

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST.

England & Wales · Charity number 1185655

Details

Status Registered

Legal form CIO

Registered 2019-10-07

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

Contact

Address Edde Cross House
Edde Cross Street
Ross-On-Wye
Herefordshire
HR9 7BZ

Phone 07931561553

Email info@rosscdt.org.uk

Website <http://www.rosscdt.org.uk/>

Activities

Objects: PROMOTING THE EFFICIENCY AND EFFECTIVENESS OF CHARITIES AND THE EFFECTIVE USE OF CHARITABLE RESOURCES FOR THE BENEFIT OF THE PUBIC IN ROSS-ON-WYE AND SURROUNDING PARISHES BY ANY MEANS AS THE TRUSTEES IN THEIR DISCRETION SHALL DETERMINE, PROVIDED ALWAYS THAT SUCH PROMOTION HAS THE GOAL OF PROVIDING CHARITABLE SERVICES OR RELIEF TO THE RESIDENTS OF ROSS-ON-WYE AND THAT ANY PRIVATE BENEFIT ARISING IS SOLELY INCIDENTAL.

Activities: Ross CDT promotes voluntary action in Ross-on-Wye by:1. networking with other charities and groups2. working with statutory services help them work more effectively with voluntary groups3. providing advice, training and support to groups4. developing projects to meet identified needs5. by developing the capacity and skills of volunteers.

Classification

- **How:** Provides Human Resources, Provides Advocacy/advice/information, Acts As An Umbrella Or Resource Body
- **What:** General Charitable Purposes, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Gloucestershire
- Herefordshire
- Monmouthshire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-11-30	£48,276	£53,791	-	-
2023-11-30	£48,474	£47,277	-	-
2022-11-30	£52,674	£84,585	-	-
2021-11-30	£122,401	£81,811	-	-
2020-11-30	£67,230	£44,635	-	-

Trustees

Name	Role	Appointed
Alison Clarke		2024-04-12
Amanda Mary Barrett		2025-04-12
Dr Simon Lennane		2018-06-01
Geoffrey Balsom		2021-01-14
Jacqueline Earl		2023-03-21
Paul Cummings		2024-04-12
ROSS-ON-WYE TOWN COUNCIL		2019-10-19

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST.

England & Wales - Charity number 1185655

Accounts

Charity number: 1185655



ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST

(A Charitable Incorporated Organisation)

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 NOVEMBER 2024

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

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ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

**REFERENCE AND ADMINISTRATIVE DETAILS OF THE ORGANISATION, ITS TRUSTEES AND
ADVISERS FOR THE YEAR ENDED 30 NOVEMBER 2024**

The name of the charity is Ross-on-Wye Community Development Trust. The Trust has established a scheme known as Ross Good Neighbours.

Trustees

Dr Simon Lennane	appointed on incorporation, elected 24 th March 2022
Cllr Jane Roberts	appointed on incorporation, elected 24 th March 2022
Cllr Beverley Pope	appointed by Ross Town Council 13 th May 2024
Geoffrey Balsom	co-opted by Trustees 14 th Jan 2021, elected 11 th March 2021
Caroline Utting	co-opted by Trustees 6 th Jan 2022, elected 24 th March 2022
Jacqueline Earl	elected 30 th March 2023
Alison Clarke	elected 12 th April 2024
Paul Cummings	elected 12 th April 2024
Rachel Hankins	elected 12 th April 2024; resigned 16 th January 2025

Charity registered number

1185655

Registered office

Ross-on-Wye Town Council
The Town Hall
Cantilupe Road
Ross-on-Wye
Herefordshire
HR9 7AN

Principal operating office

Edde Cross House
Edde Cross Street
Ross-on-Wye
Herefordshire
HR9 7BZ

Independent examiners

Thorne & Co
1 St Mary's St
Ross-on-Wye
Herefordshire
HR9 5HT

Body corporate

Ross Town Council, as a Corporate Body, has the right to appoint one Trustee. At the time of completion of this report the following were Ross Town Councillors:

Cllr. Chris Bartrum
Cllr. Millie Boylan
Cllr. Dan Ciolte
Cllr Valerie Coker
Cllr. Leon Davies
Cllr Linden Delves
Cllr. Katie Fowler
Cllr. Sarah Freer
Cllr. Winder John
Cllr. Daniel Lister
Cllr. Corina Lodea
Cllr. Ed O'Driscoll
Cllr. Beverley Pope
Cllr. Michelle Setchfield
Cllr. Louis Stark
Cllr. Robert Taylor
Cllr. Julian Utting
Cllr. James Vidler

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

TRUSTEES' REPORT FOR THE YEAR ENDED 30 NOVEMBER 2024

Objectives and Activities

Objectives

The objectives of the CIO are promoting the efficiency and effectiveness of charities and the effective use of charitable resources for the benefit of the public in Ross-on-Wye and surrounding parishes by any means as the trustees in their discretion shall determine, provided always that such promotion has the goal of providing charitable services or relief to the residents of Ross-on-Wye and that any private benefit arising is solely incidental.

