

# CYCLING WITHOUT AGE ENGLAND

England & Wales · Charity number 1182812

## Details

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**Other names** CYCLING WITHOUT AGE UK, CWA, CWA UK

**Status** Registered

**Legal form** CIO

**Registered** 2019-04-05

**Register** [View on the Charity Commission register](#)

## Contact

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**Website** <http://cyclingwithoutage.org.uk/>

## Activities

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**Objects:** THE RELIEF OF THOSE WHO ARE IN NEED BY REASON OF THEIR OLD AGE, RESTRICTED MOBILITY OR DISABILITY THROUGH THE PROVISION OF TRISHAW RIDE SERVICES AND THE PROMOTION OF SUCH SERVICES ACROSS ENGLAND.

**Activities:** About Cycling Without Age England (CWA England) We are part of the Cycling Without Age network a non-profit global initiative, founded in Copenhagen in 2012. England has a growing number of local chapters, each of which is run by volunteers.

## Classification

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- **How:** Provides Services, Acts As An Umbrella Or Resource Body
- **What:** The Advancement Of Health Or Saving Of Lives, Disability, Environment/conservation/heritage, Economic/community Development/employment, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

## Geography

- Throughout England

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£19,452	£16,079	-	-
2024-12-31	£1,380	£421	-	-
2023-12-31	£300	£426	-	-
2022-12-31	£661	£0	-	-
2021-12-31	£18	£0	-	-

## Trustees

Name	Role	Appointed
Guy Collins		2020-09-22
Kiran Roy Audit		2020-09-22
Michael David Heath MBE		2026-06-08

**CYCLING WITHOUT AGE ENGLAND**

England & Wales - Charity number 1182812

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# Accounts

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## Charity Commission Annual Return 2025

CYCLING WITHOUT AGE ENGLAND

Charity registration number: [1182812](#)

**Most of the information you give in this form will become publicly available on the Register of Charities. Any field that the Charity Commission will not display will be clearly marked.**

This document is a record of the information provided in the Annual Return 2025.

### PART A - Charity information

#### Financial period

Financial period start date

01/01/2025

Financial period end date

31/12/2025

#### Income and spending

Income £

£ 19,452

Spending £

£ 16,079

#### Number of contracts from government

How many contracts (other than grant agreements) did your charity receive from central government or a local authority during the financial period for this return?

0

#### Number of grants from government

How many grants did your charity receive from central government or a local authority during the financial period for this return?

6000

#### Value of grants from government

What was the total value of the grants received from central government or a local authority during the financial period for this return?

£ 6,000

### Income breakdown

Donations and legacies (excluding Endowments Received)

£ 5,495

Charitable activities

£ 0

Other trading activities

£ 0

Investments

£ 0

Other

£ 13,957

### Grantmaking

Is grant making the main way your charity carries out its purposes?

No

### Recipients of grants

Please round all figures to the nearest pound (do not enter decimal points or commas).

Individuals

£ 0

Other charities

£ 801

Other organisations that are not charities

£ 250

### Grant recipients related parties

Are any of the grant recipients related parties to the charity?

Yes

### Trustee payments

Excluding out of pocket expenses, for what were any of the trustees paid during the financial period for this return?

e. None of the trustees have been paid

Did any of the trustees resign and take up employment with your charity in the financial period of this return?

No

### Income from outside the UK

Did your charity receive income from outside of the United Kingdom in the financial period of this return?

No

### Delivering activities outside the United Kingdom

Did your charity deliver charitable activities outside of the United Kingdom in the financial period of this return?

No

### Spending outside of the United Kingdom

Did your charity spend funds outside of the United Kingdom in the financial period of this return?

Yes

Select countries/territories your charity operated in during the financial period covered by this annual return

Denmark

We recommend you select "Save" regularly to avoid losing any values entered.

Denmark

£ 1,288

Total Spending outside of the United Kingdom

£ 1,288

### Methods of money transfer

How much money did your charity send in total outside of the United Kingdom using a method other than the regulated banking system in the financial period for this return?

£ 0

### Trading subsidiaries

Does the charity have any trading subsidiaries?

No

### Employment contract types

People were permanently employed by your charity

0

People were on fixed-terms contracts with your charity

0

Self-employed people were working for your charity

0

### Governance policies

Internal charity financial controls policy and procedures

Yes

Safeguarding policy and procedures

Yes

**Financial reserves policy and procedures**

Not applicable

**Complaints policy and procedures**

Yes

**Serious incident reporting policy and procedures**

Yes

**Internal risk management policy and procedures**

Yes

**Trustee expenses policy and procedures**

Yes

**Trustee conflicts of interest policy and procedures**

No

**Investing charity funds policy and procedures**

Not applicable

**Campaigns and political activity policy and procedures**

Not applicable

**Bullying and harassment policy and procedures**

No

**Social media policy and procedures**

No

**Engaging external speakers at charity events policy and procedures**

No

**Safeguarding**

**Has your charity provided services to children and/or adults at risk in the financial period of the return?**

No

**External risk and impact**

**Donations**

Negative

**Other income - grants**

Negative

**Other income - contracts**

Not applicable

**Other income - investment**

Not applicable

**Expenditure on charitable activities**

Negative

**Expenditure on overheads**

Negative

**Number of volunteers**

Not applicable

**Number of employees**

Not applicable

**Number of trustees**

Negative

**Fundraising activities**

Negative

**Capacity to deliver services**

Negative

**Total service demand**

Negative

**Volunteers**

Excluding trustees, provide an estimate of the number of volunteers who carried out charitable activities on behalf of your charity in the United Kingdom during the financial period of this return?

0

**Privacy statement**

Any information you give us will be held securely and processed only in accordance with the rule on data protection. We will not disclose your personal details to anyone unconnected to the Charity Commission unless:

- you have consented to their release; or
- we are legally obliged to disclose them; or
- we regard disclosure as either (a) necessary so that we can properly carry out our statutory functions or (b) necessary in the public interest.

We may share and disclose information about you with relevant public authorities, regulatory bodies and agencies, outside the Charity Commission but only if:

- we can lawfully do so; and
- we decide that disclosure is necessary for national security, crime detection, prevention, and law enforcement, or other issues in the public interest

**Information we collect about you**

We will use this information:

To enable us to carry out our statutory functions and duties;

This will include the following actions:

- (a) update, consolidate, and improve the accuracy of our records;

**(b) undertake crime detection and prevention and law enforcement and assist the third parties specified above to investigate or prevent crime and carry out law enforcement;**

**(c) data analysis, testing, research, statistical and survey purposes**

**Information we receive from other sources.**

**Information we receive from other sources**

**We may combine this information with information you give to us and information we collect about you.**

**We may use this information and the combined information for the purposes set out above (depending on the types of information we receive).**

**We will ensure that any such disclosure and use is proportionate; considers your right to respect for your private life; and is done fairly and lawfully in accordance with the data protection principles of the Data Protection Act.**

**The Data Protection Act 1998 regulates the use of 'personal data', which is essentially any information, however stored, about identifiable living individuals.**

**As a 'data controller' under the Act, the Charity Commission must comply with it. Any changes we may make to our privacy statement in the future will be set out in the replacement version of this form.**

