

FRIENDSHIP LINK & ACTION GROUP

England & Wales · Charity number 1165681

Details

Other names	FLAG BEDFORD
Status	Registered
Legal form	CIO
Registered	2016-02-22
Register	View on the Charity Commission register

Contact

Address Priory Methodist Church
63 Newnham Avenue
Bedford
MK41 9QJ

Phone 07891362379

Email flag25@hotmail.co.uk

Website flagbedford.org

Activities

Objects: THE OBJECTS OF THE CIO ARE:THE PROMOTION OF SOCIAL INCLUSION AMONG DISABLED PEOPLE IN BEDFORD BOROUGH AND THE SURROUNDING AREA, WHO ARE SOCIALLY EXCLUDED FROM SOCIETY, OR PARTS OF SOCIETY, AS A RESULT OF BEING DISABLED IN PARTICULAR BUT NOT EXCLUSIVELY BY:PROVIDING RECREATIONAL FACILITIES AND OPPORTUNITIES FOR DISABLED PEOPLE AND THEIR CARERS; OUTINGS AND SOCIAL TRIPS INCLUDING TRANSPORT TO AND FROM HOME.

Activities: FLAG IS SOCIAL GROUP FOR ADULTS WITH PHYSICAL, SENSORY AND LEARNING DISABILITIES. WE HAVE WEEKLY DROP INS, MONTHLY COFFEE AND CAKE AFTERNOONS AND ORGANISE ON AVERAGE SEVEN EVENTS A YEAR, INCLUDING COACH TRIPS AND MEALS OUT.OUR EVENTS ARE SUBSIDISED AND MEMBERS WITH TRANSPORT ISSUES WILL BE PICKED UP BY A VOLUNTEER OR A TAXI WILL BE ARRANGED. MEMBERS CAN CLAIM UP ?20 AN EVENT TOWARDS TAXIS.

Classification

- **How:** Provides Services
- **What:** Disability, Recreation
- **Who:** People With Disabilities

Geography

- Bedford

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£12,380	£10,057	-	-
2024-03-31	£8,462	£9,631	-	-
2023-03-31	£13,137	£14,951	-	-
2022-03-31	£3,187	£1,019	-	-
2021-03-31	£3,187	£1,019	-	-

Trustees

Name	Role	Appointed
LAURA MICHELLE PEGGS	Chair	2023-05-29
Angela Woodward		2024-05-29
BRENDAN MICHAEL GAUNT		2017-05-29
Christine Elizabeth Brookman		2025-11-20
TRACEY BRIGHTMAN		2024-05-29

FRIENDSHIP LINK & ACTION GROUP

England & Wales - Charity number 1165681

Accounts



Trustees' Annual Report for the period

		Period start date		Period end date			
From	01	04	2024	To	31	03	2025

Section A

Reference and Administration Details

Charity name Friendship Link and Action Group

Other names charity is known by FLAG Bedford

Registered charity number (if any) 1165681

Charity's principal address

Priory Methodist Church	
63 Newnham Avenue	
Bedford	
Postcode	MK41 9QJ

Names of the Charity Trustees who manage the Charity.

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person/body entitled to appoint Trustee
1	Laura M Peggs	Chairperson		FLAG Membership
2	Tracey Brightman	Treasurer, Fundraiser		FLAG Membership
3	Linda Clements	Secretary		FLAG Membership
4	Brendan Gaunt	Vice-Chair		FLAG Membership
5	Angela Woodward	Community Liaison		FLAG Membership

Names of the Trustees for the Charity, if any, (for example, any custodian Trustees) – None

Names and addresses of advisers (Optional information) – None

Name of Chief Executive or names of senior staff members (Optional information) – None

Section B Structure, Governance and Management

Description of the charity's trusts

Type of governing document (e.g. trust deed, constitution)	Constitution
How the charity is constituted (e.g. trust, association, company)	Association Model
Trustee selection methods (e.g. appointed by, elected by)	Elected by members

Additional governance issues (Optional information)

In addition to our constitution FLAG has 16 Policies and Procedures, to enable Trustees to deal with all foreseen eventualities.

The Policies and Procedures are reviewed by the FLAG Trustees annually or bi-annually, as appropriate, or sooner in response to changes in any relevant legislation, contractual arrangements, good practice or in response to an identified failing in its effectiveness.

Trustees are elected annually from the membership by the membership. The Trustees focus on carrying out activities suggested by the members that elect them, providing it is safe and appropriate to do so.

A thorough Risk Assessment is carried out before any activity or event to assess its suitability.

A review is then carried out, by the Trustees, to see if there is anything that can be learned or improved for future events.

Section C Objectives and Activities

The objects of the CIO are:

The promotion of social inclusion among disabled people in Bedford Borough and the surrounding area, who are socially excluded from society, or parts of society, as a result of being disabled in particular but not exclusively by:

- providing recreational facilities and opportunities for disabled people and their carers;
- outings and social trips including transport to and from home.

2024/5 has been a tough year for FLAG due to funding problems. Funding applications were submitted but we were unsuccessful on a couple of occasions, increased running costs and lower than average attendance of members to our events all contributed to this. Our membership has reported constraints within their

own finances as a reason for low participation. To preserve the funds we had we cancelled our March 25 event (Ear n' Bowl) and didn't meet Thursday afternoons during January 2025.

The cost-of-living crisis has hit the disabled community hard. The previous couple of years FLAG tried to help by increasing our subsidy which also ate into our reserves.

FLAG is now entering our twentieth year and previously have managed to balance the books well whilst keeping costs affordable for our membership.

Fortunately, our funds are looking healthier and we are looking forward to a year filled with activities and events.

Additional details of objectives and activities (Optional information)

Our volunteers play a vital role in the running of FLAG. They are essential for providing the practical support needed to run a group for people with disabilities. Their activities include pushing wheelchairs, preparing for local events and carrying food and drinks.

FLAG volunteers work very hard driving members to and from events, essential as many are unable to use public transport and are unable to drive.

If a volunteer is unable to transport a member or a member is a wheelchair user then FLAG will pay up to £20 per event for taxi fare. FLAG has recently increased the amount it will contribute for wheelchair users to a maximum of £40 as the cost for wheelchair taxis is considerably higher.

FLAG offers to refund volunteers all out of pocket expenses and pays for their meals or entry fees.

FLAG employs one administrator for 5 hours a week to help with the everyday running and coordinating activities.

Section D

Achievements and Performance

During 2023/2024 FLAG met all but one of our events and had a steady attendance rate. Committee meetings were held regularly and we were able to participate in the community.

Section E

Financial Review

Brief statement of the charity's policy on reserves

FLAGs reserves policy is to have a minimum of six months' reserves for continuation of the charity.

Further financial review details (Optional information)

The majority of FLAG's income is obtained through grants and awards. All of which we greatly appreciate. It cannot be underestimated their vital role and contribution to the work that FLAG aims to achieve.

