



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 1st January 2024 Period start date, to 31st December 2024 Period end date

Charity name: Hands Together Ludlow

Charity registration number: 1171979

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The relief of those in need by reason of youth, old age, ill health, loneliness, dysfunctional relationships, disability, or financial hardship who are living in Ludlow and surrounding villages.
Summary of the main activities in relation to those purposes for the public benefit, in particular the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	We support our communities through: <ul style="list-style-type: none">• The provision, largely through community volunteers, of direct services, resources and activities to individuals and families in need• Working alongside local agencies to help develop and implement local plans.• Working in partnership with a range of organisations and facilitating networking. Operationally, many of our activities depend on joint working (for example, surplus food collection)• Supporting other organisations through sharing of good practice and facilitating activities
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees have been provided with the Charity Commission Public Benefit guidelines and are reminded of them at the beginning of each Board meeting

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making.	Para 1.38	Not applicable
Policy on social investment including program related investment.	Para 1.38	Not applicable

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<ul style="list-style-type: none"> • A total of 602 beneficiaries were engaged, across 7459 engagements reducing loneliness and isolation and supporting vulnerable people in the community. • 9 prescriptions delivered • 260 summer lunch club meals for children on pupil premium • 50 Community Lunches served (1541 meals) • 34 Company at Christmas meals • 568 Befriending sessions (32 individuals) • 2253 Social Space visits (206 individuals) • 47 transported to HTL events (return trips) • 236 Men's Shed sessions (729 attendances) • 11 Good Grief Café sessions (213 attendances) • 3 Fibromyalgia support sessions (Q4 only) • 13 Pride of Place sessions (213.5 volunteer hours) • 63 Walks for All (69 individuals) • 101 individuals signposted to other provision. • 149 Digital Inclusion sessions (62 attendees) • 18 Good Start together playgroup sessions (48 attendances) • 217 dog walks (6 individuals) • 2 Parkinson's Support Group sessions (14 attendances) • 4998 Community Fridge visits resulting in 14609.90 kg of food saved from landfill. • 11186.75 volunteer hours given, with a social worth value of £179771.08

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set.	Para 1.41	Performance against the business plan is monitored and reported on quarterly at trustee meetings.
Performance of fundraising		Fundraising activities reflect the priorities established in the business plan in order to facilitate service delivery. Fundraising has

activities against objectives set.	Para 1.41	been sufficient to meet those priorities.
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The charity's financial position is healthy but requires continuous fundraising for a sustainable future. The finance subcommittee meets as part of the monthly Executive meetings. A separate statement of accounts is submitted.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The trustee board has agreed a policy of holding unrestricted reserves equivalent to 6 months' worth of operating costs. This is to cover limited periods of unexpected loss of funding and any unforeseen losses or wind-up costs.
Amount of reserves held	Para 1.22	6 months' worth of operating costs in 2024 was £108k HTL is carrying forward £167.5k of unrestricted funds (excluding designated funds), equivalent to 9.3 months of operating costs at 2024 budget figures.
Reasons for holding zero reserves	Para 1.22	Not applicable
Details of fund materially in deficit	Para 1.24	Not applicable
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	Not applicable

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	There are three pillars to HTLs fundraising strategy. 1. Major funding organisations, such as the National Lottery 2. Local grants and trusts 3. Individual donors
Investment policy and objectives including any social investment policy adopted.	Para 1.46	During this year the trustees decided to set up an investment account. This is in order to further secure the future viability of the charity.
A description of the principal	Para 1.46	Risks to the charity are detailed in the

risks facing the charity		organisational risk log
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (Trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g. unincorporated association, CIO)	Para 1.25	Charitable Incorporated Organisation
Trustee selection methods including details of any constitutional provisions e.g., election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are re-appointed at the AGM Trustees may be appointed by the governing body and a selection process is in place