**Please check back frequently to see any updates or changes to our privacy policy.**

## **Declaration**

**This annual return has not been submitted and no Declaration has been made**

# CWAE 2025 Charity Commission Annual Return

## Complete Explanatory Summary for Trustees

### CWAE 2025 Charity Commission Annual Return

#### Complete Explanatory Summary for Trustees

**Charity Name:** Cycling Without Age England

**Charity Number:** 1182812

**Financial Year:** 1 January 2025 – 31 December 2025

**Submitted by:** Kiran Audit (Trustee) and Financial Data and Spreadsheet prepared by Des Lochrie (Trustee)

**Document Date:** April 2026

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#### Contents

1. Executive Summary
2. Financial Overview & Key Changes
3. Income Breakdown & Government Grants
4. Grant Recipients & Recipients of Grants
5. Overseas Spending
6. Volunteers & Trustees
7. Governance Policies
8. Key Discrepancies from 2024 & Explanations
9. Supporting Documentation Checklist

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#### 1. EXECUTIVE SUMMARY

CWAE's 2025 annual return shows significant growth compared to 2024, with income of **£19,452.35** (vs £1,380 in 2024) and expenditure of **£16,079.37** (vs £421 in 2024). This reflects CWAE's expanded funding for the Blackpool trishaw project (£13,957 restricted funds) and increased operational activity.

#### Key changes from 2024:

- Income: +1,309% increase

- Expenditure: +3,719% increase
- Government grants received: 2 (local authority) worth £6,000
- Volunteer count: 0 (clarified from 5 in 2024 due to proper categorization)
- Trustees: 3 active (Des stepping down; Gbemmy & Michael Heath joining)

All figures are accurate and supported by the spreadsheet of accounts, bank statements and invoice documentation on file.

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## 2. FINANCIAL OVERVIEW & KEY CHANGES

### Income Summary

**Total Income 2025: £19,452.35**

This comprises two distinct funding streams:

#### *Stream 1: Unrestricted Funds (Column D) – £5,495.17*

- Small chapter affiliations: £600
- Online donations (Stripe/PayPal): £401.36
- Conference sponsorship: £2,000
- GM4X donation: £300
- PayPal donations: £161.91
- Miscellaneous: £31.94

**Purpose:** General operational support for CWAE's governance and platform maintenance

#### *Stream 2: Restricted Funds (Column C) – £13,957.18*

- **Grant (local authority – 9 May 2025): £3,000** (*restricted to Blackpool trishaw*)
- **Grant (local authority – 31 July 2025): £3,000** (*restricted to Blackpool trishaw*)
- **Trustees of TH gift: £3,000** (*restricted to Blackpool trishaw*)
- **Barchafdn Grant: £2,500** (*restricted to Blackpool trishaw*)
- **PayPal fundraising: £792.98 + £664.20** (*restricted to Blackpool trishaw*)

**Purpose:** All restricted solely for the purchase and installation of a Blackpool trishaw (equipment acquisition)

### Expenditure Summary

**Total Expenditure 2025: £16,079.37**

#### *Equipment & Capital (Blackpool Fund – Column H): £12,755.26*

- GM4X Blackpool (equipment/vehicle): £6,400
- Trishaw purchase: £5,000
- Access Insurance (Blackpool): £335.26
- Other operational costs: £1,020

**Purpose:** Direct investment in the Blackpool trishaw project and associated insurance/setup costs

**International Payments (CWAE Funds – Column I): £1,288.86**

- CWA Copenhagen invoices (6 payments): £1,288.86

**Purpose:** Invoiced service payments for access to international CWA platform, coordination, systems (not grants)

**Conference & Partner Support (CWAE Funds – Column I): £1,035.25**

- CWA Weymouth Conference support: £601.84
- Ole expenses (conference): £373.96
- Brightride (CIC): £50
- Other partner support: £9.45

**Purpose:** Support for chapter development and international movement activities

**Net Position**

- Opening Balance (1 Jan 2025): £1,493.98
- Income: £19,452.35
- Expenditure: £16,079.37
- Closing Balance (31 Dec 2025): £4,866.96

**Breakdown of closing balance:**

- Blackpool Fund: £1,201.92 (restricted to Blackpool trishaw)
- CWAE Funds (unrestricted): £3,665.04

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### **3. INCOME BREAKDOWN FOR CHARITY COMMISSION**

The Charity Commission annual return asks for income to be categorized by type:

**Donations and Legacies (Unrestricted): £5,495.17**

- Chapter affiliations (annual donations): £600
- Online payments via Stripe: £401.36
- PayPal personal donations: £161.91
- GM4X donation: £300
- Conference sponsorship: £2,000
- Miscellaneous: £31.94

These are voluntary gifts to CWAE with no service obligation in return.

**Government Grants (Restricted): £6,000.00**

- Local authority grant (9 May 2025): £3,000
- Local authority grant (31 July 2025): £3,000

Both grants are assumed to be from local authorities (part of government) and are restricted for the Blackpool trishaw purchase.

#### Other Restricted Donations & Gifts: £7,957.18

- Trustees of TH restricted gift: £3,000
- Barchafdn Grant (restricted): £2,500
- PayPal fundraising contributions: £1,457.18

All restricted for Blackpool trishaw acquisition.

#### Why These Numbers Matter

The Charity Commission wants to understand:

10. Where CWAE's funding comes from (government, public, private)
11. Whether funding is restricted or unrestricted
12. The dependency on different income streams

CWAE's 2025 income is heavily weighted toward restricted funds for one specific project (Blackpool trishaw), which is normal for capital fundraising. The unrestricted income (£5,495) is modest but demonstrates ongoing support from chapters and donors.

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## 4. GRANT RECIPIENTS & RECIPIENTS OF GRANTS

### Important Distinction

The Charity Commission form asks TWO DIFFERENT QUESTIONS:

Question 1: "Recipients of grants" (PART D) – Grants GIVEN BY CWAE to others

Question 2: "Grant making" (detailed follow-up) – Detailed breakdown of the same grants

These refer to grants CWAE gives away, NOT grants CWAE receives.

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### A. GRANTS GIVEN BY CWAE IN 2025

**Total Grants Made by CWAE: £1,051.84**

#### Grants to Registered Charities: £801.84

Recipient	Amount	Status	Category
-----	-----	-----	-----
CWA Weymouth	£601.84	Registered charity	CWA chapter
You Trust	£100.00	Registered charity (CONFIRMED)	Charitable organization
CWA Seaton	£100.00	Registered charity (CONFIRMED)	CWA chapter
<b>SUBTOTAL</b>	<b>£801.84</b>		

**Grants to Other Organisations (Not Charities): £250.00**

Recipient	Amount	Status	Category
-----	-----	-----	-----
Scout Hut	£100.00	Non-charitable community group	Community organization
Brightride	£50.00	Community Interest Company (CIC)	Social enterprise
CWA Hurst & Hassocks	£100.00	Community Interest Company (CIC)	CWA chapter as CIC
<b>SUBTOTAL</b>	<b>£250.00</b>		

**Grants to Individuals: £0**

No grants made directly to individuals.

**Grants to Related Parties: £0**

No grants made to trustees, family members of trustees, or related entities.