Awards all go to the benefit of our wider membership.

Section F 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)		
Position		
Date		



Section A

Independent Examiner's Report

Report to the trustees

FRIENDSHIP LINK in ACTION Group

On accounts for the year ended

31/3/25

Charity no (if any)

1165681

Set out on pages

I report to the trustees on my examination of the accounts of the above charity (the Trust) for the year ended 31/3/25

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

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [] if not applicable.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below*) 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.

* Please delete the words in the brackets if they do not apply.

Signed:

[Signature]

Date:

23/3/25

Name:

Carolyn Smith

Relevant professional qualification(s) or body

FMAAT

Section B

Disclosure

Only complete if the examiner needs to highlight material 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.

[Empty box for disclosure details]

FLAG Bedford - Friendship Link & Action Group



Annual Accounts for year ending 31st March 2025

Income and Expenditure	Year 18 ACTUAL 2023/2024	Year 19 ACTUAL 2024/2025	Year 19 BUDGET 2024/2025	+ / -
Event Costs	-£5,463.71	-£4,046.47	-£4,520.85	£474.38
Insurance / Overheads etc	-£381.87	-£367.12	-£508.54	£141.42
Drop-in Costs	-£1,400.66	-£1,424.06	-£2,045.00	£620.94
Committee Costs	-£553.71	-£531.32	-£813.00	£281.68
Admin Costs / Stamps etc	-£526.45	-£568.18	-£806.33	£238.15
Administrators Salary	-£1,304.87	-£3,120.00	-£3,120.00	£0.00
Expenditure	-£9,631.27	-£10,057.15	-£11,813.72	£1,756.57
Event Participants Contributions	£2,469.00	£1,676.00	£1,741.00	-£85.00
Membership Fees	£402.00	£325.00	£385.00	-£80.00
Member Donations	£8.00	£0.00	£20.00	-£20.00
Grants/Donations - Restricted	£6,378.40	£5,211.63	£10,000.00	-£4,788.37
Grants/Donations - Unrestricted	-£880.00	£4,672.39	£200.00	£4,472.39
Fundraising	£84.41	£495.01	£790.00	-£294.99
Income	£8,461.81	£12,380.03	£13,136.00	-£755.97
Surplus / Deficit	-£1,169.46	£2,322.88	£1,322.29	£1,000.60

Balance Sheet	Year 18 ACTUAL 2023/2024	Year 19 ACTUAL 2024/2025	Year 19 BUDGET 2024/2025	+ / -
Assets				
Petty Cash	£331.91	£362.47	£100.00	£262.47
Cash at Bank	£3,544.92	£5,727.31	£5,225.62	£501.70
Total Assets	£3,876.83	£6,089.78	£5,325.62	£764.17
Liabilities				
Accruals / Prepayments	-£126.50	-£236.43	£0.00	-£236.43
Net Assets	£4,003.33	£6,326.21	£5,325.62	£1,000.60
Reserves				
Current Year Surplus / Deficiency	-£1,169.46	£2,322.88	£1,322.29	£921.59
Reserves b/f	£5,172.79	£4,003.33	£4,003.33	£0.00
Total Reserves	£4,003.33	£6,326.21	£5,325.62	£921.59

Reserves Summary				
Unrestricted reserves c/f	£834.57	£3,314.81	£3,040.44	£274.37
Restricted reserves c/f	£3,168.76	£3,011.40	£2,285.17	£726.23
Total Reserves	£4,003.33	£6,326.21	£5,325.62	£1,000.60

Restricted Reserves	Actual 2023/2024	Actual 2024/2025	Budget 2024/2025	+ / -
Drop-in Activities	£726.23	£353.50	£353.50	£0.00
The Wixamtree Trust	£695.13	£0.00	£0.00	£0.00
Ros's RIP	£1,747.40	£247.40	£247.40	£0.00
The Bruce Wake Charitable Trust	---	£498.00	£498.00	£0.00
The St John's Hospital Trust Bedford	---	£1,912.50	£1,912.50	£0.00
Total Restricted Reserves	3168.76	£3,011.40	£3,011.40	£0.00

FRIENDSHIP LINK & ACTION GROUP

England & Wales - Charity number 1165681

Accounts



Trustees' Annual Report for the period

	Period start date				Period end date		
From	01	04	2023	To	31	03	2024

Section A. Reference and Administration Details.

Charity name

Friendship Link and Action Group

Other names Charity is known by

FLAG Bedford

Registered Charity Number (if any)

1165681

Charity's principal address

Priory Methodist Church

63 Newnham Avenue

Bedford

Postcode

MK41 9QJ

Names of the Charity Trustees who manage the Charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person/body entitled to appoint Trustee
1	Laura M Peggs	Chairperson	Re-elected 24/05/23	FLAG Membership
2	Tracey Brightman	Treasurer	Re-elected 24/05/23	FLAG Membership
3	Linda Clements	Secretary	Re-elected 24/05/23	FLAG Membership
4	Brendan Gaunt	Vice-Chair	Re-Elected 24/05/23	FLAG Membership
5	Angela Woodward	-	Co-opted 25/03/24	Trustees

Trustees Annual Report 2023/24

Names of the Trustees for the Charity, if any, (for example, any custodian Trustees) – None

Names and addresses of advisers (Optional information) – None

Name of Chief Executive or names of senior staff members (Optional information) – None

Section B. Structure, Governance and Management.

Constitution
Association Model
Elected by members

In addition to our Constitution FLAG has 16 Policies and Procedures to enable Trustees to deal with all eventualities.

The Policies and Procedures are reviewed by the FLAG Trustees annually or bi-annually, as appropriate, or sooner in response to changes in any relevant legislation, contractual arrangements, good practice or in response to an identified failing in its effectiveness.

Trustees are elected annually from the Membership by the Membership. The Trustees focus on carrying out Events and Activities suggested by the Members that elect them, providing it is safe and appropriate to do so.

A thorough Risk-Assessment is carried out before any Event or Activity to assess its suitability.

A review is then carried out, by the Trustees, to see if there is anything that can be learned or improved on for future events.

Section C. Objectives and Activities.

The Objectives of the CIO are:

The promotion of social inclusion among disabled people in Bedford Borough and the surrounding area, who are socially excluded from society, or parts of society, because of being disabled in particular but not exclusively by:

- Providing recreational facilities and opportunities for disabled people and their family, friends or carers.
- Outings and social trips including transport to and from home.

During 2023/2024 FLAG successfully continued with its programme of weekly Drop-Ins, we organised 6 Events/Outings and the Trustees met as a Committee 5 times in total.

Additional details of Objectives and Activities (Optional information)

Our Volunteers play a vital role in the running of FLAG. They are essential for providing the practical support needed to run a group for people with disabilities. Their activities include pushing wheelchairs, accompanying members, preparing for local events and carrying food and drinks.

FLAG Volunteers work very hard driving members to and from events, which is essential as many are unable to use public transport and are unable to drive.

