



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' annual report (including Directors' report) for the period

From 1st January 2023 Period start date to 31st December 2023 Period end date

Charity name: White Gold Cornwall CIO

Charity registration number: 1169622

Company number:

Objectives and activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<p>The objects of the organisation are:</p> <p>1) To act as a resource for young people between ages 5 – 35 years living in Cornwall and the Isles of Scilly by providing advice and assistance and organising programmes of physical, educational and other activities as a means of:</p> <p>(a) advancing in life and helping young people by developing their skills, capacities and capabilities to enable them to participate in society as independent, mature and responsible individuals;</p> <p>(b) advancing education;</p> <p>(c) relieving unemployment;</p> <p>(d) providing recreational and leisure time activity in the interests of social welfare for people who have need by reason of their youth, age, infirmity or disability, poverty or social and economic circumstances with a view to improving the conditions of life of such persons.</p> <p>2) To promote social inclusion for the public benefit by preventing people from becoming socially excluded, relieving the needs of those people who are socially excluded and assisting them to integrate into society.</p> <p>For the purpose of this clause 'socially excluded' means being excluded from society, or parts of society, as a result of one or more of the following factors: unemployment; financial hardship; youth; ill health (physical or mental); substance abuse or dependency including alcohol and drugs; poor educational or skill/s attainment; relationship and family breakdown; crime (either as a victim of crime, as an individual at</p>

		risk of becoming involved with the Criminal justice System or as an offender rehabilitating into society).
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>White Gold Cornwall provides 1:1 mentoring for at risk, vulnerable, and disadvantaged children, young people, and young adults throughout Cornwall and the Isles of Scilly.</p> <p>This is delivered by a strong, diverse, and experienced team operating throughout Cornwall. Our work builds on forming a relationship with the young person and addressing the needs and concerns highlighted in the referral document.</p> <p>The length of support varies with each individual - each young person has targets set with them.</p> <p>For example, we have worked with a young person for 5 years throughout their secondary education, but for another as little as 4 weeks in order to overcome more manageable issues.</p> <p>Issues we support with are overcoming a lack of self-confidence, self-esteem, improving health and mental well-being, physical and mental abuse, and reintegrating into an educational setting. We also support and signpost those young people who are struggling with drug and alcohol misuse.</p> <p>We aim to help prevent the young people from becoming socially excluded within their own families, peers, and communities. We work with communities, including schools and colleges, to partner with them to promote public safety and reintegration for the young people.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in planning future activities and setting the grant making policy and budget for the year.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
	Para 1.38	

Policy on social investment including program related investment		
Contribution made by volunteers	Para 1.38	We currently have no volunteers working with White Gold.
Other		

Achievements and performance

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>During 2023 White Gold Cornwall supported over 150 children, young people and young adults throughout Cornwall. This year we have seen the number of referrals received increase by a larger margin than we have in our previous years post Covid. The type of referrals received have been largely due to an increase in young people needing support with their mental health challenges.</p> <p>Again, we have seen an increase in referrals with no access to funding. As a growing charity we have been fortunate to have been able to fund such referrals by donations, fundraising and grants, enabling all that need help to receive it.</p> <p>Due to the increase in referrals, we have strengthened our team of experienced engagement workers working throughout Cornwall, from Plymouth to Penzance. With the increase in our workforce, we have been able to support throughout the County and we have more flexibility to manage this.</p> <p>We are always actively seeking to recruit new Trustees. In October 2023 we appointed a new admin assistant to assist the team due to the increase in referrals being received as a charity.</p>
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
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Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial review

Review of the charity's financial position at the end of the period	Para 1.21	<p>The charity's financial position at the end of 2023 remains very strong and continues to grow, compared to recent years. This has been, in part, due to the growing number of referrals and the receipt of many donations and grants.</p> <p>Our finance team meet quarterly to monitor and discuss finances within the charity and report to the Trustees and CEO on a regular basis.</p>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<p>Restricted reserves are held for the purposes for which the grants or donations were given.</p> <p>The Trustees also endeavour to maintain designated reserves for salaries and operating commitments at a level equal to approximately 3 - 6 months' worth of expenditure. It is considered that this will be sufficient to cover unforeseen circumstances, disruptions in cash flow or a loss of funding.</p>
Amount of reserves held	Para 1.22	<p>Restricted funds amount to £1,816.</p> <p>Designated funds amounted to £83,000 in total, being the Salary Fund of £80,000, and the Operating Commitments Fund of £3,000.</p> <p>The general fund amounted to £14,889.</p>
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A

Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	We have no concerns.
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Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	<p>As a charity, we receive referrals from schools, colleges, and also from Social Care (both Adult and Children's Services). These referrals come with full funding.</p> <p>We are still affiliated to Local Giving as our online platform for donations, and have registered with Easy Fundraising. We have access to this via our website. We continue to receive regular donations.</p> <p>We continue to partner with organisations such as Cornwall Community Foundation who continue to be a great encouragement to the charity with varying opportunities for funding and grants. This has been a lifeline for those young people who are referred to us without funding.</p> <p>In 2023 we were the nominated Charity of The Year with Truro Golf Club and received a large donation in January 2024. This, along with other generous donations has given the charity a generous amount of funds to help parents and carers of young people who do not have any source of funding.</p> <p>We are now becoming more recognised in the community and receiving publicity along with donations.</p>
Investment policy and objectives including any social investment policy adopted	Para 1.46	We currently hold funds in easy access bank accounts. The trustees are currently considering longer notice period accounts to help utilise funds to increase income while ensuring fluctuations in bank balances can be adequately managed.
A description of the principal risks facing the charity	Para 1.46	<p>We have developed a risk register to highlight potential risks to the charity. This document is reviewed regularly by managers and Trustees.</p> <p>We have identified some medium-high risk issues with medium-high levels of likelihood. The principal risks are ensuring we have enough staff with the right skill set to work with young people exhibiting a wide range of complex problems, and ensuring that, as an organisation, we are GDPR compliant. Safeguarding issues are always a risk but are mitigated through careful monitoring, supervision, and training by our Service</p>

		Support Manager in liaison with the Management Team and Trustees.
Other		

Structure, governance and management

Description of charity's trusts:		
Type of governing document: for example, trust deed, memorandum and articles of association etc	Para 1.25	Constitution
How is the charity constituted? for example limited company, unincorporated association, CIO	Para 1.25	Charitable Incorporated Organisation
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	We undertook a Trustees Skills Audit. All potential trustees are interviewed by the chair (or vice chair) and CEO. All new Trustees provide a CV for discussion by the Board for consideration prior to being accepted. New trustees fill identified gaps in the Board's overall skill set, and bring comprehensive experience in their fields of work.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	<p>The charity has a clear and transparent procedure on the appointment of any new Trustee. See above.</p> <p>All Trustees, when appointed, are given the Charity's policies and procedures, together with a new Trustee Handbook setting out the roles and responsibilities of a Trustee. They are requested to read and confirm that they have done so.</p> <p>If training is needed, we provide the training and match existing skill set to business needs.</p> <p>Each member of the Trustee Board has responsibility for certain policies which are shared between them given their experience in that field. These are reviewed annually.</p>
The charity's organisational structure and any wider network with which the charity works	Para 1.51	White Gold Cornwall is managed by a Board of Trustees. The Board makes decisions about policy ratification, reviews risk, revises the Business Plan and strategic direction of the organisation, as well as deciding the budget and monitoring income and expenditure. The Board also reviews the

		<p>charity's delivery against its aims and objectives and supports the management with recruitment, promotion, and retention of staff. Board members also form sub-groups relating to policy and procedural development and remuneration as and when required.</p> <p>There is a management team comprising the CEO, Operation Managers (East, Mid and West), Service Support Officer, Finance Manager, and Office Manager. They deal with the day to day running of the Charity, overseen by the Trustees. Our Chair of Trustees regularly attends the fortnightly management meeting along with the Vice-Chair as an observer and to assist Trustees in their understanding of operational issues.</p> <p>Our Patron continues to be Colonel Sir Edward Bolitho KCVO OBE CStJ, the Lord Lieutenant of Cornwall who is involved and updated on a regular basis.</p> <p>Our CEO is also a Trustee on the local Truro and Penwith Academy Trust Board as well as a Trustee with the Safer Stronger Consortium. Both organisations provide local links to the community and have opportunities to gain insight and knowledge in community safety and opportunities for learning and development.</p>
Relationship with any related parties	Para 1.51	None
Other		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

