



Westbank Community Health and Care
(A Company Limited by Guarantee)

Annual Report and Financial Statements

For the Year Ended 31 March 2025

Company Number: 06243811
Charity Registered in England and Wales Number: 1119541

Westbank Community Health and Care

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Westbank Community Health and Care

Reference and Administrative Details

For the Year Ended 31 March 2025

Trustee Directors

E Anderson
M Astley
J Masters
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 (until 28 February 2025)
A Patriche, Head of Human Resources
K Elliott, Head of Fundraising and Marketing
S Benthall, Head of Voluntary & Community Services (from 7 April 2025)

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 2025

WELCOME

Chairmans Report 2024/25

It is with great pride and optimism that I welcome you to **Westbank Community Health and Care's 2024-2025 Annual Report**. Over the past year our Charity has continued to demonstrate resilience, innovation, and an unwavering commitment to improving the health and well-being of the communities we serve.

This year has been marked by significant milestones, including the successful launch of new initiatives, ongoing development of our core services, and the deepening of our impact across the region. Our dedicated staff, volunteers, and stakeholders remain at the heart of everything we do, consistently going above and beyond to deliver compassionate, high-quality care and support.

I want to start by expressing my **heartfelt gratitude** to everyone involved with the Charity - our dedicated staff, passionate volunteers, wonderfully supportive partners and commissioners and our insightful trustees. Your incredible efforts and commitment make Westbank the thriving entity it is today. Time and again, you exceed expectations, and it was truly wonderful to see so many of you at this year's **"We Are Westbank"** event. This, now annual, celebration is not only a fantastic opportunity to acknowledge years of service but also a testament to the commitment and familial spirit that defines Westbank; it provides a rare and valuable chance to witness the diverse areas of work within our community. So many members of our team have expressed appreciation for the opportunity to connect with colleagues, learn about their roles, and understand the community impact of our many and varied services. Hearing the inspiring stories and observing the passion and enthusiasm with which staff discuss their roles remind us all why Westbank is so unique and special.

Looking ahead, we are excited to be approaching a major milestone - **our 40th anniversary**. This upcoming celebration promises to be a momentous occasion to reflect on our journey, honour our achievements, and reaffirm our commitment to making a difference for generations to come. Stay tuned for the details of our planned events and activities to mark this significant milestone.

This year has also seen us make substantial progress in embedding our revised mission, vision and values into all aspects of our work, ensuring that inclusion, community engagement, and sustainability remain central to our mission. The process allowed Westbank a chance to refocus and articulate its goals and community offerings clearly ensuring our goals are aligned with the needs of the community we service.

It was wonderful to see everyone involved actively contribute to creating a shared vision that truly represents our collective identity and laid the foundation for our **Strategic Plan** for the next 5 years.

The introduction of new wellbeing initiatives such as the new **Westbank Wellbeing Day** and our ongoing efforts to support the mental and physical health of our teams are testament to our forward-thinking approach.

As trustees, we remain committed to transparency, accountability, and strategic growth, guiding Westbank towards an even more impactful future. I am incredibly grateful to everyone who has contributed their time, expertise, and compassion over the year — together, we are creating a healthier, more connected community for all.

Thank you for your ongoing support and trust in our work - here's to another year of incredible achievements and collaboration, and to celebrating the journey that has led us to our 40th anniversary next year!

Sally Yeo, Chairman

CEO's Introduction 2024/25

Welcome to Westbank Community Health and Care's **Annual Report for 2024/25**. This year has been a remarkable period of continued growth, innovation, and strengthened community connections. As we reflect on our achievements, I am proud of the progress we've made in **expanding vital services, enhancing wellbeing**, and fostering a **culture of continuous improvement**. Our commitment remains unwavering: to deliver compassionate, accessible, and high-quality support that empowers individuals and strengthens communities across Devon. Thank you for your ongoing support and partnership as we look forward to another year of positive impact and growth.

I am immensely proud to highlight how 2024/25 was a further year of **transformative achievement**. This year marked a period of sustained growth, enhanced community impact, and deepened commitment to our core values. We successfully expanded our services across Devon, **reaching more individuals and families than ever before**. Our **Carers Services**, in its 27th year of dedicated support, continued to grow, offering vital assistance to unpaid carers, while our innovative initiatives, such as the **Community Cookery School**, promoted healthier lifestyles and stronger community bonds.

Throughout the year, our health and wellbeing programs have seen increased participation and expanded reach, providing essential preventive and therapeutic support. Our community projects—such as our **Health Walks, Patient Transport** and **Neighbourhood Friends**—have successfully fostered social inclusion, reducing isolation and promoting wellbeing for hundreds of vulnerable individuals and families.

We continue to witness outstanding dedication and longevity among our team members, highlighting the supportive and inspiring environment I am passionate about fostering. The loyalty of those who have been with us for many years reflects the strong sense of community that stems from being part of such a valued team. Our **"Great Place to Work"** initiative continues to expand, now encompassing a variety of unique benefits designed to support our staff's physical, mental, and financial well-being. January 2025 marked the introduction of our innovative offering of an array of health-enhancing and life enriching **Wellbeing Day** exclusively for our staff, ensuring they feel appreciated and supported.

Central to all our achievements has been the consistent embedding of our values, mission, and vision into every aspect of our work. We have actively involved staff, volunteers, and the communities we support in shaping how our values inform our decision-making and service development. This alignment has ensured that our actions remain true to our vision **for everyone to be living fulfilled, happier healthier lives for longer**. As we approach our **40th anniversary in 2026**, these principles continue to guide us and inspire our future direction, and were at the heart of the development of our new **Strategic Plan for 2025-2030**.

I would also like to take this opportunity to **sincerely thank our trustees, stakeholders, dedicated staff, volunteers, and the commissioners** we collaborate with. Your ongoing support, commitment, and shared vision have been invaluable in enabling us to deliver the services and impact we are so proud of. It is through your dedication and partnership that we are able to continue making a meaningful difference in the lives of many, and I look forward to working together as we build on these successes in the years to come.

Together, we have laid a strong foundation for the next chapter of our journey, and I am confident that, with this shared commitment, we will achieve even greater milestones as we move towards our 40th anniversary and beyond.

Sarah Hicks, CEO

Westbank Community Health and Care

Trustee Directors' Report

For the Year Ended 31 March 2025

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 2025, 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
- M Astley
- J Masters
- P Smith (appointed 1 May 2024)
- S Yeo
- S Chown (resigned 20 May 2025)
- K Richards (resigned 10 April 2025)

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 remain agile and responsive to the ever-changing environment in which we operate.

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.

Westbank's Vision Mission and Values

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..
- **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

During the financial year Westbank formalised its 5 year strategy, which continues to align the charity with the needs of service users, the NHS, Devon County Council and local authorities. Westbank is positioned as a key partner with the following strategic goals for the next 5 years:

- Grow and enhance Carers Services
- Enhance Health and Wellbeing Services
- Grow Community Engagement and Activities
- Strengthen and Grow Patient and Clinical Support Services
- Empowering and Developing our Workforce and growing our *Great Place to Work*.
- Advocacy and Representation for Health Services and Carers Support.

ACTIVITY REPORT

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

Our Impact in 2024/25:

- ♥ **6000 - attendances across a variety of Community Support groups**
- ♥ **38,000 – people supported across Devon**
- ♥ **3300 – referrals by our Transport services Team**

DEVON ADULT CARERS SERVICE

Devon Carers is our award-winning service dedicated to providing a broad range of support for unpaid carers — predominantly friends and family members caring for adults — across Devon. This year marks 27 years of our carers service, a journey that has touched the lives of over **70,000 unpaid carers** across Devon throughout that time. Devon Carers has grown from a modest community initiative into a vital lifeline for thousands, offering invaluable support to those who selflessly care for others.

Founded in 1998, Devon Carers was established with a simple yet powerful mission: to **support unpaid carers** — unsung heroes who often sacrifice their own needs to care for family, neighbours or friends. From the outset, the service recognized the immense physical, emotional, and financial challenges faced by carers. It was established to make sure that no carer would have to bear their challenges unsupported, in isolation.

One of our key strengths has always been our ability to innovate and adapt to changing needs. Over the years, we introduced pioneering initiatives such as the Carer Friendly Devon program, which encourages local businesses to support carers in the workplace ensuring carers receive the support they need during critical times. 2024 saw the launch of our now annual **Carer Friendly Conference**. Taking place during carers week, the event was aimed at professionals – sharing information, raising awareness and celebrating the role of unpaid carers.

Westbank Community Health and Care

Trustee Directors' Report

For the Year Ended 31 March 2025

Devon Carers initially concentrated on establishing a solid foundation through outreach, advocacy, and direct support. As demand increased, so did our reach and range of services designed to meet the varied needs of carers. Today, we support over 34,000 carers each year with a diverse array of assistance, including practical help, financial guidance, Peer Support, Carer Skills Workshops, Hospital Services, and the Time for You Sitting Service, among others. Whether assisting carers to navigate complex healthcare systems or simply providing a compassionate listening ear, Devon Carers has been a dependable and caring partner for 27 years.

Throughout those years, we have shown that our support can make a truly profound difference. Being part of Westbank and its broad spectrum of services greatly enhances the value we provide to unpaid carers, allowing us to deliver a more holistic and integrated approach. This was especially evident when funding for the **Hospital Services** element of the contract was unfortunately discontinued in March. Many team members were redeployed across other roles within Westbank, and we were able to extend services such as Neighbourhood Friends and Patient Transport to support carers and bridge the gap left by the discontinuation of this part of the service.

Thanks must go to everyone who has contributed to our success — from our extraordinary staff, volunteers, and Carer Ambassadors who work with us to help shape the service, to the supportive commissioners and stakeholders, and most importantly, to the carers themselves, whose resilience and strength inspire us daily. We are fortunate to work with such understanding Commissioners who are as passionate about supporting unpaid carers as we are.

Devon Carers is more than simply a service—it's a community and a crucial support network. Our focus remains on adapting to the shifting landscape of care – improving and identifying carers earlier and addressing the growing number of carers despite the ongoing funding challenges we and our commissioners and partners face. We remain dedicated to building on our strong foundation, staying innovative and forward-thinking, and upholding our commitment to quality. Our mission is to continue making a genuine, lasting difference in the lives of even more unpaid carers across Devon.