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees.	Para 1.51	A trustee induction policy has been developed and implemented. A regular trustee skills audit identifies gaps in knowledge and training needs.
The charity's organisational structure and any wider network with which the charity works.	Para 1.51	HTL is led by volunteer trustees and managed by an Operations Manager. Currently there are 10 (maximum 12) trustees. Service delivery is by volunteers, and a small group of staff. The charity is not part of any umbrella organisation.
Relationship with any related parties	Para 1.51	A contract with Shropshire Council to deliver activity funded by the UK Shared Prosperity Fund is in place, to be delivered by March 2025
Other		

Reference and Administrative details

Charity name	Hands Together Ludlow
Other name the charity uses	HTL
Registered charity number	1171979
Charity's principal address	52 Broad Street, Ludlow, Shropshire, SY8 1NH

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Sue Chantler	Chair		
2	Mike Beazley	Treasurer		
3	Chris Deaves			
4	Janna Vigar			
5	Helen Rooker			
6	Nicholas Young			
7	Marc Gaunt			
8	Rob Jenkins			
9	Katie Donaldson		14/06/24 -- 21/08/24	
10	Graham Cheshire		Co-opted 20/08/24	
11	Julia Evans		Co-opted 24/10/24	

Corporate trustees – names of the directors at the date the report was approved.

Corporate trustees – names of the directors at the date the report was approved:		
Director name		

Name of trustees holding title to property belonging to the charity

[illegible]

Funds held as custodian trustees on behalf of others.

Description of the assets held in this capacity.	None
Name and objects of the charity on whose behalf the assets are held and how this fall within the custodian charity's objects.	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--


Other optional information

--

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Sub Manager	
Position (eg Secretary, Chair, etc)	Chair	
Date	21/1/21	

HANDS TOGETHER LUDLOW

Registered Charity No 1171979

Accounts for the Year Ended 31 December 2024

Statement of Financial Affairs for the Year Ended 31 December 2024

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:						
Donations and legacies	51,738	-	1,402	-	53,140	25,191
Income from charitable activities	21,526	63,930	141,255	-	226,711	121,463
Other trading activities (1)	190	-	1,443	-	1,633	7,772
Investments (2)	-	-	-	-	-	-
Other income	-	-	-	-	-	-
Total income	73,454	63,930	144,101	-	281,485	154,426
Expenditure on:						
Raising funds	92	241	-	-	333	225
Expenditure on charitable activities (3)	3,021	31,028	149,002	-	183,052	133,706
Other expenditure	1,508	18,546	9,646	-	29,701	26,479
Total expenditure (4)	4,622	49,816	158,648	-	213,087	160,411
Net income / (expenditure) resources before transfer	68,832	14,113	(14,548)	-	68,398	(5,985)
Transfers						
Gross transfers between funds - in	-	-	440	-	440	21,872
Gross transfers between funds - out	(440)	-	-	-	(440)	(21,873)
Other recognised gains / losses						
Gains/losses on investment assets	1,060	-	-	-	1,060	-
Gains on revaluation, fixed assets, charity's own use	-	3,231	-	-	3,231	-
Net movement in funds	69,452	17,344	(14,108)	-	72,690	(5,985)

Reconciliation of funds

Total funds brought forward	102,878	3,554	30,580	- 137,012	142,997
------------------------------------	----------------	--------------	---------------	------------------	----------------

Total funds carried forward	172,330	20,899	16,472	- 209,703	137,012
------------------------------------	----------------	---------------	---------------	------------------	----------------

Represented by

Unrestricted

General Fund	172,330	-	-	- 172,330	102,878
--------------	---------	---	---	-----------	---------

Designated

Hall Garth Settlement	-	4,844	-	- 4,844	-
-----------------------	---	-------	---	---------	---

Ludlow Hospital League Of Friends	-	11,055	-	- 11,055	-
-----------------------------------	---	--------	---	----------	---

Marches Food Matters	-	-	-	-	1,000
----------------------	---	---	---	---	-------

South Shropshire Domestic Violence Network	-	-	-	-	554
--	---	---	---	---	-----

The Screwfix Foundation	-	5,000	-	- 5,000	-
-------------------------	---	-------	---	---------	---

Winter Support Services	-	-	-	-	2,000
-------------------------	---	---	---	---	-------

