further expand our volunteer roles to meet the evolving needs of our community. We will also

## Meet the Volunteer

Judi started volunteering as a walk leader with Westbank following her retirement from her role as a specialist in mental health improvement. As a walk leader, coordinator, and walk leader trainer, she is responsible for leading walking groups around Bampton and surrounding footpaths, coordinating other local walk leaders, training new leaders when they come on board and plotting, planning and risk assessing new routes. During her role as walk leader, she ensures that everyone walking keeps safe and enjoys the experience, including encouraging connection and chats amongst the walkers.

*She says, 'Wellbeing is different for everyone but there is strong evidence to support physical activity and social connection helping wellbeing.'*

In Judi's previous paid employment she was an accredited trainer for a range of national courses and programmes for health and wellbeing.



“ Volunteering is such a great way to give time to help others, with the benefit of enjoyment and satisfaction in return. It offers connection with other people, is time well spent and is so rewarding



continue to enhance our training programs, ensuring our volunteers have the skills and confidence to make a meaningful difference. This year has been one of achievement and growth for Westbank's Volunteering Service. The dedication of our volunteers remains the cornerstone of our success, and we are deeply grateful for their continued support.

# VOLUNTEERING AND COMMUNITY SUPPORT

## Case Study

Mary applied to volunteer with Westbank in late 2023 following the death of partner whom she had cared for over several years while he was living with dementia. She was finding it difficult coping with her bereavement and the extra time on her hands, so a friend of hers recommended Westbank.

As part of her induction to volunteering, Mary completed a series of online courses – as someone who had never used a computer before this was a huge challenge for her. She says, 'In truth I was really afraid of it, I thought if I pressed the wrong thing, I would break it!'. Mary persevered, despite her fear, and with support from the volunteering team went from having never used a keyboard or mouse before, to completing a whole series of online training! This was a huge achievement for her!

Mary's main goal was to work directly with people. She initially began assisting with the social and lunch group held on Thursdays, where she helped run the quiz and made attendees feel welcome. With a background as a catering manager in a school, she was also eager to contribute to the Community Cookery School. She has since started providing hands-on support to learners in these sessions. One learner says of her, 'Mary is very empathetic & patient especially with young attendees who have little experience of cookery. [She] is enthusiastic & is ready to assist anyone who is unsure what to do. Mary has a vast amount of experience & is good at demonstrating & explaining if attendees are unsure of what to do next. She is a great ambassador of successful volunteering at Westbank'.

She says of her volunteering. 'It's got me out of my village and my usual environment, and I've met people from all different walks of life who I wouldn't have met otherwise. Volunteering really helps both sides. I feel proud to see the difference and progress I've helped people to achieve.'



## VOLUNTEERING AND COMMUNITY SUPPORT

# Neighbourhood Friends & Patient Transport

Our **Neighbourhood Friends**, a 'home from hospital' service commissioned by the RDUH, and our own **Patient Transport Service**, funded via donations, are essential services that have played a vital role in supporting our community's most vulnerable members, ensuring they remain connected, cared for, and supported throughout the year.

This year, our Neighbourhood Friends and Patient Transport Service continued to expand, with referrals for both services **increasing by 10%** to 3276, 63% of which were responded to within an hour. We provided over 1000 transport journeys, a significant increase from the previous year, assisting patients with essential trips to medical appointments, hospital and other critical services as well as:-

- ♥ 83 keys safes installed
- ♥ 207 pieces of equipment collected/delivery
- ♥ 111 furniture moves
- ♥ 162 shopping trips made

Our network of volunteers and drivers ensured that no one was left without the care and support they needed, even in the face of growing demand. These two services continued to be a lifeline for many, particularly those in rural areas without reliable or regular public transport networks.

The service saw a notable **rise in volunteer numbers** - these dedicated individuals contributed many hours of their own time to this service, ensuring that our transport and support services were delivered smoothly and efficiently. Volunteers assisted with everything from grocery shopping to home visits, helping to reduce social isolation and improve the overall well-being of those we serve.

We strengthened our **partnerships** with local health services, GP practices, and hospitals, ensuring seamless coordination for patient transport and care. This collaboration was crucial in managing the increased demand for our services, particularly in rural areas where access to healthcare can be more challenging.

“ What an absolute godsend this service is, my husband J can't get on a bus anymore but he can get into a car. We really don't know what we would do without your service. Well done team! ”

3276 Referrals  
received



1349 Discharges  
Supported



63 % of  
referrals dealt  
with within  
1 hour

# VOLUNTEERING AND COMMUNITY SUPPORT

The year brought significant challenges, particularly with the rising cost of fuel and the increased demand for our services. Despite these obstacles, our team and volunteers remained committed to ensuring no one was left without support.

As we look to 2024/25, we are focused on further expanding our services to meet growing community needs. Plans include the development of a new volunteer recruitment campaign, the expansion of our digital services, and the introduction of more specialized transport options for individuals with complex health needs.

We are also exploring **new funding opportunities** to ensure the sustainability of our services amidst economic challenges, we remain committed to enhancing and expanding these vital services, ensuring that every member of our community receives the care, support, and connection they deserve.

“

I would like to thank you for your professionalism before, during and after the journey home from hospital. I appreciate all your hard work and efforts. The driver was excellent, very friendly and talkative. I very much appreciate everything you have done for myself and continue to do for others.

I hope this donation helps you continue the fantastic work you do 😊

”

**65% of service users lived alone**



**41% of referrals are for people aged 80+**





## VOLUNTEERING AND COMMUNITY SUPPORT

# Community Support

Our Community Support services have continued to evolve and expand, reaching deep into the **heart of our communities**. These services are driven by our **dedicated staff** and bolstered by our incredible **army of volunteers**, who together ensure we meet the ever-growing needs of those we serve.

As the Cost of Living crisis intensified during the winter months, the **demand for our services** surged. In response, our team and volunteers rose to the occasion, facilitating activities that combat loneliness, enrich lives, and enhance health and well-being, all while helping individuals maintain their independence.

Over the past year, we offered an impressive 7,500 places across a diverse range of community activities, including:

- Brunch Clubs
- Hobbies Groups
- Seated Exercise Classes
- Lunch Clubs
- Table Tennis Sessions
- Community Fridges/Larders
- Food Box Deliveries



Our **Community Larder**, supported by a mix of generous donations and paid for contributions from suppliers such as Fareshare, Tesco, and Riverford Organic Farmers, has become a vital resource. Our drop-in larders at Exminster and Starcross, along with our food box delivery service, have extended our reach to even more areas, ensuring that no one in our community goes without.

“ *The Community Larder is a lifeline, and I just couldn't manage without it.* ”



to support it.

This year, our support for the community grew even stronger with the launch of several new initiatives. Our **Warmwell** initiative was launched for the second winter, providing a welcoming, warm space where community members could enjoy a free lunch and receive cost-of-living advice and guidance throughout the winter months. This initiative was met with tremendous success despite there being very little funding



Through these efforts, we have not only addressed immediate needs but also created lasting connections within our community, reinforcing our commitment to improving the quality of life for everyone we serve. As we look ahead, we remain dedicated to continuing this essential work, adapting and growing to meet new challenges that the future may hold.

7,500 places  
offered



100 visits per  
month to Food  
Larders



50 Warm  
packs  
distributed.

# VOLUNTEERING AND COMMUNITY SUPPORT

## Community Cookery School



Summer 2023 saw the launch of The Westbank Community Cookery School – a significant milestone in our ongoing efforts to support the local community through **new and innovative** health and wellbeing initiatives.

This amazing facility was born out of an awareness of the need for practical, hands-on education around **healthy eating and cooking** within our local community – the idea took root in the wake of the pandemic when we were delivering food boxes. Then, amidst the ongoing cost of living crisis, it became increasingly clear that many individuals and families were struggling not just with food insecurity, but also lacked the knowledge and skills required to prepare nutritious **meals on a budget**.

Many people expressed a desire to learn how to cook healthier meals, but there were limited resources available to meet this demand, especially in a supportive, community-focused setting and so the idea was born – to turn an unused café area into a Community Cookery School.

We began envisioning a space where people could come together to **learn, share, and grow** their cooking skills. The idea was to create a cookery school that wasn't just about teaching recipes but was also a place where participants could gain confidence in the kitchen, learn about nutrition, and connect with others in the community. Importantly, we wanted this space to be inclusive and welcoming to everyone, regardless of their cooking experience or financial situation.



To bring this vision to life we commenced a fundraising campaign in 2022, and in 12 months had secured funding and support from a variety of sources, including local businesses, food suppliers, and charitable grants and foundations. The enthusiasm from our partners and the community was overwhelming, reaffirming the need for such a facility. We were able to gather the necessary resources to equip the school

with a professional teaching kitchen, and we developed a curriculum that would cater to a wide range of participants, from absolute beginners to those looking to refine their cooking skills.

After months of planning and preparation, the Westbank Community Cookery School officially opened its doors in 2023. The launch event itself was a celebration of community spirit and collaboration, with local chefs, nutritionists, and food enthusiasts coming together to demonstrate what the school would offer. It quickly became a hub for learning, creativity, and

“Volunteering at Westbank has helped me because I can support people in ways you may not have even considered. One of the learners I taught on the recent Food Foundations course - who struggled so much with anxiety they nearly didn't manage to enter the building on the first day – has just got in touch to let me know they have got a job!”



Just 12 months from the start of the fundraising campaign to the doors opening!



197 Attendees to Cookery courses and classes



social interaction, with a **wide range of classes and workshops** filling up almost immediately. Nearly **200 people** attended classes or courses in the first year, and pilots such as the increasingly popular **baby weaning classes** too place.