Additional information (optional)

Names and addresses of advisers (optional information)

Type of adviser	Name	Address
Associate/Police	Miles Topham	

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

<p>Alan Milliner MBE – CEO</p> <p>Tom Saddler – Operations Manager – East</p> <p>Jason Webb – Operations Manager – West</p> <p>Helen Coakley – Operations Manager - Mid</p> <p>Theresa Fleming – Service Support Manager</p> <p>Sally Ackerley – Finance Manager</p> <p>Steph Busby – Office Manager</p>
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Exemptions from disclosure

Reason for non-disclosure of key personnel details

N/A



Other optional information

Declarations

The company has taken advantage of the small companies' exemption in preparing the report above.

The trustees declare that they have approved the trustees' report (including directors' report) above.

Signed on behalf of the charity's trustees/directors

Signature(s)		
Full name(s)	ROBERT STEVENS CROSSLAND	JUDITH DUMBICK
Position (for example Secretary, Chair, etc)	CHAIR	TREASURER
Date	15/10/24	

White Gold Cornwall Foundation

Financial statements for the year ended 31 December 2023

Registered charity number 1169622

White Gold Cornwall Foundation

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White Gold Cornwall Foundation

Independent examiner's report to the trustees of White Gold Cornwall Foundation

Charity registration number 1169622

For the year ended 31 December 2023

I report to the trustees on my examination of the accounts of White Gold Cornwall Foundation (the charity) for the year ended 31 December 2023 as set out on pages 2 to 10.

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 charity's accounts carried out under section 145 of the 2011 Act. In carrying out my examination, I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination which give me cause to believe:

- the accounting records were not kept in respect of White Gold Cornwall Foundation as required by section 130 of the 2011 Act; or
- the accounts do not accord with the accounting records; or
- the accounts do not comply with the accounting 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.



N Hallam FCCA
Crane & Johnston
Chartered Certified Accountants
11 Alverton Terrace
Penzance
Cornwall
TR18 4JH

Date: 16/10/2024

White Gold Cornwall Foundation

Statement of Financial Activities

For the year ended 31 December 2023

	Note	Unrestricted Funds	Restricted Funds	Total 2023	Total 2022
		£	£	£	£
Income					
Income from:					
Donations and legacies	3	2,266	-	2,266	16,410
Charitable activities	4				
Sessional work		364,654	-	364,654	186,825
Grants		-	8,494	8,494	9,500
Other trading activities					
Fundraising		236	-	236	-
Investments	5	6	-	6	1
Total		367,162	8,494	375,656	212,736
Expenditure					
Expenditure on:					
Raising funds		327	-	327	98
Charitable activities	6	338,105	12,526	350,631	208,562
Total		338,432	12,526	350,958	208,660
Net income/(expenditure)	7	28,730	(4,032)	24,698	4,076
Transfers between funds		-	-	-	-
Net movements in funds		28,730	(4,032)	24,698	4,076
Reconciliation of funds:					
Total funds brought forward		69,159	5,848	75,007	70,931
Total funds carried forward		97,889	1,816	99,705	75,007

White Gold Cornwall Foundation

Balance Sheet

As at 31 December 2023

	Notes	2023	2022
		£	£
Current Assets			
Debtors	9	55,270	21,869
Cash at bank		50,849	54,690
		<u>106,119</u>	<u>76,559</u>
Creditors: amounts falling due within one year	10	<u>(6,414)</u>	<u>(1,552)</u>
Net current assets		99,705	75,007
Total net assets		<u>99,705</u>	<u>75,007</u>
Funds of the Charity	11,12		
Restricted funds		1,816	5,848
Unrestricted funds			
Designated funds		83,000	63,000
General funds		14,889	6,159
		<u>97,889</u>	<u>69,159</u>
Total funds		<u>99,705</u>	<u>75,007</u>

The financial statements were approved by the Board of Trustees on
and were signed on its behalf by:



Robert Crossland
Chair

Date

15/10/24

White Gold Cornwall Foundation

Notes

(forming part of the financial statements)

1 Basis of preparation

1.1 Basis of Accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts.

The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP FRS 102) and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) (September 2015) and the Charities Act 2011.