Activities

Ross Community Development Trust exists to unlock the potential of the community to work together to enhance the quality of life in the town. The charity was established in 2019 to encourage volunteering within the market town of Ross-on-Wye. Huge thanks are due to everyone in the Ross community who has contributed their time or money to the continued success of Ross CDT during the year December 1st 2023 to November 30th 2024.

Ross CDT promotes voluntary action in Ross-on-Wye by:

1. networking with other charities and groups
2. working with statutory services help them work more effectively with voluntary groups
3. providing advice, training and support to groups
4. developing projects to meet identified needs
5. developing the capacity and skills of volunteers.

In the Achievements and Performance section below, the Trustees set out how we have moved forward on these areas of activity during the review period.

Public Benefit

The Trustees seek to ensure that the activities of the CIO meet 'Public Benefit' tests in accordance with the Charity Commission guidance. In particular, the Trustees have regard to the Objectives of the CIO, as set out in the Constitution, and how proposed activities will further these. Trustees also judge proposed activities in line with the requirement that they should be beneficial to the public, or a sufficient section of the public.

The Trustees, having reviewed the objectives and activities of the Trust and, having given due consideration to Charity Commission Guidance on public benefit, are satisfied that the Trust's business is properly conducted for the public benefit.

Achievements and Performance

Networking with other charities and groups

We are currently in contact with 74 local volunteer organisations, of which 38 are full members, paying a £24/year subscription and 29 are free-of-charge Associate Members. The remainder are on our mailing list. Each group receives a quarterly mailing, with news and info, and also a request for information about their activities which we can advertise on our website, social media and our printed publication 'Ross Neighbourhood News'. This is delivered by volunteers every three months to 6300 households in Ross, Bridstow and Weston-under-Penyard. As well as publicising our own projects

and those of other groups, it encourages volunteering and lists volunteer vacancies in the town. Thus a combination of face-to-face contact through the buddy scheme, printed information through letterboxes, our Helpline, social media (Facebook, Instagram, NextDoor, Twitter) and our website, provides a diverse range of communication channels to connect us, and the wider Ross voluntary sector, to individuals and households.

We ran a highly successful Festival of Volunteering in September as part of the John Kyrle 300 celebrations attended by over 100 volunteers from 26 local organisations. Attendees enjoyed music, a pop up bar and photo booth, "I volunteer in Ross" badges and an opportunity to engage with each other, make new connections and celebrate old ones. We were grateful for financial support from Ross Town Council for this event.

During the autumn of 2024 we worked with Ross Community Larder to transfer the funds and the operation of our Warm Ross initiative to them. The majority of referrals for fuel vouchers in 23/24 to Warm Ross were from the Larder, so it made sense for them to directly administer the scheme.

During the year we processed 101 DBS checks for 25 local organisations.

Working with statutory services to help them work more effectively with voluntary groups

We have been designated a Talk Community Hub by Herefordshire Council. Rather than a physical, walk-in hub, our hub is distributed. Our buddies and our helpline volunteers are trained so that they can act as sign-posters to the help and information needed by the people they are in contact with.

We have continued to work closely during the year with the Taurus Healthcare Social Prescribing team, as a legacy of our Clover Project, which ran from March 2021 to June 2022.

We have been regular attendees at the Herefordshire Community Partnership meetings to network with other groups and contribute to the Herefordshire Together initiative.

Providing advice, training and support to groups

We offer a range of services for other volunteer groups in the Ross area. We offer space in *Ross Neighbourhood News* for news from member organisations and advertise their volunteer vacancies in our newsletter, website and social media. Since 2021 we have been approved as a Disclosure & Barring Service umbrella organisation, which means we can offer free DBS volunteer checks for our Full member groups.

We stand ready to act as an incubator for groups which are in the process of getting started or who lack capacity. We worked with a small team of volunteers to arrange the re-painting of the large mural at the junction of Edde Cross Street and Trenchard Street, assisting with fundraising, volunteer recruitment, risk assessments and public liability cover. We were grateful for support from Ross Town Council for this project.

We continue to act as an umbrella organisation for three dormant groups: Ross & District Community Land Trust, Ross Fairtrade Group and Ross Town Ambassadors.

Developing projects to meet identified needs

The Ross Good Neighbours (RGN) scheme, aims to help people across the town, Bridstow and Weston-under-Penyard in many different ways and is at the heart of our operations. Volunteer teams provide a range of services for people who are vulnerable and need support, including a home shopping service for those who are isolated, pet care, light DIY or gardening tasks. During the year our volunteers did 271 shops for 13 customers. We also have a 24/7 messaging service which we use as a dedicated Helpline. Nearly 100 volunteers are involved, including 52 newsletter/leaflet deliverers, 2 newsletter editorial, 6 Helpline, 10 shoppers; 3 payment volunteers, 17 befrienders, 3 DBS check team, plus 11 trustees/coordinators.

We continued to act as a Herefordshire Council Talk Community Hub during the year, providing signposting information to enquirers and our Ross Good Neighbours clients. During the financial year the Helpline responded to 741 calls from 169 individual numbers.

Developing the capacity and skills of volunteers

During the year we have continued to run Safeguarding training events for our volunteers and those of other groups.