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**B. EXPLANATION OF EACH GRANT**

**CWA Weymouth (£601.84) – Registered Charity**

- What: Conference support grant
- Who: Autonomous CWA chapter operating trishaw rides in Weymouth
- Why: CWAE provides strategic and financial support to chapters' activities
- Charity status: Registered charity (verified)

**You Trust (£100.00) – Registered Charity**

- What: General support/donation grant
- Who: Registered charity providing community support services
- Why: Partnership with CWAE's values; support for organization serving vulnerable populations
- Charity status: Registered charity (confirmed by Des)

**CWA Seaton (£100.00) – Registered Charity**

- What: Chapter support grant
- Who: Autonomous CWA chapter in Seaton
- Why: CWAE supports chapter operations and development
- Charity status: Registered charity (confirmed)

**Scout Hut (£100.00) – Non-Charity Community Group**

- What: Community space support
- Who: Local community facility (not formally registered as charity)
- Why: Support for community infrastructure that enables CWAE chapters' activities

- Charity status: Non-charitable community organization

**Brightride (£50.00) – Community Interest Company (CIC)**

- What: Support for cycling initiative
- Who: Brightride CIC (social enterprise focused on cycling access)
- Why: Aligned mission; support for inclusive cycling programs
- Charity status: CIC (not a registered charity, but a social enterprise)

**CWA Hurst & Hassocks (£100.00) – Community Interest Company**

- What: Chapter support grant
- Who: Autonomous CWA chapter operating as a CIC (not registered charity)
- Why: CWAE supports chapters; some chapters structure as CICs rather than charities
- Charity status: CIC (not registered as charity)

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**C. WHAT IS NOT INCLUDED IN "GRANTS GIVEN"**

**CWA Copenhagen Invoiced Payments: £1,288.86 – EXCLUDED**

These are NOT counted as grants. They are invoiced service payments. Here's why:

Aspect	Grant	Invoice Payment
-----	-----	-----
<b>Nature</b>	Voluntary gift	Payment for services rendered
<b>What CWAE receives</b>	Nothing in return	Access to platform, systems, support
<b>Documentation</b>	Gift letter or donation form	Invoice from provider
<b>Accounting treatment</b>	Grant expenditure	Service/support cost expenditure
<b>Charity Commission categorization</b>	"Grants to other charities"	"Charitable expenditure" or "Support costs"

**CWA Copenhagen provides CWAE with:**

- Access to international cyclingwithoutage.org.uk platform
- Email coordination and support
- The Hood (online resource hub)
- Book2Go system access
- Go system (new platform being rolled out)
- International movement coordination

Because CWAE receives services in return, these are invoiced payments, not grants. They appear in the main accounts under expenditure but NOT in the "grant making" section of the annual return.

### The 6 invoices paid to CWA Copenhagen:

Invoice	Date	EUR	GBP
-----	-----	-----	-----
602	2024-04-04	€240.00	£207.92
641	2024-07-05	€240.00	£209.65
703	2025-01-31	€240.00	£210.16
724	2025-04-16	€240.00	£220.57
769	2025-07-07	€210.00	£193.00
822	2025-11-07	€268.75	£247.56
<b>TOTAL</b>		€1,238.75	£1,288.86

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## 5. OVERSEAS SPENDING

**Question: "Did your charity spend funds outside of the United Kingdom in the financial period of this return?"**

**Answer: YES**

### Spending Details

Country: Denmark

Amount: £1,288.86

Method of Transfer: Money Service Businesses (PayPal external transfers)

### Breakdown:

All overseas spending was to CWA Copenhagen (invoiced service payments, not grants):

- Invoice 703: £210.16
- Invoice 724: £220.57
- Invoice 769: £193.00
- Invoice 822: £247.56
- Plus earlier invoices paid in 2025: £417.57
- Total: £1,288.86

### Purpose

These payments provide CWAE with access to the international Cycling Without Age movement's shared infrastructure, enabling CWAE to:

- Maintain connection to global CWA movement
- Use shared systems and platforms
- Receive international coordination and support
- Access training and resource materials
- Participate in movement strategy and governance

## Documentation

All invoices from CWA Copenhagen are retained on file and available for Charity Commission inspection if requested.

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## 6. VOLUNTEERS & TRUSTEES

### A. VOLUNTEERS (Non-Trustee)

**Answer to Annual Return Question: 0**

#### Explanation:

CWAE is a governance and support organisation—it does not directly deliver charitable activities.

- CWAE does not run trishaw rides
- CWAE does not employ or recruit volunteer pilots
- CWAE does not organize events with volunteer helpers
- CWAE does not train volunteers

All volunteer activity happens within the autonomous CWA chapters, which are independent registered entities:

- CWA Weymouth has its own volunteer pilots
- CWA Seaton has its own volunteer pilots
- Other chapters have their own volunteer teams

These chapter volunteers do not count toward CWAE's volunteer total because:

13. They are employees/volunteers of separate organizations
14. The Charity Commission annual return asks for volunteers of the specific charity (CWAE), not affiliated organizations
15. CWAE's role is governance and support, not operational delivery

The annual £30 chapter affiliations are membership contributions to access the CWA global platform—they are not volunteer relationships.

### B. TRUSTEES (Governance)

**Number of Trustees: 3**

#### Trustee Status (2025)

Name	Status	Role	Notes
-----	-----	-----	-----
Des Lochrie	Standing down	Founder & previous Trustee	Transitioning out in 2025
Gbemmy [surname]	Active	Trustee	Joined 2025

<b>Michael Heath</b>	Active	Trustee	Joined 2025
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Trustee Remuneration: None. All trustees serve on an unpaid, voluntary basis.

Trustee Conflicts of Interest: Register of interests on file for all 3 trustees covering relationships with CWA chapters and other organizations.

### **C. Why Volunteers Dropped from 5 (2024) to 0 (2025)**

2024 Return: 5 volunteers reported

2025 Return: 0 volunteers (excluding trustees)

#### **Reason for Change:**

In 2024, CWAE may have incorrectly counted:

- Des Lochrie (trustee) as both a trustee and a volunteer
- Chapter representatives as CWAE volunteers
- Or other ambiguous categorizations

The Charity Commission form explicitly states: "Excluding trustees, provide an estimate of the number of volunteers..."

This means trustees are reported separately and must not be counted in the volunteer number.

#### **2025 Clarification:**

CWAE recognized that:

16. All governance work is done by the 3 trustees (reported separately)
17. CWAE has no non-trustee volunteers
18. Chapter volunteers belong to autonomous organizations, not CWAE
19. The correct answer for CWAE's own non-trustee volunteers is 0

This is not a decline in activity. It reflects proper categorization of CWAE's governance-only business model.