Restricted

Groundwork UK - One Stop	-	-	-	-	59
--------------------------	---	---	---	---	----

Ludlow Men's Sheds	-	-	2,755	- 2,755	1,605
--------------------	---	---	-------	---------	-------

National Grid Electricity Distribution Community Matters Fund	-	-	-	-	7,855
---	---	---	---	---	-------

National Lottery Grant	-	-	13,716	- 13,716	17,710
------------------------	---	---	--------	----------	--------

Shropshire Digital Skills Programme	-	-	-	-	3,350
-------------------------------------	---	---	---	---	-------

Mike Beazley

M G BEAZLEY, Hon Treasurer

1 March 2025



Statement of Assets and Liabilities (by code) for the Year Ended 31 December 2024

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Fixed Asset - Investments						
F03: COIF Charities Ethical Investment (2)	51,060	-	-	-	51,060	-
Total	51,060	-	-	-	51,060	-
Fixed Asset - Tangible Assets						
F01: Fixed Assets (5)	2,976	3,231	-	-	6,207	3,968
Total	2,976	3,231	-	-	6,207	3,968
Current Asset - Cash At Bank And In Hand						
A02: Petty Cash Men's Sheds	-	-	26	-	26	40
A03: Petty Cash Office	5	-	-	-	5	37
A07: Petty cash food	6	-	-	-	6	28
A08: Lloyds Bank Business Account	26,886	17,668	(11,433)	-	33,122	131,938
A09: Lloyds Bank 32 day notice deposit account	91,394	-	10,000	-	101,394	-
Total	118,294	17,668	(1,407)	-	134,556	132,044
Current Asset - Debtors						
A04: Debtors	-	-	-	-	-	1,000
Z05: Accounts Receivable (6)	-	-	17,878	-	17,878	-
Total	-	-	17,878	-	17,878	1,000
Net total assets	172,330	20,899	16,472	-	209,703	137,012
Represented by						
General (Unrestricted)	172,330	-	-	-	172,330	102,878
Designated - Hall Garth	-	4,844	-	-	4,844	-
Designated - League of Friends	-	11,055	-	-	11,055	-
Designated - Marches Food	-	-	-	-	-	1,000
Designated - Screwfix	-	5,000	-	-	5,000	-
Designated - SSDV	-	-	-	-	-	554
Designated - WSS	-	-	-	-	-	2,000
Restricted - Digital Skills	-	-	-	-	-	3,350
Restricted - Lottery	-	-	13,716	-	13,716	17,710

Restricted - Men's Sheds	-	-	2,755	-	2,755	1,605
Restricted - National Grid	-	-	-	-	-	7,855
Restricted - One Stop	-	-	-	-	-	59
Total	172,330	20,899	16,472	-	209,703	137,012



Analysis of income and expenditure for the Year Ended 31 December 2024

					Total	
	Unrestricted	Designated	Restricted	Endowment	This year	Last year
INCOME AND ENDOWMENTS FROM:						
Donations and legacies						
101 - Private donations and SOs	31,132	-	-	-	31,132	11,146
102 - Organisational donations	12,739	-	949	-	13,688	10,339
103 - Unrestricted grants	-	-	-	-	-	-
104 - Legacies	-	-	-	-	-	-
105 - Gift Aid	6,287	-	453	-	6,740	-
106 - Other unrestricted income	1,579	-	-	-	1,579	3,704
Donations and legacies Totals	51,738	-	1,402	-	53,140	25,191
Income from charitable activities						
201 - National Lottery Grant	-	-	63,706	-	63,706	68,818
203 - Hall Garth Settlement	-	20,000	-	-	20,000	-
204 - Millichope Foundation	-	3,000	-	-	3,000	3,000
205 - Marches Food Matters	-	-	-	-	-	1,000
206 - Shropshire Council Social Prescribing (Adult)	-	-	-	-	-	23,067
210 - Garfield Weston	-	20,000	-	-	20,000	-
211 - Ludlow Men's Sheds	6	-	4,327	-	4,333	2,604
214 - Other Restricted Grants	3,560	-	-	-	3,560	-
215 - One Stop / Groundwork	-	-	-	-	-	250
217 - Community Food Hub	15,024	-	-	-	15,024	3,076
218 - NFU Mutual Agency Giving Fund	-	-	-	-	-	6,443
219 - Shropshire Digital Skills Programme	-	-	-	-	-	3,350
220 - National Grid Electricity Distribution Community Matters Fund	-	-	-	-	-	7,855
221 - Winter Support Services	-	930	-	-	930	2,000
222 - UK Shared Prosperity Fund	2,935	-	46,221	-	49,156	-
223 - Heart of England Community Foundation	-	-	27,000	-	27,000	-

