



**Kingsbridge and Saltstone Caring**

*Volunteer-led Support in Kingsbridge, Salcombe and Neighbouring Villages*

**Kingsbridge and Saltstone Caring Limited  
Company limited by Guarantee.**

**Registration number 5879510  
Charity number 1119726**

**Directors' Report and Financial Statements  
for the Year Ended July 31<sup>st</sup>, 2024.**

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## **Company Information (1)**

### **Directors / Trustees**



**Graham Nurser**  
**(Chair/Trustee)**



**Mike Knowles**  
**(Treasurer/Trustee)**



**Sandy Gilbert**  
**(Trustee)**



**Gill Whitmore**  
**(Trustee)**



**Jeryl Andrew**  
**(Trustee)**



**Pauline Greaves**  
**(Trustee)**



**Peter Norris**  
**(Trustee)**



**Dr Jane Smith**  
**(Trustee)**



**Noel Riley**  
**(Trustee)**

**Company Information (2)**

Company Number	5879510
Charity Commission registered number	1119726
Registered office	11 Church Street Kingsbridge Devon TQ7 1BT
Accountants	James Cording and Co Ltd 11 Church Street Kingsbridge Devon TQ7 1BT
Business address	Quay House Ilbert Road Kingsbridge Devon TQ7 1DZ
Bankers	Lloyds Bank plc

## **Statement from the Chair**

Over the last twelve months Kingsbridge and Saltstone Caring has continued to deliver its simple but vital service: befriending the lonely and isolated of the South Hams. That it has been able to do so is due to our wonderful band of volunteers and the dedication and professionalism of our Office staff.

To the uninformed eye, business has been very much as usual this year. We have enjoyed the usual range of Fundraisers: Glitterball, Fashion Show, Calancombe and the Cottage Hotel. A Book Club event at Kingsbridge Library was also a vehicle to promote our work. I would like to thank West Charleton Parish Council for the use of their Parish Hall, Cliff House Trust and Nika for enabling our first Salcombe Fashion Show and the owners of Calancombe and Cottage Hotel for the pro bono use of their premises. In addition, a particular mention must go to Sandy and Gill who have conceived and promoted events with their usual flair and enthusiasm. As is always the case, the positivity and friendliness thus created is a vital asset in the image of our Charity.

Equally important, at least in a social sense, has been the continuation of Tumbly Hill Coffee mornings and the provision of a Christmas party for Clients and Volunteers. Attendance at the coffee mornings can be a little uneven but for a number it is a much-cherished event, providing light-hearted conversation and a meaningful platform for communication and discussion of KASC matters. Both initiatives are relatively recent but have quickly become valued traditions.

The brainstorming event to which I alluded last year duly took place and we have been pushing various outcomes over the last twelve months. For example, in recognition of the importance of social media a Facebook business page has been established, soon to be joined by an Instagram Account. Records of our events have been greatly enhanced by the short but dynamic videos produced by Maryna Riabovol. We are very fortunate she has put her talent at our disposal and hope she will be able to continue to work with us. Tally Ho buses ran a volunteer recruitment campaign for us by placing advertisements in all local buses and we now have two rather fine indoor banners for use at our events. The Office has regularly produced an excellent Newsletter showcasing our activity though we are still evolving the most effective way for the distribution of paper copy. Our partnership with Kingsbridge Community College progresses slowly but the necessary risk assessment/child protection forms have been completed and we remain committed to devising ways students can be effectively involved.