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## **7. GOVERNANCE POLICIES**

### **Policies Reported as In Place: 8**

CWAE reported having the following governance policies in place (same as 2024):

20.  Internal Charity Financial Controls Policy and Procedures
  - Status: In place

- Covers: Financial authorization, Xero system controls, segregation of duties, audit procedures
- Frequency: Reviewed annually by trustees

21.  Safeguarding Policy and Procedures

- Status: In place
- Covers: Trustee accountability, governance safeguarding, data protection, chapter oversight
- Note: CWAE itself does not provide direct services to children/vulnerable adults; policy covers governance responsibilities and oversight of chapters' safeguarding

22.  Complaints Policy and Procedures

- Status: In place
- Covers: Process for receiving, investigating, and resolving complaints about CWAE operations or chapter support
- Escalation: Serious complaints reported to trustees

23.  Serious Incident Reporting Policy and Procedures

- Status: In place
- Covers: Definition of serious incidents (fraud, safeguarding breaches, governance failures)
- Requirement: Serious incidents must be reported to the Charity Commission within specified timeframe

24.  Internal Risk Management Policy and Procedures

- Status: In place
- Covers: Identification and mitigation of risks to CWAE operations, financial risks, governance risks, reputational risks
- Review: Risk register reviewed at trustee meetings

25.  Trustee Expenses Policy and Procedures

- Status: In place
- Covers: Categories of reimbursable expenses (travel, materials, communications)
- Approval: Expense claims reviewed and approved by trustees
- Note: 2024-25: No trustee expenses claimed

26.  Trustee Conflicts of Interest Policy and Procedures

- Status: In place
- Covers: Disclosure requirements, register of interests, recusal procedures
- Action: All trustees complete annual conflicts of interest declaration

### Policies Marked as Not Applicable: 6

These policies are not required for a charity of CWAE's size and type:

- ✘ Financial Reserves Policy – Not applicable (charity under £1m income; reserves not an issue)
- ✘ Investing Charity Funds Policy – Not applicable (CWAE does not hold investment portfolios)
- ✘ Campaigns and Political Activity Policy – Not applicable (CWAE does not undertake political campaigns)
- ✘ Bullying and Harassment Policy – Not applicable (CWAE has no employees)
- ✘ Social Media Policy – Not applicable (CWAE's social media is minimal or delegated to chapters)
- ✘ Engaging External Speakers Policy – Not applicable (CWAE does not host public events with speakers)

### Policies on File

All 8 policies reported as in place are documented and available for Charity Commission inspection:

- Data Protection Policy ✓
- Safeguarding Vulnerable Adults Policy ✓
- Financial Controls Policy ✓
- Risk Management Policy ✓
- Others as listed above ✓

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## 8. KEY DISCREPANCIES FROM 2024 & EXPLANATIONS

### Discrepancy 1: Income Increase (£1,380 → £19,452.35)

#### Why such a large increase?

2024 was a minimal-activity year with CWAE operating at a very basic level

2025 saw:

- Blackpool Trishaw Project: £13,957 in restricted grant funding received specifically for this capital project
- Increased Affiliate Activity: More chapters making donations
- Operational Growth: CWAE expanded operations and trustee base

This is not unusual for charities undertaking capital projects. Many charities receive large restricted grants in specific years for equipment or building projects.

### Discrepancy 2: Expenditure Increase (£421 → £16,079.37)

#### Why the major increase?

2024 expenditure was minimal (£421 to CWA Copenhagen only).

2025 saw:

- Blackpool Trishaw Purchases: £11,000+ in trishaw acquisition and setup
- International Payments: £1,289 to CWA Copenhagen for platform access
- Conference & Partner Support: £1,035 in grants and conference support

**This reflects CWAE's expanded operations and the Blackpool project delivery.**

### Discrepancy 3: Volunteer Count (5 → 0)

**Detailed explanation provided in Section 6 above.**

Summary: Clarification that CWAE's governance-only model means no non-trustee volunteers, and should not have been counted in 2024.

### Discrepancy 4: Government Grants (0 → 2 grants, £6,000)

#### Why were government grants not reported in 2024?

2024 may not have included local authority grant applications or outcomes.

2025 received two local authority grants (assumed to be government funding):

- 9 May 2025: £3,000 (restricted to Blackpool trishaw)
- 31 July 2025: £3,000 (restricted to Blackpool trishaw)

Local authorities are part of government, so these are correctly reported as "Grants from government."

### Discrepancy 5: Trustees (1 → 3 trustees, with transition)

#### Change in trustee composition:

- 2024: 3 trustees (Des Lochrie)
- 2025: 3 trustees (Des stepping down; Ramika, Gbemmy and Michael Heath joining)

Reason: CWAE expanded to accommodate growing operations and ensure adequate governance capacity.

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## 9. SUPPORTING DOCUMENTATION CHECKLIST

### Documents CWAE Should Retain for Charity Commission Inspection

All items below should be filed and available if the Charity Commission requests evidence:

**Financial Documentation:**

- Xero accounting system (all transactions 2025)
- Bank statements (showing all payments and receipts)
- CWA Copenhagen invoices (6 invoices, 2024-2025)
- Grant letters/confirmations (9 May & 31 July 2025 local authority grants)
- PayPal transaction records
- Stripe transaction records
- Donation receipts

**Governance Documentation:**

- Trustee register
- Trustee conflicts of interest declarations (2025)
- Trustee expenses claims (if any)
- All 8 governance policies (current versions)
- Risk register and risk reviews
- Serious incident log (if any incidents)

**Grant Documentation:**

- Grant recipient details (CWA Weymouth, You Trust, CWA Seaton, Scout Hut, Brightride, CWA Hurst & Hassocks)
- Evidence of restricted fund usage (Blackpool trishaw purchase receipts)
- Confirmation of recipient charity status (You Trust, CWA Seaton registered charity confirmations)

**Overseas Spending Documentation:**

- CWA Copenhagen invoices (6 invoices totaling £1,288.86)
- PayPal transaction records (showing money service business transfer)
- Purpose documentation (platform access agreements, if available)

**Organizational Documentation:**

- Constitution/Articles of Association
- Charity registration details
- Minutes of trustee meetings (including decisions on grants, governance, policies)
- Chapter affiliation records (evidence of 20+ chapter members contributing £30 annually)

**Documents to Prepare for Trustees****Before Filing the Return:**

27.  Trustee Sign-Off Document

- Confirmation that all trustees have reviewed the annual return
- Statement that accounts are accurate and complete
- Signed by at least one trustee (typically Des for 2025 submission)

28.  Summary of Key Transactions

- List of all grants made (recipients, amounts, purposes)
- List of all overseas payments (CWA Copenhagen, invoices)
- Government grants received (dates, amounts)

29.  Support Document (This Document)

- Comprehensive explanation of all figures
- Rationale for each answer
- Context for discrepancies with 2024
- Kept in shared trustee folder for reference

---

## FINAL CHECKLIST FOR SUBMISSION

Before submitting the 2025 Annual Return online to the Charity Commission:

### Financial Figures to Enter

- Total Income: £19,452.35
- Total Expenditure: £16,079.37
- Income (Donations and legacies): £5,495
- Income (Government grants): £6,000 (2 local authority grants)
- Income (Other restricted): £7,957
- Grants to individuals: £0
- Grants to other charities: £801.84 (CWA Weymouth, You Trust, CWA Seaton)
- Grants to other organisations: £250.00 (Scout Hut, Brightride, CWA Hurst & Hassocks)
- Grants to related parties: £0

### Governance & Organizational

- Volunteers (non-trustee): 0
- Number of trustees: 3
- Overseas spending: YES – Denmark, £1,288.86
- Trading subsidiaries: NO
- Services to children/vulnerable adults: NO
- Contact address correct: YES (128 Kennington Road, Kennington, Oxford, OX1 5PE)
- Governance policies (8 in place, 6 not applicable): [See list in Section 7]

### Trustee Declaration

- Submitting trustee: Kiran Audit based on the work by Des Lochrie

- [x] Role: Trustee
- [x] Date submitted: 4 April 2026
- [x] Contact details: 07771768680 / [Kiran.Audit@cyclingwithoutage.org.uk](mailto:Kiran.Audit@cyclingwithoutage.org.uk)

### Document Control

Aspect	Detail
-----	-----
<b>Document Title</b>	CWAE 2025 Charity Commission Annual Return – Complete Explanatory Summary
<b>Created</b>	April 2026
<b>Financial Year Covered</b>	1 January 2025 – 31 December 2025
<b>Prepared For</b>	CWAE Trustees
<b>Storage</b>	Shared Trustees Folder (PDF)
<b>Retention</b>	Retain with annual return documentation (minimum 6 years)
<b>Distribution</b>	All trustees should receive and review before return submission

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### Sign-Off

This document provides complete explanation and context for every figure, policy, and answer in CWAE's 2025 Charity Commission Annual Return. All figures are supported by Xero accounting records and invoice documentation on file.

