



Trustees' Annual Report for the period

| From | Period start date | | | To | Period end date | | |
|------|-------------------|--------|------|----|-----------------|------|------|
| | 1 | August | 2024 | | 31 | July | 2025 |

Section A

Reference and administration details

Charity name

FARMCORNWALL

Other names charity is known by

Registered charity number (if any) 1162845

Charity's principal address

BARN B, HENDRA

TREMETHICK CROSS

PENZANCE, CORNWALL

Postcode

TR20 8UD

Names of the charity trustees who manage the charity

| | Trustee name | Office (if any) | Dates acted if not for whole year | Name of person (or body) entitled to appoint trustee (if any) |
|----|----------------------------|-----------------|-----------------------------------|---|
| 1 | Stephen Colin Bone | Trustee | | |
| 2 | Jennifer Anne Olds | Trustee | | |
| 3 | Christopher Robert Knowles | Trustee | | |
| 4 | Richard Thomas | Trustee | | |
| 5 | Wendy Joan Nicholas | Trustee | | |
| 6 | | | | |
| 7 | | | | |
| 8 | | | | |
| 9 | | | | |
| 10 | | | | |
| 11 | | | | |
| 12 | | | | |
| 13 | | | | |
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| 15 | | | | |
| 16 | | | | |
| 17 | | | | |
| 18 | | | | |
| 19 | | | | |
| 20 | | | | |

Names of the trustees for the charity, if any, (for example, any custodian trustees)

| Name | Dates acted if not for whole year |
|------|-----------------------------------|
| | |
| | |
| | |

Names and addresses of advisers (Optional information)

| Type of adviser | Name | Address |
|-----------------|------|---------|
| | | |
| | | |
| | | |
| | | |

Name of chief executive or names of senior staff members (Optional information)

| |
|--|
| |
|--|

Section B Structure, governance and management

Description of the charity's trusts

| | |
|---|---|
| Type of governing document (eg. trust deed, constitution) | Constitution (Foundation Model) adopted 27/7/15 and modified 28/1/2025 |
| How the charity is constituted (eg. trust, association, company) | Charitable Incorporated Organisation (CIO) |
| Trustee selection methods (eg. appointed by, elected by) | Appointed by resolution at a properly convened meeting of the charity trustees. |

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

- The charity works with other local & national farming support charities.
- A local forum has been established. Stakeholders in the local farming community are invited to attend forum meetings and discuss issues and provide guidance or raise concerns.
- All trustees give their time voluntarily and receive no remuneration or benefits.
- The major risks identified are;
Financial – failure to secure sufficient funding to deliver the charitable objectives. A management accounting process is in place to monitor performance against budget and provide cashflow forecasts. It is the aim of the Trustees to build a financial reserve equivalent to 1 year's operating costs to ensure long term security.
Failure to meet charitable objectives – inadequate or negligent advice could severely affect those who seek the charity's help. A BIAC accredited Farm Advisor & Rural Outreach Worker has been employed on a permanent basis. Several staff members are trained in Suicide Intervention. The specialised services of other farming help and mental health charities are engaged as appropriate.

Summary of the objects of the charity set out in its governing document

The objects of the CIO are, for the benefit of the public:-
 (1) to prevent and relieve poverty or financial hardship, and to relieve sickness and preserve health, amongst farmers, their families and workers primarily through the provision of advice and support; and
 (2) to relieve and prevent the suffering of animals, particularly, but without prejudice to the generality of the foregoing, within Cornwall.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

During the year the FarmCornwall Forum met regularly throughout the year and trustees, farmers, advisors and other stakeholders were invited to attend. Particular issues of concern were discussed and where applicable confidential discussions have taken place to offer expert advice to the Farm Advisor and Rural Outreach Worker to assist him in supporting farmers experiencing financial hardship and/or physical and mental health problems.