If a Volunteer is unable to transport a Member, then FLAG will pay up to £20 per event for their taxi fare. FLAG has recently increased the amount it will contribute to a Member who is a wheelchair user to a maximum of £40 as the cost for wheelchair taxis is considerably higher.

FLAG offers to refund all Volunteers Out-of-Pocket Expenses and pays for their meals or Event entry fees.

FLAG employs one Event Coordinator for 5 hours a week to help with the running and coordinating of Events. We are recruiting for an Activity's Coordinator also at 5 hours a week to organise our Thursday afternoon Activities.

Section D.

Achievements and Performance.

During 2023/24 FLAG met all its objectives by running trips, holding Thursday afternoon sessions and Committee meetings. In addition, we added to more structured Activities for our Thursday afternoon sessions, such as Bingo, a Virtual Reality Experience, a Musical Experience and Craft afternoons. We held a Volunteer Recruitment Afternoon instead of our annual August Fundraiser and once again took part in a Community Christmas Tree Festival at our local church.

The year has been interrupted by periods of ill-health by the Trustees, who are involved in the daily running of the Charity, and due to time restraints we made the decision to cut the Events from 6 to 5 for the coming year.

FLAG subsidised the costs of Events over the year by just over 50%. This is slightly higher than our aim of 40-50%.

Section E. Financial Review.

Brief statement of the charity's policy on reserves

FLAGs reserves policy is to have a minimum of six months' reserves for continuation of the charity.


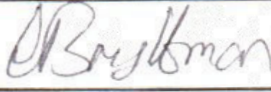
Further financial review details (Optional information)

The majority of FLAG's income is obtained through grants and awards. All of which we greatly appreciate. It cannot be underestimated their vital role and contribution to the work that FLAG aims to achieve. All funding awarded goes to the benefit of our wider Membership.

Section F. 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)	Laura M Peggs	Tracey Brightman
Position (eg Secretary, Chair etc)	Chair	Treasurer
Date	26/05/24	26/05/24

Independent examiner's report to the trustees of **Friendship Link & Action Group** for the year ended 31 March 2024

I report on the accounts of the charity.

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's report

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

Independent examiner's statement

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

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed



Date



Carolyn Smith FMAAT

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FLAG Bedford - AGM 2024 Information Pack.

Page 5.

Charity No. 1165681.

FLAG Bedford - Friendship Link & Action Group

Annual Accounts for year ending 31st March 2024



Accounts - 2023/24

Income and Expenditure	Year 17 ACTUAL 2022/2023	Year 18 ACTUAL 2023/2024	Year 18 BUDGET 2023/2024	+ / -
Event Costs	-£6,595.37	-£5,463.71	-£5,583.88	£120.17
Insurance / Overheads etc	-£397.24	-£381.87	-£497.54	£115.67
Drop-in Costs	-£1,736.57	-£1,400.66	-£2,017.50	£616.84
Committee Costs	-£390.88	-£553.71	-£615.00	£61.29
Admin Costs / Stamps etc	-£631.36	-£526.45	-£683.13	£156.68
Administrators Salary	-£5,200.00	-£1,304.87	-£5,720.00	£4,415.13
Expenditure	-£14,951.42	-£9,631.27	-£15,117.04	£5,485.77
Event Participants Contributions	£1,739.00	£2,469.00	£2,316.00	£153.00
Membership Fees	£318.00	£402.00	£385.00	£17.00
Member Donations	£25.00	£8.00	£20.00	-£12.00
Grants/Donations - Restricted	£9,945.00	£6,378.40	£10,000.00	-£3,621.60
Grants/Donations - Unrestricted	£120.00	-£880.00	£200.00	-£1,080.00
Fundraising	£990.04	£84.41	£790.00	-£705.59
Income	£13,137.04	£8,461.81	£13,711.00	-£5,249.19
Surplus / Deficit	-£1,814.38	-£1,169.46	-£1,406.04	£236.58

Balance Sheet	Year 17 ACTUAL 2022/2023	Year 18 ACTUAL 2023/2024	Year 18 BUDGET 2023/2024	+ / -
Assets				
Petty Cash	£168.03	£331.91	£100.00	£231.91
Cash at Bank	£4,849.31	£3,544.92	£3,666.75	-£121.83
Total Assets	£5,017.34	£3,876.83	£3,766.75	£110.08
Liabilities				
Accruals / Prepayments	-£155.45	-£126.50	£0.00	-£126.50
Net Assets	£5,172.79	£4,003.33	£3,766.75	£236.58
Reserves				
Current Year Surplus / Deficiency	-£1,814.38	-£1,169.46	-£1,406.04	£236.58
Reserves b/f	£6,987.17	£5,172.79	£5,172.79	£0.00
Total Reserves	£5,172.79	£4,003.33	£3,766.75	£236.58
Reserves Summary				
Unrestricted reserves c/f	£2,533.15	£834.57	£597.99	£236.58
Restricted reserves c/f	£2,639.64	£3,168.76	£3,168.76	£0.00
Total Reserves	£5,172.79	£4,003.33	£3,766.75	£236.58

Restricted Reserves	2022/2023	Actual 2023/2024	Budget 2023/2024	+ / -
The Wixamtree Trust (Salary)	£0.00	£695.13	£695.13	£0.00
Donations re Ros Graham RIP	£0.00	£1,747.40	£1,747.40	£0.00
Drop-in Activities - 21/22, 22/23, 23/24	£153.39	£726.23	£726.23	£0.00
National Lottery - 01/07/22 to 30/06/23	£2,486.25	---	---	---
Total Restricted Reserves	£2,639.64	£3,168.76	£3,168.76	£0.00

NOTES on Annual Accounts for year ending 31st March 2024

FLAG Events		Cost of Event	Member Contribution	FLAG Contribution	FLAG Subsidy	Unsubsidised Cost per Member	Subsidised Cost per Member
AGM 2023 / Fish & Chips	18/05/22	-£540.96	£174.00	-£366.96	68%	£18.65	£6.00
Great Yarmouth trip	05/07/22	-£1,048.60	£725.00	-£323.60	31%	£36.16	£25.00
Colchester Zoo trip	15/09/22	-£1,410.33	£630.00	-£780.33	55%	£56.41	£25.00
Halloween Party - (Cancelled)	03/11/22	£0.00	£0.00	£0.00	0%	£0.00	£0.00
Christmas Meal - Cross Keys	08/12/22	-£1,660.82	£805.00	-£855.82	52%	£51.90	£25.00
NAIDEX Exhib at NEC	23/02/23	-£803.00	£135.00	-£668.00	83%	£100.38	£15.00
Total		-£5,463.71	£2,469.00	-£2,994.71	55%	Avg £52.70	£19.20

	Actual	Budget	+/-	
Insurance / other Overheads	-£381.87	-£497.54	£115.67	£38.88 for Website, Publicity. £94.46 for Equipment. £248.53 for Insurance and Audit.
Drop-in Costs/Exps	-£427.16	-£1,000.00	£572.84	£427.16 for Drop-in Costs/Exps
Drop-in Room Hire (35 Drop-ins)	-£973.50	-£1,017.50	£44.00	£973.50 for Drop-in Room Hire
Committee Costs/Exps	-£405.21	-£450.00	£44.79	£405.21 for Committee Costs/Exps
Committee Room Hire (5 Committee Mtngs)	-£148.50	-£165.00	£16.50	£148.50 for Committee Room Hire
Admin Costs / Stamps etc	-£526.45	-£683.13	£156.68	£132.52 for Postage Stamps. £102.96 for Mobile Phone. £290.97 for Copying Ink, Envelopes.
Administrators Salary	-£1,304.87	-£5,720.00	£4,415.13	FLAG employed an Administrator for 4 months. 10 Hours per week @ £11.00 per hour.