We are immensely grateful to our hardworking staff, our volunteers and our funders, without whom none of this work would be possible.

Financial Review

Reserves Policy

The Trustees have agreed a policy to establish reserve funds equivalent to 6 months operating costs. Currently this is estimated to be £18,000. Existing unrestricted funds amount to £15,162 and the Trustees have established a contingency fund of £6,000 against future insolvency, which is also part of the reserves. Therefore the Trust has adequate operating reserves at the time of this report.

Funding and financial performance

The Trust is grateful to have been in receipt of a number of grants that supported the general activities of the Trust. Grant funders are listed on page 18 of this report.

Structure, Governance and Management

Ross CDT is a Charitable Incorporated Organisation. It has a constitution which is available on the website, based on the model Charity Commission constitution for CIOs.

The maximum number of Trustees is twelve, up to eleven elected and one appointed by Ross Town Council (Cllr. Beverley Pope).

At each AGM one third of elected Trustees will retire each time. At the AGM in April 2024, the two longest standing elected trustees (Dr Simon Lennane, Jane Roberts) retired and were re-elected and new trustees Alison Clarke, Paul Cummings, Rachel Hankins and Beverley Pope were elected.

In May 2024 Ross Town Council appointed Cllr Pope as their appointed trustee, to take the place of Cllr O'Driscoll.

In January 2025 Rachel Hankins resigned as a trustee.

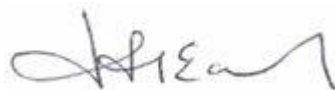
Geoff Balsom and Caroline Utting will retire at the 2025 AGM and are eligible for re-election.

This report was approved by the Trustees on 19th March 2024 and signed on their behalf by:

Jane Roberts
Chair of Trustees



Jacqueline Earl
Trustee and Treasurer



ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 30 NOVEMBER 2024

Independent Examiner's Report

To the Trustees of Ross-on-Wye Community Development Trust

On the unaudited accounts for the financial year ended 30 November 2024

I report on the accounts of **Ross-on-Wye Community Development Trust** for the financial year ended **30 November 2024**, which comprise the Statement of Financial Activities, the Balance Sheet and the related notes.

Respective responsibilities of Trustees and examiner

The charity's Trustees are responsible for the preparation of the accounts. The charity's Trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statements below.

Independent examiners' statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that, in any material respect, the requirements
 - to keep accounting records in accordance with s386 and 387 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of Sections 394 and 395 of the Companies Act 2006 and with the methods and principles of the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)

have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached


Samantha Andrews FCCA CTA
Thorne & Co.
Accountants
1 St. Mary's Street,
Ross-on-Wye
HR9 5HT

Date:

3 APRIL 2025

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

STATEMENT OF FINANCIAL ACTIVITIES INCORPORATING INCOME AND EXPENDITURE
ACCOUNT FOR THE YEAR ENDED 30 NOVEMBER 2024

	Note	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Income from:					
Donations	2	9,735	28,482	38,217	35,278
Charitable activities	3	<u>10,059</u>	<u>-</u>	<u>10,059</u>	<u>13,195</u>
Total income		<u>19,794</u>	<u>28,482</u>	<u>48,276</u>	<u>48,474</u>
Expenditure on:					
Charitable activities	4	<u>21,606</u>	<u>32,185</u>	<u>53,791</u>	<u>47,277</u>
Total expenditure		<u>21,606</u>	<u>32,185</u>	<u>53,791</u>	<u>47,277</u>
Net income		<u>(1,812)</u>	<u>(3,704)</u>	<u>(5,515)</u>	<u>1,197</u>
Total funds carried forward		<u>(1,812)</u>	<u>(3,704)</u>	<u>(5,515)</u>	<u>1,197</u>

The notes on pages 12 to 19 form part of these financial statements.

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

BALANCE SHEET AS AT 30 NOVEMBER 2024

	Note	£	2024 £	£	2023 £
Fixed Assets					
Tangible assets	9		-		-
Current Assets					
Stocks	10	-		-	
Debtors	11	9,027		1,305	
Cash at bank and in hand		17,948		31,160	
		<u>26,975</u>		<u>32,465</u>	
Creditors: amounts falling due within one year	12	<u>(321)</u>		<u>(296)</u>	
Net current assets			<u>26,654</u>		<u>32,169</u>
Net assets			<u>26,654</u>		<u>32,169</u>
Charity Funds					
Restricted funds	13		11,492		15,195
Unrestricted funds	13		15,162		16,974
Total funds			<u>26,654</u>		<u>32,169</u>

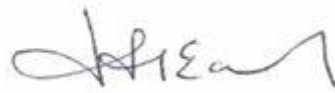
ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

BALANCE SHEET (continued) AS AT 30 NOVEMBER 2024

The financial statements were approved and authorised for issue by the Trustees on 19th March 2024 and signed on their behalf, by:



Jane Roberts
Chair of Trustees



Jacqueline Earl
Trustee and Treasurer

The notes on pages 12 to 19 form part of these financial statements.