- ♥ Unpaid carers provide care worth and astonishing 3162 billion across England and Wales. In Devon alone that equate to approximately £2.39 billion, or in other words more than £4500 every minute*

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

♥ Case Study

S is central to the daily wellbeing of her two adult sons and her husband, but it took a dip in her own health to realise that she was also carer to all three of them. S's eldest son A, diagnosed with Crohn's Disease and her younger son P has an immune condition.

In 2003 husband Q was diagnosed with rheumatoid arthritis and a blood cancer, later also diagnosed with the early stages of vascular dementia and prostate cancer. S, a junior schoolteacher at the time, carried on trying to look after all three, work and run the home. After retirement, this also included the family's animals, and managing all the health appointments – in one six month stretch she drove back and forth from the family home in Mid Devon to the Royal Devon & Exeter Hospital several times each week, sometimes twice a day. In November 2022, after reaching breaking point and tearfully telling her doctor how much she was struggling, S was referred to talking therapies and then on to Westbank's Devon Carers.

It was a turnaround moment," said S. "I'd be so up and down, one day everything got on top of me, and I felt I couldn't take any more. Now with the support from Devon Carers, I feel much more on an even keel."

After an initial assessment, S joined a Peer Support group and enjoys taking part in regular online social activities including quizzes, games plus a monthly online craft session. "We spend most of our time talking," said S.

"Everyone talks about their own caring stories and you don't feel so alone. I didn't realise how helpful it would be sharing with other carers. The responses from people who are carers are so different from people who aren't carers. They've been there, they know what it's like, with them you get understanding and mutual support."

"Before I engaged with Devon Carers it had never occurred to me that I was a carer," said Sue. "Some of my friends were surprised when I told them, but if you're not a carer you'll never understand what it entails. To talk through things that worry you and laugh about them is the best you can do. We have a real belly laugh together now in our groups, whereas before I used to cry about it."

"The definition of carer is so varied that the need is to help people understand that they've crossed into the realm of needing care and support themselves. And Devon Carers will help you do that."

♥ *"Devon Carers is so good. The alert card is invaluable, most helpful when attending the NDDH I show them the card, and I do not need to stress about sorting the parking. My husband has dementia, and I find it difficult enough keeping my eyes on him without queuing and sorting the parking machine." Carer after registering and getting help from the helpline with their Carers Passport*

♥ *"It is so nice to speak to someone about my caring role, especially someone who knows more than me about what is available to support me as a carer. Thanks ever so much, it has been really helpful. I'm feeling more positive after this assessment." Carer, following their assessment with CSM*

♥ *"I just wanted to say thank you for being there for me. Your Peer Support groups 'Caring for a Parent with Dementia' were a lifeline. The evening chats were invaluable for the information we all gathered from each other and the friendship and support.... Carry on the great work, you are all making a huge difference." A Peer Support Group participant*

In 2024/25 we:

- ♥ **Supported over 34,000 Unpaid Carers**
- ♥ **Received 4160 referrals to our Hospitals Services**
- ♥ **Carried out over 3300 assessment and reviews**

DEVON YOUNG CARERS

The 2024/25 year has been an inspiring period of innovation for our Devon Young Carers service. We intensified our efforts to support young people aged 4 to 18 navigating the demands of caregiving across the county whilst moving the service to have a focus on the more complex needs of our Young Carers.

We successfully engaged with over 2,800 Young Carers, a 3.8% increase on the previous year and representing another consecutive year on year increase from last year. Through focused outreach and partnership work we have identified and supported more young people who are balancing their caring responsibilities with education, friendships and personal growth by making sure they are supported through our service and others, which can include specialist advice, access to respite opportunities and 1:1 support.

Young carers miss 23 days of school a year - over a month of education, and almost half (48%) of young carers reported being bullied in the past year. Almost one in four young carers (23%) say there is 'no support at all' for young carers in their school, college or university.

In response to these ongoing challenges faced by young carers in education, we strengthened our collaborations with over 132 schools across Devon. We provided training for teachers to recognise and support young carers and expanded participation in the Carers Trust Schools Challenge. Our initiatives now include homework clubs, mentoring and dedicated tutoring sessions designed to ease school pressures and foster a supportive learning environment.

Young Carers have so much responsibility on their shoulders that they often have little time for themselves and are at serious risk of burnout. We know that young carers are significantly more likely to report severe psychological distress than their peers without a caring role. They need time out from their caring responsibilities to rest, recharge and focus on themselves – be it for a hobby, or just spending time with friends, like other people their age.

Understanding how vital it is for Young Carers to have time to relax and enjoy their childhood we organised even more activities day and trips than ever before, including our ever-popular **Young Carers Festival**. These events offer vital breaks, fun, friendship, and a sense of community, helping Young Carers to feel supported and connected.

We also increased our advocacy efforts, participating in campaigns to raise awareness of Young Carers needs and highlighting the importance of supporting Young Carers and ensuring their challenges are visible to society.

We remain committed to building on this momentum, continuously enhancing our support services and making a lasting difference in the lives of young carers across Devon.

♥ Case Study

M began receiving one-to-one support in Year 10 due to high levels of anxiety, low self-esteem, and extremely low school attendance, largely driven by her caring responsibilities at home. Her roles at home were significant, and the emotional toll was evident, affecting her confidence and overall well-being. Through consistent support from a practitioner at Devon Young Carers at Westbank, and regular involvement in her family's Child in Need meetings, a trusting relationship developed between M and her support worker. This relationship provided valuable insight into her challenges and enabled a more tailored approach to her support.

Over time, M's self-worth and confidence improved markedly. By the end of Year 10, she was attending school regularly and left for the summer holidays feeling positive. Her attendance continued to improve into Year 11, despite some fluctuations, supported by ongoing encouragement and support. She went on to sit all her GCSE exams, achieving a significant milestone in her academic journey. She also fulfilled her personal goal of attending the school leavers' prom, which was a proud moment for her. That summer, M attended the Young Carers Festival with Devon Young Carers at Westbank. Having been unable to attend the previous year due to anxiety, she thrived at the event, making new friends, trying activities she hadn't tried before, and enjoying a well-earned break. Demonstrating her growing confidence, she even took the brave step of speaking to radio and TV broadcasters about her experiences as a young carer, helping to raise awareness on a national platform.

M is now flourishing at college and has clear plans for further education, with a bright future ahead. Her emotional wellbeing has strengthened through the regular support she received, leading to increased resilience in managing her caring role and her personal development. Her improved school attendance and engagement demonstrate her progress, and her achievements, including completing her GCSEs and participating in the festival and media interviews, highlight her personal growth and leadership. Participation in Child in Need meetings fostered a better understanding among professionals and family members of her needs, strengthening the collaborative support she receives. Overall, her journey showcases a successful transition from a young carer facing many challenges to a confident young person ready for the next stage of her education and life.

♥ *"Thanks to the support from the Westbank Young Carers team, I've been able to participate in activities I never thought I'd manage, despite my caring responsibilities at home. The team built a trusting relationship with my family, which made us feel truly supported and confident in their help. When I was offered the chance to go on a residential farm trip, I was a bit nervous at first, but the Westbank worker helped me and my family feel reassured every step of the way. Having a plan to check in with my mum during the trip made me feel safe and allowed me to focus on having fun.*

I ended up enjoying the experience so much—meeting other young carers, making new friends, and trying new activities. It really helped boost my confidence and social skills. Since then, I've started attending Young Carers activities regularly, and I feel more independent and connected than ever before.

The support has made a huge difference for my family too. We feel more reassured and supported, and I've gained a sense of belonging and resilience. The tailored approach, including school visits and ongoing communication, made me feel safe and valued throughout the process. Thanks to Westbank, I now feel confident to continue participating and to face whatever comes next with a positive mindset." S

♥ **Over 2800 Young Carers directly supported in the year**

♥ **540 attendees across 1 festival, and 42 trips and residentials**

♥ **269 assessments and 211 reassessments carried out.**

VOLUNTEERING AND COMMUNITY SUPPORT

The year 2024/25 has been one of further growth for Westbank's Volunteering Service. Our dedicated volunteers have once again proven their steadfast commitment, playing an essential role in delivering our diverse range of health, wellbeing, and carers services across Devon. Their support and contribution has been invaluable.

This year, we welcomed even more new volunteers to our growing team. These remarkable individuals contributed thousands of hours of service, exemplifying their generosity and the vibrant community spirit cultivated at Westbank.

Our expansion efforts have successfully broadened the scope of volunteer roles. We have effectively utilized volunteers across several key areas to enhance all of our community services. Volunteers have been integral in the Community Cookery School, where they help with organizing classes and supporting participants in learning essential cooking skills. In the health and wellness programmes, volunteers provide valuable assistance in the gym, offering support and encouragement to gym members.

Westbank Community Health and Care

Trustee Directors' Report

For the Year Ended 31 March 2025

In other community initiatives, volunteers have played significant roles in gardening projects, creating and maintaining green spaces that foster wellbeing and community engagement. Additionally, administrative support volunteers have been crucial in managing the behind-the-scenes tasks that ensure smooth operations across various Westbank services.

The ongoing cost-of-living crisis continued to generate increased demand for our volunteer led services. We responded by investing in support systems and greater communication and flexibility specifically for our volunteers ensuring they could continue their vital work with more robust communication, and more meaningful engagement opportunities.

As we prepare to celebrate our upcoming anniversary year, we remain dedicated to growing and supporting our volunteer community. We're planning to further diversify volunteer roles to better meet the changing needs of our community and to offer more opportunities for personal development. We believe volunteering not only benefits those we support but also provides valuable skills, confidence, and a sense of purpose for our volunteers.

This year has been one of significant achievement and growth for Westbank's Volunteering Service. The commitment and kindness of our volunteers are fundamental to our success, and we are deeply grateful for their ongoing support and invaluable contributions.

♥ Case Study

" Before I began volunteering, my main focus was on building confidence while managing social anxiety. I had already taken part in a placement with an NHS vocational rehabilitation service, which encouraged me to keep finding supportive ways to challenge myself. Outside of volunteering I enjoy the outdoors, travelling, and spending time with my family, and I felt that giving my time in this way would be a positive step towards developing new skills in an encouraging environment.