White Gold Cornwall Foundation constitutes a public benefit entity as defined by FRS102.

1.2 Going concern

At the time of approving the accounts, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the charity continues to adopt the going concern basis of accounting in preparing the accounts.

1.3 Change of accounting policy

The accounts present a true and fair view and the accounting policies adopted are those outlined in note 2.

1.4 Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period.

1.5 Material prior year errors

No material prior year errors have been identified in the reporting period.

2 Accounting policies

Incoming resources

Income is included on the Statement of Financial Activities (SoFA) when the charity becomes entitled to the resources, it is more likely than not that the trustees will receive the resources, and the monetary value can be measured with sufficient reliability.

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources. Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

White Gold Cornwall Foundation

Notes
(forming part of the financial statements)

2 Accounting policies (continued)

Liability recognition

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

The unrestricted fund has arisen through general fundraising, unrestricted donations and surpluses from pursuing the charity's objectives.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. The cost of raising and administering such funds are charged against the specific fund.

Operating leases

Rental charges are charged in the statement of financial activities on a straight line basis over the life of the lease.

Statement of Cash Flows

The charity is exempt from preparing a statement of cash flows because it qualifies as a small charity for reporting purposes.

3 Donations and legacies

	2023	2022
	£	£
Donations	2,266	16,410
	2,266	16,410

White Gold Cornwall Foundation

Notes
(forming part of the financial statements)

4 Charitable activities

	Unrestricted funds £	Restricted funds £	Total 2023 £	Total 2022 £
Sessional work:				
Income	363,654	-	363,654	178,964
Victim Care Unit work	-	-	-	2,861
BBO	1,000	-	1,000	5,000
	364,654	-	364,654	186,825
Grants:				
Safer Stronger Consortium	-	800	800	-
Worval Foundation	-	-	-	5,000
Cornwall Community Foundation - # I Will Fund	-	2,694	2,694	-
Cornwall Community Foundation - Worval Foundation	-	5,000	5,000	-
Cornwall Community Foundation - Turn the Tide	-	-	-	4,500
	-	8,494	8,494	9,500

5 Income from investments

	Unrestricted funds £	Restricted funds £	Total 2023 £	Total 2022 £
Bank interest receivable	6	-	6	1
	6	-	6	1

6 Expenditure on charitable activities

	Unrestricted funds £	Restricted funds £	Total 2023 £	Total 2022 £
Support costs	66,631	-	66,631	36,467
Sessional work	271,474	12,526	284,000	172,095
Total expenditure	338,105	12,526	350,631	208,562

7 Net income for the year

	2023 £	2022 £
This is stated after charging:		
Operating leases	2,080	1,733
Independent examiner's fees	1,800	-

White Gold Cornwall Foundation

Notes

(forming part of the financial statements)

8 Staff numbers and costs

	2023	2022
The average number of persons employed by the charity during the year was as follows:		
Charitable activities	8	8
Management and administration	5	2
	13	10

The aggregate payroll costs of these persons were as follows:

	2023	2022
	£	£
Wages and salaries	164,647	90,330
Social security costs	2,604	1,792
Pension costs	1,299	637
	168,550	92,759

No employee received emoluments of more than £60,000 during the year (2022: none).

Total key management personnel remuneration in the year was £36,716 (2022: £33,748).

The charity contributes to a defined contributions pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. At the year end, £377 was outstanding (2022: £180).

Pension contribution expenses have been allocated between restricted and unrestricted funds on the basis of time spent on those activities relating to the fund by the relevant staff members.