Membership Fees	Actual £402.00	Budget £385.00	+/- £17.00	49 Membership fees received during the year.
Membership Donations	Actual £8.00	Budget £20.00	+/- -£12.00	Membership donations received during the year.
Donations/Grants - Restricted	Actual £6,378.40	Budget £10,000.00	+/- -£3,621.60	£1,631.00 The Harpur Trust £2,000.00 The Wixantree Trust £1,747.40 Ros Graham RIP £1,000.00 Trfd from Unrestricted
Donations/Grants - Unrestricted	Actual -£880.00	Budget £200.00	+/- -£1,080.00	£120.00 Standing Order from member of public. -£1,000.00 Trfd to Restricted
Fundraising	Actual £84.41	Budget £790.00	+/- -£705.59	£6.00 Open Afternoon Magic £37.00 Raffles £41.41 Online Sales.

SUMMARY - 2023/24	
During the year Income was	£8,461.81
During the year Expenditure was	-£9,631.27
At Year End FLAG had a Deficit of	<u>-£1,169.46</u>
At the beginning of 2023/24 FLAG had Reserves of	£5,172.79
At the end of 2023/24 FLAG's Reserves are	£4,003.33
04/03/24 Application to Council for £1000 re Overheads/Admin.	Results ASAP 2024.
28/02/24 Application to Gale Family Trust for £5000 Running Costs.	Results June 2024.
28/02/24 Application To Bruce Wake Trust for £2200 re Coach/Taxi Costs.	Results April 2024.
FLAG goes into its 19th year in a good financial position.	

Accounts - 2023/24

FRIENDSHIP LINK & ACTION GROUP

England & Wales - Charity number 1165681

Accounts



Trustees' Annual Report for the period

		Period start date					Period end date		
From	01	04	2022	To	31	03	2023		

Section A

Reference and Administration details

Charity name

Friendship Link and Action Group

Other names charity is known by

FLAG Bedford

Registered charity number (if any)

1165681

Charity's principal address

Priory Methodist Church

63 Newnham Avenue

Bedford

Postcode

MK41 9QJ

Names of the Charity Trustees who manage the Charity

	Trustee Name	Office (if any)	Dates acted if not for whole year	Name of person/body entitled to appoint Trustee
1	Laura M Peggs	Chairperson	Re-elected 18/05/22	FLAG membership
2	Tracey Brightman	Treasurer	Re-elected 18/05/22	FLAG membership
3	Linda Clements	Secretary	Re-elected 18/05/22	FLAG membership
4	Brendan Gaunt	Vice Chair	Re-elected 18/05/22	FLAG membership

Names of the Trustees for the Charity, if any, (for example, any Custodian Trustees) – None

Names and addresses of Advisers (Optional information) – None

Name of Chief Executive or names of senior staff members (Optional information) – None

Description of the Charity's trusts

Type of governing document
(e.g. trust deed, constitution)

Constitution

How the charity is constituted
(e.g. trust, association, company)

Association Model

Trustee selection methods
(e.g. appointed by, elected by)

Elected by members

Additional Governance issues (Optional information)

In addition to our Constitution FLAG has 16 Policies and Procedures, to enable Trustees to deal with all foreseen eventualities.

The Policies and Procedures are reviewed by the FLAG Trustees annually or bi-annually, as appropriate, or sooner in response to changes in any relevant legislation, contractual arrangements, good practice or in response to an identified failing in its effectiveness.

Trustees are elected annually from the membership by the membership. The Trustees focus on carrying out activities suggested by the Members that elect them, providing it is safe and appropriate to do so.

A thorough Risk-Assessment is carried out before any Activity or Event to assess its suitability.

After each Activity or Event a review is carried out, by the Trustees, to see if there is anything that can be learned or improved for future events.

The objects of the CIO are:

The promotion of social inclusion among disabled adults in Bedford Borough and the surrounding area, who are socially excluded from society, or parts of society, as a result of being disabled in particular but not exclusively by:

- providing recreational facilities and opportunities for disabled people and their carers;
- outings and social trips including transport to and from home.

During 2022/2023 and after the worse of the Covid Pandemic FLAG successfully continued its programme. We held 33 Drop-ins and 7 Committee meetings (held

approximately every six weeks). Our monthly Coffee Afternoons were chanted as Drop-ins as they had become indistinguishable anyway.

New for 2022/23 we held more organised activities during our Thursday Afternoon Drop-ins such as Bingo, a visit from an Animal experience organisation, a Ukulele band, a Virtual Reality session and a Musical Experience. Members have asked for some of these to be repeated and have suggested other things for us to try. We also held our summer Fundraiser, which was successful, and again took part in St Pauls Church Community Christmas Tree Festival.

FLAG also successfully organised 3 local events and 3 coach trips throughout the year. There was our AGM and Fish Supper in May, a day out at Southend-on-Sea in July, a trip to Wimpole Hall in September, Afternoon Tea at a local Garden Centre in November, our annual Christmas Meal in December and a Meal out at a local restaurant in February.

Additional details of objectives and activities (Optional information)

Our Volunteers play a vital role in the running of FLAG. They are essential for providing the practical support needed to run a group for people with disabilities. Their support includes pushing wheelchairs, preparing for local events and carrying food and drinks.

FLAG Volunteers work very hard driving members to and from events, essential as many members are unable to use public transport and are unable to drive.

If a Volunteer is unable to transport a member or a member is a wheelchair user then FLAG will pay up to £20 per event for taxi fare. FLAG has recently increased the amount it will contribute for wheelchair users to a maximum of £40 as the cost for wheelchair taxis is considerably higher.

FLAG offers to refund Volunteers all out of pocket expenses and pays for their meals or event entry fees.

FLAG employs one Administrator for 10 hours a week to help with the everyday running and coordinating activities.

Section D

Achievements and Performance

During 2022/23 FLAG met all its objects on running trips, holding Thursday afternoon sessions and Committee meetings. In addition, we added more structured activities for our Thursday afternoon sessions, such as Bingo, a visit from an Animal experience organisation, a Ukulele band, a Virtual Reality session and a Musical Experience. We also held our Summer Fundraiser and again took part in St Pauls Church Community Christmas Tree Festival.