I chose Westbank after it was recommended by an NHS employment specialist as a good fit for me. I had volunteered there a few years earlier, so I already knew it was a welcoming and supportive place. Returning felt like a comfortable way to ease back into volunteering while continuing to grow in confidence and build on my skills.

Most of my role is based in the kitchen, helping with washing up, preparing fruit platters, and making sandwiches for the activity club. Over time I've got to know the staff and other volunteers well, which makes the work even more enjoyable. Recently, I also had the chance to help at the Starcross Brunch Club, preparing bacon rolls and toasted teacakes, which gave me the opportunity to take on a little more responsibility.

The biggest challenge has been managing my social anxiety, especially in the early days. Meeting new people felt overwhelming at first, but the kindness and support of everyone at Westbank really helped me settle in. Taking on new tasks can still be a little nerve-wracking, but each time I do, it helps me to grow in confidence.

Since starting in September, I have become a regular volunteer in the kitchen, and since March I've also taken on a cooking role at the Brunch Club, which has been both rewarding and motivating. I've completed Food Hygiene and Allergen Awareness training, which has helped me feel more capable and confident in the kitchen. Alongside this, I also volunteer at a community garden and recently supported a local event by helping to run a stall—another step forward in building my skills and experience.

Volunteering at Westbank has made a real difference to my confidence, not just in the kitchen but also in how I approach new challenges. It has given me the belief to start applying for jobs and to push myself in ways I might not have before. Looking ahead, I want to continue developing my skills and exploring more opportunities to grow, both at Westbank and beyond."

♥ **Meet the Volunteer**

"I am a wellbeing walks co-ordinator, walk leader and a walk leader trainer for Bampton. As a walk leader, I take groups of walkers on walks that I have plotted and risk-assessed, around Bampton and surrounding footpaths. I either lead a walk or take the backstop position and in either role I make sure everyone walking keeps safe and enjoys the experience, chatting to us and each other. Wellbeing is different for everyone but there is strong evidence to support physical activity and social connection helping wellbeing.

As coordinator, I manage the necessary paperwork and records. I call and chair meetings of our walk leaders, taking and circulating notes. I keep leaders informed of information from Westbank. I maintain records of our activity and manage publicity to encourage people to join our walks and to recruit walk leaders.

As a Westbank accredited walk leader trainer, I use the Westbank wellbeing walks training programme to train local volunteers to become walk leaders.

I really enjoy volunteering in these roles. I retired three years ago from a job working as a specialist in health improvement and specifically in mental health improvement. I was an accredited trainer for a range of national courses and programmes for health and wellbeing. The volunteering roles with Westbank give me the opportunity to continue using my skills in my own community. I am a full-time carer and volunteering gives me essential 'me' time which I value highly and which helps keep me well and satisfied."

♥ *"Volunteering at Westbank is a fantastic experience for me. Getting to know new people and interacting with different people has been great."*

♥ ***Our Volunteers range in age from 14 to 83 and give over 1000 hours of their time each month!***

NEIGHBOURHOOD FRIENDS AND PATIENT TRANSPORT

Westbank's **Neighbourhood Friends** and **Patient Transport** services are real strengths in our community support network, and their importance cannot be overstated. These services are delivered with compassion, reliability, and a deep understanding of the challenges faced by those in need. Our Neighbourhood Friends service, commissioned by RDUH, provides a vital 'home from hospital' service, practical support, and reassurance to individuals, helping to reduce social isolation and prevent hospital readmissions. Meanwhile, our self-funded Patient Transport Service ensures patients can access appointments safely and comfortably, especially those who might otherwise struggle to get to hospital or clinics.

What makes these services truly valuable is their role in bridging the often complex gap between social care, the NHS, and the wider community. They help coordinate and facilitate seamless transitions between health and social services, ensuring individuals receive holistic support tailored to their needs. By providing reliable transportation and practical support, Westbank's Neighbourhood Friends and Patient Transport services contribute to better health outcomes, reduced hospital readmissions, improved patient experience, and more integrated care pathways. Ultimately, they are essential in helping sustain a healthy, connected, and supported community, ensuring nobody falls through the cracks, and they play a vital role in reducing social isolation and enhancing overall wellbeing.

This year, our Neighbourhood Friends and Patient Transport services have continued to grow strongly, with referrals increasing by 10% to 3,300. Impressively, 67% of these referrals were responded to within an hour, demonstrating our commitment to quick and reliable support. We successfully completed over 1,000 transport journeys—an increase from the previous year—providing vital assistance for patients attending medical appointments, hospital visits, and other essential services. Beyond transport, our services also offered a wide range of practical support, including:

- ♥ Installing 78 key safes to help residents regain independence and improve home security
- ♥ Collecting and delivering 142 pieces of equipment to ensure individuals have the tools needed for daily living
- ♥ Facilitating 87 furniture moves, supporting home safety and comfort Conducting 106 shopping trips, helping individuals maintain their independence and connect with their community.

Our dedicated network of volunteers and drivers ensured that nobody was left without the care they needed, even as demand increased. These services have become a true lifeline, especially for those living in rural areas where reliable transport options are limited, and access to healthcare is often more difficult.

Despite the challenges posed by rising fuel costs and a surge in service demand, our team and dedicated volunteers remained resolute in ensuring that no one was left unsupported. Their continued commitment underscores the vital importance of these services in our community.

Looking ahead to next year, our focus remains on further expanding and refining these services. We plan to introduce a new volunteer recruitment campaign, and develop more specialized transport options tailored for individuals with complex health needs including our **investment in two new Wheelchair Accessible Vehicles**.

Additionally, we are actively exploring new funding opportunities to sustain and grow these essential services amid ongoing economic pressures, and plug the gap left by the sad closure of Devon Carers Hospital Services support programme. Our unwavering goal is to ensure that every member of our community receives the care, support, and connection they deserve—today, tomorrow, and beyond.

- ♥ *"The drivers are exceptional. They're friendly and they do a fantastic job. They are always willing to help. They are such a great help to me because I have to keep going back to the hospital for treatment. They're a great bunch of people!"*

♥ *"Where can I start? Without the service and the volunteers helping me, I don't know where I'd be.*

♥ *"Sometimes it's two to three times a week that I need volunteers to take me to hospital appointments, sometimes they're at the weekend, sometimes I might have to get there at three o'clock in the morning. I couldn't afford to get taxis and plus they're so unreliable. If you miss the appointment, then you'd be stuffed. The volunteers are absolutely fabulous. I always know when somebody picks me up they'll be kind, courteous, reliable, and friendly. I've had so many great conversations with them. **Arthur particularly is a fantastic volunteer. If I could pick someone to be my dad, I would say Arthur!** I personally don't know where I'd be if I didn't have the volunteers helping me. I'd have to spend much more time in hospital as I wouldn't be able to get backwards and forwards to my appointments. It's so much more than just a taxi from A to B, you can tell they genuinely care. It's an invaluable service and if it stopped and the volunteers weren't there to help me, I wouldn't have any choice to move to live closer to the hospital. I can't fault them."*

In the year we dealt with 3,300 referrals, 41% of these were for people age over 80.

COMMUNITY SUPPORT

Our **Community Support services** have continued to grow and adapt, digging even deeper into the fabric of our local communities. These services are driven by our committed staff and strengthened by our outstanding team of volunteers, who work tirelessly to meet the increasingly diverse needs of those we serve.

As the cost-of-living crisis persisted throughout the year, demand for our services surged. In response, our team and volunteers rose to the challenge, facilitating activities that combat loneliness, foster community connection, and support health and wellbeing—all aimed at helping individuals maintain their independence and resilience.

We embarked on a highly anticipated project to refurbish and relaunch our Day Centre, transforming it into a dynamic **Community Hub**. By modernizing this dedicated space, we aim to serve more individuals with an expanded array of community activities that align with our mission of tirelessly promoting and enhancing quality of life through a comprehensive range of health and well-being initiatives.

The Hub now serves as a vibrant, accessible venue for community connection and support. We invested in significant refurbishments, introduced new facilities, and launched a variety of engaging programs designed to nurture community spirit, support mental health, and offer practical assistance. The reopening received an overwhelmingly positive response, infusing new energy and vitality into this essential community resource. Through these efforts, we ensure lasting positive outcomes for all we serve.

Over the past year, we provided over 8,000 spaces across a broad spectrum of community activities, including Brunch Clubs, Hobbies and Craft Groups, Seated Exercise Classes, Lunch Clubs, Table Tennis Sessions, IT Drop In sessions, Community Larders and Food Box Deliveries

Our three Community Larders, stocked via a mix of our funded contributions and some generous donations, remains a critical lifeline to many. Our drop-in larders in Exminster and Starcross, along with our food box delivery service, have extended our reach further into rural and underserved areas, ensuring that no community member goes without essentials.

This year saw our third winter of the **Warmwell** project. This was a dedicated warm space offering free lunches, social activities, and ongoing advice and support around the cost-of-living crisis. Despite limited funding, the initiative alongside our many other community-based activities was a tremendous success, providing comfort and practical assistance to many.

Through these efforts, we have not only addressed immediate needs but also fostered lasting connections and strengthened community resilience. Our focus remains on creating supportive environments where everyone can thrive. Moving forward, we are committed to continuing this vital work, adapting our services to meet emerging needs, and expanding our reach to ensure that every individual in our community feels valued, supported, and connected.

♥ **Case Study**

S is a 60-year-old man living with cerebral palsy. He was referred to Westbank's services following a recommendation from his GP, who recognised his increasing social isolation and emotional distress.

S was feeling very isolated at home, which has impacted his mental wellbeing. He has never found a partner and deeply misses his parents; his mother passed away two years ago. S finds it difficult to make new friends as he's gotten older, and social isolation has become a significant challenge for him.

S was introduced to Westbank's social activities and began attending regular programs, including quizzes and community lunches. These activities are designed not only to provide nutritious meals but also to foster social interaction and friendship-building in a welcoming environment.

For S, Westbank has become a lifeline—a source of connection and purpose each week. He enjoys the warm meals and the opportunity to talk to others, which has alleviated feelings of loneliness. Attending the group activities has helped him develop friendships and feel part of a supportive community. S describes Westbank as a place where he looks forward to going, with each visit offering companionship and a sense of belonging.