The school's establishment was not just a response to an immediate need but also a **long-term investment** into our community's health and wellbeing. By empowering people with the skills and knowledge to cook nutritious meals, the Westbank Community Cookery School is helping to build a healthier, more resilient community. Moving forward, we aim to expand our offerings and reach even more people, ensuring that everyone has the opportunity to benefit from this valuable resource.

While the Cookery School was launched swiftly and has already yielded numerous positive outcomes for the service users who have participated in its courses, we remain acutely aware of the funding challenges that lie ahead for sustaining this valuable service and are working hard to secure the financial stability needed to keep this vital service thriving.

The launch of the Community Cookery School marked the beginning of an exciting new chapter for Westbank. As the school continues to grow, we look forward to expanding our programs and reaching even more members of the community. Our goal is to empower individuals with the knowledge and skills to make healthier food choices, thereby improving their overall well-being and strengthening the community as a whole.

"I wanted to get in touch to say a big thank you for all of the effort you are putting into the course and to let you know how much S is enjoying it.

S was newly diagnosed last year as being on the autistic spectrum and despite holding down a FT job and managing really well in so many ways, one area he finds really difficult is accessing and engaging in social opportunities. As a young male adult, he has found it really difficult to find activities that offer both a learning opportunity and an opportunity to socialise.

Your cookery course has been fantastic. It has provided a regular consistent project for him and I have seen his confidence grow. He looks forward to attending each week.

As his parent I felt it was really important to let you know what an amazing job you are doing.

I hope there are more courses like this to follow as I know Sam would love to continue and develop his skills further.

Thanks again"

“Absolutely fantastic! We've really enjoyed our sessions, I felt very supported and have learned loads! Thank you for your effort and time

”

“ Setting is brilliant - parking, light airy room, teas and coffees - very appreciated. Information provided was absolutely brilliant - loads of information and all questions answered. Loved the cooking sessions and feel confident and informed to start weaning with some of the recipes. Couldn't rate it any higher - thanks very much ”

# VOLUNTEERING AND COMMUNITY SUPPORT

## Social Prescribing

In 2023/24 Westbank's Social Prescribing Services entered its second year and saw **referrals almost double** reflecting the growing recognition of the value of social prescribing with our service expanding into Emergency Departments at Exeter and Tiverton.

Our social prescribing team worked closely with GPs, healthcare providers, and local organizations to connect individuals with a wide range of services tailored to their specific needs, supporting individuals across Devon, helping them to access the resources and activities that promote well-being beyond traditional healthcare settings.

The service continues to offer **personalized support plans** that empower individuals to take control of their own health and well-being. Whether it's connecting someone with local exercise classes, mental health support groups, or hobby and interest clubs, our social prescribers work with each individual to identify their unique needs and help them navigate the options available in their community.

Our partnerships with other local charities, community groups, and public sector organizations have been crucial in broadening the scope and effectiveness of our social prescribing services. This year, we strengthened these collaborations, which has enabled us to provide more comprehensive signposting for our clients.

The impact of our social prescribing services is evident in **the positive feedback** we have received from participants. In particular, our focus on addressing loneliness and social isolation has yielded significant benefits, with many participants developing new social connections and feeling more integrated into their communities. Not only does our Social Prescribing Service provide individuals with access to a wide range of support services it also encourages them to be proactive in their health and wellbeing, leading to increased confidence, resilience and self-efficacy. It integrates healthcare with social care, ensuring that all aspects of a person's life – emotional, social, physical and practical are considered. By addressing the root causes of health issues, social prescribing can reduce the need for frequent GP visits, hospital admissions and reliance on medication, easing the public purse on these measures and sitting within our ethos of preventative care measures.

Westbank's Social Prescribing Service has had a positive impact on the lives of many in our community. As we move into the next year, our focus will remain on delivering personalized, compassionate advice that addresses the root causes of health inequalities and supports the well-being of every individual we serve. With the continued dedication of our team and the strength of our partnerships, we are confident that our social prescribing services will continue to thrive and make a meaningful difference in the lives of those in need.

Looking forward, we are committed to continuing to adapt and expand our social prescribing services to meet the evolving needs of our community. We will explore new opportunities ensuring that our support remains accessible to all, regardless of location or mobility.

Handled  
113  
referrals

“ Thank you so much our family are extremely grateful, and grateful to have signposted to Westbank for other support too ”

Expanded  
into 2 Acute  
Hospitals



# VOLUNTEERING AND COMMUNITY SUPPORT

## Case Study

X was in the midst of a challenging divorce that left her in an extremely difficult financial situation. Despite her aspirations of completing a master's degree, the overwhelming stress caused by her circumstances delayed her progress. Signed off from work due to her health, she had to undergo a DWP assessment and now receives some Universal Credit. A major concern for her was the potential loss of the home she shares with her two children, adding to her anxiety. During this time, she was receiving treatment from Talkworks to manage her mental health.

Through Social Prescribing, X's emotional, financial, legal, housing, educational, and family support needs were addressed with a holistic and personalized approach. She was signposted to Talkworks for ongoing mental health support, Fear Free Domestic Abuse for legal advice, Citizen's Advice for financial guidance, and Westbank for essential food parcels and winter warmer blankets.

Thanks to this comprehensive support network, X now reports significant improvements in her mental health and overall wellbeing. She feels more empowered to navigate life's challenges and is working towards a more stable and hopeful future for herself and her children.



## Health & Wellbeing

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In 2023/24, we further expanded and refined our portfolio of **diverse Health and Wellbeing services**, maintaining our commitment to a holistic approach and, where applicable, incorporating a ‘**whole family**’ methodology into our delivery. We have an emphasis on the importance of **preventative care** and **early intervention**. Many of our services, such as our Falls Prevention Service and Health Walks, are designed to help individuals **maintain their independence** and **avoid more serious health issues** later on. Our programs are designed to improve physical health, enhance mental wellness, and foster social connections, recognizing that these elements are vital to overall health.

We are proud of these achievements and remain dedicated to continuously improving and expanding our offerings to meet the evolving needs of our community.

## Healthier Devon

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In 2023/24, our **Healthier Devon Diabetes Program** continued to make significant strides in supporting individuals across Devon in preventing Type 2 diabetes through the delivery of an evidence-based lifestyle behavioral change intervention programme.

This program, which has been a cornerstone of our health and wellbeing services, saw increased participation and engagement as more people recognized the importance of proactive diabetes management in enhancing their overall quality of life.

**Evaluation extract: The evaluation provides evidence that the Healthier Devon programme is an effective and cost-effective intervention for individuals with non-diabetic hyperglycaemia.**

Sheffield University

The program also incorporated more digital resources, including online workshops and virtual consultations, to ensure that support was accessible to all, regardless of their location or mobility. This approach not only allowed us to reach a broader audience but

also provided more flexibility for participants to engage with the program on their own terms.

Looking ahead, we remain committed to growing and adapting the Healthier Devon Diabetes Program to meet the changing needs of our community, ensuring that everyone has the tools and support they need to live

healthier, more fulfilling lives. Whilst Autumn 2024 sees the end of the funding for this programme, we **remain committed to providing a Diabetes Prevention solution** for the Devon Community to continue to enable them to prevent the onset of this condition.

**Case Study**

Participant ‘7767’ is male, aged 79. The participant contacted Healthier Devon due to a HbA1c blood test result of 43mmol/mol and therefore being in the pre-diabetic range. The participant’s HbA1c reduced from 43mmol/mol to 38mmol/mol, so the participant was no longer in the prediabetic range (a normal HbA1c is less than 42mmol/mol).

The participant’s BMI reduced from 25.7 to 23.9. For this participant the ideal BMI range is 18.5-25.

The participant’s waist circumference reduced from 94cm to 84cm.

“From the start my blood sugar levels were slightly high, but I was not overweight. However, by changing my diet slightly I have lost 6kg. I have arthritis in my right ankle and was due for surgery, since losing some weight the pain has eased and I have cancelled the operation! If possible, I would like to continue attending the meetings”.

“

*Being of a ‘certain age’ I was offered a ‘health check-up’ at my GP surgery last year, and it was here that I was diagnosed as ‘pre-diabetic’, which meant that I was only 5 points away from being a Type 2 Diabetic female.*

*During this course, I have been given a ‘Tool Kit’ to use in my everyday life, thus in turn giving me positive mental health, this is such an encouraging ‘gentle’ way of having a good look at **what I was doing to myself** and **what I can do for myself**, without the regimentation of a ‘25-day crash course diet’.*”

“

*“ I am feeling so much better in my general health so will certainly keep going until I reach my target. People are starting to notice the fact that my waist is smaller, without the paunch.”*”

**Richard went on to explain how he feels fitter and more able to keep up with his grandchildren**

We have prevented 1467 people from developing Diabetes



76% engagement rate





# Health & Wellbeing

## Health Walks

Westbank's Health Walks program offers a range of **guided walks** across Devon designed to promote **physical and mental well-being**. 2024 saw us celebrate **20 years** of delivering this amazing service. Our walks take place in a variety of locations throughout our beautiful county, with a strong focus on accessibility and inclusivity, including areas of high deprivation. We carefully plan routes to cater to **all levels of walking ability**, ensuring that everyone can participate, regardless of their fitness level.

This initiative has seen impressive growth, reflecting the increasing demand for community-based health and wellness activities. What began as a modest effort has expanded rapidly, and we now proudly boast over **60 dedicated walk leaders**. These leaders are the backbone of the program, volunteering their time to guide and support participants, helping them to improve their health while enjoying the beauty of Devon's landscapes.

