



**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>, 2025.**

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## **Company Information (1)**

### **Directors / Trustees**



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



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



**Jeryl Andrew**  
**(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**

As many of you know, health issues forced me to resign from the role of Chair of Trustees in July of this year. Nevertheless, our Treasurer Mike invited me to present this report on the previous year's activity. I am very proud of my association with KASC and am happy to do so. Watching the Charity from the sidelines as I now do, I want to start by thanking everyone involved in this wonderful work. First and foremost a thank you to the Volunteers. Without you we would not exist, and our local community would be a poorer place.

We were delighted to receive a grant from Devon Community fund this year (in addition to the £5000 they provide towards core costs) specifically to fund a thank you for volunteers. The result was a well-attended Party at the Crabshell in Kingsbridge. Pizzas were provided and Mik Kerecsenyi (husband of Rachel in the Office) entertained us with his skillful playing of the flamenco guitar. Many thanks to Trustees Jane and Wendy who masterminded the event. This is also a good moment to thank St Austell Brewery for their support. Not only have they given us a grant of £2000 but also designated three of their local Public Houses - The Crabshell in Kingsbridge, The Victoria in Salcombe and The Hope and Anchor in Hope Cove - as host charity partners. This was the first fruit from this liaison, and we particularly want to thank Vix and her staff for their hospitality. They are also making available their social media expert - Ishy - to guide us in increasing our media presence. More of that anon.

Providing support and encouragement to our volunteers is an essential part of the KASC Mission. Andy and Rachel are reassuring and knowledgeable voices on the phone and I am particularly pleased to note the continuation of the Coffee mornings. These have moved from Tumbly Hill to Kingsbridge Care Hub and are thus conveniently close to the Office in a venue familiar to Clients and Volunteers alike. In the current financial situation, it is important to note that donations by participants more than cover the cost of coffee. We are grateful to Graham Smith for use of the facility.

The Christmas Party is fast becoming a cherished tradition for Clients and Volunteers. This year the event was enhanced by entertainment from volunteer Ian Wooler and his singing group Cloud Nine.

Financial concerns raised in last year's report remain. Much effort has gone into grant application. For much of the year this was spearheaded by Jeryl with the support of Andy. Over the last few months Andy has been specifically asked to research and apply for grants. It is a time-consuming and frankly unrewarding task with hours of work more often resulting in rejection than success. It is, however, important to acknowledge our success stories. I have already alluded to Devon Community Funding and St Austell Brewery. We were also delighted to receive a grant of £2000 from Salcombe Rotary Club in support of the development of our new website, and a further £1,000 from Pavers (Herrings Shoes)

A personal contact of Rachel and Mik gave a donation of £5000. Well done Rachel! And months spent refining a bid to Garfield Weston produced another £5000. Well done Jeryl and Andy. There have also been a number of smaller personal donations for which we are very grateful.

The implementation of a viable business plan where expenditure is matched by income, remains the Trustees' absolute priority. The cost-efficient running of the Charity depends on regular income, and we continue to pursue KASC 100, hoping it will gain extra impetus during our 20th Anniversary celebrations next year. It is within this context that the decision was made not to offer Volunteer expenses and to invite Clients and their families to make a contribution to costs. We remain grateful to Kingsbridge Town Council for the provision of a rent-free Office and the general support they show. Long serving Town Clerk and KASC supporter Martin Johnson retired this year but his replacement, Kathy Harrod, is well known to us and also very supportive.