224 - Ludlow Hospital League of Friends	-	15,000	-	-	15,000	-
225 - The Screwfix Foundation	-	5,000	-	-	5,000	-
Income from charitable activities Totals	21,526	63,930	141,255	-	226,711	121,463
Other trading activities						
301 - Lunch clubs and meals income	190	-	-	-	190	5,135
302 - Men's Shed trading income	-	-	1,443	-	1,443	2,636
303 - Social events income	-	-	-	-	-	-
304 - Other trading income	-	-	-	-	-	-
305 - Income from property	-	-	-	-	-	-
Other trading activities Totals	190	-	1,443	-	1,633	7,772
Investments						
Investments Totals	-	-	-	-	-	-
Other income						
Other income Totals	-	-	-	-	-	-
Income and endowments Grand totals	73,454	63,930	144,101	-	281,485	154,426

EXPENDITURE ON:

Raising funds

E101 - Just Giving fees	-	216	-	-	216	198
E102 - The Big Event	-	-	-	-	-	-
E103 - Website/Social Media	-	9	-	-	9	-
E104 - Other fundraising and Friends Events	92	15	-	-	108	27
Raising funds Totals	92	241	-	-	333	225

Expenditure on charitable activities

E201 - Salaries (7)	1,950	20,892	97,018	-	119,861	94,867
E202 - National Insurance (7)	(321)	3,763	24,570	-	28,013	20,825
E203 - Pensions (7)	-	1,353	6,092	-	7,445	5,384
E204 - Volunteer Recruitment	-	-	-	-	-	108
E205 - Payroll costs	247	416	185	-	848	586
E206 - Recruitment	-	95	160	-	255	100
E207 - Staff expenses	10	-	318	-	329	1,438
E208 - Volunteer expenses	33	-	2,507	-	2,541	1,360

E209 - HR support costs	-	936	-	-	936	720
E210 - Staff Training	-	-	778	-	778	964
E211 - Apprentice Levy	-	-	-	-	-	-
E212 - Office Equipment costs	48	140	-	-	189	551
E213 - Food project costs: Lunch, Fridge, Space	551	3,264	2,964	-	6,780	1,956
E214 - Men's Sheds costs	-	-	2,268	-	2,268	3,181
E215 - Bank Charges and Accountancy software	360	-	-	-	360	-
E216 - Hardship Fund	100	-	1,430	-	1,530	-
E217 - Marketing and outside printing	-	-	4,418	-	4,418	218
E218 - Good Start Together	-	40	-	-	40	113
E219 - Community Hub Equipment and Resources	39	-	254	-	294	104
E220 - Befriending	-	-	182	-	182	111
E221 - Subsidised transport costs	-	125	-	-	125	450
E222 - Youth Drop In	-	-	-	-	-	36
E223 - Good Grief Cafe	-	-	34	-	34	30
E224 - Sessional Worker	-	-	-	-	-	-
E225 - Summer Lunch Club	-	-	1,274	-	1,274	-
E226 - Other Project costs inc Room Hire	-	-	920	-	920	-
E227 - Networking Activity	-	-	125	-	125	-
E228 - Volunteer Training	-	-	3,497	-	3,497	-
E311 - Purchase of fixed assets	-	-	-	-	-	598

Expenditure on charitable activities Totals	3,021	31,028	149,002	-	183,052	133,706
--	--------------	---------------	----------------	----------	----------------	----------------