The most significant outcome of our Brainstorming event was the recognition that the nature of our funding sources has changed dramatically. The loss of support from Livewell and other grants totalling £19,000 this year has left a hole that no number of energetic fundraisers is likely to fill. A completely new business model must be established to ensure the survival of KASC in its current form. Of course, we are always on the lookout for grant application opportunities (and at this point I would like to thank Jeryl and Andy for their untiring efforts in this area) and we have followed up on the suggestions made at the last AGM, but the nature of funding has changed. Grants tend to support new initiatives rather than ongoing costs. Whilst we would

love to extend the range of our work, and hope to do so in the future, our immediate concern is the funding of what we already do. Perhaps for this reason, we were unsuccessful in our National Lottery bid and several other applications. At best, grants will buy us time as we implement our Business Plan. Simply put, we must engage local individuals and businesses. If we get 100 commitments of a regular mandate of £10 a month, the Livewell deficit, at least, will be covered. That is our immediate ambition. With this in mind, we are appealing to everyone, not only perhaps to commit themselves, but also to provide introductions to those who may. As far as businesses are concerned, we are still looking at ways that might make such a proposition attractive, for example by providing advertising in the newsletter or printing support stickers for shop windows. Sponsorship from bigger companies will also be eagerly considered. Next of kin of both past and present clients will shortly be contacted. Many have expressed their gratitude for the work we do. A number of charities have benefited from legacies, and this is another area we are exploring. We would like to develop these ideas with the help of local business people who have extensive contacts and deep roots in the area. We are also aiming to be more effective in the use of Collecting Tins; a mammoth task which can only be successful if a large number of people get involved.

At this point, it is important to record a number of significant changes in personnel that have occurred this year. Significant, but perhaps not quite as dramatic as may first appear. At our last meeting I introduced Dr Jane Smith, recently retired to the area, as a trustee elect. Jane is now fully onboard, generally committed to the cause, and a particular support to Andy and Rachel as they deal with matters of medical and social care. I have already expressed my gratitude to Sandy and Gill for their fundraising energy and expertise. We were however sorry to lose them from the Board of Trustees. Fortunately, their enthusiasm remains undiminished and further events will follow. The Office team has also changed. After 3 years sterling work, Wendy Nurser has retired. Her kindness, compassion and organisational ability, coupled with an interest in social media and communication is already missed. However, all is not lost as the Trustees (with the exception of the Chairman to avoid charges of nepotism!) decided to invite her to join them. An invitation she has accepted. All, including the Office and the Chairman, are delighted. Both Andy and Rachel are now on fixed contracts and divide Office hours between them. Whilst they will cover for each other as much as possible, this does mean that there will be occasions, some holidays and sickness for example, when the Office will be closed. Whilst this is to be regretted, it does help us with costs, and we have every intention of maintaining the high levels of support of which KASC is justly proud. Andy is now officially recognised as Office manager and bears the responsibility for smooth and efficient operation.

I have spoken at length on financial matters. Our other area of focus is Volunteer recruitment. The freeze on new referrals mentioned at the last AGM remains in place though in more nuanced form. The pressure felt by local authorities resulted in many Social Service referrals and regrettably these remain on hold. However, assessments of potential clients referred to by next of kin have continued and a small take-up achieved. The current number of clients is 83 and volunteers 60. A grant was received from the Clare Milne Trust specifically for the purpose of Volunteer recruitment and Jeryl is working with Andy and Rachel to utilise this effectively. As with finance, we would love to enlist the help of those with experience and enthusiasm in the matter of volunteering. A personal approach is always more likely to succeed, and expressions of interest often take time to follow through. Assistance in the display of posters

in shops and windows in local villages as well as Kingsbridge and Salcombe is time-consuming and a job best shared. At the moment new volunteers are not coming forward, a situation common throughout the voluntary sector.

As you have heard, much has been done, and there is much to do. I would like to finish by recording my thanks to Trustees, especially our long serving Treasurer Mike, Office, Members, Supporters, Volunteers and Clients for making KASC what it is: a service that enriches and has enriched the lives of all of us. Our ambition is to create a better community and if we work together, we will continue to flourish. In 2026, KASC will celebrate its 20th Anniversary. Now that's something worth fighting for!