Remarkably, this initiative is entirely **self-funded**, demonstrating the strong community support and the commitment of our participants and volunteers. As we look to the future, we are excited to continue expanding the reach of Health Walks, making them accessible to even more people across Devon and continuing to contribute positively to the health of our communities and have plans to celebrate



### Case Study

H is 70 and moved from London to mid Devon after retiring. She was keen to keep active and meet new people so joined a local Health Walk. She now walks with two groups in Bow and Exeter. She says it a great way to discover new areas without worrying about getting lost! She also enjoys the social aspect of both groups and find it gives her week a nice focus – she has benefited from staying fit, exploring new areas and making new friends.

“ I do three walks a week, I really look forward to them, they really cheer me up. I enjoy the social interaction ”

Over '1000' Health Walks now take place each month



Average of 60 Volunteers leading walks across 24 locations



Over 12,000 Health Walks took place over 24 locations



# Gym and Fitness Service



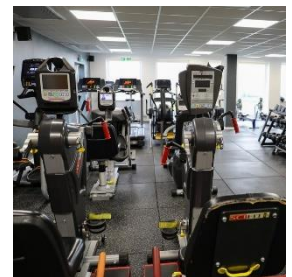
Our **gym** continued to thrive as the hub of a wealth of services and fitness programs helping people to achieve and maintain their fitness levels, whether they were new to fitness or a seasoned gym goer!

We welcomed new and inspiring team members who have helped us to further shape and develop an engaging and, in line with our ethos, a **welcoming** and **non-intimidating gym environment**. And with these improvements, and the addition of lots of new classes, we increased gym membership even further!

Our NHS approved **Falls Prevention Service**, which helps people stay active and independent, gained in popularity. The course provides assessment, advice, exercise, and strength and balance groups for older people who are at risk of falling. This in turn prevents falls and unnecessary admission to hospital.

Our **Rehabilitation Programs** are still gaining momentum – we are working closely with local GP's and health professionals to provide patients with the support they need to make changes to improve their health and wellbeing, and recovery from certain medical episodes, through our advice and activity programs.

Looking ahead to the next 12 months we have even more plans for our Gym with a specialist service for our disabled community and those with limited mobility – watch out for **GymClusive coming in 2024!**



## Case Study

Y, a 59-year-old woman, self-referred to our rehabilitation program after experiencing a brain tumor that left her with weakness on her left side, leading her to rely on a wheelchair. She struggled with low stamina, motivation, and was significantly deconditioned. She attended sessions with her husband, who is also her carer. Over the weeks, Y pushed herself beyond her limits, and the Rehab team was delighted to witness her growing confidence.

When Y began, her 30-second sit-to-stand score was just 1, but by the end of the program, she managed 2 repetitions. Her initial time for the 8-foot "Up and Go" test was 2 minutes and 12 seconds; by the final assessment, she had improved to 1 minute and 43 seconds—a significant personal achievement. Inspired by her progress, Y has since become a member and now attends sessions twice a week, continuing her journey towards better health and independence.



**Assisted  
Gym  
Sessions**

Over 12,500  
attendances to  
our Gym and  
exercise  
classes



**Work out  
and  
give back**

Falls and Fall-  
related injuries  
cost NHS £2.3B  
per year

# Services

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Our Exminster location, known as the Healthy Living Centre, is a versatile facility that continues to host a number of services that both enables and underpins much of our charitable activity.

This year, we focused on addressing several important property maintenance needs, resulting in significant improvements to our facilities. Two major projects included the development of the new Community Cookery School, which has become a vital resource for **promoting healthy eating and culinary skills**, and the comprehensive roof repair, culminating in a brand-new roof for our building. Additionally, we undertook refurbishment projects to **modernize our meeting spaces**. Our balcony room and events studio have both been updated, offering a more contemporary and inviting environment for our community events and meetings. These enhancements have not only improved the functionality of our spaces but also enriched the overall experience for all who use them.

Many of the services we provide at Exminster have a catered element 5 days a week – from the meals and snacks we provide for our Kidzone, as well as those in our Day Centre, to specific catered events such as our ever-popular brunch and breakfast clubs. And despite this increased demand on our kitchens this year we maintained the top **5 star food hygiene rating**.

Participants to activities at Exminster ranged from 0 to 100 years!



## Day Centre

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Our Day Centre has continued to offer a diverse range of activities and sessions aimed at reducing loneliness and enriching lives within a warm and welcoming environment.

In response to evolving needs, we have successfully integrated several of our community activities into the Day Centre, creating a more cohesive and engaging experience for participants. Building on this success, we are excited to announce our plans for 2025, which include expanding this concept into an even more comprehensive Community Hub at Exminster. This expansion will unify all of our services, including our transport service, to provide a broader array of activities that enhance both physical and mental health. By creating a central space that fosters community connection and well-being, we aim to further combat loneliness and enrich lives. This initiative will be a key focus of our upcoming fundraising campaign and a major project for the future—one to watch closely!

Over 500 Day Centre sessions took place



# Services Kidzone

Kidzone, our dedicated childcare facility, provides pre-school, holiday club, and wrap-around school care for children aged 3 to 11 years provided over **4,200 childcare sessions in the year**.

This year, we proudly retained our "**Good**" rating following an Ofsted inspection. Despite initial recruitment challenges, we have built a passionate team committed to creating a safe, engaging, and enjoyable environment for our young attendees. The lively sounds of our children participating in diverse activities—from beach outings and cinema trips to visits from the Dog's Trust and local police officers—have become a joyful hallmark of our facility.

We've seen significant growth this year, with some sessions evolving from having no children a year or two ago to operating with waiting lists. Our small facility offers a secure and nurturing environment that benefits the children under our care.

Looking ahead, we are focused on investing in our team's recruitment and development, with plans to expand our services further in the coming year.



We currently have our 3½ and 6½ year-olds attending Kidzone each week. We feel incredibly fortunate to have secured a spot for them. The management and staff are truly exceptional—they are kind, engaging, and go above and beyond in the care and development they provide for our two. We've always felt completely at ease leaving them in their care. Our youngest always comes home with a smile after a busy day, and it's clear that he is learning and developing wonderfully due to the challenging and fun activities the staff design for the children. Although he is still a year away from starting school, we already feel confident that he will be more than ready for this milestone, thanks to the engagement and preparation he receives at KidZone.

What really stands out is how they tailor activities to each child's individual needs and interests. They pick up on the children's personal loves and hobbies, using these as a foundation to educate them while fostering a genuine love for learning. Our son is so confident and happy, and we genuinely believe this is due to the staff helping him feel secure and challenged in ways he's ready for.

For our older daughter, who often feels tired after a full day at school, the "home away from home" atmosphere of the after-school club is just what she needs. The healthy snacks and friendly faces have helped her settle in beautifully. The staff also do a wonderful job of encouraging children of all ages to play nicely together.

We also feel incredibly lucky to have found the holiday club. Both children are always excited to go, and they love the activities on offer. In particular, they have keen interest in nature, and are thrilled with the focus on the environment—tadpoles and caterpillars have kept all the children curious and excited.

We cannot emphasize enough how highly we rate KidZone and how grateful we are for everything they do. Lucy, the manager, is amazing—we couldn't ask for more. She has been so helpful and accommodating with bookings and attendance schedules, especially when things change unexpectedly, which is a huge plus for us as working parents. The drop-off and pick-up times are also perfect, enabling us to be on time for work and focus, knowing that our children are in such good hands.



*"My little one loves going to Kidzone, he says everyone is friendly, there's lots of toys and lots of space and lots of fun!"*

# Services Conferencing, and Hospitality

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This year, we continued to make significant investments in our Conference Services by upgrading the IT systems and refreshing the décor of our hireable rooms.

Our Balcony Room, offering a stunning view of the River Exe, and our versatile Events Studio are integral to our health and wellbeing programs. Outside of our charitable activities, we also accommodate bookings for training and conference events. We held the second of our hugely successful We Are Westbank events across both rooms in May.

This year, we again saw a notable increase in external room hires, with both existing clients booking more frequently and new customers discovering our venues. Our growing reputation for providing high-quality conference facilities at affordable rates has been a key factor in this rise.

Looking ahead, we will focus on optimizing the use of our meeting, activities, event and treatment rooms. Our goal is to enhance our holistic services to better support all aspects of individuals' wellbeing.

“ I have used Westbank to host my training courses for the past eight years. The service I have received has been consistently excellent. Everyone is helpful, nothing is too much trouble and the staff are always polite and efficient. I highly recommend them. Thank you Westbank ”

“ We would like to take the opportunity to thank the staff team at Westbank for all of their help and support with our meetings which have run since May this year. It has been a really positive experience. A special mention must go to Sara who has gone over and above to help with some last minute changes and has been very accommodating, not to mention an absolute delight too. The hospitality team and reception team have been a wonderful support to us and also in offering a great venue with great facilities. Thank you for all you have done for us. ”

Wider range  
of rooms  
available



Growing  
customer base



Early in 2024, a review of Westbank Community Health and Care's Vision, Mission, Values and Behaviours took place.

The purpose of this exercise was to:

- ➔ Enable us to more clearly and concisely describe our vast portfolio, and the responsive nature of our varied multigenerational, holistic health and wellbeing services and
- ➔ Define how we position and present ourselves to respond to opportunities and deal with the associated challenges.

The review of our Vision, Mission, Values and Behaviours took place in the form of a series of workshops (Ideas Academies) consisting of conversation, debate and facilitated exercises, which sparked creative thinking.

#WeAreWestbank



## Our new Vision, Mission, Values and Behaviours



### Our Vision

For everyone to be living fulfilled, healthier, happier lives for longer.



### Our Mission

Westbank is dedicated to improving the health and wellbeing of individuals. Our mission is to tirelessly promote and improve the quality of life, through a comprehensive range of health and wellbeing initiatives, ensuring lasting positive outcomes for all.