Prepared by: Kiran Audit on behalf of Des Lochrie and approved by all Trustee (including those waiting to be registered)

For Review by: CWAE Trustees

Status: Ready for trustee approval and return submission

---

**END OF DOCUMENT**

<b>CWA ENGLAND Accounts 2025</b>		
		<b>Blackpool</b>
	Opening Balance	
	<b>Income</b>	
Jan	Stripe ( crowdfunder)	
4/3/2025	Stripe	
2/5/2025	Stripe	
9/5/2025	Grant	<b>£ 3,000.00</b>
3/6/2025	Trustees of TH	<b>£ 3,000.00</b>
10/7/2025	CWA Maidenhead	
11/7/2025	CWA Weymouth	
12/7/2025	CWAGuildford	
14/7/2025	Beartown Rickshaw	
!4/07/2025	Pay Pal Test	
18/7/2025	CWA Seaton	
23/7/2025	CWA Staffs	
23/7/2025	Barchafdn Grant	<b>£ 2,500.00</b>
30/7/2025	CWA Hurst & Hassocks	
31/7/2025	Grant	<b>£ 4,000.00</b>
4/8/2025	Stripe	
15/8/2025	Pay Pal	<b>£ 792.98</b>
1/9/2025	GM4X	
6/10/2025	CWA Tameside	
10/10/2025	Sheffield CWA	
10/10/2025	CWA Chester	
13/10/2025	Chichester Trishaw	
17/10/2025	CWA Subs You Trust	

20/10/2025	Conf Sponsorship	
28/10/2025	<b>Chorlton Bikes</b>	
3/11/2025	<b>Paypal</b>	<b>£ 664.20</b>
4/11/2025	<b>Stripe</b>	
7/11/2025	<b>CWA Oxford</b>	
7/11/2025	<b>CWA Winash</b>	
14/11/2025	<b>CWA Wessex</b>	
24/11/2025	<b>CWA Trafford</b>	
2/12/25	<b>Stripe</b>	
Total Income		
<b>###</b>	<b>Total Income 2025</b>	<b>£13,957.18</b>
<b>###</b>	<b>Total Expenditure</b>	<b>£12,755.26</b>
<b>£ 3,372.98</b>	<b>Yearly Balance</b>	<b>£ 1,201.92</b>
	Opening balance from 2024	£ -
	<b>Total</b>	<b>£ 1,201.92</b>
	Current Bank Balance	

**Blackpool  
CWA E**

CWA for 2025

<b>CWAE Funds</b>			
£	<b>1,493.98</b>		
			<b>Expenditure</b>
£	<b>19.30</b>		
£	<b>244.06</b>	1	CWA (Copenhagen)
£	<b>38.60</b>	2	CWA (Copenhagen)
£	<b>2,000.00</b>	3	CWA (Copenhagen)
		4	Ole expenses
£	<b>30.00</b>	5	GM4X Blackpool
£	<b>120.00</b>	6	Trishaw
£	<b>30.00</b>	7	Brightride
£	<b>30.00</b>	8	You Trust
£	<b>0.01</b>	9	CWA Seaton
£	<b>30.00</b>	10	CWA Hurst & H
£	<b>30.00</b>	11	Scout Hut
		12	The Loose Moose
£	<b>30.00</b>	13	CWA Weymouth Con Ex
		14	GM4X Blackpool
£	<b>97.48</b>	15	CWA (Copenhagen)
£	<b>88.11</b>	16	cwa (Copenhagen)
£	<b>300.00</b>	17	CWA (Copenhagen)
£	<b>30.00</b>	18	Access Ins Blackpool
£	<b>30.00</b>		
£	<b>30.00</b>		
£	<b>30.00</b>		<b>Total</b>
£	<b>30.00</b>		

£	2,000.00		
£	30.00		
£	73.80		
£	4.51		
£	30.00		
£	40.00		
£	30.00		
£	30.00		
£	19.30		
£	5,495.17		
	<b>£3,324.11</b>		
£	2,171.06		
£	1,493.98		
£	3,665.04		
£	4,866.96		
£	1,201.92		
£	3,665.04		
£	4,866.96		
£	19,452.35		

£

16,079.37



<b>Blackpool</b>	<b>CWAE Funds</b>	
	<b>£207.92</b>	3/3/2025
	<b>£209.65</b>	3/3/2025
	<b>£210.16</b>	13/5/2025
	<b>£373.96</b>	11/9/2025
<b>£6,400.00</b>		17/9/2025
<b>£5,000.00</b>		19/9/2025
	<b>£50.00</b>	1/10/2025
	<b>£100.00</b>	1/10/2025
	<b>£100.00</b>	1/10/2025
	<b>£100.00</b>	1/10/2025
	<b>£100.00</b>	1/10/2025
	<b>£609.45</b>	9/10/2025
	<b>£601.84</b>	18/10/2025
<b>£1,020.00</b>		26/10/2025
	<b>£247.56</b>	11/11/2025
	<b>£220.57</b>	24/11/2025
	<b>£193.00</b>	24/11/2025
<b>£335.26</b>		
<b>£12,755.26</b>	<b>£3,324.11</b>	
	<b>£16,079.37</b>	



# Conference 2025 expenses

	CWAE a/c	WEY a/c	
sponsorship			<b>£2,000.00</b>
Ole expenses	£393.76		
Wise buys		£9.00	
Bookers		£101.89	
Codfathers Eve Meal		£459.70	
Lidl		£31.25	
Lunch Loose Moose	£609.45		
Stuart Donated			
Seaton	£100.00		
You Trust	£100.00		
Hurst & Hassocks	£100.00		
Chichester	£50.00		
Scout hut	£100.00		
Trustees Expenses	£0.00		
Flowers for hosts	£150.00		
Total	<b>£1,603.21</b>	<b>£601.84</b>	
		<b>£2,205.05</b>	<b>£2,000.00</b>

.

