



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

Other names charity is known by

Registered charity number (if any)

Charity's principal address

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		



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

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:

Carolyn Smith

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.

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	£1,000.80

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	£1,000.80
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	£1,000.80

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