Other expenditure

E301 - Governance costs	100	-	-	-	100	-
E302 - Office Supplies and Stationery	244	900	-	-	1,144	1,710
E303 - Telephone costs inc Mobiles	-	992	86	-	1,079	1,390
E304 - IT costs	-	-	-	-	-	1,200
E305 - Insurance	-	866	35	-	901	901
E306 - Other costs	98	116	110	-	325	672
E307 - Rent for premises (8)	-	7,650	3,400	-	11,050	10,200
E308 - Utilities (8)	-	7,807	1,615	-	9,422	8,228



E309 - Water (8)	-	-	-	-	-	-
E310 - Property Maintenance (8)	13	214	4,399	-	4,627	543
E312 - Meeting costs and AGM	60	-	-	-	60	309
E313 - Depreciation of fixed assets	992	-	-	-	992	1,322
Other expenditure Totals	1,508	18,546	9,646	-	29,701	26,479
Expenditure Grand totals	4,622	49,816	158,648	-	213,087	160,411

Notes to the Accounts

1. Trading Income – Less than 1% of the Charity's income was from trading (selling food and Men's Shed products). The 5% figure quoted in 2023's Accounts included donations.

2. Investments – The Charity has adopted an ethical investments policy which has enabled the investment of unrestricted reserves in the CCLA COIF Ethical Investment Fund.

3. Charitable Activities – 86% of the Charity's expenditure was on charitable activities.

4. Reserves Policy – The Charity's reserves policy is to hold in reserve in the General Fund unrestricted funding sufficient to cover six months of planned expenditure. Based on the total expenditure in 2024 of £213K, the reserve should be a minimum of £106K, and the planned reserve for 2025 is £106K.

5. Fixed Assets – Grouped office, Men's Shed and catering equipment, depreciated at 25% p.a.

6. Accounts Receivable – Payments due from the UK Shared Prosperity Fund for services delivered.

7. Staff Costs – Staff costs amounted to £154K in 2024. This represents 72% of all expenditure. The average number of staff was 5. The number of staff at the end of the year was 6. All members of staff were paid less than £40K.

8. Building Costs – Building costs increased substantially in 2023 due to the taking on of the lease for the Lower Galdeford building. Building costs amounted to £24K, 11% of total expenditure, in 2024.

Independent examiner's report to the trustees of Hands Together Ludlow Charitable Incorporated Organisation ('the CIO')

I report to the trustees on my examination of the accounts of the CIO for the year ended 31 December 2024.

Responsibilities and basis of report

As the charity trustees of the CIO 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 CIO's accounts carried out under section 145 of the 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the CIO as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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:



Name: Alan Layng

Address: The Reader's House, Church Walk, Ludlow SY8 1AL

Date: 19th March 2025

HANDS TOGETHER LUDLOW

Registered Charity No 1171979

Accounts for the Year Ended 31 December 2024

Statement of Financial Affairs for the Year Ended 31 December 2024

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:						
Donations and legacies	51,738	-	1,402	-	53,140	25,191
Income from charitable activities	21,526	63,930	141,255	-	226,711	121,463
Other trading activities (1)	190	-	1,443	-	1,633	7,772
Investments (2)	-	-	-	-	-	-
Other income	-	-	-	-	-	-
Total income	73,454	63,930	144,101	-	281,485	154,426
Expenditure on:						
Raising funds	92	241	-	-	333	225
Expenditure on charitable activities (3)	3,021	31,028	149,002	-	183,052	133,706
Other expenditure	1,508	18,546	9,646	-	29,701	26,479
Total expenditure (4)	4,622	49,816	158,648	-	213,087	160,411
Net income / (expenditure) resources before transfer	68,832	14,113	(14,548)	-	68,398	(5,985)
Transfers						
Gross transfers between funds - in	-	-	440	-	440	21,872
Gross transfers between funds - out	(440)	-	-	-	(440)	(21,873)
Other recognised gains / losses						
Gains/losses on investment assets	1,060	-	-	-	1,060	-
Gains on revaluation, fixed assets, charity's own use	-	3,231	-	-	3,231	-
Net movement in funds	69,452	17,344	(14,108)	-	72,690	(5,985)

