

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

Charity 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:

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
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Savings Account	4016.46	7017.53
	38936.48	34253.62
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		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.