

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

														Annual totals
	April	May	June		July	August	September	October	November	December	Jan 25	February	March	
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 (groundwork s)	

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 Council	65036.00		
Cornwall Comm Foundation	18000.00					CCF Sedel Collings	18000.00		
Horizon Home Care			9814.05			match funding	5609.13		
Smile Together (OBMF)	500.00					Total	88645.13		
Asbestos Services			654.00						
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 Woolcott	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 Woolcott'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
									food	2000.00
Jun 24									equipment	800.00
internal transfer - kitchen refurb	300.00									7040.00
utilities	251.68			1015.32						
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 Bargains	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 Woollicotts			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 Bargins	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)

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

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. 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:

Date:

10/12/2025

Name:

Mr Mark Jones FCA

Relevant professional
qualification(s) or body

ICAEW

(if any):

Address:

No 7 Sportsmans

Camelford

Cornwall PL32 9QT

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.

25/05/2018

Date:

Mr Mark Jones FCA

Signature

Relevant professional qualification or body