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2024

1. Accounting Policies

1.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (Charities SORP FRS 102) (effective 1 January 2019).

Ross-on-Wye Community Development Trust meets the definition of a public benefit entity.

1.2 Going concern

The Trustees have reviewed the current financial status and operations supported by the Trust and are satisfied that there are no reasons why the Trust cannot continue as a going concern.

1.3 Income

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received, and the amount of income receivable can be measured reliably.

Donated goods or services are recognised when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the item by the charity is probable and that economic benefit can be measured reliably.

Donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Income tax recoverable in relation to donations received under Gift Aid is recognised at the time of donation.

1.4 Expenditure

Expenditure is recognised once there is a legal obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Charitable activities and Governance costs are costs incurred on the charity's operations including support costs and costs relating to the governance of the charity apportioned to charitable activities.

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2024

1.5 Tangible fixed assets and depreciation

All assets costing more than £500 are capitalised.

Fixed assets are depreciated over 3 years on a straight-line basis.

1.6 Stocks

Stocks are valued at resale value. Cost includes all direct costs.

1.7 Debtors

Debtors are recognised at the settlement amount.

1.8 Cash at Bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid deposits held in banks and similar accounts.

1.9 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt.

1.10 Financial instruments

The charity only has financial assets and financial liabilities that qualify as basic financial instruments.

1.11 Pensions

The charity operates a defined contribution pension scheme, and the pension charge represents the amounts payable by the charity to the fund in respect of the year.

1.12 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in order to further the objectives of the charity.

Restricted funds are funds which have been raised for specific purposes. The aim and use of each fund is set out in the notes to the financial statements.

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2024

2. Income from donations

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	<i>Total funds 2023 £</i>
Donations	9,735	28,482	38,217	<i>35,278</i>
<i>Total 2023</i>	<i>5,756</i>	<i>29,522</i>	<i>35,278</i>	

£0 included within Donations is in respect of donated goods and services

3. Income from charitable activities

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	<i>Total funds 2023 £</i>
Core activities	8,685	-	8,685	<i>11,714</i>
Membership	1,374	-	1,374	<i>1,482</i>
Misc income	-	-	0	-
	10,059	-	10,059	<i>13,195</i>
<i>Total 2023</i>	<i>13,195</i>	<i>-</i>	<i>13,195</i>	

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2024

4. Expenditure on charitable activities

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	<i>Total funds 2023 £</i>
Core activities	21,606	-	21,606	18,045
Project: Warm Ross	-	10,237	10,237	4,351
Project: Spaces for Faces	-	-	-	4,750
Project: Community Outreach	-	-	-	2,780
Project: Ross Good Neighbours	-	17,295	17,295	17,351
Project: Mural	-	3,828	3,828	-
Project: JK300	-	825	825	-
	<u>21,606</u>	<u>32,185</u>	<u>53,791</u>	<u>47,277</u>
<i>Total 2023</i>	<u>18,045</u>	<u>29,232</u>	<u>47,277</u>	

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2024

5. Support costs

	Basis of Allocation	Support costs	Governance costs	Total 2024	<i>Total 2023</i>
		£	£	£	£
Staff costs	Activity	28,111	-	28,111	17,765
Office expenses	Activity	1,739	-	1,739	2,569
Insurance	Activity	484	-	484	688
		<u>30,334</u>	<u>-</u>	<u>30,334</u>	<u>21,021</u>
<i>Total 2023</i>		<u>21,021</u>	<u>-</u>	<u>21,021</u>	

6. Independent Examiner's remuneration

The fee for Thorne & Co to act as Independent Examiners, for FY 2023/24, was £250+VAT.

7. Staff costs

	2024	<i>2023</i>
	£	£
Wages and salaries	27,499	17,747
Social security costs	-	(58)
Pension costs	612	76
	<u>28,111</u>	<u>17,764</u>

The number of persons employed by the charity during the year was as follows:

2024	<i>2023</i>
No.	No.
3	2

There were no employees whose annual remuneration was £60,000 or more.

8. Trustees' remuneration

No remunerations were paid to any trustee.

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2024

9. Tangible fixed assets

The trust has no tangible fixed assets. The charity does own two laptops and one mobile phone, all of which have discounted to zero value during the year they were purchased.

10. Stocks

	2024	<i>2023</i>
	£	£
Stock	0	<i>0</i>

11. Debtors

	2024	<i>2023</i>
	£	£
Accrued income	8,233	<i>491</i>
Prepayments	770	<i>814</i>
	9,003	<i>1,305</i>

12. Creditors: Amounts falling due within one year

	2024	<i>2023</i>
	£	£
Trade creditors	14.4	<i>-</i>
Accruals	300	<i>296</i>
	314	<i>296</i>