**Graham Nurser (Chair) - November 2024**

**Directors Report**  
**For the Year Ended 31<sup>st</sup> July 2024**  
**Structure, Governance and Management**

Introduction

The Directors present their annual report and the financial statements for the year ended 31 July 2024.

The information with respect to the Directors and advisors forms part of this report. The financial statements comply with applicable Accounting Standards in the United Kingdom, and the Statement of Recommended Practice (SORP) “Accounting and Reporting by Charities” issued in March 2005, and the Charities act 2011.

Status

The Memorandum and Articles of Association of the Company/Charity were incorporated on 14 July 2006. The Company/Charity is registered with the Charity Commission under charity registration number 1119726.

Organisational Structure

Membership of the Company/Charity is open to individuals or organizations approved by the Directors, although membership can only be refused if the Directors, acting reasonably and properly, consider it to be in the best interests of the Company/Charity. At the year end the Company/Charity had 25 members.

New directors are identified and appointed by the Company/Charity by ordinary resolution, so as to achieve a balance of experiences appropriate to the charity’s needs. One third of the directors must retire each year but may offer themselves re-election. The Directors meet monthly. These meetings are used to review the charity’s strategy, finances and operations.

**Financial Review**

Review of the Year

Total income for the year ending 31 July 2024 was £28,820 (2023: £17,068), whilst expenditure over the year was £33,518 (2023: £30,190).

The Directors wish to record their thanks to the many organizations and individuals who have supported the charity financially to date. These are too numerous to mention individually, but it is upon their generosity that the wellbeing of the charity depends.



### Reserves

It has been, and remains, the Directors' aim to hold minimum reserves adequate to cover a minimum of six months' office operations, and shut down and redundancy costs, in the unlikely event that the charity ceases to operate. The overall reserves as at the 31 July 2024 are represented by the general fund of £32,118 (2023: £40,815) and a restricted fund of £4,000 (2023: Nil)

### **Public Benefit**

The Directors are entirely satisfied that they have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission.

### **Objectives and Activities**

The primary activity of the charity is to promote the independence and wellbeing of older and isolated people in the towns of Kingsbridge, Salcombe and the surrounding area, covering 19 parishes in the South Hams District. Offering support not normally provided by the statutory authorities helps to preserve the independence of such people for as long as possible whilst delaying or avoiding the need for moving into a retirement home or becoming institutionalized. We do this by offering a befriending service, the aim of which is to reduce social isolation, to offer emotional and practical support and thereby to increase the ability of our clients to live well and to live independently.

Kingsbridge and Saltstone Caring (KASC) provides its emotional and practical support through regular weekly meetings with one of a team of volunteers, who have the opportunity of using their life skills and experience and are keen to provide friendship and support to those who need it. All volunteers are interviewed, DBS checked, references are taken, and they attend an induction training session.

For many clients, the weekly meeting with their KASC volunteer may be the only social contact they have. Support provided by a KASC volunteer can include companionship, shopping, relief for carers to allow them to take a short break, reading post and signposting to other organisations. It may also be appropriate to encourage and support clients to engage in social activities, thereby encouraging independence and community involvement. This might include joining a luncheon club/memory café/blind club, coffee mornings, joining a walk and talk group, joining an art club, or going for simple social outings (e.g. for a cup of tea or a drive to the sea). Sometimes client circumstances change, and they may have to move into a residential home or go into hospital. Where appropriate, KASC volunteers may continue to support clients by visiting them in these settings, bringing items in from home they may need, or simply providing a friendly face and sympathetic ear. KASC support may also be short-term, to stand-in when a regular carer is not available, or to provide temporary support, for example when patients are discharged from hospital and unable to provide for themselves in the normal way.

