



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

## Trustees' Annual Report for the period

**From 1 April 2024 to 31 March 2025**

**Charity name: Bedale Community Meals on Wheels**

**Charity registration number: 1175010**

### Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<b>The relief of those in need by reason of age or disability in Bedale and the surrounding area by the provision of a meals on wheels service to assist elderly and disabled people who are unable to prepare hot, nutritious meals themselves thereby helping them to live independently in their own homes.</b>
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	<b>BCMoW provided two course meals, 3 days a week, to a maximum of 32 people each day throughout the year.</b>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	<b>The trustees declare that they have complied with their duty to have due regard to the guidance on public benefit published by the commission in exercising their powers or duties.</b>

### Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	<b>N/A</b>
Policy on social investment including program related investment	Para 1.38	<b>N/A</b>
Contribution made by volunteers	Para 1.38	<b>All Trustees and Volunteers are unpaid.</b>
Other		

## 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	<b>The relief of those in need by reason of age or disability in Bedale and the surrounding area by the provision of a meals on wheels service to assist elderly and disabled people who are unable to prepare hot, nutritious meals themselves thereby helping them to live independently in their own homes.</b>

### Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	<b>BCMoW provided two course meals 3 days a week to up to 32 people a day throughout the year.</b>
Performance of fundraising activities against objectives set	Para 1.41	<b>N/A</b>
Investment performance against objectives	Para 1.41	<b>N/A</b>
Other		<b><u>Statutory Declaration</u></b> <b>The trustees declare that they have complied with their duty to have due regard to the guidance on public benefit published by the commission in exercising their powers or duties.</b>

## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	<p><b>The finances of BCMoW remain healthy. The cost of a 2 course meal was £5 for 2024/25. All funds were used for the sole benefit of our clients – including occasional free meals and purchase/replacement of equipment.</b></p> <p><b>Total Spend £20376.91</b></p> <p><b>Total Income £31742.35</b></p> <p><b>Total Gain/Loss £11365.44</b></p> <p><b>Current Account final balance on 31 March 2025 was £2352.76</b></p> <p><b>Savings Account final balance on 31 March 2025 was £25,000</b></p>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<p><b>Our aim is to maintain a total bank balance of about £25,000 in our Current/Savings accounts. These reserve funds are primarily for Capital purchases and replacement of kitchen equipment. This is achieved by offering occasional free meals to Clients.</b></p> <p><b>In anticipation of higher food costs in 2025-26, we have allowed our bank balance to exceed £25,000 in order to maintain our meal price at £5 during 2025-26 and 2026-27, in anticipation of a slight losses in the next few years.</b></p>
Amount of reserves held	Para 1.22	<b>£25,000</b>
Reasons for holding zero reserves	Para 1.22	<b>N/A</b>
Details of fund materially in deficit	Para 1.24	<b>N/A</b>
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	<b>N/A</b>

### 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	<b>Clients</b>

Investment policy and objectives including any social investment policy adopted	Para 1.46	<b>None</b>
A description of the principal risks facing the charity	Para 1.46	<b>We consider our principal risk to be identifying suitable volunteer cooks.</b>
Other		

## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document	Para 1.25	<b>Constitution</b>
How is the charity constituted?	Para 1.25	<b>CIO</b>
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	<b>All Trustees</b>

### 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	<b>N/A</b>
The charity's organisational structure and any wider network with which the charity works	Para 1.51	<b>N/A</b>
Relationship with any related parties	Para 1.51	<b>N/A</b>
Other		

## Reference and Administrative details

Charity name	<b>Bedale Community Meals on Wheels (BCMoW)</b>
Other name the charity uses	
Registered charity number	<b>1175010</b>
Charity's principal address	<b>43 Iddison Drive, Bedale, North Yorkshire, DL8 2EP</b>

### 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	<b>John Noone</b>	<b>Chairman</b>		<b>John Noone</b>
2	<b>Diane Hosking</b>	<b>Coordinator</b>		<b>Diane Hosking</b>
3	<b>Clive McGill</b>	<b>Treasurer/Secretary</b>		<b>Clive McGill</b>
4				
5				
6				
7				

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

<b>Director name</b>		
<b>N/A</b>		

### Name of trustees holding title to property belonging to the charity

<b>Trustee name</b>	<b>Dates acted if not for whole year</b>	
<b>N/A</b>		

### Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity.	<b>N/A</b>
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects.	<b>N/A</b>
Details of arrangements for safe custody and segregation of such assets from the charity's own assets.	<b>N/A</b>

### Additional information (optional)

#### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
	N/A	

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

N/A

### Exemptions from disclosure

Reason for non-disclosure of key personnel details

N/A

### Other optional information

N/A

### Declarations

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

Signed on behalf of the charity's trustees

Signature(s)	<i>John Noone</i>	<i>Clive McGill</i>
Full name(s)	John Noone	Clive McGill
Position (eg Secretary, Chair, etc)	Chairman	Treasurer/Secretary
Date	10 April 2025	

