

THE OLD BANK, CAMELFORD

England & Wales · Charity number 1171931

Details

Status Registered

Legal form CIO

Registered 2017-03-07

Register [View on the Charity Commission register](#)

Contact

Address The Old Bank
24 Market Place
Camelford
Cornwall
PL32 9PD

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Activities

Objects: IN THE INTERESTS OF SOCIAL WELFARE, TO FURTHER OR BENEFIT THE RESIDENTS OF CAMELFORD AND THE SURROUNDING AREAS, WITHOUT DISTINCTION OF AGE, SEX, GENDER, SEXUAL ORIENTATION, RACE OR OF POLITICAL, RELIGIOUS OR OTHER OPINIONS BY ASSOCIATING TOGETHER THE SAID RESIDENTS AND THE LOCAL AUTHORITIES, VOLUNTARY AND OTHER ORGANISATIONS IN A COMMON EFFORT TO ADVANCE EDUCATION AND TO PROVIDE FACILITIES TO MEMBERS OF THE PUBLIC AT LARGE OR TO MALE, OR TO FEMALE, MEMBERS OF THE PUBLIC AT LARGE FOR RECREATION AND LEISURE TIME OCCUPATION WITH THE OBJECTIVE OF IMPROVING THE CONDITIONS OF LIFE FOR THE RESIDENTS. IN FURTHERANCE OF THESE OBJECTS BUT NOT OTHERWISE, THE TRUSTEES SHALL HAVE POWER: TO ESTABLISH OR SECURE THE ESTABLISHMENT OF A COMMUNITY CENTRE AND TO MAINTAIN OR MANAGE OR CO-OPERATE WITH ANY STATUTORY AUTHORITY OR OTHER RELEVANT ORGANISATION IN THE MAINTENANCE AND MANAGEMENT OF SUCH A CENTRE FOR ACTIVITIES PROMOTED BY THE CHARITY IN FURTHERANCE OF THE ABOVE OBJECTS.

Activities: A community centre based in Camelford, North Cornwall. We provide meeting space for community activities including a youth cafe, a walking club, a film club, photographic society, art classes, book club, games evenings and a range of healthy living activities. We also run a community larder.

Classification

- **How:** Provides Buildings/facilities/open Space
- **What:** Recreation
- **Who:** The General Public/mankind

Geography

- Cornwall

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£188,992	£182,449	-	-
2024-03-31	£80,149	£55,814	-	-
2023-03-31	£47,186	£51,869	-	-
2022-03-31	£30,070	£25,843	-	-
2021-03-31	£34,224	£9,532	-	-

Trustees

Name	Role	Appointed
Harvey Symons		2017-12-09
John Praoline		2025-08-26
Melissa Northey		2022-07-09
Rebecca Shearing		2022-07-09
Shannon Northey		2026-02-12

THE OLD BANK, CAMELFORD

England & Wales - Charity number 1171931

Accounts

The Old Bank & Camelford Community Larder Annual General Meeting Chair's Report 25th June 2025

The Old Bank, Camelford is a charity with community at its heart, we run and maintain a building in the main street of Camelford for the benefit of residents from Camelford and the surrounding area.

At the last AGM, I was able to report that we have been successful in obtaining 2 substantial grants to refurbish the building. I'm delighted to say that over the last year, the building has undergone a transformation into a fully refurbished community building. This involved a significant amount of work, including some rather big challenges but we are there!

Now that the building is fully functional again, we have been able to increase income from room hire. We also now have a fully equipped IT suite where we run job clubs, provide digital help with our digital champions and we are very pleased to have the National Careers service joining us shortly. We also have a fully equipped training kitchen where we provide cooking classes, mainly focusing on cooking on a budget.

The work of the community larder continues to increase with numbers of between 500 to 700 each week looking for help with food. We focus on food club which is a supported service for those who are struggling to buy food during the cost of living crisis. Saturday stock up is where we focus on fresh produce, and we often have a queue of up to 70 people when we open the doors. We continue to offer emergency food bags. As you can imagine, finding funding to support these projects is difficult but we work very hard applying for grants and has been successful in securing funding to allow this work to continue. We have also been able to offer a support fund, this has provided financial support for energy costs, emergency food, clothing, air fryers, slow cookers, hot water bottles and winter coats.

We continue to provide a community printing service and we are fortunate to have a volunteer who runs this for us. This brings in income which helps with the running costs of the building. The charity is going from strength to strength.

We have been very fortunate to increase our volunteer numbers quite significantly. They all work very hard to support the charity. We have doubled our number of volunteers over the last year, and our biggest thanks goes out to each and every one of them.

Current Account b/d

	Apr 24	May	June	July	August	September	October	November	December	Jan 25	February	March	totals	
Income														Total own generation
Printing Donation	330.75	314.45	0.00	473.13	358.75	186.54	78.53	414.40			520.53	562.19	3239.27	
Room hire									385.00				385.00	
Fareshare	497.00						265.00		1346.00	200.00		1450.00	3758.00	
donations	80.00	20.00	20.00	70.00	70.00	70.00	20.00		125.00				475.00	
refunds	12.00	47.53	78.89	45.00		0.01	96.61			156.44		154.32	590.80	
Food Club	447.00	53.00	0.00				725.00		601.00	220.47		441.00	2487.47	
Camelford Leisure Centre	1100.00			4500.00					540.00				6140.00	
Bee Squ Cons Ltd	200.00												200.00	
refurb		1270.00				100.00	425.00						1795.00	
Camelford Walkers (Kitchen)			100.00										100.00	
Llorente M&A (Kitchen)			150.00										150.00	19320.54
Grant income													0.00	Total grant funding
Cornwall Council		65036.00							33696.37				98732.37	
CC Com Chest		250.00	250.00										500.00	
East JN							500.00						500.00	
Co op								1937.77				500.00	2437.77	
Asda Foundation							1000.00						1000.00	
Asda Spaces							10547.00					7031.00	17578.00	
Sainsbury's Neighbourly							500.00						500.00	
NC Fund							2580.00						2580.00	
Groundworks								1000.00	9844.00	2000.00			12844.00	
CAF										250.00			250.00	
Cornwall Community Foundation			6000.00	5000.00		5000.00		5000.00			5000.00		26000.00	
Forester Family Trust											5000.00		5000.00	
Smile Together												750.00	750.00	

	Apr 24	May	June	July	August	September	October	November	December	Jan 25	February	March	totals	
Charity for R&F											1000.00		1000.00	
														169672.14
Totals Income	2666.75	66990.98	6598.89	10088.13	428.75	5356.55	16737.14	8352.17	46537.37	2826.91	11520.53	10888.51		
Expenditure														
Rent & Building Ins	35.79	35.79	35.79	35.79	35.79	58.84	58.84	58.84	58.84	58.84	58.84	58.84	590.83	
Business Rates (CC)	50.42	54.00	54.00	54.00	54.00	54.00	54.00	54.00	54.00	54.00			536.42	
Utilities	433.13	339.87	251.68	62.42	290.92	206.76	149.91	196.46	423.69	296.51	341.66	683.51	3676.52	
Building Maintenance		20.00	28.99	0.00	72.00	50.00	20.00	0.00					190.99	
General		194.08	683.96	2038.87	0.00	129.17	0.00	6.60	102.60	1147.35	198.00	81.84	4582.47	
Food Club	253.51	173.21	113.12	71.98	346.80	24.07	0.00	227.50	241.15	172.70	112.91	22.34	1759.29	
NC Fund					671.00		0.00	0.00	0.00				671.00	
Fairshare				159.99	0.00	0.00	0.00	0.00	0.00				159.99	
Grant Spending													0.00	
Omicron Grant - Office & staff	144.90	87.92	75.47	44.11	39.99	1.49	0.00	0.00	0.00	8.35	13.48	25.90	441.61	
Asda Foundation				0.00	0.00	0.00	0.00	135.39	0.00				135.39	
Co-op				0.00	0.00	0.00	0.00	157.50	0.00				157.50	
Local Giving				0.00	0.00	0.00	0.00	500.00	0.00				500.00	
Surviving winter 2024 & COL	250.00		3476.78	1821.97	2683.95	4385.55	63.83	3624.89	3041.89	1176.95	2479.35	2270.72	25275.88	
Refurbishment spend		16148.55		13307.51	58.97	11129.95	60774.71	15302.40	0.00			1399.60	118121.69	
Kitchen Refurbishment			750.00	0.00					0.00				750.00	
Morrisons Foundation	480.95	1295.91		0.00					0.00				1776.86	
Asda Spaces					1166.00	4750.06	2370.70	3570.07	2189.01	1384.33	233.13	1411.70	17075.00	
GW/Tesco													0.00	
CC Com Chest												509.94	509.94	
East JN												400.00	400.00	
CAF												247.09	247.09	
Sainsbury's Neighbourly												500.00	500.00	

	Apr 24	May	June	July	August	September	October	November	December	Jan 25	February	March	totals	
Health Improvement Fund/Eat well for less				0.00	0.00	353.30	0.00	226.71	0.00	386.95	16.98	2392.92	3376.86	
Glass Fund												1017.96		
Balancing amount										-4.60				
Total Expendure	1648.70	18349.33	5469.79	17596.64	5419.42	21143.19	63491.99	24060.36	6111.18	4681.38	3454.35	11022.36	182448.69	
transfer to reserve a/c									33000.00			10000.00		
									39111.18			21022.36		
Bought Fwd	51476.14	52494.19	101135.84	102264.94	94756.43	89765.76	73979.12	27224.27	11516.08	18942.27	17087.80	25153.98		
suplus/deficite	1018.05	48641.65	1129.10	-7508.51	-4990.67	-15786.64	-46754.85	-15708.19	7426.19	-1854.47	8066.18	-10133.85		
Carried Fwd	52494.19	101135.84	102264.94	94756.43	89765.76	73979.12	27224.27	11516.08	18942.27	17087.80	25153.98	15020.13		

Building Maintance

Apr 24		
May 24		
D&T Windows	20.00	
Jun 24		
Screwfix	28.99	
Aug 24		
Glowarm	72.00	
Sep 24		
T A Varns	50.00	
Oct 24		
T A Varns	20.00	

Table 1

	April	May	June		July	August	September	October	November	December	Jan 25	February	March	Annual totals
Oil							353.30						416.45	769.75
Electric	382.71	289.45	128.94	50% refunded		240.50	80.30	99.49	146.04	178.78	252.07	244.54	222.62	2265.44
Hosting-Ionos	14.42	14.42	28.84	50% refunded	26.42	14.42	14.42	14.42	14.42	133.21	8.44	8.44	8.44	300.31
Wifi - wildanet	36.00	36.00	36.00		36.00	36.00	36.00	36.00	36.00	36.00	36.00	36.00	36.00	432.00
water			57.90				76.04			75.70		52.68		262.32
Monthly Total	433.13	339.87	251.68	0	62.42	290.92	560.06	149.91	196.46	423.69	296.51	341.66	683.51	4029.82
covered by grant funding	433.13	339.87	251.68		62.42	290.92	560.06	101.92		178.78	296.51	341.66	383.05 (groundworks)	

General(not covered by grant funding)

Apr 24		
May 24		
T McGrath	194.08	
Jun 24		
Land Registry	6.00	search fee
Post Office	8.95	postage
Post Office	7.95	postage
Local Giving	180.00	membership fee
Laptops Direct	480.96	
Total	683.86	
Jul 24		
Post Office	3.80	postage
AMD Solicitors	1200.00	legal fees
Policy Bee	346.07	insurance
Brians solicitors	450.00	legal fees
Bowood Park	39.00	trustee meeting
Total	2038.87	
Sep 24		
Amazom	6.14	
Screwfix	5.39	
Morrisons	17.00	
Amazon	36.94	
Peckish	63.70	
Total	129.17	
Nov 24		
Asda	6.60	
Dec 24		