### Our Values

**Caring** – We genuinely care about everyone with warmth, kindness, empathy and respect.

**Collaboration** – We believe in the power that comes from working in partnership.

**Empowerment** – We support individuals to take charge of their health and wellbeing journey.

**Innovation** – We embrace creative solutions and continuous improvement.

**Integrity** – We maintain transparency, accountability, and credibility in all we do.

**Representative** – We advocate and campaign for change on behalf of individuals and our sector.

**Resilience** – We foster resilience in overcoming challenges and adversity, empowering individuals to continue to thrive.

**Responsive** – We respond efficiently and effectively to existing and emerging challenges and opportunities.



### Our Behaviours



Compassionate



Ethical



Excellence



Honest



Inclusive



Professional



Respectful



Responsible



Supportive



Sustainable





# Our Staff:

**Headcount: 156**

## Gender:



Male : 14



Female : 142

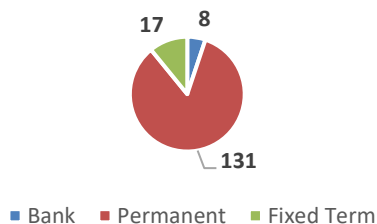
## Hours:

<30: 56

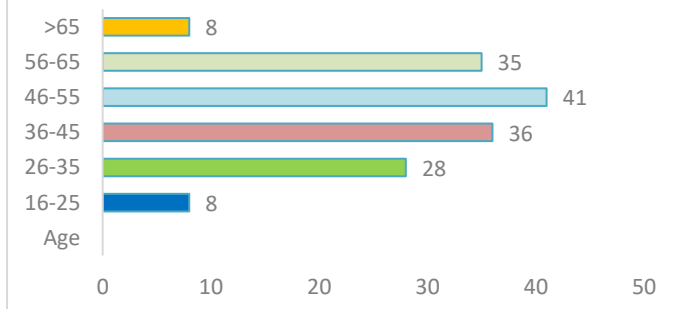
>30: 92

Bank: 8

## Contracts



## Age:



## Financial Year

2023 - 2024

### Income

**£4,635,818**

### Expenditure

**£4,533,594**



[www.westbank.org.uk](http://www.westbank.org.uk)

Westbank, Farm House Rise, Exminster, Exeter, EX6 8AT

Registered Charity: 1119541 | Company No: 6243811





British

/  
VchildFriendly

EffeJtft:

**/MINDFUL  
EMPLOYER**

Gymnastics

GYMMARK ACCREDITED

## **Westbank Community Health and Care**

Reference and Administrative Details

For the Year Ended 31 March 2024

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### **Trustee Directors**

E Anderson  
M Astley  
S Chown  
J Masters  
K Richards  
P Smith  
S Yeo

### **Senior Leadership Team**

S Hicks, Chief Executive  
S Thomas, Finance Director  
C Bloye, Head of Business Services and Operations  
A Hood, Head of Carers  
A Kohn, Head of Volunteering and Health Services  
A Patriche, Head of Human Resources  
K Elliott, Head of Fundraising and Marketing (from 1 April 2023)

### **Charity Number**

1119541

### **Company Number**

06243811

### **Principal Address and Registered Office**

The Healthy Living Centre  
Farm House Rise  
Exminster  
Devon  
EX6 8AT

### **Auditors**

Albert Goodman LLP  
Goodwood House  
Blackbrook Park Avenue  
Taunton  
Somerset  
TA1 2PX

### **Primary bankers**

NatWest  
18 St Thomas Centre  
Exeter  
EX4 1DE

### **Solicitors**

Tozers LLP  
Broadwalk House  
Southernhay West  
Exeter  
Devon  
EX1 1UA



## **Westbank Community Health and Care**

### **Trustee Directors' Report**

For the Year Ended 31 March 2024

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The Trustees, who are also directors for the purposes of the Companies Act, present their report and financial statements of the company for the year ended 31 March 2024, which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

The full name of the Charity is Westbank Community Health and Care. It was incorporated on 10 May 2007 as a company limited by guarantee. Its company registration number is 06243811. Its charity registration number is 1119541. The Charity is variously referred to throughout this report as either "the Charity" or "the Company".

### **References and Administrative Details**

Administrative information is given in a separate section at the front of these accounts.

### **Directors and Trustees**

The directors of the Company are the Charity's Trustees for the purpose of charity law and throughout this report are collectively referred to as the Trustees.

The Trustees serving during the year and since the year-end are as follows:

- E Anderson
- S Chown (appointed 1 September 2023)
- J Masters
- K Richards
- S Yeo
- I Whyte (resigned 26 April 2023)
- J Wood (resigned 26 April 2023)
- M Astley (appointed 2 February 2024)
- P Smith (appointed 1 May 2024)

None of the Trustees have any beneficial interest in the Company. All of the Trustees are members of the Company and guarantee to contribute £1 in the event of a winding up.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

The governing documents of the organisation are the Articles of Association dated January 2020.

The objects of the charity are:

1. to promote health
2. to relieve sickness and disability and
3. to relieve the infirmities associated with old age in any case by such means as the Trustees (Directors) think fit including, but not limited to:
  1. the provision of support and respite services for carers
  2. the provision of a day care centre
  3. the education and training and the provision of facilities to improve health and fitness
4. to provide or assist in the provision of facilities in the interest of social welfare for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age infirmity or disability, financial hardship or social circumstances with the object of improving their conditions of life
5. to provide, maintain and improve public amenities by the provision of access to information technology

The directors, as the charity's trustees, have control of the charity and its property and funds.

The Directors are elected by the Members or co-opted by the Directors.

The Directors, when complete, consist of at least three and not more than eight individuals over the age of 18, all of whom must support the Objects.

One third (or the number nearest one third) of the Directors must retire each year, those longest in office retiring first and the choice between any of equal service being made by drawing lots.

A retiring Director who is eligible under article 3.3 may be reappointed. A Director's term of office as such automatically terminates if he/she:

1. ceases to be a member
2. is disqualified under the Charities Act

All new trustees receive a full induction into all departments within the organisation. Training needs are identified during the Chair's annual appraisal of trustees. Training needs are met as identified.

The Chief Executive has delegated authority and responsibility for the operations of the charity.

Senior managers' pay rates are set by Board and Chief Executive, and are benchmarked against sector rates.

Risk analyses continue to be undertaken to identify new major risks to which the charity is exposed and we have set actions in place to manage them. Reviews of risks already identified take place to decide if changes in processes are required.

## **OBJECTIVES, STRATEGY AND ACTIVITIES OF THE CHARITY**

The charity's main objectives for the year were:

- To support the local community, patients, carers and people of Devon with a range of health and wellbeing services.
- To innovate and develop services that meet the changing physical and mental needs of our service users.
- To review the Vision, Mission and Values of the charity.

The Trustees confirm that they have taken into account the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Trust's aims and objectives and in planning future activities and setting the grant making policy for the year.

### **Vision Mission and Values**

Early in 2024, a review of Westbank Community Health and Care's Vision, Mission, Values and Behaviours took place.

The purpose of this exercise was to:

- Enable us to more clearly and concisely describe our vast portfolio, and the responsive nature of our varied multigenerational, holistic health and wellbeing services and
- Define how we position and present ourselves to respond to opportunities and deal with the associated challenges.

The review of our Vision, Mission, Values and Behaviours took place in the form of a series of workshops (Ideas Academies) consisting of conversation, debate and facilitated exercises which sparked creative thinking.

### **Westbank's Vision**

Our vision is for everyone to be living fulfilled, healthier, happier lives for longer.

### **Westbank's Mission**

Westbank is dedicated to improving the health and wellbeing of individuals. Our mission is to tirelessly promote and improve the quality of life, through a comprehensive range of health and wellbeing initiatives, ensuring lasting positive outcomes for all.

### **Westbank's Values**

- **Caring** – We genuinely care about everyone with warmth, kindness, empathy and respect.
- **Collaboration** – We believe in the power that comes from working in partnership.
- **Empowerment** – We support individuals to take charge of their health and wellbeing journey.
- **Innovation** – We embrace creative solutions and continuous improvement.
- **Integrity** – We maintain transparency, accountability, and credibility in all we do.
- **Representative** – We advocate and campaign for change on behalf of individuals and our sector.



## Westbank Community Health and Care

Trustee Directors' Report

For the Year Ended 31 March 2024

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- **Resilience** – We foster resilience in overcoming challenges and adversity, empowering individuals to continue to thrive.
- **Responsive** – We respond efficiently and effectively to existing and emerging challenges and opportunities.

### **Westbank's Strategies**

To achieve its mission Westbank offers a range of services and opportunities to meet different needs:

- Providing health and wellbeing services and facilities for the local community
- Providing support for isolated and vulnerable people across Devon
- Promoting social action and volunteering
- Employing staff who share its mission and values

## **FINANCIAL REVIEW AND RESERVES POLICY**

### **Overview**

The group has generated an overall net surplus of £113,173 (2023: surplus of £30,494). This comprises restricted net expenditure of £61,143 (2023: £40,574 net income) and unrestricted net income of £174,316 (2023: £10,080 net expenditure) (from unrestricted and designated funds).

### **Income and Expenditure**

Total incoming resources decreased from £4,846,385 in 2023 to £4,635,818 in 2024 largely as a result of decreases to 2 contracts, and a reduction in grant income. Total resources expended decreased from £4,808,452 to £4,533,594. The decrease in expenditure was driven by reduced contract values.

### **Balance sheet & Reserves**

The charity's balance sheet remains intrinsically strong. The total reserves held at 31 March 2024 were £2,917,544 of which £1,468,951 comprised unrestricted funds, £882,116 were designated funds, and the balance of £566,477 were restricted funds. The Charity held cash of £1,207,255 at the year end, an increase of £245,682 from 2023.