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2024

13. Statement of funds

Statement of funds – current year

	Balance b/d 1 December 2023 £	Income £	Expenditure £	Transfers In/Out £	Balance at 30 November 2024 £
Unrestricted funds					
General funds	16,974	19,794	21,606	-	15,162
Total unrestricted funds	<u>16,974</u>	<u>19,794</u>	<u>21,606</u>	-	<u>15,162</u>
Restricted funds					
Ross Fairtrade Group	103	-	-	-	103
Ross Community Land Trust	37	-	-	-	37
Warm Ross	1,407	8,830	10,237	-	-
Insolvency Fund	6,000	-	-	-	6,000
Ross Good Neighbours	7,649	15,000	17,295	-	5,354
JK300	-	825	825	-	-
Mural	-	3,828	3,828	-	-
Total restricted funds	<u>15,195</u>	<u>28,482</u>	<u>32,185</u>	-	<u>11,492</u>
Total of funds	<u><u>32,169</u></u>	<u><u>40,276</u></u>	<u><u>53,791</u></u>	-	<u><u>18,654</u></u>

Ross Fairtrade Group – Holding funds for a currently dormant group whose aims are to promote Fairtrade and local produce in Ross-on-Wye.

Ross District CLT – Ross and District Community Land Trust aims to provide affordable housing to local people in need.

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2024

13. Statement of funds (continued)

Statement of funds – prior year

	Balance b/d			Transfers	Balance at
	1 December 2022 £	Income £	Expenditure £	In/Out £	30 November 2023 £
Unrestricted funds					
General funds	0	18,951	18,045	2,298	3,204
Donated Goods and services	-	-	-	-	-
Total unrestricted funds	<u>0</u>	<u>18,951</u>	<u>18,045</u>	<u>2,298</u>	<u>3,204</u>
Restricted funds					
Debt Advice	2,298	-	-	(2,298)	-
Spaces For Faces	4,750	-	4,750	-	-
Ross Fairtrade Group	103	-	-	-	103
Ross Community Land Trust	37	-	-	-	37
Community Outreach	2,780	-	2,780	-	-
Warm Ross	1,235	4,523	4,351	-	1,407
Ross Good Neighbours	-	25,000	17,351	-	7,649
Total restricted funds	<u>11,203</u>	<u>29,522</u>	<u>29,232</u>	<u>(2,298)</u>	<u>9,195</u>
Total of funds	<u><u>11,203</u></u>	<u><u>48,473</u></u>	<u><u>47,277</u></u>	<u><u>-</u></u>	<u><u>12,399</u></u>

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2024

14. Grants

During the year the charity received the following grants designated for specific purposes, identified as restricted funds:

National Grid

£6,700 awarded for salaries and equipment to run the Warm Ross project.

Herefordshire Community Foundation

£15,000 awarded for staff salaries, Ross Good Neighbours Newsletters and other running costs.

Ross Town Council

£1,000 awarded for the mural project.

£825 awarded for the JK300 Festival of Volunteering.

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST.

England & Wales - Charity number 1185655

Accounts

Charity number: 1185655



ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST

(A Charitable Incorporated Organisation)

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 NOVEMBER 2023

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

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ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

REFERENCE AND ADMINISTRATIVE DETAILS OF THE ORGANISATION, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 30 NOVEMBER 2023

The name of the charity is Ross-on-Wye Community Development Trust. The Trust has established a scheme known as Ross Good Neighbours.

Trustees

Dr Simon Lennane	appointed on incorporation, elected 24 th March 2022
Cllr Jane Roberts	appointed on incorporation, elected 24 th March 2022
Cllr Edmund John O'Driscoll	appointed Ross Town Council 24 th Oct 2019; reappointed 15 th May 2023
Jane Mainey	co-opted by Trustees 6 th August 2020, elected 11 th March 2021
Geoffrey Balsom	co-opted by Trustees 14 th Jan 2021, elected 11 th March 2021
Caroline Utting	co-opted by Trustees 6 th Jan 2022
Beverley Pope	co-opted by Trustees 23 rd March 2023
Jacqueline Earl	elected 30 th March 2023

Charity registered number

1185655

Registered office

Ross-on-Wye Town Council
The Corn Exchange
7 High Street
Ross-on-Wye
Herefordshire
HR9 5HL

Body corporate

Ross Town Council, as a Corporate Body, has the right to appoint one Trustee. At the time of completion of this report the following were Ross Town Councillors:

Principal operating office

Edde Cross House
Edde Cross Street
Ross-on-Wye
Herefordshire
HR9 7BZ

Cllr. Chris Bartrum
Cllr. Millie Boylan
Cllr. Dan Ciolte
Cllr Valerie Coker
Cllr. Linden Delves
Cllr Shelley Foreman
Cllr. Katie Fowler
Cllr. Sarah Freer
Cllr. Winder John
Cllr. Daniel Lister
Cllr. Corina Lodea
Cllr. Ed O'Driscoll
Cllr. Beverley Pope
Cllr. Michelle Setchfield
Cllr. Louis Stark
Cllr. Robert Taylor
Cllr. Julian Utting
Cllr. James Vidler

Independent examiners

Thorne & Co
1 St Mary's St
Ross-on-Wye
Herefordshire
HR9 5HT

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

TRUSTEES' REPORT FOR THE YEAR ENDED 30 NOVEMBER 2023

Objectives and Activities

Objectives

The objectives of the CIO are promoting the efficiency and effectiveness of charities and the effective use of charitable resources for the benefit of the public in Ross-on-Wye and surrounding parishes by any means as the trustees in their discretion shall determine, provided always that such promotion has the goal of providing charitable services or relief to the residents of Ross-on-Wye and that any private benefit arising is solely incidental.

