

**REPORT OF THE TRUSTEES**  
**AND**  
**FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2025**  
**FOR**  
**RESPITE AT HOME VOLUNTEERS WEST MID BEDS AND IVEL VALLEY**

**CONTENTS OF THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 30 JUNE 2025**

Report of the trustees

Chairman's Report

Volunteers' Manager Report

Treasurer's Report

Financial Statement Declaration

Statement of Financial Activities

Balance Sheet

Notes to the Financial Statements

## **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 JUNE 2025**

The trustees present their report with the financial statements of the charity for the year ended 30 June 2025.

### **Accounting standard**

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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), and the Charities Act 2011

### **Independent Examination**

The charity's income for the year ended 30 June 2025 was in excess £25,000 and therefore its accounts and financial statements have been subject to independent examination.

## **OBJECTIVES AND ACTIVITIES**

Objectives and aims

The objective of the CIO is to protect and preserve the health of families, carers and friends suffering from life-limiting illness by the provision of hospice-type community care/a home service in the West Mid and Ivel Valley areas of Central Bedfordshire.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

Governing document

The charity is a Charitable Incorporated Organisation (CIO) controlled by its governing document; a constitution dated 4 November 2014.

## **REFERENCE AND ADMINISTRATIVE DETAILS**

Registered Charity number: 1161178

Trustees:

Mr G Mackey

Ms C Thompson

Ms J Hallworth

Mr M Smith

Treasurer

David J Hallworth ACIB

7 Windsor Close

Flitwick

Bedford MK45 1PT

## **Report on Charitable Activities for the year ended 30 June 2025**

### **Chairman's Report**

As the world at large struggles with the challenges of economic uncertainty and an ever evolving global picture, so has the year 2024 / 25 has brought with it challenges to Respite at Home. We have passed the quarter century mark and are an established and well known organisation. We have continued with our core mission of providing respite care and friendship to those with life limiting illnesses and their families. Additionally, we have continued with our project to try and tackle loneliness in our community.

With these noble missions and being well established, you would have been forgiven for thinking that all would be plain sailing. However, this year has been extremely challenging. The economic situation has meant that individuals have been struggling to make ends meet and organisations have been much stricter in their funding. It has been extremely difficult to acquire funding from our usual sources.

Indeed, the start of this year saw an existential threat to Respite at Home. Our funding situation was critical and we needed money fast! At one point we had only enough funding to run for approximately 3 months. I am pleased to say that the committee recognised this issue and supported Nicola in bringing in the funding which has been a God send to us. David will be able to go into much more detail but I am pleased that we find ourselves in a much stronger position now.

No doubt, Nicola will elaborate on the challenges of raising the necessary funds to keep us going. However, I wanted to recognise the extremely hard work which goes into applying for grants, the long hours spent on tombola stands at events and especially the agony of not knowing whether the future is safe. Nicola and our volunteers have been exemplary in these circumstances and I cannot thank them enough for keeping the faith and working hard to keep the charity viable.

I am also extremely grateful to those who have supported and funded our charity. Your time and money change lives at a time when it may feel like the sky is closing in on you. Our work comes from a deep love of our neighbours and those who recognise this through funding and support are truly blessings on our work.

Of course all this fund raising and organisation is for one main purpose, that is to enable our volunteers to do the outstanding work of supporting our clients in their hour of need. Our volunteers, many of whom are here tonight, are the beating heart of our organisation. Along with Nicola, who keeps us all going in the same direction, they do such an incredible job in trying circumstances. I want to recognise that contribution by Nicola and you all. Thank you for all you do and the love you give to our community.

The Committee itself, has continued to be an enormous support. We have been pleased to welcome Sarah Murphy to the committee and as a trustee. Sarah, thank you for joining us and I look forward to working with you for years to come. Our other trustees, Joyce, Clare and Mark have been their usual sterling selves and I thank them for their commitment and hard work. I also wish Mark a swift recovery after his accident and Clare a safe trip home from her sabbatical.

Last but most certainly not least, David. David joined us as treasurer just before the last AGM. He came along when we were really struggling to keep the books in order and arrange the inspection of the accounts. His knowledge and experience have been invaluable to us and have made all the difference in helping us to analyse our financial position whilst also planning our future. The order which he has brought to the books has been central to helping Nicola secure the grants which have turned the organisation around this year. Thank you David, from the bottom of my heart, for all you do for us.

The committee will have much work to do over the next year. We are introducing a trial to offer counselling to our volunteers. We realise that the emotional connection between our volunteers and our clients is deep. Should our clients pass away, as does happen, the bereavement extends to volunteers too. We want to support them in giving of themselves and ensure that their mental health is protected too.

Some work will also need to take place on reviewing our policies and procedures along with our constitution this year. As an evolving organisation, it is important that we keep pace from a governance perspective.

Friends, I am privileged to stand to here looking to a hugely different future than that which faced us at the beginning of the year. Our financial position is good but that does not mean that the challenges are over. We still have to find significant funds each year to keep going. With the team we have in place, I am confident that we can meet this challenge. My ask of you all is to spread the word about our work and the wonderful people who volunteer for us. Any leads on funding would be gratefully received.

Finally, a thank you to all of you for giving up your evening to listen to us and celebrate another year of serving Mid Bedfordshire and Ivel Valley. Hear's to many more.

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## **Volunteers' Manager's Report**

Welcome everyone to our AGM which celebrates community groups, partnerships and Town Councils coming together in the local community, helping families living with life limiting illnesses, *Loneliness*, isolation, disabilities and bereavement in West Mid Beds and Ivel Valley areas across Central Bedfordshire.

This year has been an interesting and very challenging year which started with the realization that our reserve funding to run the charity was incredibly low. So, with that in mind I started the long process of looking for relevant grants and funding sources that we could apply for. With positivity and dedication and help from our Committee, we have managed to secure grants from The Big Lottery Community Fund for 2 years and from Bedfordshire, Luton Community Foundation and the YAPP Charitable Trust who have also given us funding for the next 3 years for our core costs.

Also, other grants kindly given from The Albert Hunt Trust, The Wixam Tree Charitable Trust, The Neighbourly Charitable Trust and The Gale Family Trust. With a large donation from the Chairmans Charity of Central Beds Council, we are extremely grateful for this. With a year of fundraising and the Stotfold Mayors' charity coming to an end in April, we must also thank them for pancake races, hooking ducks and a night out at The Con Club with a local band. Other Town Councils have been very generous with their grants, these include Sandy Town

Council, to cover the recruitment, training and onboarding costs for one new volunteer, Ampthill Town Council for a grant to publicise our charity with leaflets, banners and promotional literature, Shefford Town Council for home office equipment and also Flitwick Town Council. Also, applications and many letters later with Mandy taking the lead, to Freemasons Lodges across Central Beds we have received very kind donations from Lodges including Elstow, Russell, Robert Bloomfield, Ivel and Lovells Bury. Thank you for all for your support this year, it really does mean a lot to us and means that we can keep offering our unique service to those who really need it.

This year has been a real test to the dedication to all the families we support now and going forward. It has shown how a small local charity like ours can endure and do great things even when times are challenging. We are all focused and passionate about what we do, helping others, giving up some of our time each week for a couple of hours visiting people that really need our help and support at some of the most difficult times in their lives. We should all be very proud of what we do and have achieved, and my heartfelt thanks goes out to our incredible team of volunteers, which without you none of this would be possible and RHV simply would not exist.

From Stotfold down to Woburn Sands we travel anywhere to help people! And just to show how busy we have been with referrals this year which have mainly come from the Social Prescribers, The Stroke Association and the Palliative Nurses. The number of hours we have spent with families is just over 1,690 hours. And the number of miles we have driven to see our families is over 5,500 miles. The number of carers and clients we have visited and supported this year is 69 with myself and our team visiting and or making regular contact with them.

We still continue to have good working relationships with other other organisations, including Hilary from Age UK, Maureen from Hospice at Home Dunstable, Jaquie from Hospice at Home Leighton Buzzard, Keech Hospice, Carers in Bedfordshire, Healthwatch Central Beds, Good Neighbors groups, Social Prescribers, Palliative Nurses, and Neurological Nurses across the county. Referrals have been steady this year. Sadly a few of our long-term clients passed away this year, some of whom we have supported for 10 years and still continue to have contact with their families, to support them through their grief. So, you can see how these relationships really help our clients and their families. Much of the time our volunteers have willingly visited and supported at least one and sometimes two families on a weekly basis, sometimes agreeing to travel many miles to sit with someone so that their carer can have some much-needed break.