To return to perhaps brighter matters. There have been some really enjoyable fund-raising events this year. As mentioned at the last AGM, these will never fully fund our work, but they certainly help and more broadly, and importantly, create a positivity and sense of wellbeing that is a vital part of our work. Sandy Gilbert's expertise in Fashion Show management knows no bounds and this year's event featuring Cherry La La at the Village Farm took the event to new heights. We are grateful to Sandy for her inspiration and also to Sally Ann of Cherry LaLa and Charlotte of Village Farm - a must visit venue in East Portlemouth. Whilst on that side of the estuary it is worth mentioning the advertising support given by Kenyon's Deli in Frogmore. Once again, the spirit of the show was expertly captured on video by Maryna Riabovol. Mention of Sandy inevitably leads to our other great fundraiser: Gill Whitmore. The New Year Glitterball at West Charleton Village Hall was as successful as ever and set a record in money raised. As usual thanks to DJ Mikey for providing the tunes. It is fascinating to see the alter ego of our longest serving Trustee, Treasurer and keeper of the KASC tradition. A new initiative, only last week, saw Salcombe Community Gospel Choir sing in support of KASC at the Family Church in Kingsbridge. In the best tradition of our events, this was designed to be an uplifting occasion for all and to raise awareness as well as funds. Phil Inch and the Family church are great supporters of our work and, I believe, are potential sources of volunteers.

In today's world an effective media strategy is essential for any charity. Wendy managed to secure a slot on Devon Radio where the Charity was discussed and a grant from Salcombe Rotary Club has enabled us to start work on a new website utilising the latest technology, sharpening the focus on fundraising and volunteer recruitment and linking seamlessly with social media. Wendy and Jane are responsible for this development, with expertise provided

by website developers Oxygen and Ishy from St Austell Brewery. Of course, traditional methods of communication remain, and we are grateful to Wendy for the regular Newsletters.

At an administrative level, this has, like most years, been a year of change. In July we were sad to say goodbye to Jeryl Andrew as a Trustee. Jeryl is a warm-hearted passionate believer in KASC and her experience in finance brought a clear analytical perspective to our business. She was tireless in grant application, crafting each bid to perfection. It was her initiative that resulted in KASC Volunteer posters on Tally Ho buses and next year, through her vision, Kingsbridge in Bloom will be celebrating our 20th Anniversary. We are, however, delighted to welcome John Eke on board. John is hugely experienced, having enjoyed a successful career in the Charity Sector including Chief Accountant for The Save The Children Fund and also involvement with Live Aid. His experience and calm logical thought processes are already a most valued asset during these difficult times.

As most of you will know, hot off the press is the news the after seven and a half years of part time employment with us, Andy Walker has accepted a full-time position in a similar operations and administrative role with a charity that runs a vocational college for young adults with learning disabilities. Andy has been increasingly central to our work over this time, overseeing our computer systems and providing experienced opinions on a wide range of Social Service matters. Along with Rachel he has provided knowledgeable advice over the phone to Clients and Volunteers alike. He was instrumental in our gaining the VCSE Quality Assurance Mark in 2022 and has regularly provided Trustees with detailed reports on Office activity. We wish him well in his new venture which seems tailor-made for his experience and expertise. Rachel will continue to be the Office point of contact for everyone but in the current financial climate, the Trustees have decided not to seek a replacement. Be assured that Rachel will be given very support as she continues her role with the warmth, compassion and understanding which we know are her trademark.

In conclusion, it must be conceded that these are difficult times, but it seems to me that the Trustees are confronting them with honesty and competence. Our 20th Anniversary next year will certainly be a time for celebration.

Graham Nurser  
November 2025

**Directors Report**  
**For the Year Ended 31<sup>st</sup> July 2025**  
**Structure, Governance and Management**

Introduction

The Directors present their annual report and the financial statements for the year ended 31 July 2025.

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 2025 was £31,095 (2024: £28,820), whilst expenditure over the year was £34,324 (2024: £33,518).