S reports that making friends in the groups has been a significant benefit, helping him to feel less isolated and more engaged with life. The social inclusion provided by Westbank has had a positive effect on his mental health, enabling him to find joy and purpose in weekly activities and look forward to each visit.

S's story exemplifies how community engagement through tailored activities can significantly improve quality of life for older adults and those with disabilities. By providing social opportunities, Westbank helps combat loneliness, foster friendships, and create a sense of community for individuals like S, improving overall wellbeing and resilience.

♥ **Case Study**

S, a caregiver supporting a family of seven and caring for three grandchildren, has been a regular visitor to Westbank's Food Larder for several months. Despite a steady income, she frequently experiences end-of-month financial shortfalls, especially during school holidays when children cannot access free school meals. Supporting a large family during periods of increased expenses presents ongoing challenges for S.

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S was introduced to Westbank's Community Cookery Kitchen to improve her skills in preparing budget-friendly, nutritious meals. She has participated in a Food Foundation course in addition to regularly accessing the Food Larder, which acts as a vital safety net for her family.

S describes the Food Larder as her "lifeline," emphasizing its critical role in securing meals for her family. The cookery sessions have increased her confidence and creativity in cooking, helping her to make the most of available ingredients. Her engagement with Westbank's services has been proactive; she is eager to further develop her culinary skills and support the sustainability of the service. She has expressed interest in working with our allotment to grow her own produce aiming to increase her family's self-sufficiency.

Working closely with S, we are supporting her to establish a consistent supply of food products, prepare meal plans, and explore opportunities for her to grow her own food. These initiatives aim to enable her to better manage costs and foster long-term resilience within her family.

S's journey exemplifies the impact of integrated community support services. By combining immediate food assistance with practical skills development and longer-term sustainability initiatives, Westbank enables families to improve their dietary choices, reduce financial stress, and increase independence. Her story highlights the vital role of community-based programmes in fostering resilience and supporting vulnerable families.

♥ ***"I don't feel that I go to many places now and feel very isolated. Coming to Westbank can sometimes be the only time I talk to people during the week"***

We welcomed over 6000 attendees to a variety of Community Activities over the year, and over 100 visits to our Community Food Larders

COMMUNITY COOKERY SCHOOL

Westbank's Community Cookery School is entering its second year, building on the success and momentum of its inaugural year. We continued to expand the range of program offered, all of which are designed to promote healthy eating, cost effective and practical cookery skills, and social connection within the community. Over the past year, the school has continued to offer a wide range of cooking sessions, focusing on nutritious, affordable meals and cooking techniques suitable for all ages and abilities such as our baby Weaning Workshops, Family cooking, Food Foundations courses and various cook and lunch sessions. We also received funding that enabled us to run Young carers classes, and Home Hero's for a local primary school.

The second year has seen an expansion in class availability and diversity, incorporating new themes such as vegetarian dishes, budget-friendly meal planning, and seasonal cooking. The program has also strengthened partnerships with local suppliers and community groups, ensuring participants have access to fresh ingredients and supporting local businesses.

We were delighted in 2024 to welcome Orlando Murrin, renowned food writer and author as our first Brand Ambassador. Orlando had been incredibly supportive of the Community Cookery School and it's great to have him on board, we are so grateful of the time he generously gives us.

Feedback from attendees has been overwhelmingly positive, highlighting increased confidence in cooking, improved knowledge of nutrition, and a stronger sense of community and well-being. Additionally, the Cookery School has played a vital role in addressing food insecurity and combating social isolation—particularly during challenging times when access to healthy, affordable food is more important than ever.

Looking ahead, Westbank remains committed to refining and expanding the Community Cookery School, aiming to reach even more participants and embed healthy eating as a lasting part of community life. The focus continues to be on creating inclusive, engaging, and accessible opportunities that empower individuals to take control of their health and well-being through food.

As we continue to grow, our priority is to expand programs and address funding challenges to ensure the Cookery School remains a valuable and sustainable resource. As the school flourishes, it represents an exciting new chapter for Westbank, with the overarching aim of improving community well-being and strengthening social bonds. The additional value provided by these courses—through enhanced community engagement, personal empowerment, and support networks—underscores the broader impact we strive to achieve.

♥ Case Study

N, aged 65 and recently retired, found himself needing to learn cooking skills to care for his wife, an excellent cook who is battling cancer. After 44 years of marriage, N had rarely cooked and felt the urgency to prepare nutritious and healthy meals for his wife's well-being. Although proficient with technology, he found online cooking lessons to be isolating and unsatisfactory. N spent three months searching for a hands-on, practical cooking course before discovering Westbank's Food Foundation course.

N had a lack of hands-on cooking experience despite a long marriage and needed to learn practical culinary skills to support his wife's health and had difficulty finding suitable in-person cooking classes. N enrolled in Westbank's Food Foundation course, which offers step-by-step practical cooking instruction in a supportive environment. The course lays out recipes clearly and provides access to excellent facilities tailored for hands-on learning.

N gradually gained confidence in the kitchen, empowering him to prepare healthy meals with greater ease and competence.

The course exceeded N's expectations, enhancing his culinary knowledge and motivating him to explore cooking further. N is now able to contribute more fully to his wife's care, ensuring she receives nutritious, home-cooked meals during her treatment.

Participating in the course provided N with valuable social connections, countering the isolation he felt from online learning.

N remarked, "The Foundation Cookery Course at Westbank is just what I needed, with practical cookery explained on a step-by-step basis. The recipes are clearly laid out, well explained, and the cookery school facilities are excellent. I am pleased to say the course exceeded all my expectations and provided me with the knowledge, motivation, and confidence to learn more about cooking healthy food."

N's journey at Westbank's Community Cookery School underscores the importance of accessible, community-focused culinary education. By providing hands-on skill development and a supportive learning environment, Westbank empowers individuals to improve their quality of life, support their loved ones, and gain confidence in essential life skills.

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- ♥ *"This honestly has been an amazing course! So friendly and welcoming. Incredibly informative! Will recommend to everyone!! Such a great service and even better that it was free! This should be provided everywhere! I would definitely pay to come back for more session! Thank you – both ladies were amazing!"*
- ♥ *"Really helpful, current information and all my questions were answered. Feeling a lot more confident – thank you! So pleased to see this support within the community".*
- ♥ *"Very informative, lovely atmosphere"*

There were over 350 attendances to the Community Cookery School over the year ranging from 3 months old to 88 years!

SOCIAL PRESCRIBING

In 2024/25, Westbank's **Social Prescribing Service** continued to grow and evolve, marking its third year of operation. Referrals have increased again this year, reflecting a rising recognition of the value of social prescribing in supporting holistic health. Our service has expanded further into Emergency Departments at Exeter and Tiverton, enabling us to reach individuals at critical moments when they most need support.

Our dedicated social prescribing team has worked closely with GPs, healthcare providers, and a wide range of local organizations to connect individuals with tailored community resources and activities. Our goal remains to support people across Devon in accessing services that promote wellbeing beyond traditional healthcare, fostering a more proactive approach to health. Whether it's linking someone to local exercise classes, mental health support groups, or hobby and interest clubs, our team collaborates with each individual to identify their unique needs and guide them through the diverse options available in their communities.

Strengthening our partnerships with charities, community groups, and local authorities has been key this year, enabling us to offer more comprehensive signposting and support. These collaborations have broadened our reach and increased the effectiveness of our service, ensuring more people receive the help they need.

The impact of our social prescribing service remains evident through the positive feedback from participants, of which there were over 400 in the year. Our focused efforts to combat loneliness and social isolation have led to meaningful connections, greater community involvement, and improved wellbeing. More individuals are now feeling empowered, confident, and resilient equipped to manage their health proactively. By addressing the social determinants of health, our service helps reduce unnecessary GP visits, hospital admissions, and medication reliance, aligning with our commitment to preventative, holistic care.

Looking ahead, we are dedicated to further adapting and expanding our social prescribing services to meet the changing needs of our community. We will explore new opportunities to ensure our support remains accessible to everyone, regardless of location or mobility. Our focus will remain on delivering personalized, compassionate support that tackles health inequalities at their root and promotes overall wellbeing. With the unwavering commitment of our team and strong community partnerships, we are confident that our social prescribing service will continue to thrive and make a positive, lasting difference in the lives of those we support.

♥ Case Study

John is a man in his early 50's. He was referred to our social prescribing service in Exminster. John had recently moved to the area and was lonely and isolated. He was struggling with his mental health due to anxiety.

Our social prescriber listened to John and heard his story. She found out more about him and what he wanted to do to improve his situation. Our social prescriber made some referrals for John to a local mental health service, Talk Works, where he could access talking therapy. John also wanted to improve his physical fitness and health, so we helped him to join our Gym service. He was offered an induction, shown how to use the equipment and with support from our gym team he is now making huge improvements in his physical fitness which is improving his mental health at the same time. Our social prescriber also helped John to get support with his diet and other life style changes he wanted to make.

A few months later, John is now feeling better mentally and physically. He's got to know more people in the local area and is taking even more steps to improve his own health and wellbeing.

Over 400 individuals were supported by our Social Prescribers over the year

HEALTH & WELLBEING

In 2024/25, we continued to strengthen and diversify our extensive portfolio of **Health and Wellbeing services**, reaffirming our commitment to a holistic and inclusive approach. Building on previous successes, we embraced a 'whole family' methodology where appropriate, recognising that health and wellbeing are interconnected within families and communities. Our focus remains on preventative care and early intervention, aiming to support individuals before health issues escalate.

This year, we expanded services such as our **Falls Prevention Program, Health Walks, and Community Exercise Classes**, all designed to help people maintain their independence and reduce the risk of more serious health conditions. Our Mental Wellbeing Support, Nutrition and Dietary Advice, and Social Connection Initiatives have continued to promote physical health, mental resilience, and social engagement—elements proven to be vital for overall health and quality of life.

We also introduced new programs, including tailored support for carers, wellness workshops, and digital health initiatives, ensuring we meet the diverse and evolving needs of our community. Many of these services now work in tandem, creating a comprehensive network that supports residents at every stage of life.