M&S	30.00	retirement gift
R Shearing	66.60	
to balance	6.00	
Total	102.60	
Jan 25		
PIB Risk Services	389.00	
PIB Risk Services	48.70	
Viraj	126.55	
Peckish	44.60	
Angela Foz	82.50	
Barkers	456.00	
Total	1147.35	
Feb 25		
Angela Fox	198.00	
Total	198.00	
Mar 25		
Bowood Park	81.84	

Food Club

Date	banked	spent	balance (ring fenced)	
Opening Balance			4726.65	
Apr 24				
M Northey		69.03		
Morrisons		16.49		
Spar		8.75		
Spar		12.43		
Spar		8.46		
Spar		5.69		
Spar		8.79		
Hilltop		29.05		
J lavender		73.44		
Spar		9.38		
Amazon		12.00		
2nd	447.00			
Totals	447.00	253.51		
			4920.14	
May				
internal transfer to refurb project		2000.00		
New balance			2920.14	
Spar		6.78		
Hilltop		31.50		
Spar		8.79		
Amazon		12.50		
Spar		13.89		
Amazon		24.00		
7th	53.00			
Spar		22.75		
Sainsburys		15.00		

Date	banked	spent	balance (ring fenced)	
Peckish		38.00		
Totals	53.00	173.21	2799.93	
June				
Asda		19.00		
Spar		10.17		
Muddy Paws		84.05		
Totals		113.22	2686.71	
July				
Amazon		63.99		
Amazon		7.99		
Totals		71.98	2614.73	
August				
M Northey		102.38		
Amazon		7.99		
Amazon		47.96		
Amazon		12.50		
Amazon		20.34		
Amazon		15.99		
Wovina		16.95		
Hilltop		43.35		
Spar		2.98		
Morrisons		38.24		
M Northey		38.12		
Totals		346.80	2267.93	
Sep24				
Spar		20.99		
Spar		3.18		
Totals		24.17	2243.76	

Date	banked	spent	balance (ring fenced)	
Oct 24				
banking	725.00		2968.76	
Nov 24				
M Northey		65.98		
B&M		43.18		
J lavender		76.87		
Amazon		41.47		
Totals		227.5	2741.26	
Dec 24				
banking	601.00			
Amazon		11.99		
Amazon		17.79		
Spar		7.04		
Amazon		46.56		
R Shearing		157.77		
Totals	601.00	241.15	3101.11	
Jan 25				
Amazon		9.20		
Amazon		8.55		
Amazon		13.70		
Amazon		4.27		
Amazon		25.49		
Amazon		43.99		
Spar		15.47		
Spar		7.43		
Peckish		44.60		
banking	85.47			
banking	135.00			

Date	banked	spent	balance (ring fenced)	
Totals	220.47	172.7	3148.88	
Feb 25				
Sainsburys		68.35		
Amazon		39.98		
Amazon		4.58		
Totals		112.91	3035.97	
Mar 25				
banking	180.00			
Spar		2.40		
Amazon		19.94		
banking	95.00			
banking	166.00			
Smile Together (FC)	750.00			
Totals	1191.00	22.34	4204.63	

Fareshare

	in's		outs	Total Ringfenced
Opening Balance				5489.00
banked	497.00			
Balance				5986.00
May				
June				
internal transfer to kitchen refurb			300.00	5686.00
Jul 24				
Amazon			159.99	
				5526.01
Oct 24				
banking	265.00			5791.01
Nov 24				
Groundwork's	1000.00			6791.01
Dec 24				
internal transfer from Eat Well for less	1600.00			8391.01
banking	1346.00			9737.01
Jan 25				
internal transfer from Groundworks/ Tesco	1000.00			10737.01
banked	200.00			10937.01
Mar 25				
banking	700.00			
banking	750.00			
totals	1450.00			12387.01

	in's		outs	Total Ringfenced

Groundworks (tesco)

Received Jan 2025 - £2000	1000 Food	1000 Utilities		
January				
internal trans to Fareshare	1000			
wildanet		23.22		
EDF		252.07		
Totlas	1000	275.29		
Balances	0.00	724.71		
Feb 25				
Ionos		8.44		
EDF		244.54		
SW Water		52.68		
wildanet		36.00		
Totals		341.66		
Balances		383.05		
Mar 25				
Utilities		383.05		
Balances	0.00	0.00		

CAF Un-restricted grant

recd Jan 25	250.00			
Mar 25				
M Northey	231.68			
J Lavender	15.41			
Total	247.09			
Balance	2.91			

Refurbishment Project (keeping info from last financial year on here for ease of monitoring)

Name	Receipt	Spending	Balance (ring-fenced)		Levelling up funding	OB Match funding
Mar 24						
Cornwall Comm Foundation	18000.00				Cornwall Council 65036.00	
Horizon Home Care		9814.05			CCF Sedel Collings 18000.00	
Smile Together (OBMF)	500.00				match funding 5609.13	
Asbestos Services		654.00			Total 88645.13	
Total	18500.00	10468.05	8031.95			
Apr 24						
Match funding (OBMF - internal transfer)	3403.38	0.00				
Camelford Leisure Centre (OBMF)	1100.00					
Bee Squ Cons Ltd (OBMF)	200.00					
Total	4703.38		12735.33			
May						
Cornwall Council	65036.00					
Novus flooring		5650.50				
quizz monies (OBMF - internal transfer)	1008.00					
FC (OBMF - internal transfer)	2000.00					
banking (OBMF)	1270.00					
Horizon Home Care		8554.05				
Ask Asbestos		1944.00				
Totals	69314.00	16148.55	65900.78			
Jun 24						
Jul 24						
Paul Coombes Electrical		7652.02				
Screwfix		4.99				
Novas Floors Ltd		5650.50				
Camelford Leisure Centre (OBMF)	4000.00					
Totals	4000.00	13307.51	56593.27			
Aug 24						
T McGrath		58.97				
Totals		58.97	56534.30			
Sep 24						
Paul Coombes Electrical (Lev up)		10347.98				
Homebase		27.00				
Asda		120.09				
Amazon		178.36				
Joy Payne		390.00				
Amazon		9.99				
Toolstation		25.30				
Aldi		9.98				
Camelford Hardware		10.26				
Screwfix		10.99				
internal transfer from kitchen refurb	100.00					
H & H wood	100.00					
Total		11129.95	45604.35			
Oct 24						
Paul Coombes Electrical		514.01				
Joy Payne		165.00				
Joy Payne		51.00				
Elizabeth Melvin		44.70				

Name	Receipt	Spending	Balance (ring-fenced)	Levelling up funding	OB Match funding
Premier Contractor		60000.00			
Lanteglos Church	425.00				
Monthly totals	425.00	60774.71	-14745.36		
Nov 24					
Premier Contractor		15302.40			
Monthly totals		15302.40	-30047.76		
December					
CC	33696.37		3648.61		
Mar 25					
Amazon		1399.60			
			2249.01		

Asda Spaces

	Spending		Receipts	Ringfenced
Aug 24				0.00
Gary Stone	1166.00			
Monthly Totals	1166.00			
Sep 24				
Amazon	34.99			
Amazon	17.99			
Amazon	6.79			
Amazon	6.99			
Amazon	12.99			
ESA Direct Ltd	181.92			
HBH Woolcott	268.77			
AJ Products	822.00			
Amazon	5.99			
Amazon	8.98			
Amazon	14.95			
Amazon	28.99			
Amazon	8.99			
OFR Ltd	2424.00			
Paul Coombes Electrical	329.18			
Paul Coombes Electrical	576.54			
Monthly Totals	4750.06			-5916.06
Recd Oct 24			10547.00	
Oct 24				
Torch Fire	129.42			
More Creative	462.20			
Jordon Greenaway	470.00			
Amazon	144.49			
Wick	48.15			
Comms Express	240.18			
Broadband Buyer	876.26			
Monthly Totals	2370.70			2260.24

	Spending		Receipts	Ringfenced
Nov 24				
Euvevor	291.98			
Edwards & Coombs	221.20			
More Creative	462.19			
CFR Ltd	696.00			
Amazon	13.49			
Laptops Direct	344.81			
Laptops Direct	1540.40			
Monthly Totals	3570.07			-1309.83
Dec 24				
Voucher Store	935.00			
Amazon	27.35			
Amazon	32.99			
Laptops Direct	428.99			
T McGrath	235.57			
Amazon	48.99			
SharkNija	199.99			
Amazon	280.13			
Total	2189.01			-3498.84
Jan 25				
Currys	103.99			
Amazon	326.29			
Amazon	8.99			
Amazon	9.99			
HBH Woollcott	595.00			
Homebase	31.17			
Amazon	39.68			
Amazon	8.09			
Amazon	6.99			
Torch Fire	254.14			
Monthly Totals	1384.33			-4883.17
February				
Homebargins	130.79			

	Spending		Receipts	Ringfenced
Amazon	12.40			
AJ Products	89.94			
Monthly Totals	233.13			-5116.30
Mar 25				
Amazon	74.99			
DoorCare	439.75			
Asda			7031.00	
Jordon Greenaway	405.00			
Dunelm	23.75			
H Symons	168.88			
Amazon	10.97			
Cartridge	288.36			
Monthly Totals	1411.70		7031.00	503.00

NC Fund - Food & white goods

	Receipts		Spending	balance
Aug 24				
HBH Woollcott's			671.00	
Monthly total			671.00	
				-671.00
Oct 24	2580.00			1909.00

East JN - Utility Support

			r/fenced balance	
Oct 24				
reciptd	500.00		500.00	
Mar 25				
Cash	200.00			
Cash	200.00			
Monthly Total	400.00			
			100.00	

CC Community Chest

recd May 24	250.00	food	Balance	
recd June 24	250.00		500.00	
Mar 25				
M Northey	467.72			
farm foods	42.22			
Total	509.94			
Balance	0			

Cornwall Community Foundation - Glass Fund

£1000 recd June 24	1000.00	food		
Mar 25				
Asda	577.39			
R Shearing	300.58			
M Northey	139.99			
Totals	1017.96			
Balance	0.00			

Sainsbury Neighbourly

Oct 24			r/fenced balance	
receipt	500.00		500.00	
Mar 25				
Cash support	250.00			
Cash support	250.00			
Total	500.00			
Balance			0.00	

CCF-Health Improvement Fund/eat well for less

Received March 24 7040.00	spent	7040.00	r/f balanced	utilities	milage	food	equipment	Faresare		
Apr 24					600.00	2000.00	800.00	1600	budget split:-	
utilities	433.13		6606.87	1606.87					Milage	600.00
May 24									utilities	2040.00
utilities	339.87		6267.00	1267.00					Fareshare	1600.00
Jun 24									food	2000.00
internal transfer - kitchen refurb	300.00								equipment	800.00
utilities	251.68			1015.32						7040.00
total	551.68		5715.32							
Jul 24										
utilities	62.42		5652.90	952.90						
Aug 24										
utilities	290.92		5361.98	661.98						
Sep 24										
M Northey/Boiler Juice & utilities	560.06		4801.92	101.92						
Oct 24										
utilities	101.92		4700.00	0.00						
Nov 24										
Amazon	46.71									
HBH Woolacotts	180.00									
Total	226.71		4473.29							
Dec 24										
internal transfer - fareshare	1600.00		2873.29							
Balances				0.00	600.00	1953.29	320.00	0.00		
Jan 25										
Amazon							119.96			
HBH Woolacotts							149.99			
R Shearing					117.00					
Monthly totals					117.00		269.95			
Balances					483.00	1953.29	50.05		2486.34	
Feb 25										
Amazon							16.98			
Monthly totals					0.00	0.00	16.98			
Balances					483.00	1953.29	33.07		2469.36	
Mar 25										
Asda						500.00				
R Shearing						392.92				
Aldi	1500					1500.00				
Monthly totals					0.00	2392.92	0.00			
Balances					483.00	-439.63	33.07		76.44	