The charity offered support to farming families throughout Cornwall to find solutions to longstanding issues and move from a point of crisis to a clear way forward, whether that be a business restructure, family succession or a dignified exit from farming.

The charity encourages farmer run initiatives and has successfully set up two groups; 'Cornish Ladies in Wellies' and 'Next Generation' which enable farmers and family members to meet like minded people in the community to support each other and share ideas.

The charity also worked alongside other organisations such as Farm Community Network FCN, Royal Agricultural Benevolent Institution RABI, Addington Fund and Farm Fit (a local charity offering mental health support) to offer wraparound support. The Farm Advisor also advocated on behalf of the local farming community in meetings and consultations with local and national organisations.

The Trustees had regard to the Charity Commission's guidance on public benefit during meetings and in formulating the plans for future operations.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grant making;
- policy programme related investment;
- contribution made by volunteers.

Section D

Achievements and performance

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

115 individual farming families were supported during the year - 314 visits carried out.

Reason for visit;

| | |
|----------------------|-----|
| Farm Business advice | 27% |
| Mental Health | 16% |
| Debt | 13% |
| Grant Advice | 11% |
| Environmental | |
| Stewardship | 9% |
| Family issues | 9% |
| Crisis/Hardship | 5% |
| Succession | 3% |
| Housing | 3% |
| Physical Health | 8% |
| Safeguarding | 2% |
| Tenancy issues | 3% |
| Animal Welfare | 2% |

In addition;

95 farms participated in the Farm For the Future Programme delivered by FarmCornwall on behalf of Royal Countryside Fund.

86 partnership events were organised by the Charity

4 editions of the FarmCornwall newsletter were produced and mailed to individuals & farm businesses.

During the year the Trustees commissioned a strategic review to make recommendations that would ensure the charity is fit for purpose going forward.

Trustees accepted a wide number of key recommendations that included

- an amended constitution
- Increase in number and skills range of trustees
- Recruitment of a charity manager to focus on funding, data management, marketing and engagement with stakeholders
- Development of a new, engaging website.

Significant progress was made on these recommendations during the year.

Section E

Financial review

Brief statement of the charity's policy on reserves

The charity's policy is to raise sufficient funds that a reserve can be established to maintain a consistent level of activity during times of reduced grant funding. The charity is working towards building a reserve sufficient to cover one year's expenditure.

Details of any funds materially in deficit

None

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The main source of funds has been from charitable trusts, donations from local estates and grants from the Royal Countryside Fund.

Section F


Other optional information

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

| | | |
|-------------------------------------|---|--|
| Signature(s) |  | |
| Full name(s) | Richard Thomas | |
| Position (eg Secretary, Chair, etc) | Chair of Trustees | |

Date 19/2/26



| | | | | |
|--------------------------------|----------|---------|----------|-------|
| FarmCornwall | | 1162845 | | CC16a |
| Receipts and payments accounts | | | | |
| For the period from | 01/08/24 | To | 31/07/25 | |