We are proud of these achievements and remain committed to ongoing innovation. Our goal is to continually refine and expand our offerings, ensuring they are accessible, relevant, and effective for all members of our community. With a proactive approach to health promotion and early intervention, we strive to foster healthier, more resilient communities across Devon, now and in the future.

HEALTHIER DEVON

The **Healthier Devon Diabetes Prevention Program** concluded in October 2024 after a successful and impactful run. The programme has been supporting adults aged 18-90 years to improve their overall health and fitness. Many are patients who were referred by a GP or clinician because they were at high risk of developing Type 2 Diabetes - a serious, debilitating and often lifelong condition. Around 90% of people diagnosed with Diabetes have Type 2 and many go on to develop complications which are a huge drain on the NHS, currently accounting for around 10% of the total healthcare budget!

Healthier Devon was designed to support participants across Devon in improving their daily behaviours and eating habits with the goal of lowering their risk of developing Diabetes and the health complications it can lead to. The programme was commissioned by Public Health at Devon County Council and partly funded by the Big Lottery Fund Commissioning Better Outcomes scheme with investment from the Bridges Social Impact Bond, which provides support to charities and social enterprises to deliver contracts that aim to produce positive outcomes.

Our 2-year healthy lifestyle intervention programme was offered to more than 2,000 participants across the county. After completing the programme, participants have reported feeling healthier, eating better, experiencing improved mood and feeling better informed about the lifestyle choices they make with measurable impacts, such as a reduction in their HbA1c (the measurement of blood glucose levels indicative of the risk of developing Diabetes). This means we have successfully reduced the number of people developing Type 2 Diabetes across Devon!

For individuals, the results have been life-changing: **74% of participants who engaged on the programme had a positive outcome.** The average weight loss of participants after 2 years on the programme was 3.7kg and their average reduction in waist size was 4.8cm.

Over its duration, this behaviour change intervention program made significant progress in supporting individuals across Devon to prevent Type 2 diabetes through evidence-based lifestyle and behavioral change interventions. It was a cornerstone of our health and wellbeing services, with increased participation and engagement as more residents recognized the importance of proactive management in improving their quality of life.

Throughout the program, we expanded accessibility by incorporating digital resources, including online workshops and virtual consultations, allowing us to reach a wider audience regardless of location or mobility. This flexible approach not only broadened our reach but also enabled participants to engage on their own terms, fitting support into their lives more easily.

While funding for the program ended in Autumn 2024, our commitment to diabetes prevention remains strong. We are dedicated to exploring new opportunities and developing sustainable solutions to continue empowering the Devon community with the tools and support needed to prevent the onset of Type 2 diabetes and lead healthier, more fulfilling lives.

- ♥ Treatment for diabetes accounts for about 10% of the UK's NHS Budget
- ♥ **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**
- ♥ *"I have recommended this course to all my friends; my son is a GP and said everyone should be informed of this course as it will save the NHS. It's been fantastic."*
- ♥ *"I needed the education, push and support. It's great to have someone looking out for you" and C added, "I am now always looking at food labels, making low or no sugar choices, which I wouldn't have done before."*

84% of participants reduced their blood sugar levels and 75% are now no longer pre-diabetic

HEALTH WALKS

In 2024/25, Westbank's Health Walks program continues to be a vital part of our community health and wellbeing initiatives across Devon. During 2024 we proudly marked 20 years of delivering these accessible, guided walks that promote both physical and mental wellness by hosting a number of events which received lots of media coverage and we were even joined by ITV Westcountry who covered our story. Our walks are held in various scenic locations throughout the county, with a strong emphasis on accessibility and inclusivity—particularly in areas of high deprivation—to ensure everyone can participate regardless of their fitness level.

The program has experienced sustained growth, driven by increasing demand for community-based health activities. What started as a modest initiative has expanded significantly, and we now have over 70 dedicated walk leaders—community volunteers who volunteer their time to guide and support participants. These leaders are the heart of the program, helping individuals of all ages and abilities enjoy Devon's beautiful landscapes while improving their health.

Remarkably, the entire program remains entirely community-funded, a testament to the incredible support from our participants, volunteers, and local partners. As we look ahead, we are eager to broaden the reach of Health Walks even further, making these opportunities accessible to more people across Devon and strengthening the positive impact on our local communities' health.

This year, we also planned special celebratory events to mark the milestone of over two decades of service, highlighting the program's success and the vital role it plays in fostering healthier, happier communities across Devon.

♥ *"....besides the obvious benefits of activity and socialising - the Westbank walks have given me purpose and a sense of belonging to a community in a well-structured and safe environment"*

In 2024/25 we supported over 7,800 attendances across our Devon wide Health walks Programme covering an estimated distance between DEVON and NEW ZEALAND!

GYM AND FITNESS SERVICE

In 2024/25, **Westbank's Gym** continued to flourish as a central hub for a wide range of services and fitness programs, helping people of all ages and abilities achieve and maintain their health goals. Whether individuals were new to exercise or seasoned gym-goers, our welcoming environment remained a key focus, ensuring everyone feels comfortable and supported.

Our dedicated and inspiring team members have played a vital role in shaping an engaging, inclusive, and non-intimidating gym atmosphere that aligns with our ethos. Thanks to their efforts and the introduction of a variety of new classes, we saw a further increase in gym membership, with more community members actively participating in their health and fitness journeys.

A major milestone was the successful launch of **GymClusive** our dedicated specialist service designed to improve accessibility for disabled individuals and those with limited mobility. This new initiative provides tailored fitness plans, expert mentoring, and access to specialist gym equipment, including brand new, state of the art wheelchair-accessible machines and supports, ensuring that everyone can participate safely and comfortably in their fitness journey.

Our NHS-approved Falls Prevention Service also continued to see increasing popularity. This vital program offers assessments, personalized advice, and exercise, strength, and balance groups for older adults at risk of falling, helping to prevent falls and reduce unnecessary hospital admissions.

Our Rehabilitation Programs are still gaining momentum, working closely with local GPs and healthcare professionals to support patients recovering from medical episodes. By providing tailored activity and advice programs, we aim to help individuals improve their health, wellbeing, and independence.

Looking ahead to the coming year, we have exciting plans to further develop our gym and expand our services. We are committed to introducing more specialist programs for our disabled community and those with limited mobility, ensuring that our facilities and support continue to be truly inclusive. Stay tuned as we continue this journey of growth and innovation to keep helping our community thrive!

♥ Case Study

S, a 68-year-old woman, was referred by her GP to Westbank's Fitness team in July 2024 due to joint pain and right-sided S1 radiculopathy—spinal nerve root pain that affected her lower back, glute, and leg, impeding her basic movements. Having undergone both hip replacements and with titanium implants in her thumbs, S's mobility was severely restricted. The Westbank team assessed her condition and designed a structured program focusing on cardiovascular training, full-body strength, and specific exercises targeting her hip and lower back mobility.

S was motivated by her challenges with ADLs (activities of daily living) and aspired to regain a decent level of fitness.

Reflecting on her experience, S stated, "The exercise referral program was very supportive. Wayne, Natasha, and Steve were professional, encouraging, and helpful throughout the process. It couldn't have been better. Returning to exercise after two hip replacements was extremely beneficial. Before the sessions, I struggled with walking any distance, stair climbing, and couldn't run at all. This program was a very positive experience, allowing me to return to exercising, an important part of my life. I plan to return to Westbank gym as a volunteer to help others in this supportive and enabling environment. The program also improved my general wellbeing and lifted my mood from depression. Climbing stairs used to be a struggle, but now I am strong and confident. I am also running for 30 minutes outdoors, something I never thought possible before."

S's progress has been remarkable with significant improvements in strength, mobility, and pain reduction in her hip and leg as evidenced by her regular assessments. Her cardiovascular fitness has impressively increased, moving from walking 480 meters in six minutes to running 1,550 meters in twelve minutes, pain-free. Alongside these achievements, her daily activities around the house have become easier, and she feels her fitness and health have greatly improved (scoring 85 to 95 out of 100), boosting her self-confidence. Inspired to give back, S intends to join Westbank gym as a volunteer, assisting Exercise Referral (ER) Instructors in delivering the ER program to support others on their wellness journey.

♥ Case Study

R suffered a stroke in 2023, affecting his right side and initially relying on a walking stick for mobility during rehabilitation with the Exeter Community Neuro Rehab Team. In addition to stroke recovery, R faced type 2 diabetes, high blood pressure, COPD, and frozen shoulder symptoms. He was referred to Westbank's Fitness team by his physiotherapist to focus on enhancing his strength and balance.

The Westbank team conducted a thorough assessment and created a personalized program, incorporating cardiovascular training, strength exercises for both upper and lower body, and targeted activities for balance and shoulder mobility. Regular assessments tracked his progress throughout the program.

As R shared, "Initially, my ability to walk and balance was poor, and my physio recommended Westbank's Exercise Referral team in Exminster. Wayne, Natasha, and Steve made me feel welcome and supported my journey. At first, I felt weak, tired, and used a frame. Gradually, I switched to a stick and then no aid as the aches faded, my blood pressure stabilized, and my shoulder gained mobility. The exercises were incredibly beneficial, boosting my confidence to manage daily activities. Now, I can walk without my stick whenever needed, no longer fearing a fall."

R has made remarkable strides, demonstrating significant gains in strength, mobility, and balance. He progressed from walking 190 meters in six minutes with a stick to 295 meters unaided, underscoring improvements in cardiovascular fitness, coordination, and leg strength. He now feels more capable and confident in managing at home, perceiving a considerable enhancement in his fitness and health.

Motivated by this transformation, R continues to participate in assisted sessions at Westbank Gym and has taken out an annual gym membership, recognizing the profound impact that personalized exercise has made on his daily life.

♥ *"Great team – supported me all the way to my goal to put back on muscle strength and weight following prostate cancer treatment. I am now the strongest I have been for 3 years."*

There were over 10,000 attendances to our gym over the year, and over 5,000 attendances to our exercise classes.

SERVICES

Our Exminster location, known as the **Healthy Living Centre**, remains a vital hub that underpins much of our charitable activity, offering a versatile space for a wide range of community services and programs.