Activities

Ross Community Development Trust exists to unlock the potential of the community to work together to enhance the quality of life in the town. The charity was established in 2019 to encourage volunteering within the market town of Ross-on-Wye. Huge thanks are due to everyone in the Ross community who has contributed their time or money to the continued success of Ross CDT during the year.

Ross CDT promotes voluntary action in Ross-on-Wye by:

1. networking with other charities and groups
2. working with statutory services help them work more effectively with voluntary groups
3. providing advice, training and support to groups
4. developing projects to meet identified needs
5. developing the capacity and skills of volunteers.

In the Achievements and Performance section below, the Trustees set out how we have moved forward on these areas of activity during the review period.

Public Benefit

The Trustees seek to ensure that the activities of the CIO meet 'Public Benefit' tests in accordance with the Charity Commission guidance. In particular, the Trustees have regard to the Objectives of the CIO, as set out in the Constitution, and how proposed activities will further these. Trustees also judge proposed activities in line with the requirement that they should be beneficial to the public, or a sufficient section of the public.

The Trustees, having reviewed the objectives and activities of the Trust and, having given due consideration to Charity Commission Guidance on public benefit, are satisfied that the Trust's business is properly conducted for the public benefit.

Achievements and Performance

Networking with other charities and groups

We are currently in contact with 74 local volunteer organisations, of which 38 are full members, paying a £24/year subscription and 29 are free-of-charge Associate Members. The remainder are on our mailing list, Each group receives a quarterly mailing, with news and info, and also a request for information about their activities which we can advertise on our website, social media and our printed publication 'Ross Neighbourhood News'. This is delivered by volunteers every three months to 6300 households in Ross, Bridstow and Weston-under-Penyard. As well as publicising our own projects

and those of other groups, it encourages volunteering and lists volunteer vacancies in the town. Thus a combination of face-to-face contact through the buddy scheme, printed information through letterboxes, our Helpline, social media (Facebook, Instagram, NextDoor, Twitter) and our website, provides a diverse range of communication channels to connect us, and the wider Ross voluntary sector, to individuals and households.

As described below, we work closely with several other organisations to co-ordinate the Warm Ross initiative.

Working with statutory services to help them work more effectively with voluntary groups

We have been designated a Talk Community Hub by Herefordshire Council. Rather than a physical, walk-in hub, our hub is distributed. Our buddies and our helpline volunteers are trained so that they can act as sign-posters to the help and information needed by the people they are in contact with.

We have continued to work closely during the year with the Taurus Healthcare Social Prescribing team, as a legacy of our Clover Project, which ran from March 2021 to June 2022.

We have been regular attendees at the Herefordshire Community Partnership meetings, to help to prepare for the introduction of Integrated Care Networks for July 2022, which offer new opportunities for closer working between the voluntary and community sectors.

Ross Neighbourhood News ran a front page story in May 2023 to publicise West Mercia Police's Neighbourhood Matters Scheme, and in August celebrated the 75th anniversary of the NHS.

Providing advice, training and support to groups

We offer a range of services for other volunteer groups in the Ross area. We offer space in *Ross Neighbourhood News* for news from member organisations and advertise their volunteer vacancies in our newsletter, website and social media. Since 2021 we have been approved as a Disclosure & Barring Service umbrella organisation, which means we can offer free DBS volunteer checks for our Full member groups. During 2022/3 we undertook 115 checks, 20 for Ross CDT and 95 for other Herefordshire based voluntary groups.

We stand ready to act an incubator for groups which are in the process of getting started or who lack capacity but have not been received requests for this help during the year. We continue to act as an umbrella organisation for Ross & District Community Land Trust, Ross Fairtrade Group (dormant) and Ross Town Ambassadors.

Developing projects to meet identified needs

Our primary project, the Ross Good Neighbours (RGN) scheme, aims to help people across the town, Bridstow and Weston-under-Penyard in many different ways and is at the heart of our operations. Volunteer teams provide a range of services for people who are vulnerable and need support, including a home shopping service for those who are isolated, pet care, light DIY or gardening tasks. We also have a 24/7 messaging service which we use as a dedicated Helpline. Just over 100 volunteers are involved, including 55 newsletter/leaflet deliverers, 1 newsletter editor, 1 social media coordinator, 1 website editor, 4 IT team, 7 Helpline, 12 shoppers; 3 payment volunteers, 15 befrienders, 4 DBS check team, plus 10 trustees/coordinators.

We continued to act as a Herefordshire Council Talk Community Hub during the year, providing signposting information to enquirers and our Ross Good Neighbours clients. During the financial year the Helpline responded to 738 calls from 194 individual numbers.

Our Warm Ross Project, working in collaboration with Ross Community Larder, Ross Community Garden, Warm Welcome, the Larruperz Centre, St. Mary's church, Ross Baptist church and the Library Service, provided coordination and publicity for the warm spaces across the town, as well as information on food, energy, money, keeping well and helping others.