We have had a very busy year out and about promoting the charity and our services and also doing some fundraising at various community events. Kicking off the year with our T&Cake at Flitwick Village Hall, and back by popular demand our Pub Quizzes at The Cross Keys in Pulloxhill, so thank you to our fabulous Quiz hosts Rob and Clare and our team including Anne, Karen, Carol, Janet, Sarah, Mark and Sue for helping out and dragging their friends along for a good night out. We have attended events all across the county spending hours talking to people about our service and giving out leaflets at Stotfold Steam Fair, Flitwick Family Day, Potton Fest and Stotfest with a huge thank you all for supplying prizes and goodies in our 'Tombola of Curiosities and Antiquities' and also to Janet, Mandy, Allan, Carol, Rob and Julia for helping out at Hook a Duck with a difference and Tomboling on some of the hottest days this year. Thanks to Sue and John for their storage and transportation of our hurricane proof gazebo, and those early morning setups with Captain Mannering again! The Older Peoples Festival at The Rufus Centre and trips to libraries and local supermarkets giving information

sessions. And soon to be hitting the Christmas lights switch on with some handmade tree decorations and table decorations all lovingly made by our volunteer's, a huge thank you to Karen, Janet and Mandy for hounding businesses for Tombola prizes and making, knitting and stitching goodies for our fundraising!

We also had some unexpectedly great news regarding fundraising with East Beds Charity Cricket Shield donating a large sum of money to us back in cold December, Ampthill Fireworks in January and giving talks to the Flitwick Methodist Church breakfast Club and Ampthill Flexi Rotary who also chose us as one of the charities to fundraise for. They held their regular Jazz band afternoon event in July in Ampthill on one of the only drizzly days this summer, I can honestly say we have been well supported and acknowledged for the important work we do. Thank you again to all of these local organisations. As times are still challenging, we are extremely grateful to them all for this much needed boost.

With a grant from the Neighbourly Charitable Trust we had team training earlier this month which brings the whole group together for learning and team building, so important as most of us work on our own. After brainstorming and some very interesting ideas for moving the charity forward from our enthusiastic vibrant team. Thanks to everyone who was able to attend, we have some exciting times ahead.

We have also just celebrated the second birthday of the Community Café in Ampthill where we partner with The Methodist Church and Ampthill Town Council to run the weekly Cafe. We have created a space for carers and those possibly struggling with isolation and loneliness to come together and feel comfortable to meet others, make new friends over a free cuppa and eat something yummy. Over the last year we have had many community visitors to the cafe including Age UK, Social Prescribers, Central Beds Safety Team, the local Bobby, the Stroke Association and many others. We also celebrated VE DAY with a vintage singer and a cream tea and our summer special, Ampthill by the sea with fish and chips, ice cream, buckets and spades and bunting went down very well. With 58 people attending one week the Café has grown quickly and we consider it a great success for everyone who attends and who helps to run it.

It just goes to show when 3 local organisations come together to work for the community, what can be achieved.

This year has also seen Sue sadly leave the charity due to personal circumstances, always sad to see people go especially as we are a small group and work so closely together, but we understand that sometimes life just gets in the way. We thank Sue for all her hard work whilst at RHV. So, with recruitment in mind we have managed to recruit another new volunteer, Clare who lives in West Mid Beds area. We are always looking for new volunteers and we have attended a volunteer Fair in Biggleswade, put adverts in community magazines, Parish Councils, and on our socials and have recently had 3 people contact us who I am meeting soon, so fingers crossed. We always ask that people promote us and refer our service on so thank you.

So I cannot end without thanking all our wonderful team of volunteers who are so committed to RHV and who have worked so hard with me over the last year working with their families to ensure they are responded to quickly and given the help and support they need in what are truly challenging times. So a humungus thank you to Kathy, Allan, Anne, Carol, Rob, Janet, Mandy, Kim, Karen, Julia, Sue and Clare you are such a brilliant group of people and thank you

again for making my job so enjoyable. A big thanks also again to Kathy, for doing my job, when I do actually take some time off!

And last but not least I would like to thank our Chairman Gareth and all of existing Committee Joyce, Mark and Clare, and Sarah who joined this year as a new Trustee. And thanks also to our Trustee Clare and David our much-needed new Treasurer who have done a huge amount of work with the grant applications this year. David also doubles up as our official photographer tonight so please do smile! Again thanking you all for your continued support and guidance throughout another interesting year.

After the business bit is over, tonight's speaker is The Lord-Lieutenant of Bedfordshire, talking about the role of representing the Royal Family in the local community. We thank her for taking the time to attend our AGM tonight.

And we all know to help someone in their darkest times has to one of the greatest things we can all do as humans. And In the bigger picture we know, that by supporting a family at these difficult times the knock on effect is that:

- There is less chance that the carer will become unwell themselves
- There is less pressure put on the NHS and other services for support by carers and families
- The support our service offers, helps everyone's mental health
- And, family dynamics and issues are often resolved or improved when one of our team visits the family

regularly

So our small but mighty service is a vital part of our communities.

And I think this quote from one of our families, sums up perfectly why we do what we do:

'Our volunteer visitor is wonderful. She sits with my husband and chats and plays games with him. She is a Godsend for me, allowing me time away from my caring duties, We'd be utterly lost without her!'

Thank you again everyone for joining us tonight.

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## **Treasurer's Report**

### **1. Introduction**

This has been a very busy financial year with RHV coming close to running out of funds to maintain its activities. Our Volunteers' Manager has worked very hard to secure meaningful grants and these will certainly enable at least another 12 months of operation.

Many of our grant providers have stipulated that their funds may only be used for specific purposes and some have mandated that we hold their grant in a separate Restricted Fund. This adds a degree of complexity to our financial record keeping and reporting.

The accounts are kept on an accrual basis which in short means that income and expenditure is only recognised in the year to which it applies (as opposed to the year in which it is received/spent – this is cash accounting). It's important to understand this concept as if you look at the bank balances held at the year end (£41,121) they include £26,910 of grants received but allocated for use in 2025/26 (£16,910) and 2027/27(10,000). Also, some grant providers only pay a portion of the agreed grant up front and require an interim report before releasing the balance.

## **2. Financial Statements**

Include various accounting reports:

- a. Statement of Financial Activities (SOFA) – This gives a summary of Income and Expenditure over broad categories. The detail which makes up the summary can be found in:
- b. Analysis of Income & Expenditure
- c. Balance Sheet (Separate Funds) – I will talk to this at the meeting but here you will note the separate columns for General, Designated and Restricted Funds
- d. Statement of Assets and Liabilities (by fund) – this is a more detailed breakdown of the previous report (Balance Sheet separate funds)

## **3. Financial Summary**

Income is up £3.3k on prior year at £26.5k. This is almost all accounted for by an increase in grants with donations down £1.1k and fund raising events up £1.2k

Expenditure appears to be down by £7.3k but this is not a true comparison. In “Employment Costs” the prior year figures include a £5.5k one off provision for redundancy and £1.3k of employer NI which shouldn't have been paid. This NI has been claimed back (plus also from 2022/23) and appears as a credit of £2.3k. in 24/25. Please see “Analysis of Income & Expenditure”. The comparative figures are 2024/25 £22.5k and 2023/24 £21.3k. Therefore, employment costs have risen, yet again, by about £1.2k.

Looking at the overall expenditure totals, then adjusting as per above on a like for like basis, expenditure in 2024/25 was £30.9k, compared to £29k in 2023/24. The net increase is almost all attributable to the adjusted increase in employment costs.

The balance sheet reveals that we have £41k in the bank, but please note that of this:

- a. £5.5k is reserved for redundancy costs
- b. £17k of grants to be expended in 2025/26
- c. £10k of grants for use in 2026/27



#### 4. Conclusion

If we assume that our own fundraising generates say £7k p.a. then with the grants already secured and in order to preserve a General Reserve at £10k, we would need to raise the following amounts from Donations and Grants (combined):

- a. 2025/26 - £5k
- b. 2026/27 -£10k
- c. 2027/28 - £20k

Our aim should be to raise the General Reserve to £30k which gives about one year of operation. Our Reserves Policy says that where possible we will use our own fund raising events to increase the General Reserve to one year's normal expenditure. Therefore, if we set that as a target, we would need to raise the following revised sums from Grants & Donations:

- 1. 2025/26 - £12k
- 2. 2026/27 - £17k
- 3. 2027/27 - £27k

David Hallworth ACIB  
Hon. Treasurer  
11 September 2025

#### Financial Statements Declaration

The financial statements which follow were approved by the trustees and authorised for issue on 29 September 2025 and are signed on behalf of the trustees by:

.....  
Gareth Mackey

Date: 27 November 2025

# **RESPITE AT HOME VOLUNTEERS WEST MID BEDS & IVEL VALLEY**

(Charity Registration No. 1161178)