This year, we continued to address essential property maintenance, as well as making notable upgrades across our facilities. Key projects include further modernization of our meeting spaces, creating a new Board Room, health suite and wellness consulting room. This is in addition to the updating of the balcony room and events studio to provide a more welcoming, contemporary environment for community events, meetings, and activities.

These improvements have significantly enhanced the functionality and appeal of our spaces, enriching the overall experience for everyone who uses them. At the same time, many of the services we provide at Exminster—such as daily meals and snacks for Kidzone, the Day Centre, and catered community events like our popular brunch and breakfast clubs—continue to run smoothly and efficiently. Despite the increased demand on our kitchens, we are proud to have maintained our top 5-star food hygiene rating, reflecting our commitment to high standards and food safety.

Looking ahead, we remain dedicated to maintaining and enhancing our facilities to better serve our community's evolving needs, ensuring the Healthy Living Centre continues to be a welcoming, sustainable, and impactful space for years to come.

BY choosing our Conferencing facilities, Gym, Day Centre, or Kidzone facilities, you're not just enjoying great services—you're helping to fund vital community projects. Every visit or booking supports our charity and the people we serve, while also giving businesses a boost to their Corporate Social Responsibility and individuals the chance to make a real difference.

DAY CENTRE

Our Day Centre continues to offer a diverse and enriching range of activities and sessions focused on reducing loneliness and promoting community well-being, all within a warm and welcoming environment.

In response to the evolving needs of those we serve, we've successfully integrated many community activities, including the Day Centre itself, into the newly established **Community Hub** at Exminster. This development has created a more cohesive, accessible, and engaging space, helping to embed these activities more deeply into everyday life. It provides attendees with increased choice and access to a variety of health, wellbeing, and life-enriching opportunities.

The existing Day Centre now forms part of an expanded, more integrated Community Hub, which brings all our community services together under one roof. This larger facility enables us to offer an even wider array of activities designed to boost physical and mental health, foster social connections, and combat loneliness. By creating a central, accessible space that seamlessly combines wellness, social, and support services, we aim to deliver a greater positive impact—supporting individuals' well-being while strengthening community resilience across the area.

This integration has already begun to improve the experience for attendees, providing more opportunities for social interaction, health support, and community engagement. While the work is ongoing, the successful blending of the Day Centre into the wider Community Hub has begun to broaden the range of activities available, offering participants even more choice and enriching their quality of life.

Looking ahead to 2025/26, we are committed to further developing this concept, aiming to transform the Community Hub into an even more comprehensive space that unites all our services—including transport—into a cohesive, community-focused environment. Our goal is to deepen community connections, reduce loneliness, and build resilience by creating a vibrant, accessible hub dedicated to enhancing the wellbeing and quality of life for everyone in the local area.

Over 500 Day Centre sessions took place throughout the year.

KIDZONE

Kidzone, our dedicated childcare facility, provides pre-school, holiday club, and wrap-around school care for children aged 3 to 11 years, and we are proud of the significant progress made over the past year.

We have built a passionate and dedicated team focused on creating an engaging and supportive space where children can thrive. The lively sounds of children participating in diverse activities—from beach trips and cinema outings to visits from Dogs Trust and local police officers—continue to be a joyful hallmark of Kidzone.

This year saw remarkable growth in attendance - our small, vibrant facility continues to provide a secure environment that benefits children's development and wellbeing, offering both stability and fun.

Looking to the future, we are excited to announce a number of ambitious projects. Towards the end of 2024, we commenced plans to expand our provision by establishing a new nursery for children aged 0 to 2 years, addressing the growing need for early years support within our community. Additionally, we are extending our operating hours to offer care for 51 weeks per year, making our services more accessible and flexible to meet the needs of busy families as well as expanding our ever popular clubs.

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For the Year Ended 31 March 2025

2025 is a special year for us as Kidzone celebrates its 20th birthday—a milestone that reflects two decades of dedicated service and community support. **Over those 20 years we have 1100 children have accessed our services!**

As we move into 2025, these initiatives will enable Kidzone to serve even more families, strengthening our position as a vital community resource and helping more children build positive foundations for lifelong learning and wellbeing. We are also excited to add a nursery to the facility are looking forward to welcoming babies to Kidzone.

Provided over 6,000 sessions across our Kidzone services

CONFERENCING AND HOSPITALITY

This year, we continued to invest heavily in our Conference Services, implementing upgrades to our IT systems and refurbishing our hireable spaces to create a more modern and welcoming environment. Our Balcony Room, with its stunning views of the River Exe, and our flexible Events Studio remain core to our health and wellbeing programs, providing inspiring settings for a range of activities.

Beyond our charitable work, we have experienced a strong increase in bookings for training, conference, and community events. Our second *We Are Westbank* event, held in both rooms in May 24, was a great success, attracting more attendees, as was our first Westbank Wellbeing Day where we utilized all the rooms to offer a host of activities aimed at supporting our teams physical and mental health. Similarly, we held our first Carers Conference in June— a huge success that raises our profile further.

The growth in external hires has been remarkable, with both existing clients increasing their bookings and new customers discovering our venues. Our reputation for delivering high-quality, affordable conference and event facilities continues to strengthen, supporting our community's and organization's wider goals.

Looking ahead, we plan to optimize the utilization of our meeting, activity, and treatment spaces. Our aim is to further develop these facilities as part of a holistic approach to supporting individual wellbeing, ensuring that our venues continue to be a vital resource for the community and beyond.

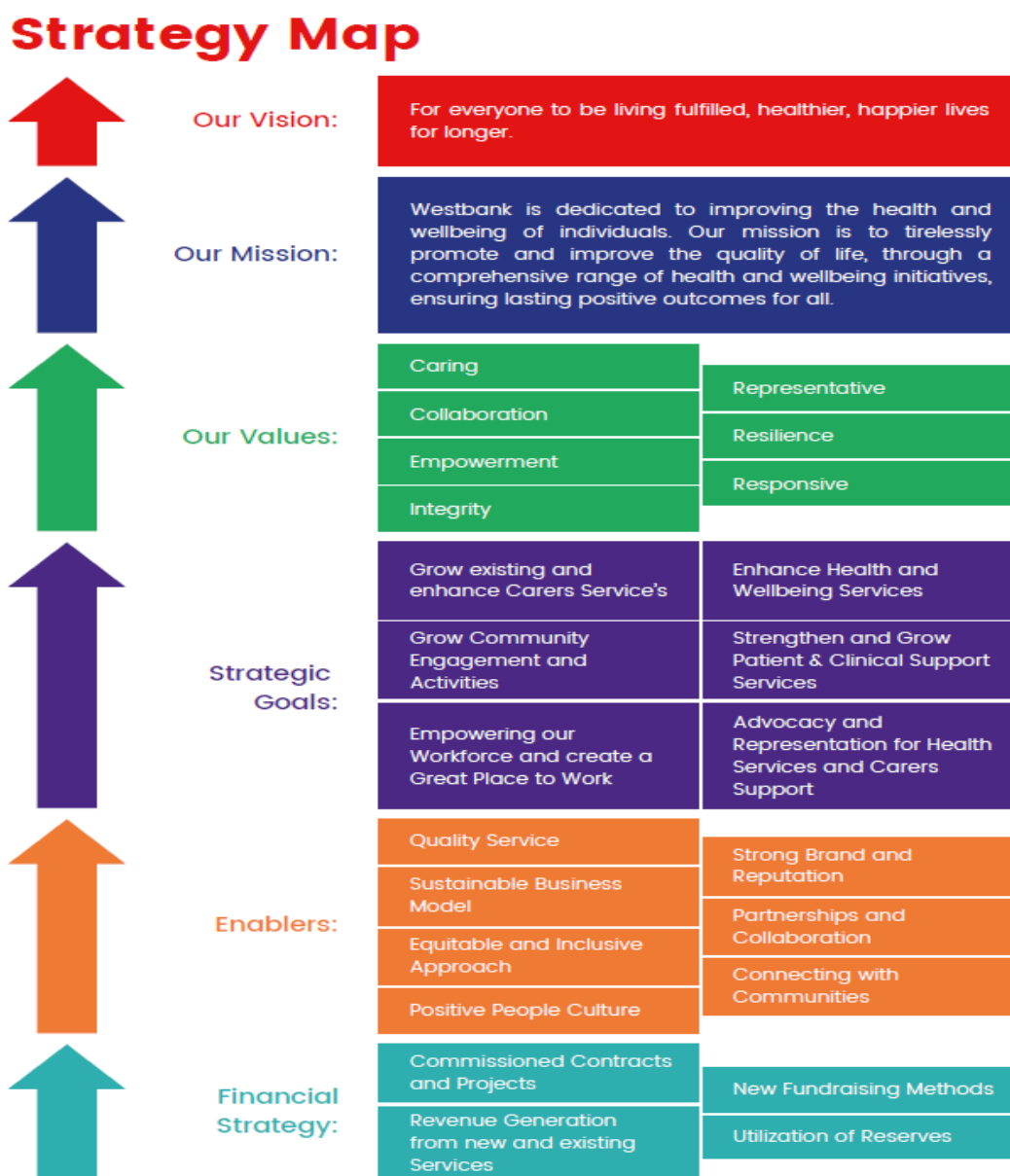
♥ *"We recently used the Westbank Hospitality services to hire a room for a staff education day. The team were very accommodating, nothing was too much trouble, and they helped us make the day run as smoothly as possible. The IT system (newly upgraded) was of very good quality and easy to use, a great improvement. We had positive feedback from the attendees regarding the suitability of the venue, a 'light room' with 'lovely views'.
Thank you for helping us run a successful event"*

♥ *"Just delivered two days training. Great venue - super helpful staff who went above and beyond. Presentation tech was really good. Highly recommend - thank you"*

THE NEXT FIVE YEARS 2025–2030 Strategic Plan

As we approach our 40th year, Westbank is committed to a bold vision: to enable every individual to enjoy a fulfilled, healthier, and happier life for longer. Building on four decades of community-driven service, our five-year plan sets a clear path to expand impact, strengthen partnerships, and adapt to emerging challenges such as demographic shifts and economic pressures. Our refreshed 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.