COL-Cornwall Comm Surviving Winter 2024 - £8000 food, £2000 support fund. £5000 recd

Recd Dec 2023- £5000 another £5K received Feb 2024, additional funding received throughout year see below:-	8000	Balance for Food	2000.00	Balance for support	Total balance remaining
December					
Malcolm Barnicutt	10.65				
Asda	36.45				
M&S	90.26				
Tesco	40.80				
Asda	90.87				
Tesco	40.40				
Costa	26.60				
Tesco	37.80				
farm foods	99.21				
Melissa Northey	179.05				
Monthly Total	652.09				
Balances		7347.91		2000.00	9347.91
January					
J Lavender	40.49				
Melissa Northey	109.46				
Melissa Northey	213.38				
R Shearing	175.80				
Melissa Northey	318.97				
farm foods	100.72				
Co op			50.00		
Iceland	95.10		40.00		
Melissa Northey	241.75				
Monthly Totals	1295.67		90.00		
Balances		6052.24		1910.00	7962.24
February					
Melissa Northey	272.07				
Melissa Northey	262.50				
Cash			200.00		
Sainsburys			89.15		
Amazon	30.00				
Asda	39.18				
farm foods	49.50				

Recd Dec 2023- £5000 another £5K received Feb 2024, additional funding received throughout year see below:-	8000	Balance for Food	2000.00	Balance for support	Total balance remaining
Tesco	59.31				
Asda	128.48				
Asda	234.46				
Cash			200.00		
Asda	53.50				
Asda	88.82				
Cash			250.00		
J Lavender	33.71				
R Shearing	108.50				
Mc Donalds	7.90				
Mc Donalds	13.77				
Lidl	49.01				
Asda	59.36				
Asda	115.44				
Aldi	145.21				
Tesco	178.32				
Asda	193.03				
Asda	210.04				
Cash			100.00		
Amazon	76.15				
Asda	77.93				
Melissa Northey	237.29				
Asda	58.40				
Cash			250.00		
Spar	6.00				
Amazon	12.50				
Amazon	11.98				
Amazon	4.23				
Monthly Total	2816.59		1089.15		
Balances		3235.65		820.85	4056.50
Mar 24					
Spar	7.79				
Asda	10.31				

Recd Dec 2023- £5000 another £5K received Feb 2024, additional funding received throughout year see below:-	8000	Balance for Food	2000.00	Balance for support	Total balance remaining
Camelford Hardware	16.85				
Melissa Northey	187.07				
Melissa Northey	252.30				
Melissa Northey	352.05				
Melissa Northey	562.97				
Co op			50.00		
Cash			250.00		
Tina Mc Grath	1620.07				
farm foods	95.59				
Aldi	33.80				
Tesco	63.55				
Cash			250.00		
Melissa Northey	84.00				
R Shearing	97.65				
Monthly Total	3384		550.00		
Balances		-148.35		270.85	122.50
April 2024					
Cash			250.00		
Monthly Total					
Balances				-127.50	0.00
recd June 24	5000.00				
Asda	91.85				
Post office	180.00				
Asda	300.00				
Aldi	500.00				
R Shearing	104.93				
M Northey	300.00				
Aldi	500.00				
Post office	250.00				
Asda	500.00				

Recd Dec 2023- £5000 another £5K received Feb 2024, additional funding received throughout year see below:-	8000	Balance for Food	2000.00	Balance for support	Total balance remaining
Post office	250.00				
Post office	250.00				
Post office	250.00				
total	3476.78				1523.22
additional funding received July 24 £5K		3000.00		2000.00	
New Balances		4523.22		2000.00	6523.22
co-op			50.00		
Cash			250.00		
R Shearing	67.51				
M Northey	650.00				
Hilltop	43.55				
Asda	66.03				
Hilltop	39.05				
Hilltop	23.85				
Asda	82.55				
Amazon	10.19				
Hilltop	26.80				
Spar	5.35				
Hilltop	98.80				
Aldi	59.77				
Spar	10.17				
R Shearing	338.35				
Monthly Totals	1521.97		300.00		1821.97
Balances		3001.25		1700.00	4701.25
Aug 24					
R Shearing	85.00				
R Shearing	155.44				
R Shearing	251.62				
Asda	44.28				
cash			250.00		
Home Bargins	22.75				

Recd Dec 2023- £5000 another £5K received Feb 2024, additional funding received throughout year see below:-	8000	Balance for Food	2000.00	Balance for support	Total balance remaining
Cash			250.00		
R Shearing	341.17				
M&S	34.90				
Amazon	3.65				
Amazon	8.91				
Amazon	14.99				
Amazon	19.95				
Asda	46.68				
Cash			250.00		
J Lavender	61.29				
R Shearing	200.76				
Amazon			8.99		
Amazon			21.98		
Amazon			34.99		
Asda			170.60		
R Shearing	65.15				
Hilltop	41.10				
M Northey	209.50		90.25		
Monthly Totals	1607.14		1076.81		2683.95
Balances		1394.11		623.19	2017.30
Sep 24					
additional funding received Sept 24		3000.00		2000.00	
New Balances		4394.11		2623.19	7017.30
Sainsburys	6.80				
Sainsburys	12.80				
Sainsburys	20.80				
Sainsburys	20.80				
Sainsburys	20.80				
Sainsburys	20.80				
Tina Mc Grath	60.15				
Peckish	30.35				
Asda	92.63				

Recd Dec 2023- £5000 another £5K received Feb 2024, additional funding received throughout year see below:-	8000	Balance for Food	2000.00	Balance for support	Total balance remaining
Cash			250.00		
B&M	69.16				
Morrisons	92.93				
Asda	67.65				
Spar	7.48				
Spar	12.98				
Cash			250.00		
Aldi	2000.00				
Spar	4.70				
R Shearing			300.78		
Cash			250.00		
M&S	62.12				
Iceland	105.27				
Cash			250.00		
M Northey	67.40				
R Shearing			309.15		
Monthly Total	2775.62		1609.93		4385.55
Balances		1618.49		1013.26	2631.75
Oct 24					
Spar	10.56				
Asda	53.27				
Monthly Total	63.83				
Balances		1554.66		1013.26	2567.92
Nov 24					
rec from Cornwall Community	3000.00		2000.00		
New Balances		4554.66		3013.26	7567.92
M Northey	283.54				
M Northey	352.36		50.00		
R Shearing	204.49		273.48		
M Northey	527.30		589.72		
Asda			40.00		

Recd Dec 2023- £5000 another £5K received Feb 2024, additional funding received throughout year see below:-	8000	Balance for Food	2000.00	Balance for support	Total balance remaining
R Shearing			78.95		
M Northey	246.80				
R Shearing	429.36				
M Northey	168.08				
Asda	36.37				
R Shearing			344.44		
Monthly Totals	2248.30		1376.59		
New Balances		2306.36		1636.67	3943.03
Dec 24					
Amazon			73.29		
M Northey	638.05				
HBH Woollcotts			179.99		
R Shearing			291.33		
Cash			250.00		
M&S	114.15				
Asda	66.27				
Aldi	119.94				
M Northey	250.21				
M Northey	460.16		98.50		
Cash			250.00		
Cash			250.00		
Totals	1648.78		1393.11		
New Balances		657.58		243.56	901.14
Jan 25					
Amazon			53.12		
M Northey	256.49				
R Shearing	367.34				
Cash			250.00		
Cash			250.00		
Totals	623.83		553.12		1176.95
New Balances		33.75		-309.56	-275.81

Recd Dec 2023- £5000 another £5K received Feb 2024, additional funding received throughout year see below:-	8000	Balance for Food	2000.00	Balance for support	Total balance remaining
Feb 25					
funding recd	3000.00		2000.00		
New Balances		3033.75		1690.44	4724.19
Home Bargains	108.30				
Amazon			37.50		
Amazon			14.57		
R Shearing	475.90		179.34		
M Northey	208.61				
R Shearing			220.52		
Cash			250.00		
Cash			250.00		
Amazon	11.25				
Cash			250.00		
Aldi	87.00				
Tesco	136.36				
Cash			250.00		
Totals	1027.42		1451.93		
Balances		2006.33		238.51	2244.84
revised at end march				1974.12	
Mar 25					
Asda	60.92				
M Northey	209.80				
Aldi			2000.00		
					2270.72
Totals	270.72		2000.00		
		1735.61		-25.88	
Transfer food budget to SF budget		0.00			

Asda Foundation grant

	Food/Pet Food/ Hyg products	Cooking Ingredients	Volunteer Exp	Utilities - Electric	Ring fenced Balance
opening balance April 24	1537.30	300.00	200.00	200.00	2237.30
recd Oct 24	1000.00				
New Balances	2537.30				3237.30
Nov 24					
Amazon	119.99				
Homebase	15.40				
Totals	135.39				
New Balances	2401.91	300.00	200.00	200.00	3101.91
Dec 24					
EDF/electric				178.78	
New Balances	2401.91	300.00	200.00	21.22	2923.13
Jan 25					
Ionos				8.44	
Wildanet				12.78	
				21.22	
New Balances	2401.91	300.00	200.00	0.00	2901.91
Feb 25					
					2901.91

Co-op

recd June 2023 (1000) & November (2368.68) & March 2024 of £1116.89. Recd Nov 24 1937.77	Spending	6423.54	ring fenced balance	
recd March 24 £500				
Nov 24				
Mark Edwards	157.50		6266.04	
Balance			6766.04	
Recd March 25		500.00		
Balance			7266.04	

Omicrom grant - ring fenced for staffing & related costs

Cornwall Council	4000.00		Balance	
Opening Balance			1670.25	
April 2023				
May				
Amazon	47.48			
Amazon	3.49			
Total	50.97		1619.28	
June				
Homebase	36.00			
Homebase	30.00			
Amazon	19.98			
Total	85.98		1533.30	
July				
Amazon	39.99		1493.31	
August				
Amazon	39.99		1453.32	
September				
Amazon	20.00		1433.32	
October				
Rebecca Shearing	327.60		1105.72	
November				
Peck ish	27.40			
PRI	138.58			
Amazon	11.78			
Amazon	20.00			
Amazon	35.88			
Amazon	4.99			
Amazon	17.13			

Cornwall Council	4000.00		Balance	
Amazon	11.69			
Amazon	5.99			
Amazon	39.18			
Total	312.62		793.10	
December				
Amazon	17.98			
Amazon	16.67			
Amazon	17.10			
Amazon	16.95			
Argos	86.73			
Spar	9.00			
Total	164.43		628.67	
January				
Amazon	12.50			
Amazon	82.99			
Amazon	9.00			
Total	104.49		524.18	
February				
Amazon	14.99			
Amazon	6.50			
Melissa Northey	47.99			
Total	69.48		454.70	
April 2024				
SQ Reed	12.00			
Amazon	23.39			
Amazon	47.53			
Screwfix	61.98			
Total	144.9		309.80	
May 2024				

Cornwall Council	4000.00		Balance	
SQ Reed	36.00			
Camelford H/ware	3.99			
Amazon	2.95			
Screwfix	44.98			
Total	87.92		221.88	
Jun 24				
Amazon	6.00			
Post office	13.75			
Amazon	1.75			
M J Houle	47.98			
Amazon	5.99			
total	75.47		146.41	
Jul 24				
Amazon	6.94			
Amazon	7.19			
Amazon	9.99			
Amazon	19.99			
total	44.11		102.30	
Aug 24				
Asda	39.99		62.31	
Sep 24				
Spar	1.49		60.82	
Jan 25				
Post office	8.35		52.47	
Feb 25				
Camelford H/ware	3.49			
Camelford H/ware	9.99			
total	13.48		38.99	