<b>-£205.05</b>

# CWA Invoices

12/1/2024	Invoice no	583	240.00 Eur	Paid 24/042024
14/10/2024		675	240.00 Eur	Paid 11/12/2024
4/4/2024		602	240.00 Eur	paid 3/3/2005
5/7/2024		641	240.00 Eur	paid 3/3/2005
31/1/2025	Invoice	703	240.00 Eur	13/5/2025
16/4/2025		724	240.00 Eur	24/11/2025
7/7/2025		769	210.00	24/11/2025
7/11/2025		822	268.75	Paid 11/11/2025

<b>£207.92</b>
<b>£209.65</b>

<b>£210.16</b>
----------------

**£ 220.57**

**£ 193.00**

**£ 247.56**


Chapter name	2024	2025	2026	2027
Beartown Rickshaw (Chester)	£ 30.00	£ 30.00		
Bex Hill on Sea				
<b>Blackpool</b>				
Bolsover District Council				
Bridges Centre (Monmouthshire)				
Bridport		£ 30.00		
Chichester	£ 30.00	£ 30.00		
<b>Chorlton</b>		£ 30.00		
Chester		£ 30.00		
Clevedon & North Somerset				
<b>Costos Care</b>				
Dorchester	£ 30.00	£ 30.00		
Guildford	£ 30.00	£ 30.00		
<b>Hull</b>				
Hurst & Hassock	£ 30.00	£ 30.00		
Inclusive Pedals CIC (Chesterfield)				
Maidenhead	£ 30.00	£ 30.00		
Monty's Community Hub (South Hampton)				
Oxfordshire	£ 30.00	£ 30.00		
<b>Penzance</b>				
Porthcawl				

Portland	£	30.00	£	30.00		
Prudhoe						
Rochdale						
Seaford						
Seaton	£	30.00	£	30.00		
Sheffield	£	30.00	£	30.00		
Shropshire Cycle Hub						
South Manchester						
Staffordshire	£	30.00	£	30.00		
Stockton on Tees						
Timeside			£	30.00		
The You Trust (Portsmouth)	£	30.00	£	30.00		
TheBIGREDBIKE (Lichfield)						
Trafford	£	30.00	£	30.00		
Watford Cycle Hub Limited						
Wells						
Wessex Hope In The Community	£	30.00	£	30.00		
West Devon & East Cornwall						
Weymouth	£	30.00	£	30.00		
Winash			£	40.00		
York Bike Belles						
Southwark						
Chesterfield						

<b>NEW CHAPTERS 2025</b>				
Total Donations from Chapters	<b>£ 450.00</b>	<b>£ 580.00</b>		

Responded to survey

**CYCLING WITHOUT AGE ENGLAND**

England & Wales - Charity number 1182812

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# Accounts

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# Trustees' Annual Report for the period

From

Period start date

Day 01 January 2024

To

Period end date

Day 31 December 2024

## Section A

## Reference and administration details

Charity name

Cycling Without Age England

Other names charity is known by

Cycling Without Age UK

Registered charity number (if any)

1182812

Charity's principal address

128 Kennington Road,

Kennington

Oxford

Postcode

OX1 5PE

### 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	Kiran Audit			
2	Guy Collins			
3	Desmond Lochrie	Chairman		
4	Hannah Wallwork			

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year
Ramika Prajapati	sept 2024

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

Type of adviser	Name	Address
-----------------	------	---------

Committee Member		

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

--

## Section B

## Structure, governance and management

## Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	The group's constitution was adopted in 2019 and has been set up as a CIO and is in line with other affiliated chapters across the world. We updated in 2021 with the Change of our Name to CWA England and confirmed by the Charity commission on 24 <sup>th</sup> October 2021
How the charity is constituted (eg. trust, association, company)	The Group is a charity established under its rules which are common to other CWA groups
Trustee selection methods (eg. appointed by, elected by)	New Trustees will be welcome during the year and appointed at a Trustees meeting and re-elect at AGM

## Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

The group is managed by volunteers and led by the Trustees. They are responsible for complying with legislation applicable to charities. This includes the required keeping of proper Accounts and making returns to the charity commission. They are also responsible for keeping all documents up to date such as safeguarding, equal opportunities, GDPR, Risk Assessments.

### RISKS and INTERNAL CONTROL

The Group will look closely to identify any major risks to which they believe the Group is exposed, these will be reviewed, and systems will be put in place to mitigate against them.

## Section C Objectives and activities

**Summary of the objects of the charity set out in its governing document**

To Support Chapters across the country to offer relief of persons who are in need by reason of their age restricted mobility by providing volunteer led accessible Trishaw cycle rides to help gain a social connection and to assist them to integrate them back into the community.

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

## Additional details of objectives and activities (Optional information)

You may choose to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

## Section D

## Achievements and performance

Summary of the main achievements of the charity during the year

During 2024 we have engaged with chapters around the country and hold bi monthly open zoom meetings for chapters around the country. In 2024 we attended The International conference in Denmark where 19 countries were represented.

We were represented at the Kendal Mountain Festival and appeared on Good Morning Britain as well as several local media stations.

We conducted a survey of our various chapters to gauge how many people are using our services and will give us a platform for the progress we are making .

We were successful in our application for Gift Aid which will help with any donations we receive.

## Section E

## Financial review

Brief statement of the charity's policy on reserves

### Reserves Policy

currently our income is only minimal, and this will be reviewed when funds are available

Details of any funds materially in deficit

Further financial review details (Optional information)

You may choose to include additional information, where relevant about:

### Financial Review

As a group we have minimal income and expenditure and have opened a Co-op bank Account with 2 signatories required for all payments.

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

--

**Section F Other optional information**

--

**Section G Declaration**

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

Signed on behalf of the charity's trustees

<b>Signature(s)</b>	Des Lochrie	
---------------------	-------------	--

<b>Full name(s)</b>	Desmond Lochrie	
---------------------	-----------------	--

<b>Position (eg Secretary, Chair, etc)</b>	Chairman	Trustee
--	----------	---------

<b>Date</b>	
-------------	--

# Cycling Without Age England Receipts and Payments Account

Year start date

Year end date

For the year from	1/1/2024	To	31/12/2024
-------------------	----------	----	------------

## Receipts and payments

	31/12/2023 Unrestricted funds £	31/12/2024 Unrestricted funds £
<b>Receipts</b>		
<b>Donations, legacies and similar income</b>		
Donations	300	1,380
Go Fund me	-	-
<b>Sub total</b>	<b>300</b>	<b>1,380</b>
<b>Grants</b>		
Inclusion Grant	-	-
Other grants	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>
<b>Fundraising (gross)</b>		
	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>
<b>Investment income</b>		
Bank interest	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>
<b>Total Gross Income</b>	<b>300</b>	<b>1,380</b>
<b>Asset and investment sales, etc.</b>	-	-
<b>Total receipts</b>	<b>300</b>	<b>1,380</b>

# Cycling Without Age England Receipts and Payments Account

Year start date

Year end date

For the year from	01/01/2024	To	31/12/2024
-------------------	------------	----	------------

## Receipts and payments

	Unrestricted funds £	Unrestricted funds £
<b>Payments</b>		
<b>Charitable Payments</b>		
Insurance	-	-
Cwa (Copenhagen)	-	421
	-	-
<b>Sub total</b>	-	421
<b>Fundraising expenses</b>		
	-	-
<b>Sub total</b>	-	-
<b>Total Gross Expenditure</b>	-	421
<b>Asset and investment purchases, etc</b>	-	-
<b>Total payments</b>	-	421
<b>Net of receipts/(payments)</b>	300	421
<b>Cash funds last year end</b>	-	-
<b>Cash funds this year end</b>	300	421

## Statement of assets and liabilities at the end of the year

	Unrestricted funds	Unrestricted funds
<b>Cash funds</b>	<b>£</b>	<b>£</b>
Bank current account	961	1,494
Bank deposit account	-	-
Cash/Floats	-	-
<b>Total cash funds</b>	<b>961</b>	<b>1,494</b>
<b>Other monetary assets</b>		
	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>
<b>Investment assets</b>		
	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>
<b>Non monetary assets for charity's own use</b>		
	-	-
	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>
<b>Liabilities</b>		
	-	-
	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>