## **FINANCIAL STATEMENTS**

**For the Year ending 30 June 2025**

### **Contents**

**Statement of Financial Activities**

**Balance Sheet**

**Assets & Liabilities by Fund**

**Notes to the accounts**

**Declarations**

**Examiner's Certificate**

**Finance Report**

**Reserves Policy**

**RESPIRE AT HOME VOLUNTEERS WEST MID BEDS AND IVEL VALLEY**  
**Statement of Financial Activities (SoFA)**  
**For the period from 01 July 2024 to 30 June 2025**

Notes	Unrestricted funds	Designated funds	Restricted funds	Total funds	Prior year total funds
<b>3 Income and endowments from:</b>	£	£	£	£	£
Grants	10,470		3,750	14,220	10,850
Donations	4,074			4,074	5,194
Fund Raising Events	7,995			7,995	6,767
Interest	193			193	238
Other Income					
<b>Total income</b>	<b>22,731</b>		<b>3,750</b>	<b>26,481</b>	<b>23,049</b>
<b>4 Expenditure on:</b>					
Employment Costs	17,256		2,944	20,200	27,940
Rent & Document Storage	992		280	1,272	773
Office Costs	2,008		120	2,128	2,637
Website & IT	153			153	195
Insurance	449		105	554	489
Volunteers' Travel & Expenses	100		51	152	692
Fund Raising Costs	872			872	943
Training	390		250	640	605
Community Cafe	1,148			1,148	548
Depreciation	662			662	662
Other Costs	664			664	273
<b>Total expenditure</b>	<b>24,695</b>		<b>3,750</b>	<b>28,445</b>	<b>35,756</b>
<b>Net income / (expenditure) resources before transfer</b>	<b>(1,963)</b>			<b>(1,963)</b>	<b>(12,708)</b>
<b>10.3 Transfers:</b>					
Gross transfers between funds - in					
Gross transfers between funds - out					
<b>Other recognised gains / losses</b>					
Gains/losses on investment assets					
Gains on revaluation, fixed assets, charity's own use					
<b>Net movement in funds</b>	<b>(1,963)</b>			<b>(1,963)</b>	<b>(12,708)</b>
<b>Reconciliation of funds</b>					
<b>Total funds brought forward</b>	<b>11,774</b>			<b>11,774</b>	<b>24,482</b>
<b>Total funds carried forward</b>	<b>9,811</b>			<b>9,811</b>	<b>11,774</b>
<b>Represented by</b>					
<b>Unrestricted</b>					
General Fund	9,811			9,811	11,774
<b>Restricted</b>					
Bedfordshire & Luton Community Foundation					
Shefford Town Council					
TRAINING & RECRUITMENT					
YAPP Charitable Trust					

# RESPITE AT HOME VOLUNTEERS WEST MID BEDS AND IVEL VALLEY

## Balance Sheet

Notes	General	Designated	Restricted	At 30/06/2025	At 30/06/2024
	£	£	£	£	£
<b>Fixed assets</b>					
7 Tangible Assets					662
					662
<b>Current assets</b>					
8 Debtors	1,466		57	1,523	579
Cash At Bank And In Hand	34,928		6,193	41,121	18,437
	36,394		6,250	42,644	19,016
<b>Liabilities</b>					
9 Creditors: Amounts Falling Due In One Year	21,084		6,250	27,334	2,404
	21,084		6,250	27,334	2,404
<b>Net current assets less current liabilities</b>	15,311			15,311	16,612
<b>Total assets less current liabilities</b>	15,311			15,311	17,274
9.2 Provision For Liabilities After One Year	5,500			5,500	5,500
	5,500			5,500	5,500
<b>Total net assets less liabilities</b>	9,811			9,811	11,774
<b>Represented by</b>					
<b>Unrestricted</b>					
Unrestricted - General Fund	9,811			9,811	11,774
<b>Designated</b>					
<b>Restricted</b>					
10 <b>Fund Totals</b>	9,811			9,811	11,774

**RESPITE AT HOME VOLUNTEERS WEST MID BEDS AND IVEL VALLEY**

**Statement of Assets and Liabilities (by fund)**  
**As at: 30 June 2025**

		<b>Balance</b>	<b>Previous balance</b>
		<b>£</b>	<b>£</b>
	<b>General Fund: Unrestricted</b>		
	<b>Fixed Asset</b>		
	9000: Equipment	6,874	6,874
	9001: Equipment - Accumulated Depreciation	(6,874)	(6,211)
			662
	<b>Current Asset</b>		
	5000: Barclays - Current (Community) Account	(5,714)	5,824
	5100: Barclays - Business Premium Account	40,093	12,563
	5200: Petty Cash	50	50
8	Z05: Accounts Receivable	1,000	
	Z20: Prepayments	466	579
	Z99: DUMMY FUND TRANSFERS	500	
		36,394	19,016
	<b>Liability</b>		
9	Z04: Accounts Payable	20	
	Z07: PAYE and Pensions	(1,626)	582
	Z08: Accrued Payroll & Employee Expenses	2,030	1,822
	Z09: Income in Advance	20,660	
	Z10: Redundancy Provisions	5,500	5,500
		26,584	7,904
	<b>General Fund: Unrestricted</b>	<b>9,811</b>	<b>11,774</b>
	<b>Bedfordshire &amp; Luton Community Foundation: Restricted</b>		
	<b>Current Asset</b>		
	5000: Barclays - Current (Community) Account	3,943	
8	Z20: Prepayments	57	
		4,000	
	<b>Liability</b>		
9	Z09: Income in Advance	4,000	
		4,000	
	<b>Bedfordshire &amp; Luton Community Foundation: Restricted</b>		
	<b>Shefford Town Council: Restricted</b>		
	<b>Current Asset</b>		
	5000: Barclays - Current (Community) Account	250	
	Z99: DUMMY FUND TRANSFERS	(250)	
	<b>Shefford Town Council: Restricted</b>		
	<b>TRAINING &amp; RECRUITMENT: Restricted</b>		
	<b>Current Asset</b>		
	5000: Barclays - Current (Community) Account	250	
	Z99: DUMMY FUND TRANSFERS	(250)	
	<b>TRAINING &amp; RECRUITMENT: Restricted</b>		
	<b>YAPP Charitable Trust: Restricted</b>		
	<b>Current Asset</b>		
	5000: Barclays - Current (Community) Account	2,250	
		2,250	
	<b>Liability</b>		
9	Z09: Income in Advance	2,250	
		2,250	
	<b>YAPP Charitable Trust: Restricted</b>		
	<b>Grand Total</b>	<b>9,811</b>	<b>11,774</b>

## Note 1 - Basis of preparation

***This section should be completed by all charities.***

### 1.1 Basis of accounting

These accounts have been prepared on the basis of historic cost (except that investments are shown at market value) in accordance with:

- Accounting and Reporting by Charities – Statement of Recommended Practice (SORP 2005);
- and with Financial Reporting Standards (FRS 102)
- and with the Charities Act.

### 1.2 Change in basis of accounting

*There has been no change to the accounting policies (valuation rules and methods of accounting) since last year (\$ except for the following).*

***Give details in this box of any material changes that have been made.***

None

### 1.3 Changes to previous accounts

No changes have been made to accounts for previous years.

***Give details in this box of any material changes that have been made.***

## Note 2 Accounting policies

*This standard list of accounting policies has been applied by the charity except for those deleted. Where a different or additional policy has been adopted then this is detailed in the box below.*

### INCOMING RESOURCES

<b>Recognition of incoming resources</b>	These are included in the Statement of Financial Activities (SoFA) when: <ul style="list-style-type: none"> <li>the charity becomes entitled to the resources;</li> <li>the trustees are virtually certain they will receive the resources; and</li> <li>the monetary value can be measured with sufficient reliability.</li> </ul>
<b>Incoming resources with related expenditure</b>	Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.
<b>Grants and donations</b>	Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.
<b>Tax reclaims on donations and gifts</b>	Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.
<b>Contractual income and performance related grants</b>	This is only included in the SoFA once the related goods or services have been delivered.
<b>Gifts in kind</b>	Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.
<b>Donated services and facilities</b>	These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.
<b>Volunteer help</b>	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.
<b>Investment income</b>	This is included in the accounts when receivable.
<b>Investment gains and losses</b>	This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

### EXPENDITURE AND LIABILITIES

<b>Liability recognition</b>	Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.
<b>Governance costs</b>	Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.
<b>Grants with performance conditions</b>	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.
<b>Grants payable without performance conditions</b>	These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.
<b>Support Costs</b>	Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

### ASSETS

<b>Tangible fixed assets for use by charity</b>	These are capitalised if they can be used for more than one year. They are valued at cost or a reasonable value on receipt.
<b>Investments</b>	Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.
<b>Stocks and work in progress</b>	These are valued at the lower of cost or market value.