There are no restrictions on the charity's power to invest. The investment strategy is established by the Trustees, taking into account recent demands for funds, and the projects to be funded. The trustees consider that the investment portfolio (Note 10a) is invested for the medium to longer term, and this is therefore disclosed within fixed rather than current assets in the balance sheet.

### **Going Concern**

The balance sheet remains robust while there is also sufficient availability of cash to continue the day-to-day operations.

The trustees have considered a range of forecasts and scenarios, all of which show the charity can manage effectively over the next 12 months. The trustees have reviewed and challenged the most recent management accounts. Therefore, the trustees are satisfied that the charity will continue as a going concern for a period of at least the next 12 months.

## Westbank Community Health and Care

### Trustee Directors' Report

For the Year Ended 31 March 2024

## Reserves Policy

The trustees believe that free reserves are the best measure of the charity's reserves position. The charity defines free reserves as total reserves less restricted reserves and unrestricted reserves held in fixed assets.

£566k of reserves are held in restricted funds, which can only be used for specific projects as defined by the donors. These reserves cannot be used to meet the day to day running of the charity, or the bulk of its expenditure which is unrestricted in nature.

£723k of the charity's unrestricted reserves are tied up in fixed assets, being buildings and vehicles, which are essential to the day-to-day delivery of the charity's activities and mission:

- The Exminster site is home to the Community Cookery School, the Fitness Centre, the Adult Services Hub, the Kidzone facilities, as well as administration space for all community-based services and health walks.
- Vehicles are critical for transporting service users to and from projects that reduce loneliness and isolation, as well as providing hospital discharge and patient transport services.
- During the year the trustees decided to designate the buildings and vehicles in their reserves in order to clearly distinguish them from the free reserves.

Reserves	£'000
All reserves	2,918
Less restricted funds	-566
Less unrestricted fixed assets	-723
Remaining free reserves	1,629

This means £1,289 of the charity's reserves (44%) are either restricted in use, or are in fixed assets that are being actively utilised in delivering the activities of the charity.

The remaining free reserves are equivalent to 4.5 months of unrestricted expenditure which is within the trustees desired range of 3-6 months. This range is the amount the charity needs to meet the significant risks listed below, as well as to continue to support service users through periods of increased need, such as the current cost of living crisis, so cannot be utilised for our charitable projects or capital needs.

Reserves type	Value of reserves £'000	Annual Unrestricted Expenditure £'000	Months of reserves	Desired Range
Free Reserves	1,629	4,358	4.5	3 to 6 months

### **Minimisation of Business Risks and Risk Management**

The Board is regularly appraised of potential business risks, and plans accordingly for mitigation if required. The Trustees acknowledge their responsibility for identifying and managing risks to which the organisation is exposed and for them to be properly recorded in a Risk Register.

The Trustees have identified the top three risks as follows:

- Renewal of contracts/loss of significant income
- Coping with different ways of commissioning
- Loss of key personnel

#### **Renewal of contracts/loss of significant income**

A key platform of the forward strategy, being led by the CEO, is to achieve a greater diversification of income streams, and phased dates for recommissioning of individual contracts. The objective across all income streams is to deliver a smoother profile of projected revenues, while also making the charity less reliant on any one stream.

#### **Coping with different ways of commissioning**

We are committed to working with commissioning entities on a joint basis, so the fullest understanding can be shared as to how Westbank continues to innovate in the provision of services, and what is required to ensure the best value and outcomes for clients and service users.

#### **Loss of key personnel**

Loss of key personnel remains a key risk, however the trustees are satisfied that there is sufficient resilience within teams to cope with short term vacancies in positions should they arise for any reason.



## **Statement of Trustees' Responsibilities**

The Trustees (who are directors of Westbank Community Health and Care for the purposes of company law) are responsible for preparing the Trustee Directors' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102, *the Financial Reporting Standard applicable in the UK and the Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and the charitable company and of 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;
- Make judgements and accounting estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standard have been followed, subject to any material departures disclosed and explained in the financial statements, and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for maintaining proper accounting records which 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

## **Westbank Community Health and Care**

Trustee Directors' Report

For the Year Ended 31 March 2024

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### **Statement as to disclosure to our auditors**

In so far as the Trustees are aware:

- There is no relevant audit information of which the charitable company's auditors are unaware; and
- The Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

### **AUDITORS**

The auditors, Albert Goodman LLP, are deemed to be appointed under Section 485 of the Companies Act 2006.

### **SMALL COMPANY PROVISIONS**

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

By order of the Trustees.

**K Richards**

Trustee

Westbank Community Health and Care

Date: 22 November 2024

## **Westbank Community Health and Care**

Independent Auditors' Report to the Trustees and Members  
For the Year Ended 31 March 2024

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### **Opinion**

We have audited the financial statements of Westbank Community Health and Care (the 'charitable company') for the year ended 31 March 2024, which comprise the Statement of Financial Activities Balance Sheet, Statement of Cash Flows, and Notes to the Financial Statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2024 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

### **Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### **Conclusions relating to going concern**

In auditing the financial statements, we have concluded that the trustee's use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the entity's ability to continue as a going concern for a period of at least 12 months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the directors with respect to going concern are described in the relevant sections of this report.

### **Other information**

The trustees are responsible for the other information. The other information comprises the information included in the Trustees' Report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

### **Opinion on other matter prescribed by the Companies Act 2006**

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' Report, which includes the Directors' Report prepared for the purposes of company law for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Directors' Report included within the Trustees' Report have been prepared in accordance with applicable legal requirements.

### **Matters on which we are required to report by exception**

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Directors' Report included within the Trustees' Report.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate and proper accounting records have not been kept by the charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- the charitable company financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the Trustees' Report and from the requirement to prepare a Strategic Report.

### **Responsibilities of trustees**

As explained more fully in the Statement of Trustees' Responsibilities [set out on page 9], the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

### **Auditor's responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.



Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

**The extent to which the audit was considered capable of detecting irregularities including fraud**

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the company through discussions with management, and from our commercial knowledge and experience of the charity sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the company, including the Companies Act 2006, Charity Act 2011, anti-bribery, employment, OFSTED, data protection and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation, claims and breaches of relevant legislation; and
- reviewing correspondence with the Charity Commission and other relevant regulators including the charity's legal advisors and insurers.

## **Westbank Community Health and Care**

Independent Auditors' Report to the Trustees and Members

For the Year Ended 31 March 2024

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There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

### **Use of our report**

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members and trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

**Michelle Ferris BSC (Hons) FCA DChA (Senior Statutory Auditor)**

For and on behalf of Albert Goodman LLP, Statutory Auditor

Goodwood House  
Blackbrook Park Avenue  
Taunton  
Somerset  
TA1 2PX

Date: 26 November 2024

**Westbank Community Health and Care**

Statement of Financial Activities (including an Income &amp; Expenditure account)

For the Year Ended 31 March 2024

		Unres- tricted £	Res- tricted £	2024 Total £	Unres- tricted £	Res- tricted £	2023 Total £
	Notes						
<b>Income from:</b>							
Donations and legacies	2	52,063	1,617	53,680	32,619	138	32,757
Charitable activities	3	4,389,942	113,061	4,503,003	4,506,288	279,943	4,786,231
Other trading activities	4	26,766	-	26,766	18,478	-	18,478
Investments	5	52,369	-	52,369	8,919	-	8,919
<b>Total income</b>		<b>4,521,140</b>	<b>114,678</b>	<b>4,635,818</b>	<b>4,566,304</b>	<b>280,081</b>	<b>4,846,385</b>
<b>Expenditure on:</b>							
Charitable activities	6	4,357,773	175,821	4,533,594	4,568,945	239,507	4,808,452
<b>Total expenditure</b>		<b>4,357,773</b>	<b>175,821</b>	<b>4,533,594</b>	<b>4,568,945</b>	<b>239,507</b>	<b>4,808,452</b>
Net (loss)/gain on investments	10a	10,949	-	10,949	(7,439)	-	(7,439)
<b>Net income/(expenditure)</b>		<b>174,316</b>	<b>(61,143)</b>	<b>113,173</b>	<b>(10,080)</b>	<b>40,574</b>	<b>30,494</b>
Transfer between funds	13	42,590	(42,590)	-	-	-	-
<b>Net movement in funds for the year</b>		<b>216,906</b>	<b>(103,733)</b>	<b>113,173</b>	<b>(10,080)</b>	<b>40,574</b>	<b>30,494</b>
<b>Reconciliation of funds</b>							
Total funds brought forward		2,134,161	670,210	2,804,371	2,144,241	629,636	2,773,877
<b>Total funds carried forward</b>		<b>2,351,067</b>	<b>566,477</b>	<b>2,917,544</b>	<b>2,134,161</b>	<b>670,210</b>	<b>2,804,371</b>

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

All income and expenditure derive from continuing activities.

**Westbank Community Health and Care – Company Registration Number: 06243811****Balance Sheet**

As at 31 March 2024

			<b>2024</b>	<b>2023</b>
			<b>£</b>	<b>£</b>
	<b>Notes</b>			
<b>Fixed assets</b>				
Tangible fixed assets	9		1,245,147	1,261,186
Investments - Listed	10a		92,399	157,901
Investments	10b		-	1
			<u>1,337,546</u>	<u>1,419,088</u>
<b>Non-current assets</b>				
Debtors	11		-	3,000
<b>Current assets</b>				
Stock		-	712	
Debtors	11	1,076,176	1,186,935	
Cash at bank and in hand		<u>1,207,255</u>	<u>961,573</u>	
			2,283,431	2,149,220
<b>Liabilities:</b>				
Creditors: amounts falling due within one year	12		(703,433)	(766,936)
<b>Net current assets</b>			<u>1,579,998</u>	<u>1,382,284</u>
<b>Total assets less current liabilities</b>			<u><u>2,917,544</u></u>	<u><u>2,804,372</u></u>
<b>The funds of the charity:</b>				
Unrestricted funds:				
General funds		1,468,951	1,870,612	
Designated funds		<u>882,116</u>	<u>263,550</u>	
Total unrestricted funds	13		2,351,067	2,134,162
Restricted funds	13		<u>566,477</u>	<u>670,210</u>
<b>Total charity funds</b>			<u><u>2,917,544</u></u>	<u><u>2,804,372</u></u>



The trustees have prepared financial statements in accordance with section 398 of the Companies Act 2006 and section 138 of the Charities Act 2011. These accounts are prepared in accordance with the special provisions of Part 15 of the Companies Act relating to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to members of the company.