Cornwall Council	4000.00		Balance	
Mar 25				
Amazon	25.90		13.09	

Table 1

Donations		
Apr 24		
P Thomas	20.00	
T Foster	60.00	
May 24		
P Thomas	20.00	
Jun 24		
P Thomas	20.00	
Jul 24		
E&J McCormick	50.00	
P Thomas	20.00	
Aug 24		
E&J McCormick	50.00	
P Thomas	20.00	
Sep 24		
E&J McCormick	50.00	
P Thomas	20.00	
totals	70.00	
Oct 24		
P Thomas	20.00	
Dec 24		
J E Corton	25.00	
EJ&A McCormick	50.00	
RP&PA Cotta	50.00	
Totals	125.00	

Donations		

received September 2023

amount recd	2000.00		Balance	
Jan 24				
R Shearing	198.90	vol exp	1801.10	
Feb 24				
Melissa Northey	64.80	vol exp		
R Shearing	244.80	vol exp		
Total	309.60		1491.50	
April 2024				
J Lavender	51.85			
Melissa Northey	52.50			
R Shearing	112.61			
Melissa Northey	263.99			
Total	480.95		1010.55	
May 2024				
R Shearing	193.05			
Melissa Northey	698.46			
Aldi	32.60			
R Shearing	88.20			
Melissa Northey	283.60			
Totals	1295.91		-285.36	

Local Giving

recd June 2023	500.00	
Nov 24		
M Northey	500.00	
Balance	0.00	

Kitchen Refub project

June 2024	recd	spent	balance	
internal transfer - Fareshare	300.00			
internal transfer - Eat well for less	300.00			
Camelford Walkers	100.00			
Llorente	150.00		850.00	
Woolacotts		750.00		
			100.00	
Sept 24	Transfer balance to main rerun - OBMF		0.00	



Section A Independent Examiner's Report

Report to the trustees

Charity Name: The Old Bank Camelford

On accounts for the year ended

31st March 2025 Charity no (if any): 1171931

Set out on pages

(remember to include the page numbers of additional sheets)

Responsibilities and basis of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2025. 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 ICAEW. 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: 10/12/2025

Name: Mr Mark Jones FCA

Relevant professional qualification(s) or body: ICAEW

(if any):

Address:

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.

[This area contains faint, mirrored text from the reverse side of the page, including phrases like "I have completed my examination...", "the accounts did not comply with the applicable requirements...", and "I have no concerns and have done so in connection with the examination...".]

Date:

[Signature]

THE OLD BANK, CAMELFORD

England & Wales - Charity number 1171931

Accounts

The Old Bank & Camelford Community Larder Annual General Meeting Chair's Report 25th June 2024

The Old Bank, Camelford is a charity with community at its heart, we run and maintain a building in the main street of Camelford for the benefit of residents from Camelford and the surrounding area.

The building is hired out on a regular basis to all sorts of community groups and other businesses. Rates are kept as low as possible to ensure that all groups can use the building and that cost is not a barrier to residents accessing the building. However, the condition of the building deteriorated so much that we have not been able to hire out the building for most of the year. We were fortunate to be given a grant to undertake a fully building survey including electrical inspection. Sadly, both reports showed that the building was no longer fit for purpose. We have spent a considerable amount of time applying for numerous grants to undertake a full building refurbishment. We have been incredibly lucky to have been successful in receiving 2 significant grants to fund the project. Please have a look on our website for full details of all of our funders. This means that we will have a fully refurbished building in the middle of town that will be fully open for the first time in many years. We will be increasing the services we provide to include more cooking classes, a job club, quiz nights and a whole host of other activities.

The work of the community larder continues to increase with numbers of between 500 to 700 each week looking for help with food. We focus on food club which is a supported service for those who are struggling to buy food during the cost of living crisis. Saturday stock up is where we focus on fresh produce, and we often have a queue of up to 50 people when we open the doors. We continue to offer emergency food bags. As you can imagine, finding funding to support these projects is difficult but our trustee, Tina, works very hard applying for grants and has been successful in securing funding to allow this work to continue. We have also been able to offer a support fund, this has provided financial support for energy costs, emergency food, clothing, air fryers, slow cookers, hot water bottles and winter coats.

We continue to provide a community printing service and we are fortunate to have a volunteer who runs this for us. This brings in income which helps with the running costs of the building.

We have a fantastic number of volunteers who work very hard to support the charity. We have doubled our number of volunteers over the last year and our biggest thanks goes out to each and every one of them.

Current Account b/d

	April 2023	May	June	July	August	September	October	November	December	Jan 24	February	March	totals
Income													
Printing	595.87	392.40	0.00	0.00	466.27	147.67	325.31			335.13	299.84	410.48	2972.97
Room hire	390.00	0.00	0.00	0.00					420.00			895.00	1705.00
Saturdays for Fareshare 2024		283.00	321.00	525.00	797.00	0.00	554.00		961.00	675.00	263.00	1110.00	5489.00
donations	20.00	20.00	20.00	120.00	20.00	20.00	120.00	20.00	70.00	20.00	520.00	20.00	990.00
refunds	6.26	24.32	0.15										30.73
Food Club		280.00	182.00	219.00	614.00	0.00	297.00		700.00	431.00	147.00	396.00	3266.00
Camelford LC (food club)	2000.00												2000.00
Camelford LC (match funding)				2640.00					450.00				3090.00
Ocean Sanddham Ltd					120.00								120.00
Grant income													
CC-Good Growth			6000.00										6000.00
Local Giving			500.00										500.00
Co-op			1000.00					2368.68				1116.89	4485.57
Cornwall Community Foundation-food & support			5000.00										5000.00
CCF - refurbishment project												18000.00	18000.00
CCF - Health Improvement Fund												7000.00	7000.00
Duchy Health			5000.00										5000.00
CC Community Chest			500.00										500.00
Asda Foundation						600.00					900.00		1500.00
Surviving winter 2024 COL									5000.00		5000.00		10000.00
Smile Together (refurb project)												500.00	500.00
Morrisons Foundation						2000.00							2000.00
Totals Income	3012.13	999.72	18523.15	3504.00	2017.27	2767.67	1296.31	2388.68	7601.00	1461.13	7129.84	29448.37	80149.27

	April 2023	May	June	July	August	September	October	November	December	Jan 24	February	March	totals
Expenditure													
Rent & Building Ins	35.79	35.79	35.79	35.79	35.79	35.79	35.79	35.79	35.79	35.79	35.79	35.79	429.48
Business Rates (CC)	38.00	34.00	34.00	34.00	34.00	34.00	34.00	34.00	34.00	34.00			344.00
Utilities	205.01	217.19	263.19	331.84	231.42	231.42	231.42	626.20	588.40	601.39	50.42	510.57	4088.47
Building Maintenance	10.00	10.00	10.00	10.00	0.00	20.00	0.00	10.00		128.00		10.00	208.00
General		88.55	59.69	505.13	41.50	63.72	26.90	0.00				222.56	1008.05
Food Club	728.74	241.82	244.42	289.18	208.47	165.72	377.19	492.64	194.75	85.29	65.35	234.81	3328.38
Match funding										480.00			480.00
Grant Spending													
Omicron Grant - Office & staff		50.97	85.98	39.99	39.99	20.00	327.60	312.62	164.43	104.49	69.48	0.00	1215.55
A4A Grant	895.10	1133.52	500.00	1207.85	1026.34	500.00	750.00					108.00	6120.81
Neighbourly		999.08											999.08
CC Winter fund		166.50											166.50
CCF-Surviving Winter 2023	448.93							2027.41	168.60	250.00			2894.94
Post Code Lottery													0.00
Asda Foundation													0.00
CC-Good Growth		4800.00		720.00									5520.00
Cornwall Community Foundation-food & support			295.35	391.79	991.50	522.59	409.38						2610.61
CC Community Chest								67.28	478.38				
Duchy Health												5000.00	
Co-op													
Local Giving													
Surviving winter 2024 COL									652.09	1385.67	3905.74	3934.00	
Refurbishment spend												10468.05	
Morrisons Foundation										198.90	309.60		

	April 2023	May	June	July	August	September	October	November	December	Jan 24	February	March	totals
Total Expendure	2361.57	7777.42	1528.42	3565.57	2609.01	1593.24	2192.28	3605.94	2316.44	3303.53	4436.38	20523.78	55813.58
transfer to reserve a/c													
Bought Fwd	27140.45	27791.01	21013.31	38008.04	37946.47	37354.73	38529.16	37633.19	36415.93	41700.49	39858.09	42551.55	
suplus/deficite	650.56	-6777.70	16994.73	-61.57	-591.74	1174.43	-895.97	-1217.26	5284.56	-1842.40	2693.46	8924.59	
Carried Fwd	27791.01	21013.31	38008.04	37946.47	37354.73	38529.16	37633.19	36415.93	41700.49	39858.09	42551.55	51476.14	

Refurbishment Project

Name	Receipt		Spending	Balance
Mar 24				
Cornwall Comm Foundation	18000.00			
Horizon Home Care			9814.05	
Smile Together	500.00			
Asbestos Services			654.00	
Totals for Month	18500.00		10468.05	8031.95

CCF-Health Improvement Fund

Received March 24	7000.00			

Table 1

April 2023			
	Philip Halstead	340.00	
	We are with you	50.00	
	Total	390.00	
May 2023			
December	Philip Halstead	420.00	
March			
	Philip Halstead	315.00	
	We are with you	580.00	
	Total	895.00	

Table 1

	April	May	June	July	August	September	October	November	December	Jan 24	Feb 24	Mar 24
Oil												377.02
Electric	135.00	135.00	181.00	181.00	181.00	181.00	181.00	514.00	514.00	514.00		32.22
Hosting	5.99	14.42	14.42	26.42	14.42	14.42	14.42	14.42	38.40	14.42	14.42	14.42
Wifi - wildanet	36.00	36.00	36.00	36.00	36.00	36.00	36.00	36.00	36.00	36.00	36.00	36.00
wifi - vodaphone	28.02	31.77	31.77	31.77								
water				56.65				61.78		36.97		50.91
Monthly Total	205.01	217.19	263.19	331.84	231.42	231.42	231.42	626.20	588.40	601.39	50.42	510.57

Table 1

Apr 23		
D & T Windows	10.00	
Total	10.00	
May		
D&T Windows	10.00	
June		
D&T Windows	10.00	
July		
D&T Windows	10.00	
August	none	
September		
D & T Windows	20.00	
October	none	
November		
D & T Windows	10.00	
December	none	
January		
D & T Windows	20.00	
Glowarm	108.00	
Total	128.00	
March		
D & T Windows	10.00	

General(not covered by grant funding)

April 2023		
May		
Viraj	88.55	
June		
Vista Print	26.46	
Peck ish	20.25	
Amazon	12.98	
Total	59.69	
July		
Local Giving membership	180.00	
Amazon	6.00	
Policy Bee	319.13	
Total	505.13	
August		
St Kew Inn	41.50	
September		
Spar	28.12	
Peck ish	33.35	
Rebecca	2.25	
Total	63.72	
October		
Hilltop Farm	26.90	
Mar 24		
Camelford Testing	65.60	
Torch	156.96	