### POLICIES ADOPTED ADDITIONAL TO OR DIFFERENT FROM THOSE ABOVE

None

**Note 3 - Analysis of resources received**

				Total	
				This year	Last year
				£	£
				£	£
Income and endowments from:					
Grants					
1000 - Grants	10,470		3,750	14,220	10,850
Grants Totals	10,470		3,750	14,220	10,850
Donations					
1100 - Donations - General	3,908			3,908	5,194
1110 - Donations - In Memory	166			166	
Donations Totals	4,074			4,074	5,194
Fund Raising Events					
1200 - Fund Raising - General	6,288			6,288	6,767
1210 - Fund Raising - Pub Quizes	997			997	
1220 - Fund Raising - Tea & Cake	710			710	
Fund Raising Events Totals	7,995			7,995	6,767
Interest					
1300 - Bank Interest	193			193	238
Interest Totals	193			193	238
<b>Income and endowments Grand totals</b>	<b>22,731</b>		<b>3,750</b>	<b>26,481</b>	<b>23,049</b>



**Note 4 - Analysis of resources expended**

Expenditure on:	Total				
	General	Designated	Restricted	This year	Last year
	£	£	£	£	£
<b>Employment Costs</b>					
2000 - Salary - Volunteers' Manager	17,188		2,438	19,626	18,448
2010 - Pension Contributions - Volunteers' Manager	784		143	926	824
2020 - Employer National Insurance - VM	(2,320)			(2,320)	1,291
2030 - Travel - Volunteers' Manager	1,594		364	1,957	1,680
2040 - Entertaining - Volunteers' Manager	11			11	198
2199 - Redundancy Provisions					5,500
Employment Costs Totals	17,256		2,944	20,200	27,940
<b>Rent &amp; Document Storage</b>					
2400 - Rent - Virtual Office	642		30	672	30
2410 - Document Storage	350		250	600	550
2415 - Business Rates					193
Rent & Document Storage Totals	992		280	1,272	773
<b>Office Costs</b>					
2300 - Printing	484			484	
2310 - Stationery	67			67	
2320 - Other Office Supplies	174			174	903
2325 - Compliance and DBS Checks	16			16	
2330 - Postage	9			9	
2350 - Telephone & Broadband	1,244		120	1,364	1,734
2370 - Accounting Software	15			15	
Office Costs Totals	2,008		120	2,128	2,637
<b>Website &amp; IT</b>					
2200 - Website & IT	153			153	195
Website & IT Totals	153			153	195
<b>Insurance</b>					
2100 - Insurance	449		105	554	489
Insurance Totals	449		105	554	489
<b>Volunteers' Travel &amp; Expenses</b>					
2600 - Volunteers' Travel	100		51	152	692
Volunteers' Travel & Expenses Totals	100		51	152	692
<b>Fund Raising Costs</b>					
2700 - Fund Raising Costs	872			872	943
Fund Raising Costs Totals	872			872	943
<b>Training</b>					
2500 - Training - Volunteers	390		250	640	605
Training Totals	390		250	640	605
<b>Community Cafe</b>					
2800 - Community Cafe - Rent Contribution	638			638	319
2805 - Community Cafe - Publicity	356			356	
2810 - Community Cafe - Food	154			154	229
Community Cafe Totals	1,148			1,148	548
<b>Depreciation</b>					
3000 - Depreciation	662			662	662
Depreciation Totals	662			662	662
<b>Other Costs</b>					
2420 - Venue Hire	288			288	262
2750 - Miscellaneous Expenses	376			376	11
Other Costs Totals	664			664	273
<b>Expenditure Grand totals</b>	<b>24,695</b>		<b>3,750</b>	<b>28,445</b>	<b>35,756</b>

## Note 5 - Details of certain items of expenditure

### 5.1 Trustee expenses

Please provide details of the amount of any payment or reimbursement of out-of-pocket expenses made to trustees or to third parties for expenses incurred by trustees. If no expenses were paid, please enter 'None' in the appropriate box(es).

	This year	Last year
Number of trustees who were paid expenses	1	1
Nature of the expenses	Travelling to visit clients	Travelling to visit clients
Total amount paid	152	175

### 5.2 Fees for examination or audit of the accounts

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner or auditor. If nothing was paid please enter NONE in the appropriate box(es).

	This year £	Last year £
Independent examiner's or auditors' fees for reporting on the accounts		
Other fees (for example: advice, consultancy, accountancy services) paid to the independent examiner or auditor		

## Note 6 - Paid employees

### 6.1 Staff Costs

	This year £	Last year £
Gross wages, salaries and benefits in kind	19,626	18,448
Employer's National Insurance costs	(2,320)	1,291
Pension costs	926	824
Total staff costs	18,232	20,562

### 6.2 Average number of full-time equivalent employees in the year

	This year Number	Last year Number
Fundraising	1	1
Charitable Activities	1	1
Governance	1	1
Other	1	1
Total	1	1

### 6.3 Defined contribution pension scheme

Brief details of the scheme      Scheme operated by Nest. On eligible earnings, 3% employer contribution and 5% employee. The employee contribution is paid by the employer.

	This year £	Last year £
The costs of the scheme to the charity for the year		
The amount of any contributions outstanding at the year end	79	79
The amount of any contributions prepaid at the year end		

**Note 7 - Tangible fixed assets**

**7.1 Cost or valuation**

	Freehold land & buildings	Other land & buildings	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Payments on account and assets under construction	Total
	£	£	£	£	£	£
Balance brought forward				6,874		6,874
Additions						
Revaluations						
Disposals						
Transfers *						
Balance carried forward				6,874		6,874

**7.2 Accumulated depreciation and impairment provisions**

<b>**Basis</b>	SL or RB	SL or RB	SL or RB	SL	SL or RB
<b>** Rate</b>				3 years	

Balance brought forward				6,211		6,211
Depreciation charge for year				662		662
Impairment provisions						
Revaluations						
Disposals						
Transfers*						
Balance carried forward				6,874		6,874

**7.3 Net book value**

Brought forward				662		662
Carried forward						

**7.4 Revaluation**

*If any fixed assets have been revalued please give details of the valuer and method of valuation*

--

## Note 8 - Debtors and prepayments

### 8.1 Analysis of debtors

	Amounts falling due within one		Amounts falling due after more	
	This year £	Last year £	This year £	Last year £
Trade debtors	0	0	0	0
Amounts due from subsidiary and associated undertakings	0	0	0	0
Other debtors	1,000	130	0	
Prepayments and accrued income	523	449	0	
<b>Total</b>	<b>1,523</b>	<b>579</b>	<b>0</b>	<b>0</b>

## Note 9 - Creditors and accruals

### 9.1 Analysis of creditors

	Amounts falling due within one		Amounts falling due after more	
	This year £	Last year £	This year £	Last year £
Salaries, wages, expenses and pension contributions	2,030	1,822	0	
HMRC	(1,626)	582	0	
Amounts due to subsidiary and associated undertakings		0	0	
Other creditors	20	0	0	
Accruals, deferred income, income in advance	26,910	0	0	0
<b>Total</b>	<b>27,334</b>	<b>2,404</b>	<b>0</b>	<b>0</b>

### 9.2 Provisions for liabilities and charges

	Amounts falling due within one		Amounts falling due after more	
	This year £	Last year £	This year £	Last year £
Statutory Redundancy Pay	5,500	5,500		
		0	0	0
<b>Total</b>	<b>5,500</b>	<b>5,500</b>	<b>0</b>	<b>0</b>

### 9.3 Security over assets

*If any loan, overdraft or other creditor holds a charge or other security over any assets of the charity please provide details.*

--

## Note 10 - Endowment and restricted income

### 10.1 Funds held

Please give a brief description of any of the following type of funds held by the charity:

- permanent endowment funds (PE);
- expendable endowment funds (EE); and
- restricted income funds, including special trusts, of the charity (R).

Fund Name	Type PE, EE or R	Purpose and Restrictions
Training Fund	R	Volunteer training. Funded from grants specifically for this
Beds & Luton Community Foundation	R	Core costs excluding fund raising cost
Shefford Town Council	R	Office Storage
Yapp Trust	R	Core Running costs but no capital purchases

### 10.2 Movements of major funds

Fund names	Fund balances brought forward £	Incoming resources £	Outgoing resources £	Transfers £	Income Deferred for 1 Year £	Income Deferred for more than 1 Year	Fund balances carried forward £
Training Fund	0	250	(250)	0	0		0
Beds & Luton Community Foundation	0	6,500	(2,500)	0	(4,000)		0
Shefford Town Council	0	250	(250)	0	0		0
Yapp Trust	0	9,000	(750)	0	(3,000)	(5,250)	0
General Fund	11,774	42,731	(24,695)	0	(10,000)	(10,000)	9,811
	0	0	0	0	0		0
<b>Total Funds</b>	<b>11,774</b>	<b>58,731</b>	<b>(28,445)</b>	<b>0</b>	<b>(17,000)</b>	<b>(15,250)</b>	<b>9,811</b>

Included in the General Fund incoming resources is a grant of £20,000 from the Big Lottery Community Fund. This grant is to be expended at £10,000 per year over two years commencing 2025/26. This is represented in the Deferred Income figures.