Reconciliation of funds

Total funds brought forward	102,878	3,554	30,580	- 137,012	142,997
------------------------------------	----------------	--------------	---------------	------------------	----------------

Total funds carried forward	172,330	20,899	16,472	- 209,703	137,012
------------------------------------	----------------	---------------	---------------	------------------	----------------

Represented by

Unrestricted

General Fund	172,330	-	-	- 172,330	102,878
--------------	---------	---	---	-----------	---------

Designated

Hall Garth Settlement	-	4,844	-	- 4,844	-
-----------------------	---	-------	---	---------	---

Ludlow Hospital League Of Friends	-	11,055	-	- 11,055	-
-----------------------------------	---	--------	---	----------	---

Marches Food Matters	-	-	-	-	1,000
----------------------	---	---	---	---	-------

South Shropshire Domestic Violence Network	-	-	-	-	554
--	---	---	---	---	-----

The Screwfix Foundation	-	5,000	-	- 5,000	-
-------------------------	---	-------	---	---------	---

Winter Support Services	-	-	-	-	2,000
-------------------------	---	---	---	---	-------

Restricted

Groundwork UK - One Stop	-	-	-	-	59
--------------------------	---	---	---	---	----

Ludlow Men's Sheds	-	-	2,755	- 2,755	1,605
--------------------	---	---	-------	---------	-------

National Grid Electricity Distribution Community Matters Fund	-	-	-	-	7,855
---	---	---	---	---	-------

National Lottery Grant	-	-	13,716	- 13,716	17,710
------------------------	---	---	--------	----------	--------

Shropshire Digital Skills Programme	-	-	-	-	3,350
-------------------------------------	---	---	---	---	-------

Mike Beazley

M G BEAZLEY, Hon Treasurer

1 March 2025



Statement of Assets and Liabilities (by code) for the Year Ended 31 December 2024

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Fixed Asset - Investments						
F03: COIF Charities Ethical Investment (2)	51,060	-	-	-	51,060	-
Total	51,060	-	-	-	51,060	-
Fixed Asset - Tangible Assets						
F01: Fixed Assets (5)	2,976	3,231	-	-	6,207	3,968
Total	2,976	3,231	-	-	6,207	3,968
Current Asset - Cash At Bank And In Hand						
A02: Petty Cash Men's Sheds	-	-	26	-	26	40
A03: Petty Cash Office	5	-	-	-	5	37
A07: Petty cash food	6	-	-	-	6	28
A08: Lloyds Bank Business Account	26,886	17,668	(11,433)	-	33,122	131,938
A09: Lloyds Bank 32 day notice deposit account	91,394	-	10,000	-	101,394	-
Total	118,294	17,668	(1,407)	-	134,556	132,044
Current Asset - Debtors						
A04: Debtors	-	-	-	-	-	1,000
Z05: Accounts Receivable (6)	-	-	17,878	-	17,878	-
Total	-	-	17,878	-	17,878	1,000
Net total assets	172,330	20,899	16,472	-	209,703	137,012
Represented by						
General (Unrestricted)	172,330	-	-	-	172,330	102,878
Designated - Hall Garth	-	4,844	-	-	4,844	-
Designated - League of Friends	-	11,055	-	-	11,055	-
Designated - Marches Food	-	-	-	-	-	1,000
Designated - Screwfix	-	5,000	-	-	5,000	-
Designated - SSDV	-	-	-	-	-	554
Designated - WSS	-	-	-	-	-	2,000
Restricted - Digital Skills	-	-	-	-	-	3,350
Restricted - Lottery	-	-	13,716	-	13,716	17,710

Restricted - Men's Sheds	-	-	2,755	-	2,755	1,605
Restricted - National Grid	-	-	-	-	-	7,855
Restricted - One Stop	-	-	-	-	-	59
Total	172,330	20,899	16,472	-	209,703	137,012