CURRENT ACCOUNT SUMMARY														
Apr 2024-Mar 2025	Payments								Income				Net	Bank Balance
Month	A: BANK OUT FOOD	B: CLIENT REFUNDS	C: EQUIP & SUNDRIES	D: BANK OUT TRAINING	E: BANK OUT INSURANCE	F: BANK OUT RENTALS	G: CAPITAL SPEND	H: TRANSFERS TO SAVINGS	I: TRANSFERS FM SAVINGS	J: NON-INCOME ADJUST	K: CLIENT RECEIPTS	L: CASH IN DONATIONS	GAIN OR LOSS	15954.85
Apr	1095.13	0.00	259.45	0.00	0.00	360.00	0.00	0.00	0.00	0.00	1355.00	0.00	-359.58	15595.27
May	1201.62	60.00	260.09	0.00	0.00	360.00	0.00	0.00	0.00	0.00	2225.00	0.00	343.29	15938.56
Jun	1036.73	0.00	63.42	0.00	0.00	360.00	0.00	0.00	0.00	0.00	1445.00	9500.00	9484.85	25423.41
Jul	1009.65	0.00	254.65	0.00	0.00	360.00	0.00	0.00	0.00	0.00	1815.00	0.00	190.70	25614.11
Aug	1448.48	0.00	308.47	0.00	0.00	360.00	0.00	0.00	0.00	0.00	2135.00	195.45	213.50	25827.61
Sep	1222.38	0.00	67.42	0.00	0.00	360.00	0.00	0.00	0.00	0.00	1725.00	390.90	466.10	26293.71
Oct	906.54	0.00	225.48	0.00	0.00	360.00	0.00	0.00	0.00	0.00	2141.00	200.00	848.98	27142.69
Nov	1274.21	0.00	277.38	0.00	0.00	360.00	0.00	0.00	0.00	0.00	1500.00	0.00	-411.59	26731.10
Dec	1090.45	0.00	63.42	0.00	0.00	360.00	0.00	0.00	0.00	32.47	2330.00	0.00	816.13	27579.70
Jan	1046.58	0.00	242.56	0.00	228.57	360.00	0.00	0.00	0.00	0.00	1355.00	0.00	-522.71	27056.99
Feb	873.83	0.00	63.42	0.00	0.00	360.00	0.00	0.00	0.00	0.00	1820.00	0.00	522.75	27579.74
Mar	1244.56	0.00	292.42	0.00	0.00	360.00	0.00	25000.00	0.00	0.00	1670.00	0.00	-226.98	2352.76
	13450.16	60.00	2378.18	0.00	228.57	4320.00	0.00	25000.00	0.00	32.47	21516.00	10286.35	11365.44	2352.76
Total Payments - Less Transfers		20376.91									Total Receipts - Less Adjust, Transfers & Refunds		31742.35	
						Net Gain/Loss							11365.44	

## Current Account

**Apr 2024-Mar 2025**

Reconciled Bank Balance B/F 1 April	AA	15954.85
Balance shown on Current Bank Statement	BB	2352.76
<b>ADD</b>		
Receipts paid in but not credited on Bank Statement	CC	0.00
<b>BB+CC</b>	<b>TOTAL A</b>	2352.76
Unpresented Cheques/Payments		0.00
	<b>TOTAL B</b>	0.00
<b>Balance C/F to next account (A - B)</b>	<b>TOTAL C</b>	2352.76
Total <b>PAYMENTS</b> this period	<b>TOTAL D</b>	45436.91
Plus C/F balance to next account (C+D)		47789.67
Total <b>INCOME</b> this period	<b>TOTAL E</b>	31834.82
Plus C/F balance from last period	<b>AA+E</b>	47789.67

ACCOUNT BALANCE SUMMARY	BANK
Balance B/F From April	15954.85
Total <b>PAYMENTS</b>	-45436.91
Total <b>RECEIPTS</b>	31834.82
<b>BALANCES C/F TO NEXT MONTH</b>	2352.76

<b>Receipts</b>	<b>0.00</b>
<b>UNPRESENTED PAYMENTS</b>	
<b>Ref</b>	<b>Amount</b>
	<b>0.00</b>



BCMoW Business Premium ME SAVINGS ACCOUNT

MONTH:	Apr 2024-Mar 2025				
DATE	DESCRIPTION	PAYMENTS	RECEIPTS	BALANCE	No
	Balance B/F			0.00	
	Transfer from Current		25000.00	25000.00	
				25000.00	
				25000.00	
				25000.00	
				25000.00	
				25000.00	
				25000.00	
				25000.00	
				25000.00	
	GRAND TOTALS	0.00	25000.00	25000.00	

BANK RECONCILIATION STATEMENT

Premium Savings Account

PERIOD: Apr 2024-Mar 2025

Reconciled Bank Balance B/F 1 April	AA	0.00
Balance shown on Current Bank Statement	BB	25,000.00
ADD		
Receipts paid in but not credited on Bank Statement	CC	
	BB+CC	TOTAL A
		25,000.00
Total PAYMENTS this period		
Plus C/F balance to next account (C+D)	TOTAL B	0.00
		0.00
Total INCOME this period		
Plus C/F balance from last period	TOTALC	25,000.00
	AA+C	25,000.00

ACCOUNT BALANCE SUMMARY	BANK
Balance B/F From April	0.00
Total PAYMENTS	0.00
Total RECEIPTS	25,000.00
BALANCES C/F TO NEXT MONTH	25,000.00