### 10.3 Transfers between funds

From Fund (Name)	To Fund (Name)	Reason	Amount

**Note 11 - Transactions with related parties**

*If the charity has any transactions with related parties (other than the trustee expenses explained in note 6) details of such transactions should*

**11.1 Remuneration and benefits**

*Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee or other related parties by the charity or*

Name of trustee or connected party	Legal authority (eg order, governing document)	Amounts paid or benefit value	
		This year £	Last year £
None			

**11.2 Loans**

*Please give details of and amounts owing to or from the charity's trustees or other related parties by the charity at the year end.*

	Name of trustee or connected party	Legal authority	Amount owing	
			This year £	Last year £
<b>Due to trustees and related parties</b>	None			
<b>Due from trustees and related parties</b>	None			

**11.3 Other transaction(s) with trustees or related parties**

*Please give details of any transaction undertaken by (or on behalf of) the charity in which a trustee or related party has a material interest.*

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	This year £	Last year £
None				

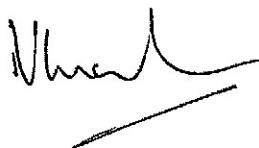
**RESPIRE AT HOME VOLUNTEERS WEST MID BEDS AND IVEL VALLEY (the Charity)**

**Report and Accounts for the year ended 30 June 2025**

**Declarations**

I confirm that these accruals-based accounts for the year to 30 June 2025 have been prepared from the records of the Charity and that they include all funds under the control of the Charity.

Signature of treasurer



Date 15 September 2025

Name and address of treasurer:

David James Hallworth ACIB

7 Windsor Close,  
Flitwick,  
Bedford MK45 1PT

Presentation to the Charity trustees

I confirm that the annual report and accounts for the year ended 30 June 2025 were presented to a meeting of the trustees held on: 29 September 2025.

Signature of the Chair of the meeting:



Gareth Mackay

Date:

29/09/2025

# INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the trustees of **Respite at Home Volunteers West Mid Beds and Ivel Valley (Charity No 1161178)** on the accounts for the year ended 30 June 2025.

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30 June 2025

## Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

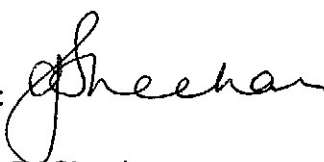
I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

## Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Signed: 

Date: 26/10/2025

Name: CJ Sheehan

Relevant professional qualification(s) or body: Chartered Accountant

Address: 88 Goswell End Road, Harlington, Beds LU5 6NX



## **RESPIRE AT HOME VOLUNTEERS – WEST MID BEDS AND IVEL VALLEY**

### **Treasurer's Report for the year ended 30 June 2025**

#### **1. Introduction**

This has been a very busy financial year with RHV coming close to running out of funds to maintain its activities. Our Volunteers' Manager has worked very hard to secure meaningful grants and these will certainly enable at least another 12 months of operation.

Many of our grant providers have stipulated that their funds may only be used for specific purposes and some have mandated that we hold their grant in a separate Restricted Fund. This adds a degree of complexity to our financial record keeping and reporting.

The accounts are kept on an accrual basis which in short means that income and expenditure is only recognised in the year to which it applies (as opposed to the year in which it is received/spent – this is cash accounting). It's important to understand this concept as if you look at the bank balances held at the year end (£41,121) they include £26,910 of grants received but allocated for use in 2025/26 (£16,910) and 2027/27(10,000). Also, some grant providers only pay a portion of the agreed grant up front and require an interim report before releasing the balance.

#### **2. Financial Statements**

Include various accounting reports:

- a. Statement of Financial Activities (SOFA) – This gives a summary of Income and Expenditure over broad categories. The detail which makes up the summary can be found in:
- b. Analysis of Income & Expenditure
- c. Balance Sheet (Separate Funds) – I will talk to this at the meeting but here you will note the separate columns for General, Designated and Restricted Funds
- d. Statement of Assets and Liabilities (by fund) – this is a more detailed breakdown of the previous report (Balance Sheet separate funds)

#### **3. Financial Summary**

Income is up £3.3k on prior year at £26.5k. This is almost all accounted for by an increase in grants with donations down £1.1k and fund raising events up £1.2k

Expenditure appears to be down by £7.3k but this is not a true comparison. In "Employment Costs" the prior year figures include a £5.5k one off provision for redundancy and £1.3k of employer NI which shouldn't have been paid. This NI has been claimed back (plus also from 2022/23) and appears as a credit of £2.3k. in 24/25. Please see "Analysis of Income & Expenditure". The comparative figures are 2024/25 £22.5k and 2023/24 £21.3k. Therefore, employment costs have risen, yet again, by about £1.2k.

Looking at the overall expenditure totals, then adjusting as per above on a like for like basis, expenditure in 2024/25 was £30.9k, compared to £29k in 2023/24. The net increase is almost all attributable to the adjusted increase in employment costs.

The balance sheet reveals that we have £41k in the bank, but please note that of this:

- a. £5.5k is reserved for redundancy costs
- b. £17k of grants to be expended in 2025/26
- c. £10k of grants for use in 2026/27

#### 4. Conclusion

If we assume that our own fundraising generates say £7k p.a. then with the grants already secured and in order to preserve a General Reserve at £10k, we would need to raise the following amounts from Donations and Grants (combined):

- a. 2025/26 - £5k
- b. 2026/27 - £10k
- c. 2027/28 - £20k

Our aim should be to raise the General Reserve to £30k which gives about one year of operation. Our Reserves Policy says that where possible we will use our own fund raising events to increase the General Reserve to one year's normal expenditure. Therefore, if we set that as a target, we would need to raise the following revised sums from Grants & Donations:

- 1. 2025/26 - £12k
- 2. 2026/27 - £17k
- 3. 2027/27 - £27k

David Hallworth ACIB  
Hon. Treasurer  
11 September 2025



## Respite at Home Volunteers West Mid Beds & Ivel Valley

### **Reserves Policy 2025/26**

This document includes General Unrestricted and any Designated funds held by the charity trustees of Respite at Home Volunteers West Mid Beds & Ivel Valley (RHV). It does not include any Funds which are Restricted by virtue of terms and conditions of expense allocation imposed by the grantor organisation or individual. Whilst not part of this policy, we outline the way in which we control the use of any Restricted Funds.

Our General (unrestricted) funds are available to be used for any or all of the purposes of RHV.

#### **Aim**

Our aim is twofold:

- (1) To secure and sustain RHV's viability and future.
- (2) To give reassurance to the general public that RHV, which is a registered charity, intends to use all of the money coming into its care for the purposes of the charity and in furtherance of its charitable objectives.

#### **RESERVES POLICY**

##### **Introduction**

The balances of our various funds as at 30/6/2025 are detailed at the end of this section. We also show any surplus or shortfall against our stated policy (below).

RHV uses accrual accounting and therefore income and expenditure is allocated (pro rata if appropriate) to the financial year of use which may not necessarily correspond to the year of receipt or payment.

##### **Unrestricted Funds**

###### ***General Fund***

Our policy is to hold 6 months of gross core expenditure as a reserve. In addition, as an absolute must, we hold 3 months of our Volunteers' Manager normal salary as a "Redundancy Reserve".

Our rationale is that we need the 6 months core expenditure buffer to cover any years where we are unsuccessful in securing grants and donations sufficient to cover all our normal annual expenditure.

If General reserves fall below our target, we will look to make up the shortfall by:

1. Using monies raised from our own fund raising activities and events.
2. Using personal donations from individuals who have not specified a particular use for their donation.

If General Reserves are above our target, the surplus will be:

1. Used to reduce our reliance on external grants and be allocated to our core running costs.

Funds held as at 30 June 2025

General Unrestricted	£15,311
Less Redundancy Provision	<u>(£5,500)</u>
Net Funds available	£9,811
6 months expenditure	<u>£14,222</u>
<u>Shortfall</u> on policy	(£4,411)

### **Restricted Funds**

External grant providers may place restrictions on the nature and type of expenditure we may allocate their grants towards. Such grants may not always cover the total annual expenditure for which the grant has been awarded.

In all such circumstances we create a specific Restricted Fund for each such grant and ensure we can identify and show that the grant has been used for the purpose for which it was awarded.