We are pleased to present a summary of Westbank's new 5-year strategic plan, outlining our vision and goals for the period 2025–2030. This plan reflects our commitment to expanding our impact, strengthening community partnerships, and adapting to emerging health and social care needs. For a detailed overview of our goals, priorities, and strategic approach, please refer to the separate document Our Strategy 2025-2030.



FINANCIAL REVIEW AND RESERVES POLICY

Overview

The charity has generated an overall net deficit of £35,656 (2024: surplus of £113,173). This comprises restricted net expenditure of £25,203 (2024: £103,733 net expenditure) and unrestricted net expenditure of £10,453 (2024: £216,906 net income) (from unrestricted and designated funds).

Income and Expenditure

Total incoming resources decreased from £4,635,818 in 2024 to £4,561,482 in 2025 largely as a result of a loss of a contract. Total resources expended increased from £4,533,594 to £4,597,375.

Balance sheet & Reserves

The charity's balance sheet remains intrinsically strong. The total reserves held at 31 March 2025 were £2,881,888 of which £1,535,373 comprised unrestricted funds, £805,241 were designated funds, and the balance of £541,274 were restricted funds. The charity held cash of £916,669 at the year end, a decrease of £290,586 from 2024.

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 2025

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.

£541k 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.

£720k 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.
- The trustees continue to designate the buildings and vehicles in their reserves in order to clearly distinguish them from the free reserves.

Reserves	£'000
All reserves	2,882
Less restricted funds	-541
Less unrestricted fixed assets	-720
Remaining free reserves	1,621

This means £1,261k 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 4.4 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	1,621	4,429	4.4	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 five year 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 2025

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.


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S Yeo

Trustee

Westbank Community Health and Care

Date: 6.11.25

Westbank Community Health and Care

Independent Auditors' Report to the Trustees and Members
For the Year Ended 31 March 2025

Opinion

We have audited the financial statements of Westbank Community Health and Care (the 'charitable company') for the year ended 31 March 2025, 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 2025 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 31], 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. 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 2025

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: 06 November 2025

Westbank Community Health and Care

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

For the Year Ended 31 March 2025

				2025			2024
		Unres-	Res-	Total	Unres-	Res-	Total
	Notes	tricted	tricted		tricted	tricted	
		£	£	£	£	£	£
Income from:							
Donations and legacies	2	54,717	15,498	70,215	52,063	1,617	53,680
Charitable activities	3	4,303,508	107,940	4,411,448	4,389,942	113,061	4,503,003
Other trading activities	4	23,508	-	23,508	26,766	-	26,766
Investments	5	56,311	-	56,311	52,369	-	52,369
Total income		4,438,044	123,438	4,561,482	4,521,140	114,678	4,635,818
Expenditure on:							
Charitable activities	6	4,429,014	168,361	4,597,375	4,357,773	175,821	4,533,594
Total expenditure		4,429,014	168,361	4,597,375	4,357,773	175,821	4,533,594
Net (loss)/gain on investments	10	237	-	237	10,949	-	10,949
Net income/(expenditure)		9,267	(44,923)	(35,656)	174,316	(61,143)	113,173
Transfer between funds	13	(19,720)	19,720	-	42,590	(42,590)	-
Net movement in funds for the year		(10,453)	(25,203)	(35,656)	216,906	(103,733)	113,173
Reconciliation of funds							
Total funds brought forward		2,351,067	566,477	2,917,544	2,134,161	670,210	2,804,371
Total funds carried forward		2,340,614	541,274	2,881,888	2,351,067	566,477	2,917,544

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 2025

			2025	2024
			£	£
	Notes			
Fixed assets				
Tangible fixed assets	9		1,214,226	1,245,147
Investments - Listed	10		92,636	92,399
			<u>1,306,862</u>	<u>1,337,546</u>
Current assets				
Debtors	11	1,123,207	1,076,176	
Cash at bank and in hand		916,669	1,207,255	
		<u></u>	<u>2,039,876</u>	<u>2,283,431</u>
Liabilities:				
Creditors: amounts falling due within one year	12		(464,850)	(703,433)
			<u>1,575,026</u>	<u>1,579,998</u>
Net current assets				
			<u>2,881,888</u>	<u>2,917,544</u>
Total assets less current liabilities				
			<u>2,881,888</u>	<u>2,917,544</u>
The funds of the charity:				
Unrestricted funds:				
General funds		1,535,375	1,468,951	
Designated funds		805,239	882,116	
		<u></u>	<u></u>	
Total unrestricted funds	13		2,340,614	2,351,067
Restricted funds	13		541,274	566,477
			<u>2,881,888</u>	<u>2,917,544</u>
Total charity funds				
			<u>2,881,888</u>	<u>2,917,544</u>

The trustees have prepared and delivered 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 41 – 58 form part of these accounts.

Approved by the Board for issue on 6/11/25 and signed on their behalf by:


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S Yeo
Trustee

Westbank Community Health and Care
Statement of Cash Flows
For the Year Ended 31 March 2025

	Notes	2025 £	2024 £
Cash flows from operating activities			
Net income / (expenditure) for the year		(35,656)	113,173
Adjustments to cash flows from non-cash items:			
Depreciation and amortisation	9	61,149	71,110
Loss on disposal of fixed assets		-	-
Interest receivable	5	(56,311)	(52,369)
Investment revaluations	10	(237)	(10,949)
		<u>(31,055)</u>	<u>120,965</u>
(Increase) / decrease in stock		-	712
(Increase) / decrease in debtors	11	(47,031)	113,759
Increase / (decrease) in creditors	12	(238,583)	(63,503)
		<u>(316,669)</u>	<u>171,933</u>
Cash flows from investing activities			
Purchase of tangible fixed assets	9	(30,228)	(55,071)
Interest received	5	56,311	52,369
Investment disposals	10	-	76,451
		<u>26,083</u>	<u>73,749</u>
Net increase in cash and cash equivalents		<u>(290,586)</u>	<u>245,682</u>
Cash and cash equivalents at the beginning of the reporting period		<u>1,207,255</u>	<u>961,573</u>
Cash and cash equivalents at the end of the reporting period		<u>916,669</u>	<u>1,207,255</u>
Cash & Cash equivalents reconciliation:			
Cash at bank		<u>916,669</u>	<u>1,207,255</u>
Total cash & cash equivalents at the end of the reporting period		<u>916,669</u>	<u>1,207,255</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 £	2025 Total £	Unres- tricted funds £	Res- tricted funds £	2024 Total £
Donations	54,717	15,498	70,215	52,063	1,617	53,680
	54,717	15,498	70,215	52,063	1,617	53,680

3 Income from charitable activities

	Unres- tricted funds £	Res- tricted funds £	2025 Total £	Unres- tricted funds £	Res- tricted funds £	2024 Total £
Hospital Discharge	877,103	-	877,103	843,716	-	843,716
Devon Carers Centre	2,602,931	-	2,602,931	2,558,605	-	2,558,605
Neighbourhood Friends	-	101,759	101,759	-	101,932	101,932
Voluntary Representation on Health	-	-	-	135,254	-	135,254
Diabetes Westbank	-	-	-	-	-	-
Westbank Community Support	2,388	-	2,388	11,150	-	11,150
Devon Diabetes SIB Dev Fund	25,101	-	25,101	93,526	-	93,526
Young Carers	238,705	-	238,705	236,310	-	236,310
Coffee on the Corner	20,147	-	20,147	20,700	-	20,700
Westbank Adult Services	25,031	-	25,031	40,159	-	40,159
Kidzone	167,998	-	167,998	134,222	-	134,222
Fitness Suite Income	79,025	-	79,025	59,906	-	59,906
Hospitality	72,526	-	72,526	64,117	-	64,117
Food Services / Kitchen	879	-	879	5,224	-	5,224
Volunteering	67,939	-	67,939	67,158	-	67,158
The Community Cookery School at Westbank	-	6,181	6,181	3,514	10,116	13,630
DCC sitting service pilot	74,023	-	74,023	79,293	-	79,293
Community link workers	32,936	-	32,936	8,802	-	8,802
Pathfinder Community Building	-	-	-	7,986	-	7,986
Other	16,776	-	16,776	20,300	1,013	21,313
	4,303,508	107,940	4,411,448	4,389,942	113,061	4,503,003

4 Other trading activities

	Unres- tricted funds £	Res- tricted funds £	2025 Total £	Unres- tricted funds £	Res- tricted funds £	2024 Total £
Fundraising and functions	23,508	-	23,508	26,766	-	26,766
	23,508	-	23,508	26,766	-	26,766

5 Investment income

	Unres- tricted funds £	Res- tricted funds £	2025 Total £	Unres- tricted funds £	Res- tricted funds £	2024 Total £
Bank interest	56,311	-	56,311	52,369	-	52,369

6 Expenditure

Split by fund:

	Unres- tricted £	Res- tricted £	2025 Total £	Unres- tricted £	Res- tricted £	2024 Total £
Charitable activities						
Purchases	21,736	2,047	23,783	19,163	798	19,961
Premises	198,997	9,273	208,270	233,079	12,316	245,395
Fund activities	327,878	16,915	344,793	501,011	19,226	520,237
Depreciation	33,323	27,826	61,149	43,284	27,826	71,110
General administration	267,705	14,638	282,343	321,852	22,959	344,811
Wages and salaries	3,478,671	76,686	3,555,357	3,102,766	75,962	3,178,728
Other staff costs	73,010	20,976	93,986	88,081	16,734	104,815
Legal and professional	9,040	-	9,040	26,464	-	26,464
Interest	3,229	-	3,229	3,563	-	3,563
<i>Governance costs</i>						
Audit & accountancy	15,425	-	15,425	18,510	-	18,510
	4,429,014	168,361	4,597,375	4,357,773	175,821	4,533,594

Split by cost:

	Patient and clinical support £	Health and Wellbeing £	Support for unpaid carers £	Community Activities £	Central Support £	2025 Total £
Charitable activities						
Purchases	32	2,047	55	13,535	8,114	23,783
Premises	11,034	28,438	26,360	60,979	81,459	208,270
Fund activities	5,220	17,226	336,636	13,980	(28,269)	344,793
Depreciation	-	1,684	5,774	10,464	43,227	61,149
General administration	29,451	9,146	679,430	100,557	(536,241)	282,343
Wages and salaries	171,136	79,754	2,343,368	305,071	656,028	3,555,357
Other staff costs	27,491	2,278	45,841	1,666	16,710	93,986
Legal and professional	-	-	83	-	8,957	9,040
Interest	2	320	-	204	2,703	3,229
<i>Governance costs</i>						
Audit & accountancy	-	-	-	-	15,425	15,425
	244,366	140,893	3,437,547	506,456	268,113	4,597,375