Total	222.56	

Local Giving

recd June 2023	500.00			

Food Club

Date	banked	spent	balance (ring fenced)	
Opening Balance			2789.23	
April 2023				
Tesco		116.37		
M&S		46.67		
Asda		76.30		
Asda		60.22		
Sainsbury		43.90		
Amazon		97.20		
Amazon		51.90		
Amazon		16.00		
Asda		74.77		
Asda		83.80		
Asda		61.07		
Camelford LC	2000.00			
balancing fig		0.54		
Monthly Total	2000.00	728.74		
Balance			4060.49	
May 2023				
Spar		5.69		
banking	280.00			
Spar		4.95		
Asda		48.34		
Spar		4.95		
Asda		49.59		
Asda		68.50		
Spar		5.50		
Mark Edwards		37.80		
Asda		16.50		
Monthly Total	280.00	241.82		

Date	banked	spent	balance (ring fenced)	
Balance			4098.67	
June 2023				
Amazon		83.52		
Rogers		83.00		
Melissa Northey		66.10		
29th	182.00			
Spar		1.82		
Spar		3.30		
Amazon		6.68		
Monthly Total	182.00	244.42		
Balance			4036.25	
July 2023				
15/7	219.00			
Pets at Home		12.99		
Peck ish		23.20		
Spar		10.84		
Spar		7.29		
Peck ish		27.40		
Asda		42.17		
Spar		3.20		
Jackki Lavender		20.00		
Amazon		6.64		
Amazon		33.99		
Amazon		26.99		
Amazon		12.50		
Amazon		14.00		
Amazon		11.99		

Date	banked	spent	balance (ring fenced)	
Amazon		26.34		
Spar		9.64		
Totals	219.00	289.18		
Balance			3966.07	
August				
Amazon		6.53		
Amazon		13.99		
Amazon		25.95		
Amazon		21.23		
Morrisons		23.78		
Tesco		47.75		
J Lavender		19.70		
Cash (July & Aug)	514.00			
Sainsbury		26.06		
Spar		11.01		
Spar		1.49		
Spar		10.98		
Donation RA Greaves	100.00			
Monthly Total	614	208.47		
Balance			4371.6	
September				
Amazon		12.50		
Spar		13.09		
Home Bargains		24.92		
Spar		2.96		
Melissa Northey		52.50		
Rebecca Shearing		59.75		
Total		165.72	4205.88	

Date	banked	spent	balance (ring fenced)	
October				
Amazon		15.00		
Amazon		23.99		
Pets at Home		49.49		
Mark Edwards		52.20		
Latoya Dean		30.25		
Melissa Northey		182.67		
Amazon		17.50		
Spar		6.09		
banking	297.00			
Totals		377.19	4125.69	
November				
Spar		16.50		
Asda		56.89		
Melissa Northey		385.35		
Asda		33.90		
Total		492.64	3633.05	
December				
Amazon		25.00		
Spar		5.14		
Spar		7.64		
Melissa Northey		157.17		
banking	700.00			
Totals	700.00	194.95		20p adjustment on front sheet to balance
			4138.1	
January 2024				
Spar		5.39		
Hilltop		39.40		

Date	banked	spent	balance (ring fenced)	
M Houle		40.50		
Cash	431.00			
Totals	431.00	85.29	4483.81	
Feb 24				
banking	147.00			
Amazon		49.36		
Amazon		15.99		
Totals	147.00	65.35	4565.46	
Mar 24				
Banking 1/3	180.00			
Amazon		11.42		
Peck ish		30.00		
Co op		6.35		
Peck ish		17.15		
Banking 6th	216.00			
Spar		8.15		
Amazon		17.97		
M&S		17.40		
Amazon		5.99		
Muddy Paws		120.38		
Totals	396.00	234.81	4726.65	

COL-Cornwall Comm Surviving Winter 2024 - £8000 food, £2000 support fund

Recd Dec 2023- £5000 another £5K received Feb 2024	8000.00	Balance for Food	2000.00	Balance for support	Total balance remaining
December					
Malcolm Barnicutt	10.65				
Asda	36.45				
M&S	90.26				
Tesco	40.80				
Asda	90.87				
Tesco	40.40				
Costa	26.60				
Tesco	37.80				
farm foods	99.21				
Melissa Northey	179.05				
Monthly Total	652.09				
Balances		7347.91		2000.00	9347.91
January					
J Lavender	40.49				
Melissa Northey	109.46				
Melissa Northey	213.38				
R Shearing	175.80				
Melissa Northey	318.97				
farm foods	100.72				
Co op			50.00		
Iceland	95.10		40.00		
Melissa Northey	241.75				
Monthly Totals	1295.67		90		
Balances		6052.24		1910	7962.24
February					
Melissa Northey	272.07				
Melissa Northey	262.50				
Cash			200.00		
Sainsburys			89.15		
Amazon	30.00				
Asda	39.18				
farm foods	49.50				
Tesco	59.31				
Asda	128.48				

Recd Dec 2023- £5000 another £5K received Feb 2024	8000.00	Balance for Food	2000.00	Balance for support	Total balance remaining
Asda	234.46				
Cash			200.00		
Asda	53.50				
Asda	88.82				
Cash			250.00		
J Lavender	33.71				
R Shearing	108.50				
Mc Donalds	7.90				
Mc Donalds	13.77				
Lidl	49.01				
Asda	59.36				
Asda	115.44				
Aldi	145.21				
Tesco	178.32				
Asda	193.03				
Asda	210.04				
Cash			100.00		
Amazon	76.15				
Asda	77.93				
Melissa Northey	237.29				
Asda	58.40				
Cash			250.00		
Spar	6.00				
Amazon	12.50				
Amazon	11.98				
Amazon	4.23				
Monthly Total	2816.59		1089.15		
Balances		3235.65		820.85	4056.5
Mar 24					
Spar	7.79				
Asda	10.31				
Camelford Hardware	16.85				
Melissa Northey	187.07				
Melissa Northey	252.30				
Melissa Northey	352.05				
Melissa Northey	562.97				

Recd Dec 2023- £5000 another £5K received Feb 2024	8000.00	Balance for Food	2000.00	Balance for support	Total balance remaining
Co op			50.00		
Cash			250.00		
Tina Mc Grath	1620.07				
farm foods	95.59				
Aldi	33.80				
Tesco	63.55				
Cash			250.00		
Melissa Northey	84.00				
R Shearing			97.65		
Monthly Total	3286.35		647.65		
Balances		-50.7		173.2	122.5

Duchy Health

received June '23	5000.00			
Mar 24				
Fairshare SW	5000.00			
Balance	0.00			

Fareshare 2024

	in's		outs	Total Ringfenced
May				
Sats (banked)	283.00			
June				
Sats (banked)	321.00			604.00
July				
Sats (banked)	525.00			1129.00
August				
Sats (Jull & Aug)	797.00			1926.00
September				
no banking				1926.00
October				
Sats (September)	554.00			2480.00
December				
Sats (nov & first half Dec)	961.00			3441.00
January	675.00			4116.00
February	263.00			4379.00
March				
1st	310.00			
6th	800.00			
Totals	1110.00			5489.00

Match funding (ring fenced)

	Spent	Received		
Jul 23		480.00		from good growth
		2640.00		from Leisure Centre
Total Ring Fenced			3120.00	
December		450.00		from Leisure Centre
Total Ring Fenced			3570.00	
Jan 24				
Paul Coombes Electrical	480.00		3090.00	
Feb 24				
Masons Arms		250.00		
Bal of SW 2023		63.38		
Total Ring Fenced			3403.38	
	Transfer to refurb project at start of 24/5 FY			

Asda Foundation grant

Received Nov 22	Food/Pet Food/ Hyg products	Cooking Ingredients	Volunteer Exp	Utilities - Electric	Ring fenced Balance
	700.00	300.00			1000.00
Jan 23					
Amazon	29.98				
Balance	670.02	300.00			970.02
Feb 23					
Amazon	105.96				
Pet Shop	126.76				
Totals	232.72				
Balance	437.30	300.00			737.30
Received Sept 23	600.00				
New balance	1037.30	300.00			1337.30
Received Feb 24	500.00		200.00	200.00	
Revised Balances					
	1537.30	300.00	200.00	200.00	2237.30

received September 2023

amount recd	2000.00		Balance	
Jan 24				
R Shearing	198.90	vol exp	1801.10	
Feb 24				
Melissa Northey	64.80	vol exp		
R Shearing	244.80	vol exp		
Total	309.60		1491.50	

Co-op

recd June 2023 (1000) & November (2368.68) & March 2024 of £1116.89	4485.57			

National Lottery A4A Grant Staffing

recd March 22	10,000.00						Balance
	Net Pay	HMRC	1 less worry	Self Employed	Vol Expenses/ Training	Total	
Oct 22	640.00	160.00				800.00	9200.00
Nov 22	500.63	125.00				625.63	8574.37
Dec 22			36.00	300.00		336.00	8238.37
Jan 23	715.35	178.80	18.00	375.00		1287.15	6951.22
Feb 23	317.80	79.60	18.00			415.40	6535.82
Mar 23	395.15		18.00			413.15	6122.67
Apr 23		98.60	18.00	250.00			
	190.10	47.40		291.00		895.10	5227.57
May				500.00	345.52		
					67.50		
					220.50	1133.52	4094.05
June							
Ruth				250.00			
Ruth				250.00		500.00	3594.05
July							
Rebecca					291.60		
Mark Edwards					101.25		
Rebecca					315.00		
Ruth Shearing				250.00			
Ruth Shearing				250.00		1207.85	2386.20
August							
Rebecca					334.64		
Ruth Shearing				250.00			
Ruth Shearing				250.00			
M Northey					105.30		
Mark Edwards					86.40	1026.34	1359.86
September							
Ruth Shearing				250.00			
Ruth Shearing				250.00		500.00	859.86
October							
Ruth Shearing				750.00			109.86
Mar 24							
SQ Reed					12.00		
SQ Reed					12.00		
SQ Reed					24.00		
SQ Reed					24.00		
SQ Reed					36.00	108.00	1.86

Omicrom grant - ring fenced for staffing & related costs

Cornwall Council	4000.00		Balance	
Opening Balance			1670.25	
April 2023				
May				
Amazon	47.48			
Amazon	3.49			
Total	50.97		1619.28	
June				
Homebase	36.00			
Homebase	30.00			
Amazon	19.98			
Total	85.98		1533.3	
July				
Amazon	39.99		1493.31	
August				
Amazon	39.99		1453.32	
September				
Amazon	20.00		1433.32	
October				
Rebecca Shearing	327.60		1105.72	
November				
Peck ish	27.40			
PRI	138.58			
Amazon	11.78			
Amazon	20.00			
Amazon	35.88			
Amazon	4.99			
Amazon	17.13			

Cornwall Council	4000.00		Balance	
Amazon	11.69			
Amazon	5.99			
Amazon	39.18			
Total	312.62		793.1	
December				
Amazon	17.98			
Amazon	16.67			
Amazon	17.10			
Amazon	16.95			
Argos	86.73			
Spar	9.00			
Total	164.43		628.67	
January				
Amazon	12.50			
Amazon	82.99			
Amazon	9.00			
Total	104.49		524.18	
February				
Amazon	14.99			
Amazon	6.50			
Melissa Northey	47.99			
Total	69.48		454.7	

Table 1

Donations		
April 2023		
P Thomas	20.00	
May		
P Thomas	20.00	
June		
P Thomas	20.00	
July		
Camelford Walkers	100.00	
P Thomas	20.00	
Total	120.00	
August		
P Thomas	20.00	
September		
P Thomas	20.00	
October		
Camelford Walkers	100.00	
P Thomas	20.00	
Total	120.00	
November		
P Thomas	20.00	
December		
PR&PA Cotter	50.00	
P Thomas	20.00	
Total	70.00	

Donations		
January		
P Thomas	20.00	
February		
W Praoline	150.00	
Camelford Walkers	100.00	
P Thomas	20.00	
Masons Arms	250.00	
Total	520.00	
March		
P Thomas	20.00	