The notes on pages 46 - 65 form part of these accounts.

Approved by the Board for issue on 22 November 2024 and signed on their behalf by:

**K Richards**

Trustee

**Westbank Community Health and Care**  
Statement of Cash Flows  
For the Year Ended 31 March 2024

	Notes	2024 £	2023 £
<b>Cash flows from operating activities</b>			
Net income / (expenditure) for the year		113,173	30,494
Adjustments to cash flows from non-cash items:			
Depreciation and amortisation	9	71,110	52,601
Loss on disposal of fixed assets		-	6,660
Interest receivable	5	(52,369)	(8,919)
Investment revaluations	10a	(10,949)	7,439
		<u>120,965</u>	<u>88,275</u>
(Increase) / decrease in stock		712	-
(Increase) / decrease in debtors	11	113,759	(577,137)
Increase / (decrease) in creditors	12	(63,503)	212,400
		<u>171,933</u>	<u>(276,462)</u>
<b>Cash flows from investing activities</b>			
Purchase of tangible fixed assets	9	(55,071)	(69,533)
Interest received	5	52,369	8,919
Acquisition of investments	10a	-	(78,717)
Investment disposals	10a	76,451	225,000
		<u>73,749</u>	<u>85,669</u>
Net increase in cash and cash equivalents		<u>245,682</u>	<u>(190,793)</u>
Cash and cash equivalents at the beginning of the reporting period		<u>961,573</u>	<u>1,152,366</u>
Cash and cash equivalents at the end of the reporting period		<u>1,207,255</u>	<u>961,573</u>
<b>Cash &amp; Cash equivalents reconciliation:</b>			
Cash at bank		<u>1,207,255</u>	<u>961,573</u>
Total cash & cash equivalents at the end of the reporting period		<u>1,207,255</u>	<u>961,573</u>

## **1 Accounting Policies**

The principal accounting policies adopted in the preparation of the financial statements are:

### **1.1 Basis of accounting**

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 (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Westbank Community Health and Care meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s) and all amounts are presented in £ sterling.

### **1.2 Legal status of the Charity**

The charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

The company is incorporated in England and Wales and the company registered office is detailed on page 1.

### **1.3 Going Concern**

The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The trustees make this assessment in respect of a period of at least one year from the date of authorisation for issue of the financial statements and have concluded that the charity has adequate resources to continue in operational existence for the foreseeable future and there are no material uncertainties about the charity's ability to continue as a going concern, thus they continue to adopt the going concern basis of accounting when preparing the financial statements.

**1.4 Income**

Income from grants and donations is recognised in the year in which they are receivable when there is evidence of entitlement, receipt is probable and the amount can be reliably measured. Where income has not been received for gift aid claims relating to donations received in the year, income is accrued.

Income from government grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred. Where no conditions are attached to the grant income they are recognised within donations and legacies and where conditions relating to performance of services are attached, grant income is recognised in income from charitable activities within the Statement of Financial Activities.

Income from other trading activities, including rental income, is included in the period in which the charity is entitled to receipt, it is probable that economic benefits will flow to the entity and the amount can be reliably measured.

Goods donated for resale are included as income when they are sold.

**1.5 Interest receivable**

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

**1.6 Expenditure**

Resources expended are recognised on the accruals basis to match the period in which the expenditure was incurred.

Raising funds is expenditure incurred in generating the trading subsidiary funds and from other trading activities carried out by the charity.

Charitable activity expenditure comprises costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and costs of an indirect nature necessary to support them. Governance costs are those costs associated with the governance arrangements of the charity and relate to general running of the charity as opposed to those costs associated with charitable activities.

**1.7 Operating leases**

The charity classifies the lease of properties as operating leases as title remains with the lessor. Rental charges are charged on a straight line basis over the term of the lease.

**1.8 Fund accounting**

Unrestricted funds are available to spend on activities that further any of the purposes of the charity.

Restricted funds are from donations and grants in which the donor or funder has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.



**1.9 Tangible fixed assets and depreciation**

Tangible fixed assets are stated at cost less depreciation. Fixed assets under £1,000 are not capitalised. Depreciation is provided at rates calculated to write off the cost or valuation less estimated residual value of each asset over its expected useful life as follows:

Freehold property	1% - 2% straight line
Computer equipment	3 years straight line
Motor Vehicles	4 years straight line
Equipment	5 years straight line

**1.10 Fixed asset investments**

Investments are recognised initially at fair value which is normally the transaction price (but excludes any transaction costs). Subsequently, investments are held at market value, with all realised and unrealised gains and losses passing through the SOFA.

All gains and losses are taken to the Statement of Financial Activities as they arise. Realised gains and losses on investments are calculated as the difference between sales proceeds and opening market value (or purchase date if later). Unrealised gains and losses are calculated as the difference between the market value at the year end and opening market value (or purchase date if later). Realised and unrealised gains are not separated in the Statement of Financial Activities.

**1.11 Debtors**

Trade debtors are amounts due from customers for services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the Charity will not be able to collect all amounts due to according to the original terms of the receivables.

Other debtors comprise amounts due from funders, prepayments and accrued income. Amounts due from funders are recognised when the Charity is entitled to the money, prepayments arise from the payments for services prior to benefit from those services, and accrued income is amounts due for services provided, recognised at the point of provision of the services.

**1.12 Cash at bank and in hand**

Cash at bank and cash 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.

**1.13 Creditors**

Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount after allowing for any trade discounts due.

**1.14 Defined contribution pension**

A defined contribution plan is a pension plan under which fixed contributions are paid into a pension fund and the Company has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods. Contributions to defined contribution plans are recognised as staff pension expense through the profit and loss when they are due.

**1.15 Taxation**

As a registered charity, the company is not liable to corporation tax or capital gains tax to the extent that its income and gains are applicable to charitable purposes only. Value Added Tax (VAT) is partially recoverable by the company. Any irrecoverable VAT is added to the relevant cost and charged as an expense in the Statement of Financial Activities.

**1.16 Financial Instruments**

The financial assets and liabilities of the charity and their measurements are as follows:

Financial assets – trade and other debtors are basic financial instruments and are debt instruments measured at amortised cost. Prepayments are not financial instruments. Investment portfolios measured at fair value through the income and expenditure account.

Cash at bank and deposit accounts– is classified as a basic financial instrument and is measured at face value.

Financial liabilities – trade creditors, accruals and other creditors are financial instruments, and are measured at amortised cost. Taxation and social security are not included in the financial instruments disclosure definition. Deferred income is not deemed to be a financial liability, as the cash settlement has already taken place and there is an obligation to deliver services rather than cash or another financial instrument.

## 2 Donations and legacies

	Unres- tricted funds £	Res- tricted funds £	2024 Total £	Unres- tricted funds £	Res- tricted funds £	2023 Total £
Donations	52,063	1,617	53,680	32,619	138	32,757
	52,063	1,617	53,680	32,619	138	32,757

## 3 Income from charitable activities

	Unres- tricted funds £	Res- tricted funds £	2024 Total £	Unres- tricted funds £	Res- tricted funds £	2023 Total £
Hospital Discharge	843,716	-	843,716	836,104	-	836,104
Devon Carers Centre	2,558,605	-	2,558,605	2,660,919	-	2,660,919
Neighbourhood Friends	-	101,932	101,932	-	201,533	201,533
Voluntary Representation on Health	135,254	-	135,254	181,749	-	181,749
Westbank Community Support	11,150	-	11,150	23,108	-	23,108
Devon Diabetes SIB Dev Fund	93,526	-	93,526	199,617	-	199,617
Young Carers	236,310	-	236,310	237,375	-	237,375
Coffee on the Corner	20,700	-	20,700	23,916	-	23,916
Westbank Adult Services	40,159	-	40,159	34,271	-	34,271
Kidzone	134,222	-	134,222	65,584	-	65,584
Fitness Suite Income	59,906	-	59,906	48,062	-	48,062
Hospitality	64,117	-	64,117	38,604	-	38,604
Food Services / Kitchen	5,224	-	5,224	5,745	-	5,745
Volunteering	67,158	-	67,158	10,299	12,000	22,299
The Community Cookery School at Westbank	3,514	10,116	13,630	-	66,410	66,410
DCC sitting service pilot	79,293	-	79,293	48,240	-	48,240
Community link workers	8,802	-	8,802	44,010	-	44,010
Pathfinder Community Building	7,986	-	7,986	38,329	-	38,329
Other	20,300	1,013	21,313	10,356	-	10,356
	4,389,942	113,061	4,503,003	4,506,288	279,943	4,786,231

#### **4 Other trading activities**

	Unres- tricted funds £	Res- tricted funds £	2024 Total £	Unres- tricted funds £	Res- tricted funds £	2023 Total £
Fundraising and functions	26,766	-	26,766	18,478	-	18,478
	26,766	-	26,766	18,478	-	18,478