Section E

Financial Review

Brief statement of the Charity's policy on Reserves.

FLAG's Reserves Policy is to have a minimum of six months' Reserves for continuation of the charity.

Further financial review details (Optional information)

The majority of FLAG's income is obtained through grants and awards. All of which we greatly appreciate. It cannot be underestimated their vital role and contribution to the work that FLAG aims to achieve.

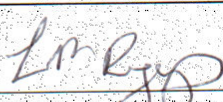

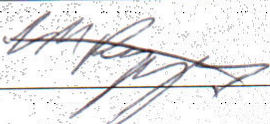

Awards all go to the benefit of our wider membership.

Section F

Declaration

The Trustees declare that they have approved the Trustees' Annual Report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Laura M Peggs	Tracey Brightman
Position (eg Secretary, Chair etc)	Chairperson	Treasurer
Date	 27/4/23	 27/4/23

Independent Examiners' report to the Trustees of
Friendship Link & Action Group
for the year ended 31st March 2023

I report on the accounts of the charity.

Respective responsibilities of the Trustees and Examiner.

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

It is my responsibility to:

- examine the accounts under section 145(2) of the 2011 Act.
- follow the procedures laid down in the general directions given by the Charity's Commissioner under section 145(5)(b) of the 2011 Act, and
- state whether particular matters have come to my attention.

Basis of independent examiner's report.

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

Independent examiners statement.

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

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 130 of the 2011 Act: and,
 - To prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act.


Have not been met, or

2. to which in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed



Date



Carolyn Smith FMAAT.

Licensed and regulated by AAT under licence number 6102.

**Friendship Link & Action Group
Receipts & Payments Account
for the year ended 31 March 2023**

2022			Unrestricted Funds	Restricted Funds	2023 Total Funds
		Note	£	£	£
	Receipts				
200.00	Grants & Donations	2	120.00	9945.00	10065.00
21.80	Fundraising		990.04	0.00	990.04
25.00	Membership Fees / Donations		343.00	0.00	343.00
0.00	Contributions to Events		1739.00	0.00	1739.00
0.00	Tea/Coffee Afternoons		0.00	0.00	0.00
0.00	---		0.00	0.00	0.00
0.00	---		0.00	0.00	0.00
246.80	Total Receipts		3192.04	9945.00	13137.04
	Payments				
619.04	Wages, NI & Pension		0.00	5200.00	5200.00
169.20	AGM Expenses		256.90	61.88	318.78
989.50	Event Costs		2022.59	1030.00	3052.59
627.40	Events Coach/Travel Costs		0.00	3224.00	3224.00
247.50	Room Hire		631.16	487.59	1118.75
321.92	Volunteer Travel Expenses		198.38	810.32	1008.70
232.10	Insurance		24.53	212.07	236.60
20.50	Equipment		81.76	0.00	81.76
63.10	Postages		0.00	240.04	240.04
54.40	Photocopying		0.00	90.55	90.55
90.00	Telephone		0.00	152.19	152.19
55.71	Consumables		0.00	148.58	148.58
38.88	Website/Publicity		38.88	0.00	38.88
0.00	Memberships		40.00	0.00	40.00
0.00	Sundry Payments		0.00	0.00	0.00
0.00	---		0.00	0.00	0.00
3529.25	Total Payments		3294.20	11657.22	14951.42
-3282.45	Net Receipts / (Payments)		-102.16	-1712.22	-1814.38
10269.62	Cash Funds at start of this Period (01/04/22)		4266.31	2720.86	6987.17
0.00	Transfers between Funds		-1631.00	1631.00	0.00
6987.17	Cash Funds at end of this Period (31/03/23)		2533.15	2639.64	5172.79

Friendship Link & Action Group Statement of Assets and Liabilities for the year ended 31 March 2023

2022		2023
£	Note	£
	Cash Assets	
3.31	Bank Accounts	4849.31
7081.18	Cash in Hand	168.03
<u>7084.49</u>	Total Receipts	<u>5017.34</u>
	Other Monetary Assets	
196.10	Prepayment (Insurance)	203.53
0.00	Coach Fare deposit paid in advance for trips in 2023/24	100.00
<u>196.10</u>		<u>303.53</u>
	Assets Retained for Charity's own use	
26.40	Stock (of Postage Stamps)	6.92
<u>26.40</u>		<u>6.92</u>
	Liabilities	
137.50	Creditors - (Room Hire / Photocopying Mar 2023)	110.00
0.00	Creditors - (Taxi Fares owed to Committee Members)	20.00
0.00	Creditors - (Prepayments from Members re Event)	25.00
40.52	Creditors - (Hollie - Expenses)	0.00
70.00	Creditors - (WWRV - Taxis)	0.00
41.80	Creditors - (Prepayments from Members re Craft)	0.00
30.00	Creditors - (Cash borrowed - Treasurer)	0.00
<u>319.82</u>		<u>155.00</u>
<u>6987.17</u>	Reserves	<u>5172.79</u>

Friendship Link & Action Group Notes to the Accounts for the year ended 31 March 2023

1 Accruals Accounts

Refers to accounts prepared on a 'true and fair' basis in accordance with accounting standards and the methods and principles of the applicable Statement of Recommended Practice (SORP). In contrast to receipts and payments accounts, where income and expenditure is accounted for only when the money is received or paid out, accruals accounts record the income of a particular activity when there is entitlement or probability about income, and expenses, when the liability is incurred. The statement of financial activities (SoFA) should show all incoming resources, and resources expended during the year (and for company charities only, an income and expenditure account, except where the SoFA incorporates the income and expenditure account).

2 Grants and Donations

	Restricted	Unrestricted	Total
Sundry Grants and Donations	9,945.00	120.00	10,065.00
	9,945.00	120.00	10,065.00

3 Funds Analysis

	Opening Balance	Receipts	Payments	Transfers	Closing Balance
	£	£	£	£	£
Restricted Funds					
The Harpur Trust - Salary	380.96	0.00	-1,808.68	1,427.72	0.00
The Harpur Trust - Room Hire	346.19	0.00	-549.47	203.28	0.00
Donations re Ros Graham meal	1,030.00	0.00	-1,030.00	0.00	0.00
Drop-in Costs (from Unrestricted)	963.71	0.00	-810.32	0.00	153.39
National Lottery - use by 30/06/23	0.00	9,945.00	-7,458.75	0.00	2,486.25
	2,720.86	9,945.00	-11,657.22	1,631.00	2,639.64
Unrestricted Funds					
General Fund	4,266.31	120.00	-222.16	-1,631.00	2,533.15
---	0.00	0.00	0.00	0.00	0.00
	4,266.31	120.00	-222.16	-1,631.00	2,533.15
Total Funds	6,987.17	10,065.00	-11,879.38	0.00	5,172.79

4 Trustees' Remuneration

During the period, £278.34 was reimbursed to 3 Trustees and 1 Employee for expenses.