Cornwall Community Support Fund

recd June 2023	5120.00				
	2600.00	Food	2520.00	Support fund	(includes £120 donation in Aug)
June					
Asda		154.65			
Asda		75.05			
Asda		65.65			
Monthly Total		295.35			
Balances	2304.65				
July					
Cash				100.00	
Amazon		6.75			
Amazon		10.80			
Amazon		10.95			
Asda		80.40			
Farm Foods		63.36			
Asda		74.45			
Amazon				45.08	
Monthly Total		246.71		145.08	391.79
Balances	2057.94		2374.92		4432.86
August					
Asda		168.82 /			
Rebecca Shearing				147.50 /	
Rebecca Shearing				43.50 /	
M&S				130.20 /	
Farm Foods		60.31 /			
M&S		66.60 /			
Asda		78.79 /			
TK Max				65.59 /	
Tesco		52.00 /			
Asda				128.19 /	
Amazon				50.00 /	
Monthly totals		426.52		564.98	991.50

recd June 2023	5120.00				
	2600.00	Food	2520.00	Support fund	(includes £120 donation in Aug)
Balances	1631.42		1809.94		3441.36
September					
Sainsburys				70.20	
J Lavender				30.00	
Rebecca Shearing				190.59	
Rebecca Shearing		231.80			
Monthly totals		231.80		290.79	522.59
Balances	1399.62		1519.15		2918.77
October					
Farm Foods		52.91			
Asda		60.48			
J Lavender				44.10	
Amazon		25.16			
Amazon		76.44			
Lidl		37.09			
Asda		50.04			
Asda				63.16	
Monthly totals		302.12		107.26	409.38
Balances	1097.50		1411.89		2509.39
November					
Mark Edwards		43.20			
ATM Cash 3/11				250.00	
Rebecca Shearing		240.13			
Melissa Northey		389.30			
J Lavender		30.35			
Hilltop		38.95			
ATM Cash 28/11				250.00	
Tesco		53.95			
ATM Cash 22/11				250.00	
ATM Cash 14/11				200.00	

recd June 2023	5120.00				
	2600.00	Food	2520.00	Support fund	(includes £120 donation in Aug)
Aldi		53.71			
Asda		196.60			
Amazon		31.22			
Totals		1077.41		950.00	2027.41
Balances	20.09		461.89		481.98
December					
Spar		18.60			
ATM Cash 6/12				150.00	
Totals		18.60		150.00	168.60
Balances	1.49		311.89		313.38
January					
ATM cash 12/1			250.00		63.38
February					
transfer to match funding	63.38				0.00

Cornwall Council Winter Fund

Recd March '23		
Opening Balance April 23		614.10
April 2023		
Asda	25.43	
Morrisons	128.30	
Rebecca Shearing	171.00	
Mark Edwards	54.00	
Melissa Northey	23.40	
Mark Edwards	46.80	
Monthly Total	448.93	
Balance		165.17
May		
Rebecca Shearing	166.50	
Balance		-1.33

Neighbourly Winterfund (spend by 5/5/23)

recd March 2023				
Balance	1000.00			
Asda	125.28			
Aldi	873.80			
Total	999.08			

CC-Good Growth

Recd June 2023	6000.00		Balance	
May				
Cornish Property Practice	4800.00			
June				
			1200.00	
July				
Paul Coombs	720.00		480.00	
Transfer to Match Funding budget	480.00		0.00	

Community Chest

recd June 2023 for food	500.00		Balance
November			
asda	67.28		
Monthly Total	67.28		432.72
December			
Melissa Northey	167.27	/	
Melissa Northey	82.28	/	
Melissa Northey	228.83	/	
Monthly Total	478.38		0.00



Section A

Independent Examiner's Report

Report to the trustees

Charity Name
The Old Bank Camelford

On accounts for the year
ended

31 st March 2024	Charity no (if any)	1171931
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Set out on pages

(remember to include the page numbers of additional sheets)

Responsibilities and
basis of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2024.

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

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

Independent
examiner's statement

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

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

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

Signed: *S Barker*

Date: 16/12/24

Name: Mrs Sarah Barker FCA

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

ICAEW

Address: No 7 Sportsmans
Camelford

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.

I report in this instance on my examination of the accounts of [Name of charity] (the Trust) for the year ended 31/03/2024.

As the charity's trustee, 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.

I have completed my examination. I confirm that no matters or matters of concern have come to my attention which would lead me 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 requirements that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Signed:

J.M.A.

Date:

16/10/24

Name:

Mrs Sarah Barker FCA

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

ICAEW

Address:

No 7 Sportsmans
Camelford

THE OLD BANK, CAMELFORD

England & Wales - Charity number 1171931

Accounts

The Old Bank & Camelford Community Larder Annual General Meeting

Chair's Report 11th June 2023

The Old Bank, Camelford is a charity with community at its heart, we run and maintain a building in the main street of Camelford for the benefit of residents from Camelford and the surrounding area.

Holding a prime location within Camelford we benefit from the town car park 150 metres and two disabled bays directly outside our main entrance; we also have accessible washroom facilities and level access throughout the main ground floor areas.

The building is hired out on a regular basis to all sorts of community groups and other businesses. Rates are kept as low as possible to ensure that all groups are able to use the building and that cost is not a barrier to residents accessing the building.

The last twelve months have been an incredibly busy time for the charity. There has been lots of successes but also challenges to overcome. Our main challenge for the future is the poor condition of the building itself. We have upgraded several rooms, but it feels like we are always 'firefighting' issues with the building. The Old Bank is an old building which has had minimal work done in terms of updating the building. We are awaiting the outcome of a recent building survey and we will use this as a basis for discussion on the best way forward for the charity.

The charity has seen a change in some trustees this year. Some long-standing trustees have stepped down and we welcome new trustees on board, including myself as chair. The board meets every month to oversee the work of the charity and to ensure that we remain compliant with the charity commission.

We continue to provide a community printing service and we are fortunate to have a volunteer who runs this for us. This brings in income which helps with the running costs of the building.

The charity has seen the work of the community larder increase significantly. The cost of living crisis has seen the demand for our services reach peak levels of helping over 700 people with food in a week. We have been very fortunate to have been awarded numerous grants that have enabled us to purchase food for the larder. We have also been able to provide local residents with hot meals, warm clothes, hot water bottles, air fryers and slow cookers. The community larders success also brings with it concerns about financially sustaining the project. We have started a food club where there is a weekly membership fee. This is helping local residents who are facing food poverty with store cupboard essentials. Recent research provides evidence that currently 1 on 5 people in the UK do not have enough food to survive. The demand for our help increases all the time and we are currently receiving a high number of requests for emergency food bags.

The Old Bank relies on volunteers to provide the work we do, and we are very lucky to have a large number of dedicated volunteers who give their time very generously. Without them, we simply would not be able to survive. We owe each and every one of them a huge amount of gratitude for everything they do.

Balance Sheet 31 March 2023

	opening balance			closing balance
Unbanked cash	96.80			95.64
Current Account	34823.22			27140.45
Savings Account	4016.46			7017.53
	38936.48			34253.62
Total receipts		47186.58		
Total payments			51869.44	
				34253.62
Restricted Funds as t 31/3/2023	14425.37			
Unbanked cash	95.64			
Un restricted Funds	19732.61			
	34253.62			

Receipts & Payments 2022/23

	Un restricted funds	Restricted Funds
Receipts		
Grant Funding		28697.96
Funding raising include Food Club	10074.24	
Donations	6900.01	
Room Hire	1435.00	
refunds	79.37	
	18488.62	28697.96
Total Receipts	47186.58	
Payments		
Rent	429.48	
Business Rates	480.00	
Utilities	1889.57	
Grant Spending	1266.91	38042.24
Building	3682.44	
Events	443.11	
Office & Admin	987.07	
Equipment	1537.92	750.00
Licences & Insurance	561.96	
Volunteer Exp/ training	777.91	
Food etc	1020.83	
	13077.20	38792.24
Total Payments	51869.44	



Section A Independent Examiner's Report

Report to the trustees

Check Name THE OLD BANK, CAMELFORD

On accounts for the year ended

31/03/2023

Charity no (if any)

1171931

Set out on pages

Remember to include the page numbers of additional sheets

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2023

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:

10/12/2023

Name:

JAMES SYMONS

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

FELLOW OF THE INSTITUTE OF ACCOUNTANTS & BOOKKEEPERS (IAB)

Address:

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.

--

Balance Sheet 31 March 2023

	opening balance	closing balance
Unbanked cash	86.80	95.64
Current Account	34823.22	27140.45
Savings Account	4016.46	7017.53
	38936.48	34253.62
Total receipts	47186.58	
Total payments		51869.44
		34253.62
Restricted Funds as t 31/3/2023	14425.37	
Unbanked cash	95.64	
Un restricted Funds	19732.61	
	34253.62	

I CAN CONFIRM THE ABOVE IS A TRUE RECORD OF THE ACCOUNTS OF THE OLD BANK, CAMELFORD



10/12/2023.

THE OLD BANK, CAMELFORD

England & Wales - Charity number 1171931

Accounts

The Old Bank Annual General Meeting

Chair's Report, 29th May 2022

The Old Bank, Camelford is a charity with community at its heart, we run and maintain a building in the main street of Camelford for the benefit of residents from Camelford and the surrounding area. We continuously liaise with other community groups and offer a range of events and activities, many of which have been suggested by residents.

Holding a prime location within Camelford we benefit from the town car park 150 metres and two disabled bays directly outside our main entrance; we also have accessible washroom facilities and level access throughout the main ground floor areas.

The nature and size of the building means that we can hire out three rooms of varying size, for regular and one-off events as well as offering a range of activities and events that we ourselves organise. We keep ticket and hiring fees as low as possible to remove the monetary barrier that would cause a hinderance to a lot of our local residents. Current users include a diverse range of people.

Trustee meetings are held on a monthly basis to review progress and consider future plans, in accordance to the Charity Commission's guidance our trustees are a mix of age and gender.

2021/2022 has brought with it a lot of changes for our charity, the main one being the shift of focus from us not only being a community building but also a community larder, the larder aspect of the charity has grown immensely and is now a huge asset to the town with many households relying on us for food and essentials from week to week. We are currently reaching almost 100 households a week through this service and, sadly, demand is increasing every week.

We have welcomed on board a new trustee, who has brought with her amazing energy and drive, recently running a 'Quiz & Chips' night for us which was extremely well received and managed to raise over £300 to help us with our ever increasing costs. We have also been able to run half term drop ins for parents and children, offering an affordable means of socialising for the younger families if Camelford, more of these are planned for the upcoming summer holidays.

Another big change that is still in process is the appointing of a member of staff, we have been very fortunate in being awarded funding through The National Lottery to enable us to do this, we are hoping that this will free up our trustee's time, ensuring that we are able to concentrate on propelling the charity forward.

Receipts and Payments Account 2021/22

	Unrestricted Funds	Restricted Funds	Total			
Receipts						
Grant Funding	7000.00	14600.00	21600.00			
Fundraising	1644.83		1644.83			
Donations	4722.39		4722.39			
Room Hire	1430.00		1430.00			
Refunds	672.55		672.55			
Total Receipts			30069.77			
Payments						
Rent	429.48		429.48			
Business Rates	480.00		480.00			
Utilities	2171.78		2171.78			
Professional Fees	854.40		854.40			
Premises	832.36	10640.12	11472.48			
Events	416.11		416.11			
Office & Admin	305.36	1931.85	2237.21			
Waste Removal		480.00	480.00			
Volunteer Expenses		285.66	285.66			
Food		2501.92	2501.92			
Transport		4115.88	4115.88			
Cookery Club		348.54	348.54			
Charity Donation	50.00		50.00			
Total Payments			25843.46			

Balance Sheet 31 March 2022

	Opening Balance			Closing Balance
Current Account	32596.91			34823.22
Savings Account	2016.46			4016.46
	34613.37			38839.68
Total Receipts		30069.77		
Total Payments			25843.46	
Un banked Cash		96.80		
Total				38936.48
Un restricted Funds	20213.34			
Restricted Funds	18723.14			
	38936.48			



Section A Independent Examiner's Report

Report to the trustees/ members of

Charity Name THE OLD BANK AND COMMUNITY LARDEE

On accounts for the year ended

31ST MARCH 2022 Charity no (if any)

Set out on pages

182 (remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

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. N/A

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: 6/9/2022

Name: JAMES SYMONS

Relevant professional qualification(s) or body

INSTITUTE OF ACCOUNTANTS + BOOKKEEPERS

(if any):

Address:

POLHEAR, ROUGHTOP ROAD, TREGOONWELL,
CAMELFORD, CORNWALL
PL32 9PS

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.