KASC runs a small office within the Town Council Building in Kingsbridge, staffed by two part-time administrators. In addition, we employ the services of a consultant who undertakes day-to-day operations as well as technical support and research grant funding. The day to day running of the organisation includes recruitment and training of volunteers, generating awareness of the service we offer, seeking funding, and allocating and monitoring support to individual clients. Where appropriate we identify and report concerns, highlighted by volunteers, to the relevant health professional, or the statutory authorities, so that appropriate action can be taken to support clients that are at risk, have declining health, or have needs such as access to specialist aids. KASC primary aim remains, however, to support the well-being of people in our community through direct social contact.

### **Risk Management**

The Directors review routinely the risks facing the Charity and are satisfied that measures appropriate to mitigate the risks faced by a charity of the nature and scale of KASC are in place. The trustees have taken full cognizance of the provisions and requirements of the General Data Protection Regulation (GDPR) and have taken the necessary measures to ensure the charity is fully compliant. KASC is registered with the Information Commissioner's Office.

### **Thanks**

The Directors would like to record their thanks to the many people and numerous companies and organisations which have been helpful to the Charity. In particular, Kingsbridge Town Council and its staff who have continued to support KASC most generously.

We are indebted to the staff in the office, Rachel Kerecsenyi and Wendy Nurser along with Consultant Andy Walker, for their caring and diligent work.

Finally, we thank KASC's volunteers, whose time, energy and life-experience is given week-after-week so selflessly to improve the well-being of our community.

This report is prepared in accordance with the provisions applicable to companies subject to the small companies' regime. This report was approved by the Members on November 14<sup>h</sup>, 2024, and signed on their behalf by:

**Graham Nurser**



**Chair**

## **Accountants' report on the unaudited financial statements to the directors of KASC**

### **Respective responsibilities of trustees and examiner**

The company's directors (charity's trustees) are responsible for the preparation of the accounts. The directors consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145 (5)(b) of the 2011 Act, and
- to state whether particular matters have come to my attention.

### **Basis of independent examiner's statement**

My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view, and the report is limited to those matters set out in the statement below.

### **Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
  - to keep accounting records in accordance with section 130 the charities Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*Martin Cording*

**James Cording and Co Ltd**  
**11 Church Street**  
**Kingsbridge**  
**TQ7 1BT**

**November 2024**



## Statement of Financial Activities for the year ended 31 July 2024

	<b>Total Funds 2023-24</b>	<b>Total Funds 2022-23</b>
<b>Income</b>		
Grants	£9,000	£0
Other	£19,820	£17,068
<b>Total Income</b>	<b>£28,820</b>	<b>£17,068</b>
<b>Expenditure</b>		
Staffing	£18,898	£17,321
Accommodation	£1,538	£1,549
Administration	£13,082	£11,320
<b>Total Expenditure</b>	<b>£33,518</b>	<b>£30,190</b>
<b>Net Incoming (Outgoing) Resources</b>	<b>(£4,698)</b>	<b>(£13,122)</b>
<b>Fund Balances</b>		
At 1 August 2023	<b>£40,815</b>	<b>£53,937</b>
At 31 July 2024	<b>£36,118</b>	<b>£40,815</b>

The notes on page 15 form an integral part of these financial statements.

### Balance Sheet as at 31 July 2024

		<b>Notes</b>	<b>2023-24</b>	<b>2022-23</b>
<b>Current Assets</b>				
	Computer Equipment		£1,230	£1,230
	Debtors & Prepayments	3	£10	£1,504
	Cash at Bank and in Hand			
	Lloyds Treasurers a/c		£24,003	£27,781
	COIF Deposit a/c		£11,207	£10,653
	Petty Cash		£101	£101
	Event			
	Cash		£100	£100
	<b>Total Assets</b>		<b>£36,652</b>	<b>£41,369</b>
<i>less</i>				
<b>Current Liabilities</b>				
	Creditors	4	£ 534	£554
	<b>Total Liabilities</b>			
<b>Net Assets</b>			<b>£36,118</b>	<b>£41,815</b>
 <b><u>Represented by:</u></b>				
	General Fund		£ 32,118	£ 40,815
	Restricted Fund		£4,000	£0
	<b>Total Reserves</b>		<b>£36,117</b>	<b>£ 40,815</b>

The directors' statements required by Sections 475 (2) and (3) are shown on the following page which forms part of this Balance Sheet.