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 2025 are represented by the general fund of £32,889 (2024: £36,118) and a restricted fund of £0 (2024: £4,000)

### **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 workers, an Office Manager and a Charity Officer. 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, Andy Walker and Rachel Kerecsenyi 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 2025**

**Statement of Financial Activities for the year ended 31 July 2025**

	<b>Total Funds 2024-25</b>	<b>Total Funds 2023-24</b>
<b>Income</b>		
Grants	£15,452	£9,000
Other	£15,644	£19,820
<b>Total Income</b>	<b>£31,096</b>	<b>£28,820</b>
<b>Expenditure</b>		
Staffing	£22,825	£18,898
Accommodation	£1,967	£1,538
Administration	£9,532	£13,082
<b>Total Expenditure</b>	<b>£34,324</b>	<b>£33,518</b>
<b>Net Incoming (Outgoing) Resources</b>	<b>(£3,228)</b>	<b>(£4,698)</b>
<b>Fund Balances</b>		
At 1 August 2024	<b>£36,118</b>	<b>£40,816</b>
At 31 July 2025	<b>£32,889</b>	<b>£36,118</b>

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

### Balance Sheet as at 31 July 2025

		<b>Notes</b>	<b>2024-25</b>	<b>2023-24</b>
<b>Current Assets</b>				
	Computer Equipment		£1,230	£1,230
	Debtors & Prepayments	3	£0	£10
	Cash at Bank and in Hand			
	Lloyds Treasurers a/c		£20,355	£24,003
	COIF Deposit a/c		£11,731	£11,207
	Petty Cash		£101	£101
	Event			
	Cash		£100	£100
	<b>Total Assets</b>		<b>£33,517</b>	<b>£36,652</b>
<i>less</i>				
<b>Current Liabilities</b>				
	Creditors	4	£628	£534
	<b>Total Liabilities</b>			
<b>Net Assets</b>			<b>£32,889</b>	<b>£36,118</b>
 <b><u>Represented by:</u></b>				
	General Fund		£32,889	£ 32,118
	Restricted Fund		£0	£4,000
	<b>Total Reserves</b>		<b>£32,889</b>	<b>£36,118</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 2025**

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

(a) that for the year ended 31 July 2025 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 2025, 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 November 12<sup>th</sup>, 2025, and signed on their behalf by

**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 2025**

### **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**

£0

### **4. Creditors and Accruals**

Accruals and creditors      £628

### **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><u>INCOME</u></b>	<b>2024-25</b>	<b>2023-24</b>
Grants	£15,452	£9,000
Fund Raising	£5,134	£6,751
Donations	£9,334	£7,293
Westbank	Nil	£4,511
Other Income (HMRC)	£547	£529
SeaMoor Lotto	£106	£182
Bank interest	£523	£554
<b>Total Income</b>	<b>£31,096</b>	<b>£28,820</b>
<b><u>EXPENDITURE</u></b>		
<b>Staffing (Incl. Volunteers)</b>		
Wages (Incl. Pension & NIC)	£21,711	£17,516
Training	Nil	Nil
Travel & Subsistence	£1,174	£1,332
DBS Checks	(£60)	£50
Recruitment	Nil	Nil
	<u>£22,825</u>	<u>£18,898</u>
<b>Office Accommodation</b>		
Room Hire	£0	£0
Rates/Energy	£0	£0
Telecoms	£1,316	£906
Insurance	£651	£632
Office Equipment	<u>£0</u>	<u>£0</u>
	<u>£1,967</u>	<u>£1,538</u>
<b>PR</b>		
Advertising	£89	£589
Fund Raising Expenses	<u>£1,216</u>	<u>£1,129</u>
	<u>£1,305</u>	<u>£1,718</u>
<b>Admin</b>		
Subscriptions	£107	£35
Printing/Photocopying	Nil	Nil
Postage	Nil	Nil
Sundries (incl petty cash)	Nil	£136
IT costs	£5,617	£3,727
Consultancy fees	£1,518	£6,786
Audit and accountancy	<u>£985</u>	<u>£680</u>
	<u>£8,227</u>	<u>£11,364</u>
<b>Total Expenditure</b>	<b>£34,324</b>	<b>£33,518</b>
<b>Net incoming (outgoing) resources</b>	<b>(£3,228)</b>	<b>(£4,698)</b>