NOTHING TO DISCLOSE. ACCOUNTS KEPT IN GOOD ORDER.

Receipts and Payments Account 2021/22

	Unrestricted Funds	Restricted Funds	Total
Receipts			
Grant Funding	7000.00	14600.00	21600.00
Fundraising	1644.83		1644.83
Donations	4722.39		4722.39
Room Hire	1430.00		1430.00
Refunds	672.55		672.55
Total Receipts			30069.77
Payments			
Rent	429.48		429.48
Business Rates	480.00		480.00
Utilities	2171.78		2171.78
Professional Fees	854.40		854.40
Premises	832.36	10640.12	11472.48
Events	416.11		416.11
Office & Admin	305.36	1931.85	2237.21
Waste Removal		480.00	480.00
Volunteer Expenses		285.66	285.66
Food		2501.92	2501.92
Transport		4115.88	4115.88
Cookery Club		348.54	348.54
Charity Donation	50.00		50.00
Total Payments			25843.46

Balance Sheet 31 March 2022

	Opening Balance		Closing Balance
Current Account	32596.91		34823.22
Savings Account	2016.46		4016.46
	34613.37		38839.68
Total Receipts		30069.77	
Total Payments			25843.46
Un banked Cash		96.80	
Total			38936.48
Un restricted Funds	20213.34		
Restricted Funds	18723.14		
	38936.48		

THE OLD BANK, CAMELFORD

England & Wales - Charity number 1171931

Accounts

The Old Bank Annual General Meeting

Chair's Report, 06 June 2021

Our remit is to maintain and manage a community building, putting it to use for the betterment of the social welfare of the residents of Camelford and it's surrounding communities.

We are well positioned in the centre of the town, having two disabled bays outside our entrance, level access throughout the main ground floor areas and a wheelchair friendly toilet means that we are accessible for the majority of residents.

2020 / 2021 has been an extremely difficult year for us as a charity due to the COVID 19 pandemic and all of the restrictions that this has understandably brought. The majority of our activities have had to temporarily cease, ie: Youth Café, Lip Reading classes, or move to an online setting, Book Club and Look Group. We have however made huge strides in meeting the needs of our community during the pandemic by amalgamating with Camelford & Neighbours Community Larder, who came on board with us in September 2020. We have currently repurposed the premises as a food bank and have provided the equivalent over 10,000 meals for those in our community that have found the last year a struggle.

We have also used this past year to give our building a refresh and revamp by decorating and we are currently in the process of having a kitchen refit.

We are envisioning our doors will be able to open for our much missed groups as soon as restrictions allow.

Our board of trustees meet on a monthly basis and vary in age from young people to those who are more senior in years, thus enabling us to have an understanding and viewpoint from across multiple generations.

Our healthy living aims have been hampered by the pandemic, but we have been supporting residents socially through our online book and

walkers clubs and also by being a friendly ear when residents have collected their weekly food.

We have been able to secure funding to set up a cooking club in which we are aiming to empower local residents to be able to feed themselves and their families healthy, nutritious and purse friendly meals. We are also further hoping to support our communities in healthy living by working closely with Healthy Start Cornwall and are keen to restart our zumba classes when restrictions allow.

We have also made progress in becoming more connected with the other services in our area to promote community cohesion. We are currently working with the local Family Hub, North Cornwall Community Cooking Club and Cultivate in Cornwall to ensure services aren't duplicated and that we are able to deliver the support needed to those who will most benefit.

Emma Cardoza 6th June 2021

Overall		Apr-2020	May-2020	Jun-2020	Jul-2020	Aug-2020	Sept-2020	Oct-2020	Nov-2020	Dec-2020	Jan-2021	Feb-2021	Mar-2021	
Income														Totals
	Grants									£25,000.00	£750.00	£1,000.00	£100.00	£26,850.00
	Clubs Refreshments*	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
	Events/Fundraising*	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
	Books*									£0.00				£0.00
	Printing*				£258.16		£733.94	£581.92	£680.36	£0.00		£448.56	£211.64	£2,914.58
	Misc Refreshments										£4.50			£4.50
	Room Hire*	£0.00	£0.00	£0.00	£0.00	£0.00	£85.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£85.00
	Donations*	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£710.60	£1,532.90	£1,450.00	£575.00	£40.00	£55.00	£4,363.50
	Total	£0.00	£0.00	£0.00	£258.16	£0.00	£818.94	£1,292.52	£2,213.26	£26,450.00	£1,329.50	£1,488.56	£366.64	£34,217.58
Expenditure														
	Rent & Build Ins	£35.79	£35.79	£35.79	£35.79	£35.79	£35.79	£35.79	£35.79	£35.79	£35.79	£35.79	£35.79	£429.48
	Public Liability Ins				£240.60									£240.60
	Rates	£56.00	£53.00	£53.00	£53.00	£53.00	£53.00	£53.00	£53.00	£53.00	£0.00			£480.00
	Vodafone	£24.00	£24.53	£24.53	£24.53	£24.53	£24.53	£28.29	£24.53	£24.53	£24.53	£24.53	£24.53	£297.59
	Water		£89.75				£25.83		£37.03			£18.41		£171.02
	Electricity	£93.58	£32.66	£64.66	£51.25	£50.75	£108.96	£14.21	£192.96	£68.00	£177.41	£68.00	£68.00	£990.44
	Oil										£265.37			£265.37
	Licenses*						£35.90	£5.95	£185.95	£209.34	£50.20	£5.99	£11.98	£505.31
	Legal Fees etc													£0.00
	Larder Expenses*									£632.78	£537.98	£727.31	£1,416.88	£3,314.95
	Clubs Expenses*	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
	Trustee Expenses													£0.00
	Printing					£66.96	£199.21	£380.89	£518.93		£98.83	£74.75	£66.84	£1,406.41
	Sundries						£20.00	£20.00						£40.00
	Bank Charges	-£5.01						-£2.05						-£7.06
	Equipment*						£54.43	£41.00		£0.00	£519.70	£188.94		£804.07
	Building Works*			£96.00				£335.00	£16.99	£0.00	£138.77			£586.76
	Total	£204.36	£235.73	£273.98	£405.17	£231.03	£557.65	£912.08	£1,065.18	£1,023.44	£1,848.58	£1,143.72	£1,624.02	£9,524.94
Totals		-£204.36	-£235.73	-£273.98	-£147.01	-£231.03	£261.29	£380.44	£1,148.08	£25,426.56	-£519.08	£344.84	-£1,257.38	
	Brought Forward	£9,970.42	£9,766.06	£9,530.33	£9,256.35	£9,109.34	£8,878.31	£9,139.60	£9,520.04	£10,668.12	£36,094.68	£35,575.60	£35,920.44	
	Surplus/Deficit	-£204.36	-£235.73	-£273.98	-£147.01	-£231.03	£261.29	£380.44	£1,148.08	£25,426.56	-£519.08	£344.84	-£1,257.38	
	Carried Forward	£9,766.06	£9,530.33	£9,256.35	£9,109.34	£8,878.31	£9,139.60	£9,520.04	£10,668.12	£36,094.68	£35,575.60	£35,920.44	£34,663.06	

Larder Expenses							
Description	Date	Expenditure	Notes			Month	Expenditure
Duvets	04/12/2020	£100.00	V Edwards	Total Expenditure	£3,314.95	Apr-2020	
Various	14/12/2020	£283.53	Repaid EC			May-2020	
Chickens	17/12/2020	£142.24	Repaid EC			Jun-2020	
Vegetables	08/12/2020	£25.01	Camels Garden			Jul-2020	
Vegetables	19/12/2020	£82.00	Camels Garden			Aug-2020	
Food	22/01/2021	£60.00	Cultivate Cornwall			Sept-2020	
Ebay for Tintagel	25/01/2021	£477.98	repaid JJH			Oct-2020	
Van hire	18/02/2021	£92.04	CH repaid EC			Nov-2020	
Van fuel	18/02/2021	£25.99	CH repaid EC			Dec-2020	£632.78
Various - 6 invoices	22/02/2021	£209.54	Repaid EC			Jan-2021	£537.98
Van hire	22/02/2021	£86.89	Prepaid EC			Feb-2021	£727.31
Van hire deposit	23/02/2021	£200.00	Paid to EC - REFUNDABLE			Mar-2021	£1,416.88
Vegetables	25/02/2021	£47.16	Camels Garden				
Storage boxes	06/02/2021	£65.69	repaid JJH				
Food	04/03/2021	£80.00	Cultivate Cornwall				
Food	04/03/2021	£247.10	Martins C+C				
Van hire	04/03/2021	£104.75	repaid EC				
Van fuel	04/03/2021	£20.00	repaid EC				
Van hire	09/03/2021	£86.89	repaid EC				
Fuel x 2 and paint	16/03/2021	£313.62	repaid EC				
Door at Tintagel	17/03/2021	£314.00	NC Glazing				
Vegetables	22/03/2021	£29.64	Camels Garden				
Van hire	23/03/2021	£101.94	repaid EC				
Vax cleaner	31/03/2021	£79.99	repaid JJH				
Tables for Chelly	24/03/2021	£38.95	repaid JJH				

Walkers												
Date	Donations	Refreshments	Expenses				Month	Donations	Refreshments	Expenditure	Total Profit	
						Total Income	£0.00		Apr-2020			£0.00
						Total Expenditures	£0.00		May-2020			£0.00
									Jun-2020			£0.00
									Jul-2020			£0.00
						Total Profit	£0.00		Aug-2020			£0.00
									Sept-2020			£0.00
									Oct-2020			£0.00
									Nov-2020			£0.00
									Dec-2020	£0.00	£0.00	£0.00
									Jan-2021			£0.00
									Feb-2021			£0.00
									Mar-2021			£0.00

Games Night													
Date	Donations	Refreshments	Expenses				Month	Donations	Refreshments	Expenditure	Total Profit		
						Total Income	£0.00					Apr-2020	£0.00
						Total Expenditure	£0.00					May-2020	£0.00
												Jun-2020	£0.00
												Jul-2020	£0.00
						Total Profit	£0.00					Aug-2020	£0.00
												Sept-2020	£0.00
												Oct-2020	£0.00
												Nov-2020	£0.00
												Dec-2020	£0.00
								£0.00	£0.00	£0.00		Jan-2021	£0.00
												Feb-2021	£0.00
												Mar-2021	£0.00

Youth Cafe												
Date	Donations	Refreshments	Expenses					Month	Donations	Refreshments	Expenditure	Total Profit
						Total Income	£0.00	Apr-2020				£0.00
						Total Expenditures	£0.00	May-2020				£0.00
								Jun-2020				£0.00
								Jul-2020				£0.00
						Total Profit	£0.00	Aug-2020				£0.00
								Sept-2020				£0.00
								Oct-2020				£0.00
								Nov-2020				£0.00
								Dec-2020	£0.00	£0.00	£0.00	£0.00
								Jan-2021				£0.00
								Feb-2021				£0.00
								Mar-2021				£0.00