Section A Receipts and payments

| | Unrestricted funds | Restricted funds | Endowment funds | Total funds | Last year |
|---|--------------------|------------------|------------------|------------------|------------------|
| | to the nearest £ | to the nearest £ | to the nearest £ | to the nearest £ | to the nearest £ |
| A1 Receipts | | | | | |
| Donations and Grants | 146,220 | 2,500 | | 148,720 | 142,274 |
| Consultancy | 4,630 | | | 4,630 | 8,000 |
| Travel Charges | | | | - | - |
| Other Income | 120 | | | 120 | - |
| Interest Received | 1,459 | | | 1,459 | 826 |
| | | | | - | - |
| Sub total (Gross income for AR) | 152,429 | 2,500 | - | 154,929 | 151,100 |
| A2 Asset and investment sales, (see table). | | | | | |
| Loan Repayment | | - | - | - | - |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total receipts | 152,429 | 2,500 | - | 154,929 | 151,100 |
| A3 Payments | | | | | |
| Assistance/Farmer Payments | 1,000 | 111 | | 1,111 | - |
| Bank Charges | - | | | - | 3 |
| Computer & IT Costs | 1,336 | | | 1,336 | 757 |
| Events & Workshops | 5,521 | | | 5,521 | 4,538 |
| Insurance | 3,439 | | | 3,439 | 3,410 |
| Marketing | 9,054 | | | 9,054 | 1,044 |
| Meeting Costs | | | | - | 38 |
| Office Expenses | 1,072 | | | 1,072 | 473 |
| Payroll & Pension Costs | 90,652 | 10,208 | | 100,861 | 73,374 |
| Premises | 4,912 | | | 4,912 | 3,262 |
| Accounting & Administration Services | 9,963 | 2,500 | | 12,463 | 9,098 |
| Staff Costs & Training | 257 | | | 257 | 132 |
| Subscriptions | 1,714 | | | 1,714 | 846 |
| Phone | 1,985 | | | 1,985 | 1,833 |
| Travel | 7,339 | | | 7,339 | 6,814 |
| Sub total | 138,244 | 12,819 | - | 151,064 | 105,620 |
| A4 Asset and investment purchases, (see table) | | | | | |
| Fixed Assets | 1,079 | | | 1,079 | 4,760 |
| Sub total | 1,079 | - | - | 1,079 | 4,760 |
| Total payments | 139,323 | 12,819 | - | 152,143 | 110,381 |
| Net of receipts/(payments) | 13,105 | - 10,319 | - | 2,786 | 40,719 |
| A5 Transfers between funds | | | | - | |
| A6 Cash funds last year end | 110,186 | 19,355 | | 129,541 | 88,822 |
| Cash funds this year end | 123,291 | 9,036 | - | 132,327 | 129,541 |

Section B Statement of assets and liabilities at the end of the period

| Categories | Details | Unrestricted funds | Restricted funds | Endowment funds |
|----------------------|-------------------------|--------------------|------------------|-----------------|
| | | to nearest £ | to nearest £ | to nearest £ |
| B1 Cash funds | Bank Current Account | 9,533 | | - |
| | Bank Savings Account | 113,515 | 9,036 | |
| | Petty Cash | 243 | - | - |
| | Total cash funds | 123,291 | 9,036 | - |
| | | | | |

(agree balances with receipts and payments account(s))

OK

OK

OK

| | Details | Unrestricted funds | Restricted funds | Endowment funds |
|---------------------------------|-------------|--------------------|------------------|-----------------|
| | | to nearest £ | to nearest £ | to nearest £ |
| B2 Other monetary assets | Debtors | 1,637 | - | - |
| | Prepayments | 2,732 | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |

| | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|-----------------------------|---------|-----------------------------|-----------------|--------------------------|
| | | | | |
| B3 Investment assets | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |

| | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|---|---------|-----------------------------|-----------------|--------------------------|
| | | | | |
| B4 Assets retained for the charity's own use | | | | - |
| | | | | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |


| | Details | Fund to which liability relates | Amount due (optional) | When due (optional) |
|-----------------------|---------|---------------------------------|-----------------------|---------------------|
| | | | | |
| B5 Liabilities | | | | |
| | | | | |
| | | | - | |
| | | | - | |
| | | | | |

Signed by one or two trustees on behalf of all the trustees

Signature

Print Name

Date of approval



Richard Thomas

19/02/26



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/ members of

Charity Name

FARM CORNWALL

On accounts for the year ended

31/07/2025

Charity no (if any)

1162845

Set out on pages

(remember to include the page numbers of additional sheets)

Responsibilities and basis of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/07/2025

As the charity trustees of the Trust, 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 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:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

Signed:

Date:

19/12/2025

Name:

Deborah Evans

Relevant professional qualification(s) or body (if any):

Address:

October 2018

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

Nothing to disclose