This policy was adopted by the RHV committee on 29 September 2025

Signed on behalf of the trustees by:

.....  
Gareth Mackey (Chair)

# **RESPITE AT HOME VOLUNTEERS WEST MID BEDS & IVEL VALLEY**

(Charity Registration No. 1161178)

## **FINANCIAL STATEMENTS**

**For the Year ending 30 June 2025**

### **Contents**

**Statement of Financial Activities**

**Balance Sheet**

**Assets & Liabilities by Fund**

**Notes to the accounts**

**Declarations**

**Examiner's Certificate**

**Finance Report**

**Reserves Policy**

**RESPIRE AT HOME VOLUNTEERS WEST MID BEDS AND IVEL VALLEY**  
**Statement of Financial Activities (SoFA)**  
**For the period from 01 July 2024 to 30 June 2025**

Notes	Unrestricted funds	Designated funds	Restricted funds	Total funds	Prior year total funds
<b>3 Income and endowments from:</b>	£	£	£	£	£
Grants	10,470		3,750	14,220	10,850
Donations	4,074			4,074	5,194
Fund Raising Events	7,995			7,995	6,767
Interest	193			193	238
Other Income					
<b>Total income</b>	<b>22,731</b>		<b>3,750</b>	<b>26,481</b>	<b>23,049</b>
<b>4 Expenditure on:</b>					
Employment Costs	17,256		2,944	20,200	27,940
Rent & Document Storage	992		280	1,272	773
Office Costs	2,008		120	2,128	2,637
Website & IT	153			153	195
Insurance	449		105	554	489
Volunteers' Travel & Expenses	100		51	152	692
Fund Raising Costs	872			872	943
Training	390		250	640	605
Community Cafe	1,148			1,148	548
Depreciation	662			662	662
Other Costs	664			664	273
<b>Total expenditure</b>	<b>24,695</b>		<b>3,750</b>	<b>28,445</b>	<b>35,756</b>
<b>Net income / (expenditure) resources before transfer</b>	<b>(1,963)</b>			<b>(1,963)</b>	<b>(12,708)</b>
<b>10.3 Transfers:</b>					
Gross transfers between funds - in					
Gross transfers between funds - out					
<b>Other recognised gains / losses</b>					
Gains/losses on investment assets					
Gains on revaluation, fixed assets, charity's own use					
<b>Net movement in funds</b>	<b>(1,963)</b>			<b>(1,963)</b>	<b>(12,708)</b>
<b>Reconciliation of funds</b>					
<b>Total funds brought forward</b>	<b>11,774</b>			<b>11,774</b>	<b>24,482</b>
<b>Total funds carried forward</b>	<b>9,811</b>			<b>9,811</b>	<b>11,774</b>
<b>Represented by</b>					
<b>Unrestricted</b>					
General Fund	9,811			9,811	11,774
<b>Restricted</b>					
Bedfordshire & Luton Community Foundation					
Shefford Town Council					
TRAINING & RECRUITMENT					
YAPP Charitable Trust					

**RESPITE AT HOME VOLUNTEERS WEST MID BEDS AND IVEL VALLEY**

**Balance Sheet**

Notes	General	Designated	Restricted	At 30/06/2025	At 30/06/2024
	£	£	£	£	£
<b>Fixed assets</b>					
7 Tangible Assets					662
					662
<b>Current assets</b>					
8 Debtors	1,466		57	1,523	579
Cash At Bank And In Hand	34,928		6,193	41,121	18,437
	36,394		6,250	42,644	19,016
<b>Liabilities</b>					
9 Creditors: Amounts Falling Due In One Year	21,084		6,250	27,334	2,404
	21,084		6,250	27,334	2,404
<b>Net current assets less current liabilities</b>	15,311			15,311	16,612
<b>Total assets less current liabilities</b>	15,311			15,311	17,274
9.2 Provision For Liabilities After One Year	5,500			5,500	5,500
	5,500			5,500	5,500
<b>Total net assets less liabilities</b>	9,811			9,811	11,774
<b>Represented by</b>					
<b>Unrestricted</b>					
Unrestricted - General Fund	9,811			9,811	11,774
<b>Designated</b>					
<b>Restricted</b>					
10 <b>Fund Totals</b>	9,811			9,811	11,774

**RESPITE AT HOME VOLUNTEERS WEST MID BEDS AND IVEL VALLEY**

**Statement of Assets and Liabilities (by fund)**  
**As at: 30 June 2025**

		<b>Balance</b>	<b>Previous balance</b>
		<b>£</b>	<b>£</b>
	<b>General Fund: Unrestricted</b>		
	<b>Fixed Asset</b>		
	9000: Equipment	6,874	6,874
	9001: Equipment - Accumulated Depreciation	(6,874)	(6,211)
			662
	<b>Current Asset</b>		
	5000: Barclays - Current (Community) Account	(5,714)	5,824
	5100: Barclays - Business Premium Account	40,093	12,563
	5200: Petty Cash	50	50
8	Z05: Accounts Receivable	1,000	
	Z20: Prepayments	466	579
	Z99: DUMMY FUND TRANSFERS	500	
		36,394	19,016
	<b>Liability</b>		
9	Z04: Accounts Payable	20	
	Z07: PAYE and Pensions	(1,626)	582
	Z08: Accrued Payroll & Employee Expenses	2,030	1,822
	Z09: Income in Advance	20,660	
	Z10: Redundancy Provisions	5,500	5,500
		26,584	7,904
	<b>General Fund: Unrestricted</b>	<b>9,811</b>	<b>11,774</b>
	<b>Bedfordshire &amp; Luton Community Foundation: Restricted</b>		
	<b>Current Asset</b>		
	5000: Barclays - Current (Community) Account	3,943	
8	Z20: Prepayments	57	
		4,000	
	<b>Liability</b>		
9	Z09: Income in Advance	4,000	
		4,000	
	<b>Bedfordshire &amp; Luton Community Foundation: Restricted</b>		
	<b>Shefford Town Council: Restricted</b>		
	<b>Current Asset</b>		
	5000: Barclays - Current (Community) Account	250	
	Z99: DUMMY FUND TRANSFERS	(250)	
	<b>Shefford Town Council: Restricted</b>		
	<b>TRAINING &amp; RECRUITMENT: Restricted</b>		
	<b>Current Asset</b>		
	5000: Barclays - Current (Community) Account	250	
	Z99: DUMMY FUND TRANSFERS	(250)	
	<b>TRAINING &amp; RECRUITMENT: Restricted</b>		
	<b>YAPP Charitable Trust: Restricted</b>		
	<b>Current Asset</b>		
	5000: Barclays - Current (Community) Account	2,250	
		2,250	
	<b>Liability</b>		
9	Z09: Income in Advance	2,250	
		2,250	
	<b>YAPP Charitable Trust: Restricted</b>		
	<b>Grand Total</b>	<b>9,811</b>	<b>11,774</b>



## **Note 1 - Basis of preparation**

***This section should be completed by all charities.***

### **1.1 Basis of accounting**

These accounts have been prepared on the basis of historic cost (except that investments are shown at market value) in accordance with:

- Accounting and Reporting by Charities – Statement of Recommended Practice (SORP 2005);
- and with Financial Reporting Standards (FRS 102)
- and with the Charities Act.

### **1.2 Change in basis of accounting**

*There has been no change to the accounting policies (valuation rules and methods of accounting) since last year (\$ except for the following).*

***Give details in this box of any material changes that have been made.***

*None*

### **1.3 Changes to previous accounts**

No changes have been made to accounts for previous years.

***Give details in this box of any material changes that have been made.***

## Note 2 Accounting policies

*This standard list of accounting policies has been applied by the charity except for those deleted. Where a different or additional policy has been adopted then this is detailed in the box below.*

### INCOMING RESOURCES

<b>Recognition of incoming resources</b>	These are included in the Statement of Financial Activities (SoFA) when: <ul style="list-style-type: none"> <li>the charity becomes entitled to the resources;</li> <li>the trustees are virtually certain they will receive the resources; and</li> <li>the monetary value can be measured with sufficient reliability.</li> </ul>
<b>Incoming resources with related expenditure</b>	Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.
<b>Grants and donations</b>	Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.
<b>Tax reclaims on donations and gifts</b>	Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.
<b>Contractual income and performance related grants</b>	This is only included in the SoFA once the related goods or services have been delivered.
<b>Gifts in kind</b>	Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.
<b>Donated services and facilities</b>	These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.
<b>Volunteer help</b>	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.
<b>Investment income</b>	This is included in the accounts when receivable.
<b>Investment gains and losses</b>	This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

### EXPENDITURE AND LIABILITIES

<b>Liability recognition</b>	Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.
<b>Governance costs</b>	Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.
<b>Grants with performance conditions</b>	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.
<b>Grants payable without performance conditions</b>	These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.
<b>Support Costs</b>	Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

### ASSETS

<b>Tangible fixed assets for use by charity</b>	These are capitalised if they can be used for more than one year. They are valued at cost or a reasonable value on receipt.
<b>Investments</b>	Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.
<b>Stocks and work in progress</b>	These are valued at the lower of cost or market value.