#### **5 Investment income**

	Unres- tricted funds £	Res- tricted funds £	2024 Total £	Unres- tricted funds £	Res- tricted funds £	2023 Total £
Bank interest	52,369	-	52,369	8,919	-	8,919



## 6 Expenditure

### Split by fund:

	Unres- tricted £	Res- tricted £	2024 Total £	Unres- tricted £	Res- tricted £	2023 Total £
<b>Charitable activities</b>						
Purchases	19,163	798	19,961	18,514	170	18,684
Premises	233,079	12,316	245,395	146,496	5,854	152,350
Fund activities	501,011	19,226	520,237	740,840	21,234	762,074
Depreciation	43,284	27,826	71,110	24,775	27,826	52,601
General administration	321,852	22,959	344,811	371,200	27,742	398,942
Wages and salaries	3,102,766	75,962	3,178,728	3,103,124	128,864	3,231,988
Other staff costs	88,081	16,734	104,815	104,433	27,817	132,250
Legal and professional	26,464	-	26,464	39,670	-	39,670
Interest	3,563	-	3,563	5,743	-	5,743
<i>Governance costs</i>						
Audit & accountancy	18,510	-	18,510	14,150	-	14,150
	4,357,773	175,821	4,533,594	4,568,945	239,507	4,808,452

### Split by cost:

	Volunteering £	Physical & Emotional Wellbeing £	Carers £	Children & Family Services £	Central Support £	2024 Total £
<b>Charitable activities</b>						
Purchases	2,317	8,985	618	1,737	6,304	19,961
Premises	4,635	46,773	30,082	19,934	143,971	245,395
Fund activities	142,732	369	358,938	14,427	3,771	520,237
Depreciation	-	152	6,740	-	64,218	71,110
General administration	110,428	36,259	620,936	74,932	(497,744)	344,811
Wages and salaries	196,893	194,688	1,899,860	297,485	589,802	3,178,728
Other staff costs	22,598	3,736	43,770	12,667	22,044	104,815
Legal and professional	-	-	4,210	-	22,254	26,464
Interest	264	46	-	-	3,253	3,563
<i>Governance costs</i>						-
Audit & accountancy	-	-	-	-	18,510	18,510
	479,867	291,008	2,965,154	421,182	376,383	4,533,594

**Westbank Community Health and Care**

Notes to the Financial Statements

For the Year Ended 31 March 2024

**Split by cost (prior year):**

	<b>Volunteering</b>	<b>Physical &amp; Emotional Wellbeing</b>	<b>Carers</b>	<b>Children &amp; Family Services</b>	<b>Central Support</b>	<b>2023 Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Charitable activities</b>						
Purchases	6,888	75	1,254	9,631	836	18,684
Premises	21,076	2,164	36,549	108,296	(15,735)	152,350
Fund activities	485,005	4,030	178,772	(13,332)	107,599	762,074
Depreciation	16,580	17,295	6,000	7,020	5,706	52,601
General administration	59,009	22,695	547,545	50,875	(281,182)	398,942
Wages and salaries	296,700	132,989	2,057,171	257,049	488,079	3,231,988
Other staff costs	32,577	1,394	54,302	8,990	34,987	132,250
Legal and professional	-	11,207	7,360	3,084	18,019	39,670
Interest	280	-	480	261	4,722	5,743
<i>Governance costs</i>						
Audit & accountancy	-	-	-	-	14,150	14,150
	<b>918,115</b>	<b>191,849</b>	<b>2,889,433</b>	<b>431,874</b>	<b>377,181</b>	<b>4,808,452</b>

**6 Expenditure (continued)**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Depreciation of owned assets	71,110	52,601
Operating lease expenses	26,757	22,572
Auditors' remuneration for:		
Current auditors		
- Audit services	15,240	13,250
- Other services	3,270	2,500
Previous auditors		
- Other services	-	(1,600)
	<u>                    </u>	<u>                    </u>

**7 Trustee directors**

The charity trustees were not paid or received any other benefits from employment with the charity or its subsidiary in the year (2023: £nil).

No charity trustee was reimbursed for travel expenses during the year (2023: one trustee - £109).

No charity trustee received payment for professional or other services supplied to the charity (2023: £nil).

## **8 Employees**

### **Number of employees**

The average monthly head count was 144 staff (2023: 159 staff) during the year.

<b>Employment costs</b>	<b>2024 £</b>	<b>2023 £</b>
Wages and salaries	2,786,597	2,802,194
Social security costs	213,373	217,417
Pension costs	73,686	77,345
Redundancy	401	7,564
Freelance staff and other staff costs	104,671	127,468
	<u>3,178,728</u>	<u>3,231,988</u>

The number of employees whose annual emoluments were £60,000 (excluding employer pension costs) or more were:

	<b>2024 number</b>	<b>2023 number</b>
£60,000 - £70,000	1	-
£70,000 - £80,000	-	1
£80,000 - £90,000	-	-
£90,000 - £100,000	1	-
	<u>1</u>	<u>1</u>

These employees are members of the defined contribution pension scheme, into which contributions of £4,363 (2023: £2,400) were made.

The key management personnel of the charity comprise of the Chief Executive Officer and Senior Leadership Team. The total employee benefits (includes gross pay, employer pension and employer national insurance) of the key management personnel of the Charity were £396,686 (2023: £324,933).

### **Pension costs**

The company operates a defined contribution pension schemes. The charge to the Statement of Financial Activities for the year is shown above.

Contributions totalling £14,446 (2023 - £14,608) were payable to the schemes at the end of the year and are included in creditors.

## 9 Tangible fixed assets

	Freehold property £	Equipment £	Computers £	Motor Vehicles £	Total £
<b>Cost</b>					
At 1 April 2023	1,764,669	391,636	89,547	63,722	2,309,574
Additions	-	55,071	-	-	55,071
At 31 March 2024	1,764,669	446,707	89,547	63,722	2,364,645
<b>Depreciation</b>					
At 1 April 2023	547,161	352,636	84,869	63,722	1,048,388
Charge for the year	44,205	24,014	2,891	-	71,110
At 31 March 2024	591,366	376,650	87,760	63,722	1,119,498
<b>Net book value</b>					
At 31 March 2024	1,173,303	70,057	1,787	-	1,245,147
At 31 March 2023	1,217,508	39,000	4,678	-	1,261,186

The cost of the land element of the Community Care Centre was £59,822, with that of the refurbishment of the building costing £119,643, a total of £179,465. This was funded by a National Lottery grant, included within restricted income at the time of receipt.

The land and buildings comprising the 'Healthy Living Centre' were purchased from Bovis Homes Limited for £1. If, before 12 April 2026, Westbank (or succeeding owner) obtains planning permission to develop the property for any purpose apart from community use, 50% of the difference between the open market value before and after planning permission were granted would be payable to Bovis Homes Limited. At 31 March 2024, the total cost of the Healthy Living Centre, excluding equipment, was £685,275 (2023: £685,275). This was funded by a National Lottery grant included in restricted fund income at the time of receipt.

Some of the equipment in both Community Care and Healthy Living Centres have been funded by grants, which were included within restricted fund income at the time of receipt.

All fixed assets are used for charitable purposes.



**10a Investments – UK Listed**

	<b>Total 2024 £</b>	<b>Total 2023 £</b>
Market value at 1 April 2023	157,901	311,623
Additions	-	78,717
Disposals	(76,451)	(225,000)
Unrealised gain / (loss) arising in year	10,949	(7,439)
	<hr/>	<hr/>
Market value at 31 March 2024	92,399	157,901
	<hr/> <hr/>	<hr/> <hr/>

Historical cost as at 31 March 2024 was £80,000 (2023: £106,639).

**10b Investments**

	<b>£</b>
<b>Cost</b>	
At 1 April 2023	1
Disposal of wholly owed subsidiary	(1)
	<hr/>
At 31 March 2024	-
	<hr/>
<b>Provision</b>	
At 1 April 2023	-
Disposal of wholly owed subsidiary	-
	<hr/>
At 31 March 2024	-
	<hr/>
<b>Carrying amount</b>	
At 1 April 2023	1
	<hr/> <hr/>
At 31 March 2024	-
	<hr/> <hr/>

### **Investments (continued)**

Westbank Community Enterprises Limited (company no 10834679) was incorporated on 23 June 2017 as a wholly owned trading subsidiary of Westbank Community Health and Care. The parent charity held 100% of the issued share capital and 100% of the voting rights of the subsidiary trading company.

The principal activities of the Westbank Community Enterprises Limited were to run the Budleigh Salterton Community Hospital Health and Wellbeing.

On the 1<sup>st</sup> of April 2022 the activities of Westbank Community Enterprises Limited were transferred to a separate CIO (Seachange Devon, Charity number 1196379). On the 19<sup>th</sup> of September 2023 the company was dissolved via voluntary strike off.

Prior to dissolution the subsidiary gift aided its taxable profits to Westbank Community Health and Care, and filed statutory accounts with the Registrar of Companies.

## **11 Debtors**

### **Current assets - Debtors**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Trade debtors	990,833	980,751
Prepayments and accrued income	80,218	123,920
Other debtors	5,125	24,922
Amounts due by LWTC	-	57,342
Amounts owed by WCE	-	-
	<u>1,076,176</u>	<u>1,186,935</u>

### **Non current assets - Debtors**

Other debtors	-	3,000
	<u>-</u>	<u>3,000</u>

The above debt is due in less than 5 years.

**12 Creditors: Amounts falling due within one year**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Trade creditors	205,482	294,933
Accruals and deferred income	239,607	186,824
Taxation and social security	216,465	215,690
Other creditors	41,879	69,489
	<u>703,433</u>	<u>766,936</u>

**Deferred Income**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Deferred income at 1 April 2023	119,382	1,868
Released from previous years	(119,382)	(1,868)
Resources deferred in the year	104,418	119,382
	<u>104,418</u>	<u>119,382</u>

At the balance sheet date the trust was holding funds received in advance from Devon County Council and fees received in advance.