We are very grateful for the magnificent support of the Ross community for our Warm Ross appeal. £4500+ was raised from public donations and distributed as meter top-ups, food vouchers or other essential items to households at risk of hardship.

Developing the capacity and skills of volunteers

During the year we have continued to run Safeguarding training events for our volunteers and those of other groups.

Financial Review

Reserves Policy

The Trustees have agreed a policy to establish reserve funds equivalent to 6 months operating costs. Currently this is estimated to be £15,500. Existing unrestricted funds amount to £16,974 and therefore the Trust has adequate operating reserves at the time of this report.

Funding and financial performance

The Trust is grateful to have been in receipt of a number of grants that supported the general activities of the Trust. Grant funders are listed on page 17 of this report.

Structure, Governance and Management

Ross CDT is a Charitable Incorporated Organisation. It has a constitution which is available on the website, based on the model Charity Commission constitution for CIOs.

The maximum number of Trustees is eight, seven elected and one by Ross Town Council (Cllr. Ed O'Driscoll). The 2024 AGM will be asked to vote on a proposal from the Board of Trustees to increase the maximum number of Trustees to 12, in order to allow a greater depth of skills within the Board and enhance organisational resilience.

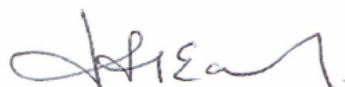
At the third AGM, in March 2023, the three longest standing elected trustees (Geoff Balsom and Jane Mainey) and a co-opted trustee (Jacqueline Earl) stepped down and were re-elected. At each AGM one third of elected Trustees (i.e.2) will retire each time. Dr Simon Lennane and Jane Roberts retire this year but both have indicated that they are willing to be nominated for re-election. Beverley Pope was co-opted in late March 2023 and is also standing for election.

During the year trustees Chris Barron and Dennis Humble resigned. We are very grateful to the contribution that both of them have made to the growth of Ross CDT,

This report was approved by the Trustees on 24th March 2024 and signed on their behalf by:



Jane Roberts
Chair of Trustees



Jacqueline Earl
Trustee and Treasurer

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 30 NOVEMBER 2023

Independent Examiner's Report

To the Trustees of Ross-on-Wye Community Development Trust

On the unaudited accounts for the financial year ended 30 November 2023

I report on the accounts of **Ross-on-Wye Community Development Trust** for the financial year ended **30 November 2023**, which comprise the Statement of Financial Activities, the Balance Sheet and the related notes.

Respective responsibilities of Trustees and examiner

The charity's Trustees are responsible for the preparation of the accounts. The charity's Trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statements below.

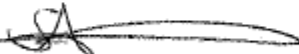
Independent examiners' statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that, in any material respect, the requirements
 - to keep accounting records in accordance with s386 and 387 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of Sections 394 and 395 of the Companies Act 2006 and with the methods and principles of the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)

have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached



Samantha Andrews FCCA
Thorne & Co.
Accountants
1 St. Mary's Street,
Ross-on-Wye
HR9 5HT

Date: 3rd April 2024

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

STATEMENT OF FINANCIAL ACTIVITIES INCORPORATING INCOME AND EXPENDITURE
ACCOUNT FOR THE YEAR ENDED 30 NOVEMBER 2023

	Note	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Income from:					
Donations	2	5,756	29,522	35,278	33,190
Charitable activities	3	13,195	-	13,195	19,484
Total income		<u>18,951</u>	<u>29,522</u>	<u>48,474</u>	<u>52,674</u>
Expenditure on:					
Charitable activities	4	18,045	29,232	47,277	84,585
Total expenditure		<u>18,045</u>	<u>29,232</u>	<u>47,277</u>	<u>84,585</u>
Net income		<u>907</u>	<u>290</u>	<u>1,197</u>	<u>(31,911)</u>
Total funds carried forward		<u>907</u>	<u>290</u>	<u>1,197</u>	<u>(31,911)</u>

The notes on pages 9 to 17 form part of these financial statements.

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

BALANCE SHEET AS AT 30 NOVEMBER 2023

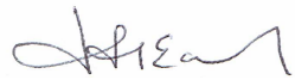
	Note	£	2023 £	£	2022 £
Fixed Assets					
Tangible assets	9		-		-
Current Assets					
Stocks	10	-		-	
Debtors	11	1,305		1,041	
Cash at bank and in hand		<u>31,160</u>		<u>30,609</u>	
		32,465		31,650	
Creditors: amounts falling due within one year	12		<u>(296)</u>		<u>(677)</u>
Net current assets			<u>32,169</u>		<u>30,973</u>
Net assets			<u>32,169</u>		<u>30,973</u>
Charity Funds					
Restricted funds	13		15,195		11,203
Unrestricted funds	13		<u>16,974</u>		<u>19,770</u>
Total funds			<u>32,169</u>		<u>30,973</u>

The financial statements were approved and authorised for issue by the Trustees on 21st March 2024 and signed on their behalf, by:



Jane Roberts

Chair of Trustees



Jacqueline Earl

Treasurer

The notes on pages 9 to 17 form part of these financial statements.