### POLICIES ADOPTED ADDITIONAL TO OR DIFFERENT FROM THOSE ABOVE

None

**Note 3 - Analysis of resources received**

				Total	
				This year	Last year
				£	£
				£	£
Income and endowments from:					
Grants					
1000 - Grants	10,470		3,750	14,220	10,850
Grants Totals	10,470		3,750	14,220	10,850
Donations					
1100 - Donations - General	3,908			3,908	5,194
1110 - Donations - In Memory	166			166	
Donations Totals	4,074			4,074	5,194
Fund Raising Events					
1200 - Fund Raising - General	6,288			6,288	6,767
1210 - Fund Raising - Pub Quizes	997			997	
1220 - Fund Raising - Tea & Cake	710			710	
Fund Raising Events Totals	7,995			7,995	6,767
Interest					
1300 - Bank Interest	193			193	238
Interest Totals	193			193	238
<b>Income and endowments Grand totals</b>	<b>22,731</b>		<b>3,750</b>	<b>26,481</b>	<b>23,049</b>

**Note 4 - Analysis of resources expended**

			Total	
	General	Designated	Restricted	
	This year	Last year		
Expenditure on:	£	£	£	£
<b>Employment Costs</b>				
2000 - Salary - Volunteers' Manager	17,188		2,438	19,626
2010 - Pension Contributions - Volunteers' Manager	784		143	926
2020 - Employer National Insurance - VM	(2,320)			(2,320)
2030 - Travel - Volunteers' Manager	1,594		364	1,957
2040 - Entertaining - Volunteers' Manager	11			11
2199 - Redundancy Provisions				5,500
Employment Costs Totals	17,256		2,944	20,200
<b>Rent &amp; Document Storage</b>				
2400 - Rent - Virtual Office	642		30	672
2410 - Document Storage	350		250	600
2415 - Business Rates				193
Rent & Document Storage Totals	992		280	1,272
<b>Office Costs</b>				
2300 - Printing	484			484
2310 - Stationery	67			67
2320 - Other Office Supplies	174			174
2325 - Compliance and DBS Checks	16			16
2330 - Postage	9			9
2350 - Telephone & Broadband	1,244		120	1,364
2370 - Accounting Software	15			15
Office Costs Totals	2,008		120	2,128
<b>Website &amp; IT</b>				
2200 - Website & IT	153			153
Website & IT Totals	153			153
<b>Insurance</b>				
2100 - Insurance	449		105	554
Insurance Totals	449		105	554
<b>Volunteers' Travel &amp; Expenses</b>				
2600 - Volunteers' Travel	100		51	152
Volunteers' Travel & Expenses Totals	100		51	152
<b>Fund Raising Costs</b>				
2700 - Fund Raising Costs	872			872
Fund Raising Costs Totals	872			872
<b>Training</b>				
2500 - Training - Volunteers	390		250	640
Training Totals	390		250	640
<b>Community Cafe</b>				
2800 - Community Cafe - Rent Contribution	638			638
2805 - Community Cafe - Publicity	356			356
2810 - Community Cafe - Food	154			154
Community Cafe Totals	1,148			1,148
<b>Depreciation</b>				
3000 - Depreciation	662			662
Depreciation Totals	662			662
<b>Other Costs</b>				
2420 - Venue Hire	288			288
2750 - Miscellaneous Expenses	376			376
Other Costs Totals	664			664
<b>Expenditure Grand totals</b>	<b>24,695</b>		<b>3,750</b>	<b>28,445</b>
				<b>35,756</b>

## Note 5 - Details of certain items of expenditure

### 5.1 Trustee expenses

Please provide details of the amount of any payment or reimbursement of out-of-pocket expenses made to trustees or to third parties for expenses incurred by trustees. If no expenses were paid, please enter 'None' in the appropriate box(es).

	This year	Last year
Number of trustees who were paid expenses	1	1
Nature of the expenses	Travelling to visit clients	Travelling to visit clients
Total amount paid	152	175

### 5.2 Fees for examination or audit of the accounts

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner or auditor. If nothing was paid please enter NONE in the appropriate box(es).

	This year £	Last year £
Independent examiner's or auditors' fees for reporting on the accounts		
Other fees (for example: advice, consultancy, accountancy services) paid to the independent examiner or auditor		

## Note 6 - Paid employees

### 6.1 Staff Costs

	This year £	Last year £
Gross wages, salaries and benefits in kind	19,626	18,448
Employer's National Insurance costs	(2,320)	1,291
Pension costs	926	824
Total staff costs	18,232	20,562

### 6.2 Average number of full-time equivalent employees in the year

	This year Number	Last year Number
Fundraising	1	1
Charitable Activities	1	1
Governance	1	1
Other	1	1
Total	1	1

### 6.3 Defined contribution pension scheme

Brief details of the scheme: Scheme operated by Nest. On eligible earnings, 3% employer contribution and 5% employee. The employee contribution is paid by the employer.

	This year £	Last year £
The costs of the scheme to the charity for the year		
The amount of any contributions outstanding at the year end	79	79
The amount of any contributions prepaid at the year end		

**Note 7 - Tangible fixed assets**

**7.1 Cost or valuation**

	Freehold land & buildings	Other land & buildings	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Payments on account and assets under construction	Total
	£	£	£	£	£	£
Balance brought forward				6,874		6,874
Additions						
Revaluations						
Disposals						
Transfers *						
Balance carried forward				6,874		6,874

**7.2 Accumulated depreciation and impairment provisions**

<b>**Basis</b>	SL or RB	SL or RB	SL or RB	SL	SL or RB
<b>** Rate</b>				3 years	

Balance brought forward				6,211		6,211
Depreciation charge for year				662		662
Impairment provisions						
Revaluations						
Disposals						
Transfers*						
Balance carried forward				6,874		6,874

**7.3 Net book value**

Brought forward				662		662
Carried forward						

**7.4 Revaluation**

*If any fixed assets have been revalued please give details of the valuer and method of valuation*

--

## Note 8 - Debtors and prepayments

### 8.1 Analysis of debtors

	Amounts falling due within one		Amounts falling due after more	
	This year £	Last year £	This year £	Last year £
Trade debtors	0	0	0	0
Amounts due from subsidiary and associated undertakings	0	0	0	0
Other debtors	1,000	130	0	
Prepayments and accrued income	523	449	0	
<b>Total</b>	<b>1,523</b>	<b>579</b>	<b>0</b>	<b>0</b>

## Note 9 - Creditors and accruals

### 9.1 Analysis of creditors

	Amounts falling due within one		Amounts falling due after more	
	This year £	Last year £	This year £	Last year £
Salaries, wages, expenses and pension contributions	2,030	1,822	0	
HMRC	(1,626)	582	0	
Amounts due to subsidiary and associated undertakings		0	0	
Other creditors	20	0	0	
Accruals, deferred income, income in advance	26,910	0	0	0
<b>Total</b>	<b>27,334</b>	<b>2,404</b>	<b>0</b>	<b>0</b>

### 9.2 Provisions for liabilities and charges

	Amounts falling due within one		Amounts falling due after more	
	This year £	Last year £	This year £	Last year £
Statutory Redundancy Pay	5,500	5,500		
		0	0	0
<b>Total</b>	<b>5,500</b>	<b>5,500</b>	<b>0</b>	<b>0</b>

### 9.3 Security over assets

*If any loan, overdraft or other creditor holds a charge or other security over any assets of the charity please provide details.*

--

## Note 10 - Endowment and restricted income

### 10.1 Funds held

Please give a brief description of any of the following type of funds held by the charity:

- permanent endowment funds (PE);
- expendable endowment funds (EE); and
- restricted income funds, including special trusts, of the charity (R).

Fund Name	Type PE, EE or R	Purpose and Restrictions
Training Fund	R	Volunteer training. Funded from grants specifically for this
Beds & Luton Community Foundation	R	Core costs excluding fund raising cost
Shefford Town Council	R	Office Storage
Yapp Trust	R	Core Running costs but no capital purchases

### 10.2 Movements of major funds

Fund names	Fund balances brought forward £	Incoming resources £	Outgoing resources £	Transfers £	Income Deferred for 1 Year £	Income Deferred for more than 1 Year	Fund balances carried forward £
Training Fund	0	250	(250)	0	0		0
Beds & Luton Community Foundation	0	6,500	(2,500)	0	(4,000)		0
Shefford Town Council	0	250	(250)	0	0		0
Yapp Trust	0	9,000	(750)	0	(3,000)	(5,250)	0
General Fund	11,774	42,731	(24,695)	0	(10,000)	(10,000)	9,811
	0	0	0	0	0		0
<b>Total Funds</b>	<b>11,774</b>	<b>58,731</b>	<b>(28,445)</b>	<b>0</b>	<b>(17,000)</b>	<b>(15,250)</b>	<b>9,811</b>

Included in the General Fund incoming resources is a grant of £20,000 from the Big Lottery Community Fund. This grant is to be expended at £10,000 per year over two years commencing 2025/26. This is represented in the Deferred Income figures.