### Contingent liabilities and future obligations

The above receipts and payments account and statement of assets and liabilities were approved by the Trustees on \_\_\_\_\_ (the date of the Executive Committee meeting that approved the accounts) and signed on their behalf by

Signature


Print Name

Desmond Lochrie	Chair
Kiran Audit	Treasurer

**CYCLING WITHOUT AGE ENGLAND**

England & Wales - Charity number 1182812

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# Accounts

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<b>Trustees' Annual Report for the period</b>						
<b>From</b>	Period start date			<b>To</b>	Period end date	
	Day 01	January	2023		Day 31	December 2024

## Section A Reference and administration details

<b>Charity name</b>	Cycling Without Age England
<b>Other names charity is known by</b>	Cycling Without Age UK
<b>Registered charity number (if any)</b>	1182812
<b>Charity's principal address</b>	128 Kennington Road,
	Kennington
	Oxford
	<b>Postcode</b> OX1 5PE

**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 Kiran Audit			
2 Guy Collins			
3 Desmond Lochrie			
4 Hannah Wallmark			

**Names of the trustees for the charity, if any, (for example, any custodian trustees)**

Name	Dates acted if not for whole year

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

Type of adviser	Name	Address
Committee Member		

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

## Section B Structure, governance and management

## Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	The group's constitution was adopted in 2019 and has been set up as a CIO and is in line with other affiliated chapters across the world. We updated in 2021 with the Change of our Name to CWA England and confirmed by the Charity commission on 24 <sup>th</sup> October 2021
How the charity is constituted (eg. trust, association, company)	The Group is a charity established under its rules which are common to other CWA groups
Trustee selection methods (eg. appointed by, elected by)	New Trustees will be welcome during the year and appointed at a Trustees meeting and re-elect at AGM

## Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
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- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

The group is managed by volunteers and led by the Trustees. They are responsible for complying with legislation applicable to charities. This includes the required keeping of proper Accounts and making returns to the charity commission. They are also responsible for keeping all documents up to date such as safeguarding, equal opportunities, GDPR, Risk Assessments.

### RISKS and INTERNAL CONTROL

The Group will look closely to identify any major risks to which they believe the Group is exposed, these will be reviewed, and systems will be put in place to mitigate against them.

## Section C

## Objectives and activities

**Summary of the objects of the charity set out in its governing document**

To Support Chapters across the country to offer relief of persons who are in need by reason of their age restricted mobility by providing volunteer led accessible Trishaw cycle rides to help gain a social connection and to assist them to integrate them back into the community.

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

**Additional details of objectives and activities (Optional information)**

You may choose to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

**Section D Achievements and performance**

**Summary of the main achievements of the charity during the year**

During 2023 we have engaged with chapters around the country and hold bi monthly open zoom meetings for chapters around the country. We are also collecting Data, passengers Numbers, volunteers, Trishaws etc, to help with Future funding

In 2024 there will be an International conference in Denmark

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In 2024 there will be an International conference in Denmark

**Section E Financial review**

**Brief statement of the charity's policy on reserves**

**Reserves Policy**

currently our income is only minimal, and this will be reviewed when funds are available

**Details of any funds materially in deficit**

**Reserves Policy**

currently our income is only minimal, and this will be reviewed when funds are available

**Further financial review details (Optional information)**

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

### Financial Review

As a group we have minimal income and expenditure and have opened a Co-op bank Account with 2 signatories required for all payments.

## Section F Other optional information

--

## Section G Declaration

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

Signed on behalf of the charity's trustees

Signature(s)	Des Lochrie	
--------------	-------------	--

Full name(s)	Desmond Lochrie	
--------------	-----------------	--

Position (eg Secretary, Chair, etc)	Chairman	Trustee
-------------------------------------	----------	---------

Date	
------	--

# Cycling Without Age England Receipts and Payments Account

Year start date

For the year from	1/1/2023	To
----------------------	----------	----

## Receipts and payments

**31/12/2022**  
Unrestricted funds  
£

### Receipts

<b>Donations, legacies and similar income</b>	
Donations	661
Go Fund me	-
<b>Sub total</b>	<b>661</b>
<b>Grants</b>	
Inclusion Grant	-
Other grants	-
<b>Sub total</b>	<b>-</b>
<b>Fundraising (gross)</b>	
	-
<b>Sub total</b>	<b>-</b>
<b>Investment income</b>	
Bank interest	-
<b>Sub total</b>	<b>-</b>
<b>Total Gross Income</b>	<b>661</b>
<b>Asset and investment sales, etc.</b>	-
<b>Total receipts</b>	<b>661</b>

# Cycling Without Age England Receipts and Payments Account

Year start date

For the year from	01//01/2023	To
----------------------	-------------	----

## Receipts and payments

Unrestricted funds  
£

### Payments

<b>Charitable Payments</b>	
website plus to CWA	-
	-
	-
<b>Sub total</b>	<b>-</b>
<b>Fundraising expenses</b>	

	-
Sub total	-
<b>Total Gross Expenditure</b>	-
Asset and investment purchases, etc.	-
<b>Total payments</b>	-
<b>Net of receipts/(payments)</b>	661
Cash funds last year end	-
<b>Cash funds this year end</b>	661

## Statement of assets and liabilities at the end of the year

	Unrestricted funds
<b>Cash funds</b>	<b>£</b>
Bank current account	661
Bank deposit account	-
Cash/Floats	-
<b>Total cash funds</b>	<b>661</b>
<b>Other monetary assets</b>	
	-
<b>Sub total</b>	<b>-</b>
<b>Investment assets</b>	
	-
<b>Sub total</b>	<b>-</b>
<b>Non monetary assets for charity's own use</b>	
	-
	-
<b>Sub total</b>	<b>-</b>
<b>Liabilities</b>	
	-
	-
<b>Sub total</b>	<b>-</b>

### Contingent liabilities and future obligations

The above receipts and payments account and statement of assets and liabilities were approved by the Trustees on \_\_\_\_\_ (the date of the Executive Committee meeting that approved the account) and signed on their behalf by

Signature

Des Lochrie
Kiran Audit

Print Name

Desmond Lochrie
Kiran A

Year end date

**31/12/2023**

**31/12/2023**  
**Unrestricted funds**  
**£**

300
-
300
-
-
-
-
-
-
-
300
-
300

Year end date

**31/12/2023**

**Unrestricted funds**  
**£**

426
-
-
426

-
-
426

-
426

-	126
-	-
-	126



**CYCLING WITHOUT AGE ENGLAND**

England & Wales - Charity number 1182812

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# Accounts

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# Trustees' Annual Report for the period

<b>From</b>	Period start date			<b>To</b>	Period end date		
	Day 01	January	2022		Day 31	December	2022

## Section A Reference and administration details

**Charity name** Cycling Without Age England

**Other names charity is known by** None

**Registered charity number (if any)** 1182812

**Charity's principal address** 128 Kennington Road,  
 Kennington  
 Oxford  
**Postcode** OX1 5PE

### 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	Kiran Audit			
2	Bridget Hamilton			
3	Guy Collins			
4	Desmond Lochrie			
5	Hannah Wallmark			
6				

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

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

Type of adviser	Name	Address
Committee Member		

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

## Section B Structure, governance and management

## Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	The groups constitution was adopted on the 2019 and has been set up as a CIO and is in line with other affiliated chapters across the world an. We updated in 2021 with the Change of our Name to CWA England and confirmed by the Charity commission on 24 <sup>th</sup> October 2021
How the charity is constituted (eg. trust, association, company)	The Group is a charity established under its rules which are common to other CWA groups
Trustee selection methods (eg. appointed by, elected by)	New Trustees will be welcome during the year and appointed at a Trustees meeting and re-elect at AGM

## Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

The group is managed by volunteers and lead by the Trustees. They are responsible for complying with legislation applicable to charities. This includes the required keeping of proper Accounts and making returns to the charity commission. They are also responsible for keeping all documents up to date such as safeguarding, equal opportunities, GDPR, Risk Assessments.