9 Debtors

	2023	2022
	£	£
Trade debtors	55,078	21,484
Prepayments and accrued income	192	385
	55,270	21,869

10 Creditors: amounts falling due within one year

	2023	2022
	£	£
Accruals	2,400	600
Taxation and Social Security	4,014	952
	6,414	1,552

White Gold Cornwall Foundation

Notes

(forming part of the financial statements)

11 Charity Funds

Current year:

	Brought forward £	Income £	Expenditure £	Transfers £	Carried forward £
Restricted funds					
Worval Foundation	1,664	5,000	(5,428)	-	1,236
Cornwall Community Foundation					
- Turn the Tide	3,364	-	(3,364)	-	-
Training fund	820	-	(240)	-	580
Safer Stronger Consortium	-	800	(800)	-	-
# I Will Fund	-	2,694	(2,694)	-	-
	5,848	8,494	(12,526)	-	1,816
Designated funds					
Salary fund	60,000	-	-	20,000	80,000
Operating commitments fund	3,000	-	-	-	3,000
	63,000	-	-	20,000	83,000
General Funds					
Unrestricted Income Fund	6,159	367,162	(338,432)	(20,000)	14,889
Total Funds	75,007	375,656	(350,958)	-	99,705

The purposes of the above funds are as follows:

Worval Foundation - to provide and sustain a cohort of young people who are facing extreme mental health issues and to continue to support young people where other funding has stopped.

Cornwall Community Foundation - Turn the Tide - fund to work with young people to break away from drug related issues and gangs in which they frequent. To prioritise teaching and sharing experience and information about the risks to prevent them being involved in drug use.

Training fund - donation given to cover training costs for staff and engagement workers.

Safer Stronger Consortium - Cost of Living Grant. The Fund aims to raise money to offer financial support to the people most at risk in Cornwall. The aim of the fund is to support vulnerable residents and families, who have been affected by the significant rise in the cost of living, to pay for essential items.

I Will Fund - looks to support social action activities that create opportunities for young people aged 10-20 (or 25 for disabled people) to develop their potential and their capacity to significantly contribute to their community. Social action involves activities such as campaigning, fundraising and volunteering and has huge potential to create enjoyable opportunities and skills development for young people, and in turn benefit the local people and places.

Salary fund - provision for 3-6 months of staff costs in the event of a loss of funding.

Operating commitments fund - to provide 3-6 months of operational commitments in the event of a loss of funding.

White Gold Cornwall Foundation

Notes
(forming part of the financial statements)

11 Charity Funds (continued)

Prior year:

	Brought forward £	Income £	Expenditure £	Transfers £	Carried forward £
Restricted funds					
Worval Foundation	577	5,000	(3,913)	-	1,664
Cornwall Community Foundation - Carew Pole Charitable Trust	2,000	-	(2,000)		-
Cornwall Community Foundation - Turn the Tide	-	4,500	(1,136)	-	3,364
Training fund	1,190	-	(370)		820
	3,767	9,500	(7,419)	-	5,848
Designated funds					
Salary fund	50,000	-	-	10,000	60,000
Operating commitments fund	2,200	-	-	800	3,000
	52,200	-	-	10,800	63,000
General Funds					
Unrestricted Income Fund	14,964	203,236	(201,241)	(10,800)	6,159
Total Funds	70,931	212,736	(208,660)	-	75,007

The purposes of the above funds are as follows:

Worval Foundation - to provide and sustain a cohort of young people who are facing extreme mental health issues due to the lockdown restrictions and to continue to support young people where other funding has stopped.

Cornwall Community Foundation - Carew Pole Charitable Trust - to cover a fixed term contract for an engagement worker.

Cornwall Community Foundation - Turn the Tide - fund to work with young people to break away from drug related issues and gangs in which they frequent. To prioritise teaching and sharing experience and information about the risks to prevent them being involved in drug use.

Training fund - donation given to cover training costs for staff and engagement workers.

Salary fund - provision for 3-6 months of staff costs in the event of a loss of funding.

Operating commitments fund - to provide 3-6 months of operational commitments in the event of a loss of funding.

White Gold Cornwall Foundation

Notes

(forming part of the financial statements)

12 Net assets by fund

	Unrestricted funds £	Restricted funds £	Total 2023 £	Total 2022 £
Net assets	97,889	1,816	99,705	75,007
Net assets	69,159	5,848		75,007

13 Transactions with trustees and related parties

None of the trustees have been paid any remuneration or received any other benefits from this charity. No expenses were claimed by trustees.

White Gold Cornwall Foundation

Independent examiner's report to the trustees of White Gold Cornwall Foundation

Charity registration number 1169622

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N Hallam FCCA
Crane & Johnston
Chartered Certified Accountants
11 Alverton Terrace
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Cornwall
TR18 4JH

Date:

16/10/2024