5 Glossary of Terms

Restricted Funds : These are funds given to the charity, subject to specific restrictions set by the donor, but still within the general objects of the charity.

Creditors : These are amounts owed by the charity, but not paid during the accounting period.

Prepayments : These are services that the charity has paid for in advance, but not used during the accounting period.

FRIENDSHIP LINK & ACTION GROUP

England & Wales - Charity number 1165681

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	01	04	2021		31	03	2022

Section A

Reference and Administration details

Charity name

Friendship Link and Action Group

Other names charity is known by

FLAG Bedford

Registered charity number (if any)

1165681

Charity's principal address

Priory Methodist Church

63 Newnham Avenue

Bedford

Postcode

MK41 2QJ

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person/body entitled to appoint trustee
1	Laura M Peggs	Chairperson	Re-elected 02/12/21	FLAG membership
2	Tracey Brightman	Treasurer	Re-elected 02/12/21	FLAG membership
3	Linda Clements	Secretary	Re-elected 02/12/21	FLAG membership
4	Gordon J Cooke		01/04/21 - 02/12/21	FLAG membership
5	Louise Breden		Re-elected 02/12/21 Retired 18/02/22	FLAG membership
6	Brendan Gaunt		Elected 02/12/21	FLAG membership
7	Jessica Grugeon		Elected 02/12/21 Retired 18/02/22	FLAG membership

Names of the trustees for the charity, if any, (for example, any custodian trustees) – None

Names and addresses of advisers (Optional information) – None

Name of chief executive or names of senior staff members (Optional information) – None

Section B Structure, Governance and Management

Description of the charity's trusts

Type of governing document
(e.g. trust deed, constitution)

Constitution

How the charity is constituted
(e.g. trust, association, company)

Association Model

Trustee selection methods
(e.g. appointed by, elected by)

Elected by members

Additional governance issues (Optional information)

In addition to our constitution FLAG has 16 Policies and Procedures, to enable trustees to deal with all foreseen eventualities.

The Policies and Procedures are reviewed by the FLAG Trustees annually or bi-annually, as appropriate, or sooner in response to changes in any relevant legislation, contractual arrangements, good practice or in response to an identified failing in its effectiveness.

Trustees are elected annually from the membership by the membership. The trustees focus on carrying out activities suggested by the members that elect them, providing it is safe and appropriate to do so.

A thorough risk assessment is carried out before any activity or event to assess its suitability.

After each activity or event a review is carried out, by the trustees, to see if there is anything that can be learned or improved for future events.

Section C Objectives and Activities

The objects of the CIO are:

The promotion of social inclusion among disabled people in Bedford Borough and the surrounding area, who are socially excluded from society, or parts of society, because of being disabled in particular but not exclusively by:

- providing recreational facilities and opportunities for disabled people their family, friends and carers;
- outings and social trips including transport to and from home.

During the latter part of 2021/2022, when Covid restrictions were lifted, FLAG successfully continued with its programme of weekly drop-ins, monthly coffee afternoons and committee meetings (held approximately every six weeks).

Additional details of objectives and activities (Optional information)

Our volunteers play a vital role in the running of FLAG. They are essential for providing the practical support needed to run a group for people with disabilities. Their activities include pushing wheelchairs, preparing for local events, and carrying food and drinks.

FLAG volunteers work very hard driving members to and from events, essential as many members are unable to use public transport and are unable to drive.

If a volunteer is unable to transport a member or a member is a wheelchair user, then FLAG will pay up to £20 per event for a non-wheelchair taxi and up to £40 for a wheelchair accessible taxi. FLAG has recently increased the amount it will contribute for wheelchair users to a maximum of £40 as the cost for wheelchair taxis is considerably higher.

FLAG offers to refund volunteers all out of pocket expenses and pays for their meals or entry fees.

FLAG now employs one Coordinator for ten hours a week to help with the everyday running of FLAG, but they are ultimately accountable to the trustees.

Section D

Achievements and performance

Between the period from March 2020 until August 2021 when Covid-19 regulations were in force, FLAG was largely non-operational due to the vulnerable nature of our members and Trustees. However, we still managed to contact members by phone and messenger and sent out our quarterly newsletters.

As restrictions were lifted, we held a committee meeting in September 2021, where we decided to prepare to restart all of FLAG's activities. Our priority was to hold an AGM for 2020/21, which we did on 2nd December 2021, where our members elected or re-elected the Trustees.

In January 2022 we recruited an Events and Activities Coordinator, who started work on 17th February and whose salary is funded by a grant from the Harpur Trust.

17th February 2022 we held the first committee meeting of the returning Trustees and Coordinator. Weekly Drop-ins on Thursday afternoons resumed the following week.

29th March 2022, we went to Milton Keynes Theatre to see the musical “We Will Rock You” which had been cancelled from March 2020 because of the first Covid lockdown and rescheduled, it was a great success and enjoyed by all.

Section E

Financial review

Brief statement of the charity’s policy on reserves.

FLAG’s reserves policy is to have a minimum of six months’ reserves for continuation of the charity.

Further financial review details (Optional information)

The majority of FLAG’s income is obtained through grants and awards. All of which we greatly appreciate. It cannot be underestimated their vital role and contribution to the work that FLAG aims to achieve.

Awards all go to the benefit of our wider membership.

Section F

Declaration

The Trustees declare that they have approved the Trustees’ Annual Report above.

Signed on behalf of the charity’s trustees

Signature(s)		
Full name(s)	Laura M Peggs	Tracey Brightman
Position (eg Secretary, Chair etc)	Chairperson	Treasurer
Date		

Independent Examiners' report to the Trustees of
Friendship Link & Action Group
for the year ended 31st March 2022

I report on the accounts of the charity.

Respective responsibilities of the Trustees and Examiner.

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

It is my responsibility to:

- examine the accounts under section 145(2) of the 2011 Act.
- follow the procedures laid down in the general directions given by the Charity's Commissioner under section 145(5)(b) of the 2011 Act, and
- state whether particular matters have come to my attention.

Basis of independent examiner's report.

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

Independent examiners statement.

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

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 130 of the 2011 Act: and,
 - To prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act.

Have not been met, or

2. to which in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed

Date

Carolyn Smith FMAAT.

Licenced and regulated by AAT under licence number 6102.