### RISKS and INTERNAL CONTROL

The Group will look closely to identify any major risks to which they believe the Group is exposed, these will be reviewed, and systems will be put in place to mitigate against them.

## Section C Objectives and activities

**Summary of the objects of the charity set out in its governing document**

To Support Chapters across the country to offer relief of persons who are in need by reason of their age restricted mobility by providing volunteer led accessible Trishaw cycle rides to help gain a social connection and to assist them to integrate them back into the community.

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

**Additional details of objectives and activities (Optional information)**

You may choose to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

## Section D Achievements and performance

**Summary of the main achievements of the charity during the year**

During 2022 we have engaged with chapters around the country and held a very successful National Conference at Derby University in September. We welcomed Hannah Wallmark to our board of Trustees who has been a great addition.

During 2022 we have engaged with chapters around the country and held a very successful National Conference at Derby University in September. We welcomed Hannah Wallmark to our board of Trustees who has been a great addition.

## Section E Financial review

**Brief statement of the charity's policy on reserves**

### **Reserves Policy**

currently our income is only minimal, and this will be reviewed when funds are available

**Details of any funds materially in deficit**

**Further financial review details (Optional information)**

You **may choose** to include additional information, where relevant about:

- the charity’s principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

**Financial Review**

As a group we have minimal income and expenditure and have opened a Co-op bank Account with 2 signatories required for all payments.

**Section F Other optional information**

**Section G Declaration**

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

Signed on behalf of the charity’s trustees

<b>Signature(s)</b>		
<b>Full name(s)</b>		
<b>Position (eg Secretary, Chair, etc)</b>	Chairman	Trustee
<b>Date</b>		

## Cycling Without Age England Receipts and Payments Account

Year start date

Year end date

For the year from	01/01/2022	To	31/12/2022
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### Receipts and payments

	31/12/2021	31/12/2022
	Unrestricted funds	Unrestricted funds
Receipts	£	£
<b>Donations, legacies and similar income</b>		
Donations	18	661
Go Fund me	-	-
<b>Sub total</b>	<b>18</b>	<b>661</b>
<b>Grants</b>		
Inclusion Grant	-	-
Other grants	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>
<b>Fundraising (gross)</b>		
	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>
<b>Investment income</b>		
Bank interest	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>
<b>Total Gross Income</b>	<b>18</b>	<b>661</b>
<b>Asset and investment sales, etc.</b>	-	-
<b>Total receipts</b>	<b>18</b>	<b>661</b>

## Cycling Without Age England Receipts and Payments Account

Year start date

Year end date

For the year from	01//01/2022	To	31/12/2022
----------------------	-------------	----	------------

### Receipts and payments

	Unrestricted funds £	Unrestricted funds £
<b>Payments</b>		
<b>Charitable Payments</b>		
Insurance	-	-
	-	-
	-	-
<b>Sub total</b>	-	-
<b>Fundraising expenses</b>		
	-	-
<b>Sub total</b>	-	-
<b>Total Gross Expenditure</b>	-	-
<b>Asset and investment purchases, etc.</b>	-	-
<b>Total payments</b>	-	-
<b>Net of receipts/(payments)</b>	18	661
<b>Cash funds last year end</b>	-	-
<b>Cash funds this year end</b>	18	661

## Statement of assets and liabilities at the end of the year

	Unrestricted funds	Unrestricted funds
	£	£
<b>Cash funds</b>		
Bank current account	18	661
Bank deposit account	-	-
Cash/Floats	-	-
<b>Total cash funds</b>	<b>18</b>	<b>661</b>
<b>Other monetary assets</b>		
	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>
<b>Investment assets</b>		
	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>
<b>Non monetary assets for charity's own use</b>		
	-	-
	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>
<b>Liabilities</b>		
	-	-
	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>

### Contingent liabilities and future obligations

The above receipts and payments account and statement of assets and liabilities were approved by the Trustees on \_\_\_\_\_ (the date of the Executive Committee meeting that approved the accounts) and signed on their behalf by

Signature

--	--

Print Name

Desmond Lochrie	Chair
Kiran Audit	Treasurer

**CYCLING WITHOUT AGE ENGLAND**

England & Wales - Charity number 1182812

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# Accounts

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# Trustees' Annual Report for the period

<b>From</b>	Period start date			<b>To</b>	Period end date		
	Day 01	January	2021		Day 31	December	2021

## Section A Reference and administration details

<b>Charity name</b>	Cycling Without Age England
<b>Other names charity is known by</b>	None
<b>Registered charity number (if any)</b>	1182812
<b>Charity's principal address</b>	128 Kennington Road, Kennington Oxford <b>Postcode</b> OX1 5PE

### 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	Kiran Audit			
2	Bridget Hamilton			
3	Guy Collins			
4	Desmond Lochrie			
5				
6				

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

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

Type of adviser	Name	Address
Committee Member		

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

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## Section B Structure, governance and management

## Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	The groups constitution was adopted on the 2019 and has been set up as a CIO and is in line with other affiliated chapters across the world an. We updated in 2021 with the Change of our Name to CWA England and confirmed by the Charity commission on 24 <sup>th</sup> October 2021
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## Additional governance issues (Optional information)

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### RISKS and INTERNAL CONTROL

The Group will look closely to identify any major risks to which they believe the Group is exposed, these will be reviewed, and systems will be put in place to mitigate against them.

## Section C Objectives and activities

### Summary of the objects of the charity set out in its governing document

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**Additional details of objectives and activities (Optional information)**

**You may choose to include further statements, where relevant, about:**

- policy on grantmaking;**
- policy programme related investment;**
- contribution made by volunteers.**

## **Section D**

## **Achievements and performance**

**Summary of the main achievements of the charity during the year**

Due to Covid 19 and waiting for our name change our progress has been held up dramatically

## **Section E**

## **Financial review**

**Brief statement of the charity's policy on reserves**

### **Reserves Policy**

currently our income is only minimal, and this will be reviewed when funds are available

**Details of any funds materially in deficit**

--

**Further financial review details (Optional information)**

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

**Financial Review**

As a group we have minimal income and expenditure and have opened a Co-op bank Account with 2 signatories required for all payments.

**Section F Other optional information**

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**Section G Declaration**

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

Signed on behalf of the charity's trustees

<b>Signature(s)</b>		
<b>Full name(s)</b>	Desmond Lochrie	Kiran Audit
<b>Position (eg Secretary, Chair, etc)</b>	Chairman	Trustee
<b>Date</b>	04/04/2022	