Split by cost (prior year):

	Patient and clinical support £	Health and Wellbeing £	Support for unpaid carers £	Community Activities £	Central Support £	2024 Total £
Charitable activities						
Purchases	28	854	640	12,135	6,304	19,961
Premises	347	31,833	30,870	45,890	136,455	245,395
Fund activities	11,819	7,090	376,344	142,368	(17,384)	520,237
Depreciation	-	-	6,740	10,561	53,809	71,110
General administration	14,351	2,262	680,076	158,059	(509,937)	344,811
Wages and salaries	155,047	76,918	2,077,852	279,109	589,802	3,178,728
Other staff costs	21,199	2,040	55,298	4,234	22,044	104,815
Legal and professional	-	-	4,210	-	22,254	26,464
Interest	-	46	-	264	3,253	3,563
<i>Governance costs</i>						
Audit & accountancy	-	-	-	-	18,510	18,510
	202,791	121,043	3,232,030	652,620	325,110	4,533,594

6 Expenditure (continued)

	2025	2024
	£	£
Depreciation of owned assets	61,149	71,110
Operating lease expenses	34,102	26,757
Auditors' remuneration for:		
Current auditors		
- Audit services	13,300	15,240
- Other services	2,125	3,270
	<u>61,149</u>	<u>71,110</u>

7 Trustee directors

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2024: £nil).

No charity trustee was reimbursed for travel expenses during the year (2024: £nil).

No charity trustee received payment for professional or other services supplied to the charity (2024: £nil).

8 Employees

Number of employees

The average monthly head count was 149 staff (2024: 144 staff) during the year.

Employment costs	2025	2024
	£	£
Wages and salaries	3,087,149	2,786,597
Social security costs	242,532	213,373
Pension costs	81,676	73,686
Redundancy	28,205	401
Freelance staff and other staff costs	115,796	104,671
	<u>3,555,357</u>	<u>3,178,728</u>

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

	2025	2024
	number	number
£60,000 - £70,000	-	1
£70,000 - £80,000	1	-
£80,000 - £90,000	-	-
£90,000 - £100,000	-	1
£100,000 - £110,000	1	-
	<u>1</u>	<u>1</u>

During the period, total costs of £28,205 were paid in relation to redundancy costs to 16 individuals (2024: one individual totalling £401). The amounts are full and final with no outstanding amounts due at the balance sheet date (2024: no amounts outstanding).

These employees are members of the defined contribution pension scheme, into which contributions of £4,630 (2024: £4,363) 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 £408,572 (2024: £396,686).

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 £14,716 (2024 - £14,446) 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 £
Cost					
At 1 April 2024	1,764,669	446,707	89,547	63,722	2,364,645
Additions	-	27,682	2,546	-	30,228
At 31 March 2025	1,764,669	474,389	92,093	63,722	2,394,873
Depreciation					
At 1 April 2024	591,366	376,650	87,760	63,722	1,119,498
Charge for the year	28,474	29,267	3,408	-	61,149
At 31 March 2025	619,840	405,917	91,168	63,722	1,180,647
Net book value					
At 31 March 2025	1,144,829	68,472	925	-	1,214,226
At 31 March 2024	1,173,303	70,057	1,787	-	1,245,147

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 2025, the total cost of the Healthy Living Centre, excluding equipment, was £685,275 (2024: £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.

10 Investments – UK Listed

	Total 2025 £	Total 2024 £
Market value at 1 April 2024	92,399	157,901
Additions	-	-
Disposals	-	(76,451)
Unrealised gain / (loss) arising in year	237	10,949
	<hr/>	<hr/>
Market value at 31 March 2025	92,636	92,399
	<hr/>	<hr/>

Historical cost as at 31 March 2025 was £80,000 (2024: £80,000).

11 Current assets - Debtors

	2025 £	2024 £
Trade debtors	1,052,350	990,833
Prepayments and accrued income	68,816	80,218
Other debtors	2,041	5,125
	<hr/>	<hr/>
	1,123,207	1,076,176
	<hr/>	<hr/>

12 Creditors: Amounts falling due within one year

	2025 £	2024 £
Trade creditors	112,125	205,482
Accruals and deferred income	131,664	239,607
Taxation and social security	196,860	216,465
Other creditors	24,201	41,879
	<hr/>	<hr/>
	464,850	703,433
	<hr/>	<hr/>

Deferred Income

	2025 £	2024 £
Deferred income at 1 April 2024	104,419	119,382
Released from previous years	(104,419)	(119,382)
Resources deferred in the year	66,658	104,419
	<hr/>	<hr/>
Deferred income at 31 March 2025	66,658	104,419
	<hr/>	<hr/>

13 Summary of movement in funds

	Opening balance £	Income £	Expenditure £	Transfers & gains £	Closing balance £
Unrestricted funds					
General fund	1,468,951	4,421,422	(4,175,789)	(179,209)	1,535,375
	1,468,951	4,421,422	(4,175,789)	(179,209)	1,535,375
Designated funds					
Covid 19 Contingency	-	-	-	-	-
Business development fund	94,782	-	(56,683)	-	38,099
Community Support and Outreach	93,700	16,622	(163,219)	100,000	47,103
Designated Community Assets	693,634	-	(33,323)	59,726	720,037
Total designated funds	882,116	16,622	(253,225)	159,726	805,239
Total unrestricted	2,351,067	4,438,044	(4,429,014)	(19,483)	2,340,614
Restricted funds					
Westbank Building Capital	86,151	-	(3,588)	-	82,563
Healthy Living Centre Capital	411,243	-	(13,706)	-	397,537
SEIF Capital Grant	24,620	-	(10,531)	-	14,089
Neighbourhood Friends	-	102,330	(116,680)	14,350	-
Exeter Living Well at Home	37,085	-	-	-	37,085
WEB Area	8,552	-	(8,552)	-	-
The Community Cookery School at Westbank	(1,174)	11,108	(15,304)	5,370	-
Belsize Charitable Trust No 1	-	5,000	-	-	5,000
Westaway	-	5,000	-	-	5,000
Total restricted	566,477	123,438	(168,361)	19,720	541,274
Total funds	2,917,544	4,561,482	(4,597,375)	237	2,881,888

Summary of movement in funds (2024)

	Opening balance £	Income £	Expenditure £	Transfers & gains £	Closing balance £
Unrestricted funds					
General fund	1,870,611	4,501,668	(4,123,233)	(780,095)	1,468,951
	1,870,611	4,501,668	(4,123,233)	(780,095)	1,468,951
Designated funds					
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
Total designated funds	263,550	19,472	(234,540)	833,634	882,116
Total unrestricted	2,134,161	4,521,140	(4,357,773)	53,539	2,351,067
Restricted funds					
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)	-	-
The Community Cookery School at Westbank	66,410	12,755	(22,208)	(58,131)	(1,174)
Total restricted	670,210	114,678	(175,821)	(42,590)	566,477
Total funds	2,804,371	4,635,818	(4,533,594)	10,949	2,917,544

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 was held to continue to support vulnerable service users over the coming year, or in the case of a resurgence in Covid-19. During the year this fund was closed.
- 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 of the designated community assets.
- 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.
- 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.
- Belsize Charitable Trust No 1– This is a grant received to provide memberships in the community gym for a number of wheelchair users.
- Westaway – This is a legacy received that is to be used to the purchase of new gym equipment, or for ongoing repairs of existing gym equipment.

14 Analysis of assets between funds

	Tangible fixed assets £	Invest- ments £	Cash at bank and in hand £	Other net current assets/ (liabilities) £	Non - current assets £	Total £
Unrestricted funds	-	92,636	784,382	658,357	-	1,535,375
Designated funds	720,037	-	85,202	-	-	805,239
Restricted funds	494,189	-	47,085	-	-	541,274
At 31 March 2025	1,214,226	92,636	916,669	658,357	-	2,881,888

Analysis of assets between funds – 2024

	Tangible fixed assets £	Invest- ments £	Cash at bank and in hand £	Other net current assets/ (liabilities) £	Non - current assets £	Total £
Unrestricted funds	29,499	92,399	974,310	372,743	-	1,468,951
Designated funds	693,634	-	188,482	-	-	882,116
Restricted funds	522,014	-	44,463	-	-	566,477
At 31 March 2024	1,245,147	92,399	1,207,255	372,743	-	2,917,544

15 Obligations under leases

Operating leases-

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

	2025	2024
	£	£
Land and Buildings		
Expiry date:		
Within one year	11,805	10,744
Within two and five years	10,339	14,420
Other		
Expiry date:		
Within one year	4,184	4,184
Within two and five years	10,461	14,646
	<hr/>	<hr/>
	36,789	43,994
	<hr/> <hr/>	<hr/> <hr/>

16 Capital commitments

At the 31 March 2025, the charity had no capital commitments (2024: none).

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 £1,700 for Seachange which has been included in full the accounts to the year ended 31 March 2025 (2024: performed work to the value of £4,410). At the year end, £3,000 was owed from Seachange Devon (2024: £4,669 owed from Seachange Devon).

18 Financial instruments

Categorisation of financial instruments

	2025 £	2024 £
Financial assets measured at fair value through income and expenditure account	92,636	92,399
Financial assets that are debt instruments measured at amortised cost	1,985,824	2,236,795
	<u>2,078,460</u>	<u>2,329,194</u>
Financial liabilities measured at amortised cost	<u>201,332</u>	<u>340,078</u>

Item of income, expenditure, gain or losses

	Income £	Expense £	Net gains £	Net losses £
2025				
Financial assets measured at fair value through income and expenditure account	-	-	237	-
Financial assets that are debt instruments measured at amortised cost	56,311	-	-	-
Financial liabilities measured at amortised cost	-	-	-	-
	<u>56,311</u>	<u>-</u>	<u>237</u>	<u>-</u>
2024				
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>