### 13 Summary of movement in funds

	Opening balance £	Income £	Expenditure £	Transfers & gains £	Closing balance £
<b>Unrestricted funds</b>					
General fund	1,870,611	4,501,668	(4,123,233)	(780,095)	1,468,951
	<u>1,870,611</u>	<u>4,501,668</u>	<u>(4,123,233)</u>	<u>(780,095)</u>	<u>1,468,951</u>
<b>Designated funds</b>					
Covid 19 Contingency	50,000	-	-	(50,000)	-
Business development fund	165,510	-	(120,728)	50,000	94,782
Community Support and Outreach	48,040	19,472	(113,812)	140,000	93,700
Designated Community Assets	-	-	-	693,634	693,634
	<u>263,550</u>	<u>19,472</u>	<u>(234,540)</u>	<u>833,634</u>	<u>882,116</u>
<b>Total designated funds</b>					
	<u>263,550</u>	<u>19,472</u>	<u>(234,540)</u>	<u>833,634</u>	<u>882,116</u>
<b>Total unrestricted</b>	<u>2,134,161</u>	<u>4,521,140</u>	<u>(4,357,773)</u>	<u>53,539</u>	<u>2,351,067</u>
<b>Restricted funds</b>					
Westbank Building Capital	89,740	-	(3,589)	-	86,151
Healthy Living Centre Capital	424,949	-	(13,706)	-	411,243
SEIF Capital Grant	35,151	-	(10,531)	-	24,620
Neighbourhood Friends	(5,335)	101,932	(112,138)	15,541	-
Exeter Living Well at Home	37,085	-	-	-	37,085
WEB Area	17,688	-	(9,136)	-	8,552
Chatty Bus	2,179	2,000	(4,179)	-	-
Chatty Trains	2,343	(2,009)	(334)	-	-
Community Cookery School at Westbank	66,410	12,755	(22,208)	(58,131)	(1,174)
	<u>670,210</u>	<u>114,678</u>	<u>(175,821)</u>	<u>(42,590)</u>	<u>566,477</u>
<b>Total restricted</b>					
	<u>670,210</u>	<u>114,678</u>	<u>(175,821)</u>	<u>(42,590)</u>	<u>566,477</u>
<b>Total funds</b>	<u><u>2,804,371</u></u>	<u><u>4,635,818</u></u>	<u><u>(4,533,594)</u></u>	<u><u>10,949</u></u>	<u><u>2,917,544</u></u>

**Summary of movement in funds (2023)**

	<b>Opening balance £</b>	<b>Income £</b>	<b>Expenditure £</b>	<b>Transfers &amp; losses £</b>	<b>Closing balance £</b>
<b>Unrestricted funds</b>					
General fund	1,714,856	4,537,813	(4,374,619)	(7,439)	1,870,611
	1,714,856	4,537,813	(4,374,619)	(7,439)	1,870,611
<b>Designated funds</b>					
Covid 19 Contingency	50,000	-	-	-	50,000
Business development fund	250,989	-	(85,479)	-	165,510
Community Support and Outreach	128,396	28,491	(108,847)	-	48,040
<b>Total designated funds</b>	429,385	28,491	(194,326)	-	263,550
<b>Total unrestricted</b>	2,144,241	4,566,304	(4,568,945)	(7,439)	2,134,161
<b>Restricted funds</b>					
Westbank Building Capital	93,329	-	(3,589)	-	89,740
Healthy Living Centre Capital	438,655	-	(13,706)	-	424,949
SEIF Capital Grant	45,682	-	(10,531)	-	35,151
Neighbourhood Friends	(2,803)	201,671	(204,203)	-	(5,335)
Exeter Living Well at Home	37,085	-	-	-	37,085
WEB Area	17,688	-	-	-	17,688
Chatty Bus	-	8,000	(5,821)	-	2,179
Chatty Trains	-	4,000	(1,657)	-	2,343
Community Cookery School at Westbank	-	66,410	-	-	66,410
<b>Total restricted</b>	629,636	280,081	(239,507)	-	670,210
<b>Total funds</b>	<b>2,773,877</b>	<b>4,846,385</b>	<b>(4,808,452)</b>	<b>(7,439)</b>	<b>2,804,371</b>

The breakdown of funds is as per the funds statement.

**Purpose of material funds:**

- General Funds – General funds are those held for the day to day running of the Charity.
- Designated Funds – Covid 19 Contingency This fund is held to continue to support vulnerable service users over the coming year, or in the case of a resurgence in Covid-19.
- Designated Funds – Business development fund This includes funding for two posts aimed at developing the organisation over the coming years, as well as essential maintenance and renewals.
- Designated Funds – Community Support and Outreach This will be used to fund projects aimed at supporting the local community. This includes projects aimed at improving physical and mental health and wellbeing, as well as reducing loneliness and isolation.
- Designated Funds – Designated Community Assets. This represents the value of buildings used to deliver services at Westbank Community Centre.
- Westbank Building Capital – provision of the Community Care Centre Exeter
- Healthy Living Centre Capital – provision of a centre for healthy living activities across the rural community served by Westbank, and has received funding from the National Lottery 'Big Lottery Fund'
- SEIF Capital Grant – grant made by the Social Enterprise Investment Fund for the purpose of contributing towards the purchase of a new building (extension project) at Westbank Health and Care Centre.
- Neighbourhood Friends - a project to reduce pressure on hospitals by facilitating earlier discharges and preventing unnecessary admissions.
- Exeter Living Well at Home – funding for a project aimed at piloting greater links between the voluntary and community sector and social care.
- WEB Area – fundings received to support community building in the WEB area of Devon, with a particular focus of Littleham.
- Chatty Bus - Project aimed at reducing isolation and loneliness through buses.
- Chatty Trains - Project aimed at reducing isolation and loneliness through trains.
- The Community Cooking School at Westbank - Providing free cooking lessons for members of our community, aimed at reducing the impact of the cost-of-living crisis, loneliness and isolation.



**14 Analysis of assets between funds**

	<b>Tangible fixed assets £</b>	<b>Invest- ments £</b>	<b>Cash at bank and in hand £</b>	<b>Other net current assets/ (liabilities) £</b>	<b>Non - current assets £</b>	<b>Total £</b>
Unrestricted funds	723,133	92,399	280,676	372,743	-	1,468,951
Designated funds	-	-	882,116	-	-	882,116
Restricted funds	522,014	-	44,463	-	-	566,477
<b>At 31 March 2024</b>	<b>1,245,147</b>	<b>92,399</b>	<b>1,207,255</b>	<b>372,743</b>	<b>-</b>	<b>2,917,544</b>

**Analysis of assets between funds – 2023**

	<b>Tangible fixed assets £</b>	<b>Invest- ments £</b>	<b>Cash at bank and in hand £</b>	<b>Other net current assets/ (liabilities) £</b>	<b>Non - current assets £</b>	<b>Total £</b>
Unrestricted funds	711,346	157,902	577,653	420,711	3,000	1,870,612
Designated funds	-	-	263,550	-	-	263,550
Restricted funds	549,840	-	120,370	-	-	670,210
<b>At 31 March 2023</b>	<b>1,261,186</b>	<b>157,902</b>	<b>961,573</b>	<b>420,711</b>	<b>3,000</b>	<b>2,804,372</b>

## **15 Obligations under leases**

Operating leases-

The total future minimum rentals payable under non-cancellable operating leases funded by unrestricted funds are as follows:

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
<b>Land and Buildings</b>		
Expiry date:		
Within one year	10,744	17,244
Within two and five years	14,420	25,164
More than five years	-	4,944
<b>Other</b>		
Expiry date:		
Within one year	4,184	4,560
Within two and five years	14,646	-
	<u>43,994</u>	<u>51,912</u>

## **16 Capital commitments**

At the 31 March 2024, the charity had no capital commitments (2023: £60,000 towards the installation of a kitchen for a Community Cookery School).

## **17 Related party transactions**

The Chief Executive, the Finance Director and the Head of Carers are trustees of the charity Seachange Devon (charity number 1196379). During the year, Westbank Community Health and Care performed work to the value of £4,410 for Seachange which has been included in full the accounts to the year ended 31 March 2024 (2023: awarded a three-year grant totalling £104,000). At the year end, £4,669 was owed from Seachange Devon (2023: £51,000 due to Seachange Devon).

## 18 Financial instruments

### Categorisation of financial instruments

	2024 £	2023 £
Financial assets measured at fair value through income and expenditure account	92,399	157,901
Financial assets that are debt instruments measured at amortised cost	2,236,795	2,094,175
	<u>2,329,194</u>	<u>2,252,076</u>
Financial liabilities measured at amortised cost	<u>340,078</u>	<u>431,864</u>

### Item of income, expenditure, gain or losses

#### 2024

	Income £	Expense £	Net gains £	Net losses £
Financial assets measured at fair value through income and expenditure account	-	-	10,949	-
Financial assets that are debt instruments measured at amortised cost	52,369	-	-	-
Financial liabilities measured at amortised cost	-	-	-	-
	<u>52,369</u>	<u>-</u>	<u>10,949</u>	<u>-</u>

#### 2023

	Income £	Expense £	Net gains £	Net losses £
Financial assets measured at fair value through income and expenditure account	-	-	-	7,439
Financial assets that are debt instruments measured at amortised cost	8,919	-	-	-
Financial liabilities measured at amortised cost	-	-	-	-
	<u>8,919</u>	<u>-</u>	<u>-</u>	<u>7,439</u>