**The notes on page 15 form an integral part of these financial statements.**

**Directors' statements required by Section 475 (2) and (3) for the year ended 31 July 2024**

In approving these financial statements as directors of the company we hereby confirm:

(a) that for the year ended 31 July 2024 the company was entitled to the exemption from audit under Section 477 of the Companies Act 2006 relating to small companies.

(b) that no notice has been deposited at the registered office of the company pursuant to section 476 of the Companies Act 2006 requiring that an audit be conducted for the year ended 31 July 2024, and

(c) that we acknowledge our responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime: -

The financial statements were approved by the Members on 14<sup>th</sup> November 2024 and signed on its behalf by

*Graham Nurser*

*Michael Knowles*

**Graham Nurser (Chair)  
Director**

**Michael Knowles (Treasurer)  
Director**

**The notes on page 15 form an integral part of these financial statements**

## **Notes to the financial statements for the year ended 31 July 2024**

### **1. Accounting policies**

#### **1.1 Accounting convention**

The financial statements are prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective January 2015).

#### **1.2 The Charity's Funds.**

A fund is a pool of unexpended resources, held and maintained separately from other pools because of the way in which the resources were originally received or the way in which they have subsequently been treated. A fund may be unrestricted or restricted as follows:

- (a) Unrestricted funds (or general funds) are expendable at the discretion of the Directors in furtherance of the objects of the Charity.
- (b) Restricted funds are received for a particular purpose, and expenditure is restricted to that particular purpose.

### **2. Turnover**

The total turnover of the company for the year has been derived from its principal activity wholly undertaken in the UK.

### **3. Debtors & Pre-Payments**

Betts	£10
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### **4. Creditors and Accruals**

Accruals and creditors	£534
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### **5. Company limited by Guarantee.**

The Company liabilities are guaranteed by the Directors up to a maximum of £10 each.

## Detailed Schedule of Income and Expenditure

<b>INCOME</b>	<b>2023-24</b>	<b>2022-23</b>
Grants	£9,000	£0
Fund Raising	£6,751	£5,262
Donations	£7,293	£6,101
Westbank	£4,511	£4,511
Other Income (HMRC)	£529	£707
SeaMoor Lotto	£182	£182
Bank interest	£554	£305
<b>Total Income</b>	<b>£28,820</b>	<b>£17,068</b>
<b>EXPENDITURE</b>		
<b>Staffing (Incl. Volunteers)</b>		
Wages (Incl. Pension & NIC)	£17,516	£16,090
Training	£0	£0
Travel & Subsistence	£1,332	£1,132
DBS Checks	£50	£99
Recruitment	£0	£0
	<b>£18,898</b>	<b>£17,321</b>
<b>Office Accommodation</b>		
Room Hire	£0	£0
Rates/Energy	£0	£0
Telecoms	£906	£1,038
Insurance	£632	£511
Office Equipment	£0	£0
	<b>£1,538</b>	<b>£1,549</b>
<b>PR</b>		
Advertising	£589	£172
Fund Raising Expenses	£1,129	£1,004
	<b>£1,718</b>	<b>£1,176</b>
<b>Admin</b>		
Subscriptions	£35	£35
Printing/Photocopying	£0	£154
Postage	£0	£0
Sundries (incl petty cash)	£136	£132
IT costs	£3,727	£2,916
Consultancy fees	£6,786	£6,164
Audit and accountancy	£680	£743
	<b>£11,364</b>	<b>£10,144</b>
<b>Total Expenditure</b>	<b>£33,518</b>	<b>£30,190</b>
<b>Net incoming (outgoing) resources</b>	<b>(£4,698)</b>	<b>(£13,122)</b>