

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					

[illegible]

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	£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			Total Income	£85.00		Apr-2020			£0.00
Life Class	29/09/2020	£20.00			Total Expenditure	£0.00		May-2020			£0.00
Sweet & Sour rehearsal	27/09/2020	£5.00						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

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

[illegible]

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					



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name

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:

James Symons

Date:

4-11-2021

Name:

JAMES SYMONS FIAB.

Relevant professional
qualification(s) or body

INTERNATIONAL ASSOCIATION OF BOOKKEEPERS

(if any): F1AB.

Address: POLMEAR HOUSE, ROUGHTON ROAD, TREGOODWELL
CHAMELFORD, 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



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.

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



facebook.com/theoldbankcamelford



twitter.com/theoldbank24



theoldbankcamelford@gmail.com



24 Market Place Camelford PL32 9PD

Charity number: 1171931