Film Club													
Date	Donations	Refreshments	Expenses				Month	Donations	Refreshments	Expenditure	Total Profit		
						Total Income	£0.00					Apr-2020	£0.00
						Total Expenditures	£0.00					May-2020	£0.00
												Jun-2020	£0.00
												Jul-2020	£0.00
						Total Profit	£0.00					Aug-2020	£0.00
												Sept-2020	£0.00
												Oct-2020	£0.00
												Nov-2020	£0.00
												Dec-2020	£0.00
								£0.00	£0.00	£0.00		Jan-2021	£0.00
												Feb-2021	£0.00
												Mar-2021	£0.00

Book Club												
Date	Donations	Refreshments	Expenses				Month	Donations	Refreshments	Expenditure	Total Profit	
						Total Income	£0.00	Apr-2020				£0.00
						Total Expenditures	£0.00	May-2020				£0.00
								Jun-2020				£0.00
								Jul-2020				£0.00
						Total Profit	£0.00	Aug-2020				£0.00
								Sept-2020				£0.00
								Oct-2020				£0.00
								Nov-2020				£0.00
								Dec-2020	£0.00	£0.00	£0.00	£0.00
								Jan-2021				£0.00
								Feb-2021				£0.00
								Mar-2021				£0.00

Events										
Event	Date	Income	Expenditure	Comments			Month	Income	Expenditure	Total Profit
					Total Income	£0.00	Apr-2020			£0.00
					Total Expenditures	£0.00	May-2020			£0.00
							Jun-2020			£0.00
							Jul-2020			£0.00
					Total Profit	£0.00	Aug-2020			£0.00
							Sept-2020			£0.00
							Oct-2020			£0.00
							Nov-2020			£0.00
							Dec-2020	£0.00	£0.00	£0.00
							Jan-2021			£0.00
							Feb-2021			£0.00
							Mar-2021			£0.00

Room Hire										
Event	Date	Income	Expenditure				Month	Income	Expenditure	Total Profit
Life Class	25/09/2020	£60.00					Apr-2020			£0.00
Life Class	29/09/2020	£20.00			Total Income	£85.00	May-2020			£0.00
Sweet & Sour rehearsal	27/09/2020	£5.00			Total Expenditure	£0.00	Jun-2020			£0.00
							Jul-2020			£0.00
					Total Profit	£85.00	Aug-2020			£0.00
							Sept-2020	£85.00	£0.00	£85.00
							Oct-2020			£0.00
							Nov-2020			£0.00
							Dec-2020	£0.00	£0.00	£0.00
							Jan-2021			£0.00
							Feb-2021			£0.00
							Mar-2021			£0.00

Book Table etc.								
	Date	Income					Month	Income
				Total Income	£0.00		Apr-2020	
							May-2020	
							Jun-2020	
							Jul-2020	
							Aug-2020	
							Sept-2020	
							Oct-2020	
							Nov-2020	
							Dec-2020	£0.00
							Jan-2021	
							Feb-2021	
							Mar-2021	

Printing							
	Date	Income	Notes			Month	Income
	27/07/2020	£258.16	Timepiece	Total Income	£2,914.58	Apr-2020	
	25/09/2020	£505.00	Slate			May-2020	
	28/09/2020	£22.30	Leisure Centre			Jun-2020	
	28/09/2020	£206.64	Timepiece			Jul-2020	£258.16
	23/10/2020	£340.00	Slate			Aug-2020	
	28/10/2020	£241.92	Timepiece			Sept-2020	£733.94
	24/11/2020	£238.36	Timepiece			Oct-2020	£581.92
	27/11/2020	£442.00	Slate			Nov-2020	£680.36
	01/02/2021	£241.92	Timepiece			Dec-2020	£0.00
	22/02/2021	£206.64	Timepiece			Jan-2021	
	17/03/2021	£5.00	Ruth			Feb-2021	£448.56
	23/03/2021	£206.64	Timepiece			Mar-2021	£211.64

Equipment							
Equipment	Date	Expenditure	Notes			Month	Expenditure
Hand sanitiser	03/09/2020	£20.00	JJH paid	Total Expenditure	£804.07	Apr-2020	
Dispensers	03/09/2020	£10.19	JJH paid			May-2020	
Paper towels	03/09/2020	£24.24	JJH paid			Jun-2020	
Key cutting - 2 sets	01/10/2020	£41.00	JJH paid			Jul-2020	
LED tube	25/01/2021	£8.83	JJH paid			Aug-2020	
Freezer	25/01/2021	£499.00	JJH paid			Sept-2020	£54.43
Hose for Dyson	25/01/2021	£11.87	JJH paid			Oct-2020	£41.00
Fire equipt service	02/02/2021	£188.94	Torch			Nov-2020	
						Dec-2020	£0.00
						Jan-2021	£519.70
						Feb-2021	£188.94
						Mar-2021	

Licenses Etc.							
License	Date	Expenditure	Notes			Month	Expenditure
Website x 5	03/09/2020	£29.95	JJH paid	Total Expenditure	£505.31	Apr-2020	
Website	30/09/2020	£5.95	JJH paid			May-2020	
Website	29/10/2020	£5.95	JJH paid			Jun-2020	
Website	30/11/2020	£5.95	JJH paid			Jul-2020	
Premises Licence	30/11/2020	£180.00	Cornwall Council			Aug-2020	
MPLC	18/12/2020	£209.34				Sept-2020	£35.90
Website incl annual	25/01/2021	£50.20	JJH paid			Oct-2020	£5.95
Website	26/02/2021	£5.99	JJH paid			Nov-2020	£185.95
Website	24/03/2021	£5.99	JJH paid			Dec-2020	£209.34
Website	31/03/2021	£5.99	JJH paid			Jan-2021	£50.20
						Feb-2021	£5.99
						Mar-2021	£11.98

Building Work							
Building Work	Date	Expenditure	Notes			Month	Expenditure
Boiler service	01/06/2020	£96.00	Glowarm	Total Expenditure	£586.76	Apr-2020	
Tintagel Larder	29/10/2020	£335.00	Dorien Giddings			May-2020	
Book room socket	30/11/2020	£16.99	Repaid JJH			Jun-2020	£96.00
Draught excluder	25/01/2021	£6.99	Repaid JJH			Jul-2020	
Vinyl etc	25/01/2021	£131.78	Repaid JJH			Aug-2020	
						Sept-2020	
						Oct-2020	£335.00
						Nov-2020	£16.99
						Dec-2020	£0.00
						Jan-2021	£138.77
						Feb-2021	
						Mar-2021	

Donations							
Date	Amount	Donor				Month	Income
05/10/2020	£75.60	Larder - transfer EC	Total Income	£4,363.50		Apr-2020	
20/10/2020	£200.00	Larder - Minty				May-2020	
26/10/2020	£250.00	Larder - R Rotchell				Jun-2020	
26/10/2020	£25.00	Larder - transfer EC				Jul-2020	
26/10/2020	£10.00	Larder - Livingstone				Aug-2020	
26/10/2020	£100.00	Larder - Sproulls				Sept-2020	
23/10/2020	£40.00	Larder - transfer EC				Oct-2020	£710.60
23/10/2020	£10.00	Larder - ??				Nov-2020	£1,532.90
02/11/2020	£1,000.00	Larder - anonymous				Dec-2020	£1,450.00
23/11/2020	£300.00	Larder - Tintagel PC				Jan-2021	£575.00
30/11/2020	£232.90	Larder - transfer EC				Feb-2021	£40.00
01/12/2020	£100.00	Larder - Tint - C May				Mar-2021	£55.00
02/12/2020	£1,000.00	Larder - Key Organics					
14/12/2020	£10.00	Larder - via Helen W					
10/12/2020	£300.00	Larder - Minty					
02/01/2021	£35.00	Larder - Janey Comber					
23/12/2020	£40.00	Larder - transfer EC					
18/01/2021	£100.00	Larder - Jordan GB					
25/01/2021	£40.00	Larder - transfer EC					
27/01/2021	£400.00	Larder - Just Giving EC					
22/02/2021	£40.00	Larder - transfer EC					
17/03/2021	£15.00	Larder - cash for eggs, etc					
25/03/2021	£40.00	Larder - transfer EC					



Section A

Independent Examiner's Report

Report to the trustees/ members of

Charity Name THE OLD BANK CAMELFORD

On accounts for the year ended

31st MARCH 2021 Charity no (if any) 1171931

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2021.

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: 4-11-2021

Name: JAMES SYMONS FIAB.

Relevant professional qualification(s) or body

INTERNATIONAL ASSOCIATION OF BOOKKEEPERS

(if any):	FIAB.
Address:	POLMEAR HOUSE, ROUGHTON ROAD, TREGOODWELL
	CAMELFORD, CORNWALL PL32 9PS

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.



theoldbankcamelford

A local charity breathing new life into the disused NatWest Bank building in Camelford.

Treasurer's Report April 2021

1st April 2020 – 31st March 2021

Opening balance:	£9,970.42	(including £50 cash float)
Receipts:	£34,224.64	
Payments:	£9,532.00	
Closing balance:	£34,663.06	

£2016.15 is in a deposit account (£7.06 interest this year).

During this financial year, we merged with Camelford Larder.

The surplus of £24,692.64 was largely due to the Larder's receipt of grants totalling £26,850.

ALL the donations (£4,364) were for the Larder.

Receipts breakdown:



www.theoldbankcamelford.org.uk



theoldbankcamelford@gmail.com



facebook.com/theoldbankcamelford



24 Market Place Camelford PL32 9PD



twitter.com/theoldbank24

Charity number: 1171931



theoldbankcamelford

A local charity breathing new life into the disused NatWest Bank building in Camelford.

Printing	£2,915
Room Hire	£85
Refreshments (mostly for Clubs)	£5
Events	0
Book Sales	0
Donations	£4,364
Bank Interest	£7
Grants	£26,850

Payments breakdown:

Printing	£1,406
Rent, Rates, Building Insurance	£909
Licences, Public Liability Insurance	£746
Utilities	£1,724
Club Expenses (food & drink)	0
Sundries (including Cleaner)	£40
Building Works	£587



www.theoldbankcamelford.org.uk



facebook.com/theoldbankcamelford



twitter.com/theoldbank24



theoldbankcamelford@gmail.com



24 Market Place Camelford PL32 9PD

Charity number: 1171931



theoldbankcamelford

A local charity breathing new life into the disused NatWest Bank building in Camelford.

Equipment	£804
Trustee Expenses	£0
Larder Expenses	£3,315



www.theoldbankcamelford.org.uk



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theoldbankcamelford@gmail.com



24 Market Place Camelford PL32 9PD

Charity number: 1171931



theoldbankcamelford

A local charity breathing new life into the disused NatWest Bank building in Camelford.

Compared with last year, the routine expenses were broadly similar, though the utility bills varied; only one oil purchase and a higher electricity bill (due to the use of several fridges and freezers). Printing still contributed over £1500 to the running costs of the building, even though very little was done in the first half of the year. Very little money was taken for Room Hire and there were no Events this year due to Covid.

Larder Expenses:

The £25,000 grant from Defra has to be divided into sub-headings.

Breakdown of how the money was spent so far:

Transport	£877
Van hire and fuel	
Food	£1148
Including sanitary and wash products, petfood	
Storage	£1141
Paint, tables, flooring, new door at Tintagel, etc	
Admin	£49
Diary, safer food folders, wrapping, etc	
Misc	£100
Duvets	

Thanks to everyone for supporting Camelford and Neighbours Larder and the Old Bank.



www.theoldbankcamelford.org.uk



theoldbankcamelford@gmail.com



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twitter.com/theoldbank24

Charity number: 1171931