Analysis of income and expenditure for the Year Ended 31 December 2024

					Total	
	Unrestricted	Designated	Restricted	Endowment	This year	Last year
INCOME AND ENDOWMENTS FROM:						
Donations and legacies						
101 - Private donations and SOs	31,132	-	-	-	31,132	11,146
102 - Organisational donations	12,739	-	949	-	13,688	10,339
103 - Unrestricted grants	-	-	-	-	-	-
104 - Legacies	-	-	-	-	-	-
105 - Gift Aid	6,287	-	453	-	6,740	-
106 - Other unrestricted income	1,579	-	-	-	1,579	3,704
Donations and legacies Totals	51,738	-	1,402	-	53,140	25,191
Income from charitable activities						
201 - National Lottery Grant	-	-	63,706	-	63,706	68,818
203 - Hall Garth Settlement	-	20,000	-	-	20,000	-
204 - Millichope Foundation	-	3,000	-	-	3,000	3,000
205 - Marches Food Matters	-	-	-	-	-	1,000
206 - Shropshire Council Social Prescribing (Adult)	-	-	-	-	-	23,067
210 - Garfield Weston	-	20,000	-	-	20,000	-
211 - Ludlow Men's Sheds	6	-	4,327	-	4,333	2,604
214 - Other Restricted Grants	3,560	-	-	-	3,560	-
215 - One Stop / Groundwork	-	-	-	-	-	250
217 - Community Food Hub	15,024	-	-	-	15,024	3,076
218 - NFU Mutual Agency Giving Fund	-	-	-	-	-	6,443
219 - Shropshire Digital Skills Programme	-	-	-	-	-	3,350
220 - National Grid Electricity Distribution Community Matters Fund	-	-	-	-	-	7,855
221 - Winter Support Services	-	930	-	-	930	2,000
222 - UK Shared Prosperity Fund	2,935	-	46,221	-	49,156	-
223 - Heart of England Community Foundation	-	-	27,000	-	27,000	-

224 - Ludlow Hospital League of Friends	-	15,000	-	-	15,000	-
225 - The Screwfix Foundation	-	5,000	-	-	5,000	-
Income from charitable activities Totals	21,526	63,930	141,255	-	226,711	121,463
Other trading activities						
301 - Lunch clubs and meals income	190	-	-	-	190	5,135
302 - Men's Shed trading income	-	-	1,443	-	1,443	2,636
303 - Social events income	-	-	-	-	-	-
304 - Other trading income	-	-	-	-	-	-
305 - Income from property	-	-	-	-	-	-
Other trading activities Totals	190	-	1,443	-	1,633	7,772
Investments						
Investments Totals	-	-	-	-	-	-
Other income						
Other income Totals	-	-	-	-	-	-
Income and endowments Grand totals	73,454	63,930	144,101	-	281,485	154,426

EXPENDITURE ON:

Raising funds

E101 - Just Giving fees	-	216	-	-	216	198
E102 - The Big Event	-	-	-	-	-	-
E103 - Website/Social Media	-	9	-	-	9	-
E104 - Other fundraising and Friends Events	92	15	-	-	108	27
Raising funds Totals	92	241	-	-	333	225

Expenditure on charitable activities

E201 - Salaries (7)	1,950	20,892	97,018	-	119,861	94,867
E202 - National Insurance (7)	(321)	3,763	24,570	-	28,013	20,825
E203 - Pensions (7)	-	1,353	6,092	-	7,445	5,384
E204 - Volunteer Recruitment	-	-	-	-	-	108
E205 - Payroll costs	247	416	185	-	848	586
E206 - Recruitment	-	95	160	-	255	100
E207 - Staff expenses	10	-	318	-	329	1,438
E208 - Volunteer expenses	33	-	2,507	-	2,541	1,360