**Friendship Link & Action Group
Receipts & Payments Account
for the year ended 31 March 2022**

2021			Unrestricted	Restricted	2022
		Note	Funds	Funds	Total
			£	£	£
	Receipts				
3150.00	Grants & Donations	2	200.00	0.00	200.00
37.18	Fundraising		21.80	0.00	21.80
0.00	Membership Fees		25.00	0.00	25.00
0.00	Contributions to Events		0.00	0.00	0.00
0.00	Tea/Coffee Afternoons		0.00	0.00	0.00
3187.18	Total Receipts		246.80	0.00	246.80
	Payments				
0.00	Wages, NI & Pension		0.00	619.04	619.04
0.00	AGM Expenses		37.45	131.75	169.20
0.00	Event Costs		989.50	0.00	989.50
0.00	Events Coach/Travel Costs		44.40	583.00	627.40
0.00	Room Hire		0.00	247.50	247.50
226.94	Volunteer Travel Expenses		285.63	36.29	321.92
246.40	Insurance		232.10	0.00	232.10
142.78	Equipment		20.50	0.00	20.50
163.57	Postages		63.10	0.00	63.10
21.60	Photocopying		54.40	0.00	54.40
90.00	Telephone		90.00	0.00	90.00
87.38	Consumables		55.71	0.00	55.71
40.56	Website/Publicity		38.88	0.00	38.88
0.00	Memberships		0.00	0.00	0.00
0.00	Sundry Payments		0.00	0.00	0.00
1019.23	Total Payments		1911.67	1617.58	3529.25
2167.95	Net Receipts / (Payments)		-1664.87	-1617.58	-3282.45
8101.67	Cash Funds at start of this Period (01/04/21)		6931.18	3338.44	10269.62
0.00	Transfers between Funds		-1000.00	1000.00	0.00
10269.62	Cash Funds at end of this Period (31/03/22)		4266.31	2720.86	6987.17

**Friendship Link & Action Group
Statement of Assets and Liabilities
at 31 March 2022**

2021		2022
£		Note £
	Cash Assets	
91.71	Bank Accounts	7081.18
8774.71	Cash in Hand	3.31
<u>8866.42</u>	Total Receipts	<u>7084.49</u>
	Other Monetary Assets	
0.00	Prepayment (Insurance 2022/23)	196.10
1403.50	WWRY Event tickets rescheduled for March 2022	0.00
185.00	Donations by cheque re Ros Graham RIP, not banked.	0.00
<u>1588.50</u>		<u>196.10</u>
	Assets Retained for Charity's own use	
56.50	Stock (of Postage Stamps)	26.40
<u>56.50</u>		<u>26.40</u>
	Liabilities	
0.00	Creditors - (Room Hire / Photocopying Mar 2022)	137.50
41.80	Creditors - (Prepayments from Members re Craft Fund)	41.80
0.00	Creditors - (Cash borrowed - Tracey Brightman - Treasurer)	30.00
0.00	Creditors - (Hollie - Expenses)	40.52
0.00	Creditors - (WWRY - Taxis)	70.00
200.00	Creditors - (Prepayments from Members re Event)	0.00
<u>241.80</u>		<u>319.82</u>
<u>10269.62</u>	Reserves	<u>6987.17</u>

Friendship Link & Action Group Notes to the Accounts for the year ended 31 March 2022

1 Accruals Accounts

Refers to accounts prepared on a 'true and fair' basis in accordance with accounting standards and the methods and principles of the applicable Statement of Recommended Practice (SORP). In contrast to receipts and payments accounts, where income and expenditure is accounted for only when the money is received or paid out, accruals accounts record the income of a particular activity when there is entitlement or probability about income, and expenses, when the liability is incurred. The statement of financial activities (SoFA) should show all incoming resources, and resources expended during the year (and for company charities only, an income and expenditure account, except where the SoFA incorporates the income and expenditure account).

2 Grants and Donations	Restricted	Unrestricted	Total
Sundry Grants and Donations	0.00	200.00	200.00
	0.00	200.00	200.00

3 Funds Analysis	Opening Balance	Receipts	Payments	Transfers	Closing Balance
	£	£	£	£	£
Restricted Funds					
The Harpur Trust	1,658.44	0.00	-931.29	0.00	727.15
Donations re Ros Graham RIP	1,030.00	0.00	0.00	0.00	1,030.00
The Wixamtree Trust	650.00	0.00	-650.00	0.00	0.00
Drop-in Costs (Trfd from Unrestricted)	0.00	0.00	-36.29	1,000.00	963.71
	3,338.44	0.00	-1,617.58	1,000.00	2,720.86
Unrestricted Funds					
General Fund	6,931.18	200.00	-1,864.87	-1,000.00	4,266.31
---	0.00	0.00	0.00	0.00	0.00
	6,931.18	200.00	-1,864.87	-1,000.00	4,266.31
Total Funds	10,269.62	200.00	-3,482.45	0.00	6,987.17

4 Trustees' Remuneration

During the period, £319.12 was reimbursed to 2 Trustees and 1 Employee for expenses incurred.

5 Glossary of Terms

Restricted Funds : These are funds given to the charity, subject to specific restrictions set by the donor, but still within the general objects of the charity.

Creditors : These are amounts owed by the charity, but not paid during the accounting period.

Prepayments : These are services that the charity has paid for in advance, but not used during the accounting period.

FRIENDSHIP LINK & ACTION GROUP

England & Wales - Charity number 1165681

Accounts



Trustees' Annual Report for the period

	Period start date				Period end date		
From	01	04	2020	To	31	03	21

Section A

Reference and Administration Details

Charity name	Friendship Link and Action Group								
Other names charity is known by	FLAG Bedford								
Registered charity number (if any)	1165681								
Charity's principal address	<table style="width: 100%; border-collapse: collapse;"> <tr><td colspan="2">Priory Methodist Church</td></tr> <tr><td colspan="2">63 Newnham Avenue</td></tr> <tr><td colspan="2">Bedford</td></tr> <tr><td style="width: 60%;">Postcode</td><td>MK41 9QJ</td></tr> </table>	Priory Methodist Church		63 Newnham Avenue		Bedford		Postcode	MK41 9QJ
Priory Methodist Church									
63 Newnham Avenue									
Bedford									
Postcode	MK41 9QJ								

Names of the charity trustees who manage the charity.

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person/body entitled to appoint Trustee
1	Laura M Peggs	Chairperson	N/A	FLAG membership
2	Tracey Brightman	Treasurer	N/A	FLAG membership
3	Linda Clements	Secretary	N/A	FLAG membership
4	Rosalyn Graham		Up to 08/01/21	FLAG membership
5	Gordon J Cooke		N/A	FLAG membership
6	Louise Breden		28/11/19 to present	Co-opted by FLAG Committee
7	Linda Payne		10/10/19 to present	Co-opted by FLAG Committee

Names of the trustees for the charity, if any, (for example, any custodian trustees) – None.

Names and addresses of advisers (Optional information) – None.

Name of chief executive or names of senior staff members (Optional information) – None.

Section B

Structure, Governance and Management

Description of the charity's trusts

Type of governing document (e.g. trust deed, constitution)	Constitution
How the charity is constituted (e.g. trust, association, company)	Association Model
Trustee selection methods (e.g. appointed by, elected by)	Elected by members

Additional governance issues (Optional information)

In addition to our constitution FLAG has 16 policies and procedures, to enable trustees to deal with all foreseen eventualities.