### 10.3 Transfers between funds

From Fund (Name)	To Fund (Name)	Reason	Amount



**Note 11 - Transactions with related parties**

*If the charity has any transactions with related parties (other than the trustee expenses explained in note 6) details of such transactions should*

**11.1 Remuneration and benefits**

*Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee or other related parties by the charity or*

Name of trustee or connected party	Legal authority (eg order, governing document)	Amounts paid or benefit value	
		This year £	Last year £
None			

**11.2 Loans**

*Please give details of and amounts owing to or from the charity's trustees or other related parties by the charity at the year end.*

	Name of trustee or connected party	Legal authority	Amount owing	
			This year £	Last year £
<b>Due to trustees and related parties</b>	None			
<b>Due from trustees and related parties</b>	None			

**11.3 Other transaction(s) with trustees or related parties**

*Please give details of any transaction undertaken by (or on behalf of) the charity in which a trustee or related party has a material interest.*

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	This year £	Last year £
None				

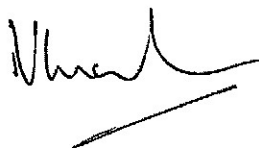
**RESPIRE AT HOME VOLUNTEERS WEST MID BEDS AND IVEL VALLEY (the Charity)**

**Report and Accounts for the year ended 30 June 2025**

**Declarations**

I confirm that these accruals-based accounts for the year to 30 June 2025 have been prepared from the records of the Charity and that they include all funds under the control of the Charity.

Signature of treasurer



Date 15 September 2025

Name and address of treasurer:

David James Hallworth ACIB

7 Windsor Close,  
Flitwick,  
Bedford MK45 1PT

Presentation to the Charity trustees

I confirm that the annual report and accounts for the year ended 30 June 2025 were presented to a meeting of the trustees held on: 29 September 2025.

Signature of the Chair of the meeting:



Gareth Mackay

Date:

29/09/2025

# INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the trustees of **Respite at Home Volunteers West Mid Beds and Ivel Valley (Charity No 1161178)** on the accounts for the year ended 30 June 2025.

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30 June 2025

## Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

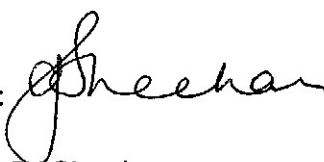
I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

## Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Signed: 

Date: 26/10/2025

Name: CJ Sheehan

Relevant professional qualification(s) or body: Chartered Accountant

Address: 88 Goswell End Road, Harlington, Beds LU5 6NX

## **RESPIRE AT HOME VOLUNTEERS – WEST MID BEDS AND IVEL VALLEY**

### **Treasurer's Report for the year ended 30 June 2025**

#### **1. Introduction**

This has been a very busy financial year with RHV coming close to running out of funds to maintain its activities. Our Volunteers' Manager has worked very hard to secure meaningful grants and these will certainly enable at least another 12 months of operation.

Many of our grant providers have stipulated that their funds may only be used for specific purposes and some have mandated that we hold their grant in a separate Restricted Fund. This adds a degree of complexity to our financial record keeping and reporting.

The accounts are kept on an accrual basis which in short means that income and expenditure is only recognised in the year to which it applies (as opposed to the year in which it is received/spent – this is cash accounting). It's important to understand this concept as if you look at the bank balances held at the year end (£41,121) they include £26,910 of grants received but allocated for use in 2025/26 (£16,910) and 2027/27(10,000). Also, some grant providers only pay a portion of the agreed grant up front and require an interim report before releasing the balance.

#### **2. Financial Statements**

Include various accounting reports:

- a. Statement of Financial Activities (SOFA) – This gives a summary of Income and Expenditure over broad categories. The detail which makes up the summary can be found in:
- b. Analysis of Income & Expenditure
- c. Balance Sheet (Separate Funds) – I will talk to this at the meeting but here you will note the separate columns for General, Designated and Restricted Funds
- d. Statement of Assets and Liabilities (by fund) – this is a more detailed breakdown of the previous report (Balance Sheet separate funds)

#### **3. Financial Summary**

Income is up £3.3k on prior year at £26.5k. This is almost all accounted for by an increase in grants with donations down £1.1k and fund raising events up £1.2k

Expenditure appears to be down by £7.3k but this is not a true comparison. In "Employment Costs" the prior year figures include a £5.5k one off provision for redundancy and £1.3k of employer NI which shouldn't have been paid. This NI has been claimed back (plus also from 2022/23) and appears as a credit of £2.3k. in 24/25. Please see "Analysis of Income & Expenditure". The comparative figures are 2024/25 £22.5k and 2023/24 £21.3k. Therefore, employment costs have risen, yet again, by about £1.2k.

Looking at the overall expenditure totals, then adjusting as per above on a like for like basis, expenditure in 2024/25 was £30.9k, compared to £29k in 2023/24. The net increase is almost all attributable to the adjusted increase in employment costs.

The balance sheet reveals that we have £41k in the bank, but please note that of this:

- a. £5.5k is reserved for redundancy costs
- b. £17k of grants to be expended in 2025/26
- c. £10k of grants for use in 2026/27

#### 4. Conclusion

If we assume that our own fundraising generates say £7k p.a. then with the grants already secured and in order to preserve a General Reserve at £10k, we would need to raise the following amounts from Donations and Grants (combined):

- a. 2025/26 - £5k
- b. 2026/27 - £10k
- c. 2027/28 - £20k

Our aim should be to raise the General Reserve to £30k which gives about one year of operation. Our Reserves Policy says that where possible we will use our own fund raising events to increase the General Reserve to one year's normal expenditure. Therefore, if we set that as a target, we would need to raise the following revised sums from Grants & Donations:

- 1. 2025/26 - £12k
- 2. 2026/27 - £17k
- 3. 2027/27 - £27k

David Hallworth ACIB  
Hon. Treasurer  
11 September 2025



## Respite at Home Volunteers West Mid Beds & Ivel Valley

### **Reserves Policy 2025/26**

This document includes General Unrestricted and any Designated funds held by the charity trustees of Respite at Home Volunteers West Mid Beds & Ivel Valley (RHV). It does not include any Funds which are Restricted by virtue of terms and conditions of expense allocation imposed by the grantor organisation or individual. Whilst not part of this policy, we outline the way in which we control the use of any Restricted Funds.

Our General (unrestricted) funds are available to be used for any or all of the purposes of RHV.

#### **Aim**

Our aim is twofold:

- (1) To secure and sustain RHV's viability and future.
- (2) To give reassurance to the general public that RHV, which is a registered charity, intends to use all of the money coming into its care for the purposes of the charity and in furtherance of its charitable objectives.

#### **RESERVES POLICY**

##### **Introduction**

The balances of our various funds as at 30/6/2025 are detailed at the end of this section. We also show any surplus or shortfall against our stated policy (below).

RHV uses accrual accounting and therefore income and expenditure is allocated (pro rata if appropriate) to the financial year of use which may not necessarily correspond to the year of receipt or payment.

##### **Unrestricted Funds**

###### ***General Fund***

Our policy is to hold 6 months of gross core expenditure as a reserve. In addition, as an absolute must, we hold 3 months of our Volunteers' Manager normal salary as a "Redundancy Reserve".

Our rationale is that we need the 6 months core expenditure buffer to cover any years where we are unsuccessful in securing grants and donations sufficient to cover all our normal annual expenditure.

If General reserves fall below our target, we will look to make up the shortfall by:

1. Using monies raised from our own fund raising activities and events.
2. Using personal donations from individuals who have not specified a particular use for their donation.

If General Reserves are above our target, the surplus will be:

1. Used to reduce our reliance on external grants and be allocated to our core running costs.

Funds held as at 30 June 2025

General Unrestricted	£15,311
Less Redundancy Provision	<u>(£5,500)</u>
Net Funds available	£9,811
6 months expenditure	<u>£14,222</u>
<u>Shortfall</u> on policy	(£4,411)

### **Restricted Funds**

External grant providers may place restrictions on the nature and type of expenditure we may allocate their grants towards. Such grants may not always cover the total annual expenditure for which the grant has been awarded.

In all such circumstances we create a specific Restricted Fund for each such grant and ensure we can identify and show that the grant has been used for the purpose for which it was awarded.

This policy was adopted by the RHV committee on 29 September 2025

Signed on behalf of the trustees by:

.....  
Gareth Mackey (Chair)