E209 - HR support costs	-	936	-	-	936	720
E210 - Staff Training	-	-	778	-	778	964
E211 - Apprentice Levy	-	-	-	-	-	-
E212 - Office Equipment costs	48	140	-	-	189	551
E213 - Food project costs: Lunch, Fridge, Space	551	3,264	2,964	-	6,780	1,956
E214 - Men's Sheds costs	-	-	2,268	-	2,268	3,181
E215 - Bank Charges and Accountancy software	360	-	-	-	360	-
E216 - Hardship Fund	100	-	1,430	-	1,530	-
E217 - Marketing and outside printing	-	-	4,418	-	4,418	218
E218 - Good Start Together	-	40	-	-	40	113
E219 - Community Hub Equipment and Resources	39	-	254	-	294	104
E220 - Befriending	-	-	182	-	182	111
E221 - Subsidised transport costs	-	125	-	-	125	450
E222 - Youth Drop In	-	-	-	-	-	36
E223 - Good Grief Cafe	-	-	34	-	34	30
E224 - Sessional Worker	-	-	-	-	-	-
E225 - Summer Lunch Club	-	-	1,274	-	1,274	-
E226 - Other Project costs inc Room Hire	-	-	920	-	920	-
E227 - Networking Activity	-	-	125	-	125	-
E228 - Volunteer Training	-	-	3,497	-	3,497	-
E311 - Purchase of fixed assets	-	-	-	-	-	598

Expenditure on charitable activities Totals	3,021	31,028	149,002	-	183,052	133,706
--	--------------	---------------	----------------	----------	----------------	----------------

Other expenditure

E301 - Governance costs	100	-	-	-	100	-
E302 - Office Supplies and Stationery	244	900	-	-	1,144	1,710
E303 - Telephone costs inc Mobiles	-	992	86	-	1,079	1,390
E304 - IT costs	-	-	-	-	-	1,200
E305 - Insurance	-	866	35	-	901	901
E306 - Other costs	98	116	110	-	325	672
E307 - Rent for premises (8)	-	7,650	3,400	-	11,050	10,200
E308 - Utilities (8)	-	7,807	1,615	-	9,422	8,228



E309 - Water (8)	-	-	-	-	-	-
E310 - Property Maintenance (8)	13	214	4,399	-	4,627	543
E312 - Meeting costs and AGM	60	-	-	-	60	309
E313 - Depreciation of fixed assets	992	-	-	-	992	1,322
Other expenditure Totals	1,508	18,546	9,646	-	29,701	26,479
Expenditure Grand totals	4,622	49,816	158,648	-	213,087	160,411

Notes to the Accounts

1. Trading Income – Less than 1% of the Charity's income was from trading (selling food and Men's Shed products). The 5% figure quoted in 2023's Accounts included donations.
2. Investments – The Charity has adopted an ethical investments policy which has enabled the investment of unrestricted reserves in the CCLA COIF Ethical Investment Fund.
3. Charitable Activities – 86% of the Charity's expenditure was on charitable activities.
4. Reserves Policy – The Charity's reserves policy is to hold in reserve in the General Fund unrestricted funding sufficient to cover six months of planned expenditure. Based on the total expenditure in 2024 of £213K, the reserve should be a minimum of £106K, and the planned reserve for 2025 is £106K.
5. Fixed Assets – Grouped office, Men's Shed and catering equipment, depreciated at 25% p.a.
6. Accounts Receivable – Payments due from the UK Shared Prosperity Fund for services delivered.
7. Staff Costs – Staff costs amounted to £154K in 2024. This represents 72% of all expenditure. The average number of staff was 5. The number of staff at the end of the year was 6. All members of staff were paid less than £40K.
8. Building Costs – Building costs increased substantially in 2023 due to the taking on of the lease for the Lower Galdeford building. Building costs amounted to £24K, 11% of total expenditure, in 2024.

Independent examiner's report to the trustees of Hands Together Ludlow Charitable Incorporated Organisation ('the CIO')

I report to the trustees on my examination of the accounts of the CIO for the year ended 31 December 2024.

Responsibilities and basis of report

As the charity trustees of the CIO 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 CIO's accounts carried out under section 145 of the 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the CIO as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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:



Name: Alan Layng

Address: The Reader's House, Church Walk, Ludlow SY8 1AL

Date: 19th March 2025