The Policies and Procedures will be reviewed by the FLAG Trustees annually or bi-annually, as appropriate, or sooner in response to changes in any relevant legislation, contractual arrangements, good practice or in response to an identified failing in its effectiveness.

Trustees are elected annually from the membership by the membership. The trustees focus on carrying out activities suggested by the members that elect them, providing it is safe and appropriate to do so.

A thorough risk assessment is carried out before any activity or event to assess its suitability.

A review is then carried out, by the trustees, to see if there is anything that can be learned or improved for future events.

Section C

Objectives and Activities

The objects of the CIO are:

The promotion of social inclusion among disabled people in Bedford Borough and the surrounding area, who are socially excluded from society, or parts of society, as a result of being disabled in particular but not exclusively by:

- providing recreational facilities and opportunities for disabled people and their carers;
- outings and social trips including transport to and from home.

During 2019/2020, FLAG successfully continued with its programme of weekly drop-ins, monthly coffee afternoons and committee meetings (held approximately every six weeks) until our activities had to stop in March 2020 due to Covid-19 restrictions.

Additional details of objectives and activities (Optional information)

Our volunteers play a vital role in the running of FLAG. They are essential for providing the practical support needed to run a group for people with disabilities.

Their activities include pushing wheelchairs, preparing for local events, and carrying food and drinks.

FLAG volunteers work very hard driving members to and from events, essential as many are unable to use public transport and are unable to drive.

If a volunteer is unable to transport a member or a member is a wheelchair to then FLAG will pay up to £20 per event for taxi fare. FLAG has recently increased the amount it will contribute for wheelchair users to a maximum of £40 as the cost for wheelchair taxis is considerably higher.

FLAG offers to refund volunteers all out of pocket expenses and pays for their meals or entry fees.

FLAG employs one administrator for five hours a week to help with the everyday running.

Section D

Achievements and Performance

FLAG has been unable to resume our normal activities due to Covid-19 and the nature of our vulnerable membership and Trustees.

The AGM is unable to take place remotely due to the majority of our membership not being online.

We write to our membership to keep them updated and we are all keen to hold the AGM as soon as possible.

Section E

Financial Review

Brief statement of the charity's policy on reserves

FLAGs reserves policy is to have a minimum of six months' reserves for continuation of the charity.

Further financial review details (Optional information)

Although FLAG did not operate as normal during 2020/21 it did have some income and expenses (see Accounts 2020/21).

At the beginning of the FLAG financial year 1st April 2020 FLAG had Unrestricted Reserves of £7677.99 with Restricted Reserves of £423.68.

Restricted Reserves are for the essential costs of Room Hire, Administrator Salary, and Coach Hire and Taxi Fares.

At the end of the financial year 31st March 2021 FLAG has Unrestricted Reserves of **£6931.18**, and Restricted Reserves of £3338.44. FLAGs Reserves in total stand at £10269.62.

Most of FLAGs income is obtained through grants and awards. All of which we greatly appreciate. It cannot be underestimated their vital role and contribution to the work that FLAG aims to achieve.

Awards all go to the benefit of our wider membership.

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Section G Declaration

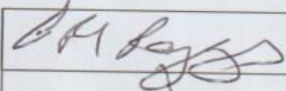
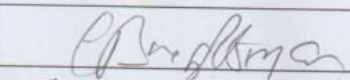
The Trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

Full name(s)

Position (eg
Secretary, Chair etc)

	
LAURA M PEGGS	Tracey Brightman
Chair	Secretary Treasurer

Date

1

9/10/21

Independent examiner's report to the trustees of **Friendship Link & Action Group** for the year ended 31 March 2021

I report on the accounts of the charity.

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's report

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

Independent examiner's statement

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

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed



Date

3/11/2021.

Carolyn Smith FMAAT

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FLAG Bedford - Friendship Link & Action Group

Annual Accounts for year ending 31st March 2021



Income and Expenditure	Year 14 ACTUAL 2019/2020	Year 15 ACTUAL 2020/2021	Year 15 BUDGET 2020/2021	+ / -
Event Costs	-£3,933.20	£0.00	£0.00	£0.00
Tea/Coffee Afternoon Costs	-£480.99	£0.00	£0.00	£0.00
Insurance / Overheads etc	-£723.71	-£429.74	-£429.74	£0.00
Committee / Drop-in Exps	-£1,058.39	-£226.94	-£226.94	£0.00
Admin Costs / Stamps etc	-£535.81	-£362.55	-£362.55	£0.00
Administrators Salary	-£2,134.56	£0.00	£0.00	£0.00
Expenditure	-£8,866.66	-£1,019.23	-£1,019.23	£0.00
Event Participants Contributions	£1,780.00	£0.00	£0.00	£0.00
Tea/Coffee Afternoon Income	£0.00	£0.00	£0.00	£0.00
Membership Fees / Donations	£458.62	£0.00	£0.00	£0.00
Donations - Restricted	£6,750.00	£3,030.00	£3,030.00	£0.00
Donations/Grants - Unrestricted	£335.00	£120.00	£120.00	£0.00
Fundraising	£987.23	£37.18	£37.18	£0.00
Income	£10,310.85	£3,187.18	£3,187.18	£0.00
Surplus / Deficit	£1,444.19	£2,167.95	£2,167.95	£0.00

Balance Sheet	Year 14 ACTUAL 2019/2020	Year 15 ACTUAL 2020/2021	Year 15 BUDGET 2020/2021	+ / -
Assets				
Petty Cash	£100.00	£91.71	£100.00	-£8.29
Cash at Bank	£7,507.25	£8,774.71	£7,507.25	£1,267.46
Total Assets	£6,147.56	£8,866.42	£7,607.25	£1,259.17
Liabilities				
Accruals / Prepayments	-1361.79	-£1,403.20	£0.00	-£1,403.20
Net Assets	8101.67	£10,269.62	£7,607.25	£2,662.37
Reserves				
Current Year Surplus / Deficiency	£1,444.19	£2,167.95	£949.77	£1,218.18
Reserves b/f	£6,657.48	£8,101.67	£6,657.48	£1,444.19
Total Reserves	£8,101.67	£10,269.62	£7,607.25	£2,662.37
Reserves Summary				
Unrestricted reserves c/f	£7,677.99	£6,879.18	£7,607.25	-£728.07
Restricted reserves c/f	£423.68	£3,390.44	£0.00	£3,390.44
Total Reserves	£8,101.67	£10,269.62	£7,607.25	£2,662.37

SUMMARY - 2020/21

During the year Income was	£3,187.18
During the year Expenditure was	£1,019.23
At Year End FLAG had a Surplus of	£2,167.95

At the beginning of 2020/21 FLAG had Reserves of	£8,101.67
At the end of 2020/21 FLAG's Reserves are	£10,269.62

FLAG goes into its 16th year in a good financial position.

We hope to resume normal operations early summer 2021, Covid-19 permitting..