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2023

1. Accounting Policies

1.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (Charities SORP FRS 102) (effective 1 January 2019).

Ross-on-Wye Community Development Trust meets the definition of a public benefit entity.

1.2 Going concern

The Trustees have reviewed the current financial status and operations supported by the Trust and are satisfied that there are no reasons why the Trust cannot continue as a going concern.

1.3 Income

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received, and the amount of income receivable can be measured reliably.

Donated goods or services are recognised when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the item by the charity is probable and that economic benefit can be measured reliably.

Donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Income tax recoverable in relation to donations received under Gift Aid is recognised at the time of donation.

1.4 Expenditure

Expenditure is recognised once there is a legal obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Charitable activities and Governance costs are costs incurred on the charity's operations including support costs and costs relating to the governance of the charity apportioned to charitable activities.

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2023

1.5 Tangible fixed assets and depreciation

All assets costing more than £500 are capitalised.

Fixed assets are depreciated over 3 years on a straight-line basis.

1.6 Stocks

Stocks are valued at resale value. Cost includes all direct costs.

1.7 Debtors

Debtors are recognised at the settlement amount.

1.8 Cash at Bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid deposits held in banks and similar accounts.

1.9 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt.

1.10 Financial instruments

The charity only has financial assets and financial liabilities that qualify as basic financial instruments.

1.11 Pensions

The charity operates a defined contribution pension scheme, and the pension charge represents the amounts payable by the charity to the fund in respect of the year.

1.12 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in order to further the objectives of the charity.

Restricted funds are funds which have been raised for specific purposes. The aim and use of each fund is set out in the notes to the financial statements.

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2023

2. Income from donations

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	<i>Total funds 2022 £</i>
Donations	<u>5,756</u>	<u>29,522</u>	<u>35,278</u>	<u>33,190</u>
<i>Total 2022</i>	<u>5,491</u>	<u>27,699</u>	<u>33,190</u>	

£0 included within Donations is in respect of donated goods and services

3. Income from charitable activities

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	<i>Total funds 2022 £</i>
Core activities	11,714	-	11,714	17,522
Membership	1,482	-	1,482	1,939
Misc income	-	-	-	23
	<u>13,195</u>	<u>-</u>	<u>13,195</u>	<u>19,484</u>
<i>Total 2022</i>	<u>19,484</u>	<u>-</u>	<u>19,484</u>	

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2023

4. Expenditure on charitable activities

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	<i>Total funds</i> 2022 £
Core activities	18,045	-	18,045	32,933
Project: Debt Advice	-	-	-	5,478
Project: Clover	-	-	-	44,213
Project: Early Help in Communities	-	-	-	1,857
Project: Warm Ross	-	4,351	4,351	46
Ross and District CLT	-	-	-	58
Project: Spaces for Faces	-	4,750	4,750	-
Project: Community Outreach	-	2,780	2,780	-
Project: Ross Good Neighbours	-	17,351	17,351	-
	18,045	29,232	47,277	84,585
<i>Total 2022</i>	<u>19,802</u>	<u>64,783</u>	<u>84,585</u>	

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2023

5. Support costs

	Basis of Allocation	Support costs £	Governance costs £	Total 2023 £	Total 2022 £
Staff costs	Activity	17,765	-	17,765	24,575
Office expenses	Activity	2,569	-	2,569	2,768
Insurance	Activity	688	-	688	906
		<u>21,021</u>	<u>-</u>	<u>21,021</u>	<u>28,248</u>
<i>Total 2022</i>		<u>28,248</u>	<u>-</u>	<u>28,248</u>	

6. Independent Examiner's remuneration

The fee for Thorne & Co to act as Independent Examiners, for FY 2022/23, was £250+VAT.

7. Staff costs

	2023 £	2022 £
Wages and salaries	17,747	24,205
Social security costs	(58)	(124)
Pension costs	76	493
	<u>17,764</u>	<u>24,574</u>

The number of persons employed by the charity during the year was as follows:

2023 No.	2022 No.
2	2

There were no employees whose annual remuneration was £60,000 or more.

8. Trustees' remuneration

No remunerations were paid to any trustee.

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2023

9. Tangible fixed assets

The trust has no tangible fixed assets. The charity does own two laptops and one mobile phone, all of which have discounted to zero value during the year they were purchased.

10. Stocks

	2023	<i>2022</i>
	£	£
Stock	0	<i>0</i>

11. Debtors

	2023	<i>2022</i>
	£	£
Accrued income	491	<i>155</i>
Prepayments	814	<i>886</i>
	1,305	<i>1,041</i>

12. Creditors: Amounts falling due within one year

	2023	<i>2022</i>
	£	£
Trade creditors	-	<i>29</i>
Accruals	296	<i>648</i>
	296	<i>677</i>

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2023

13. Statement of funds

Statement of funds – current year

	Balance b/d 1 December 2022 £	Income £	Expenditure £	Transfers In/Out £	Balance at 30 November 2023 £
Unrestricted funds					
General funds	19,770	18,951	18,045	(3,702)	16,974
Donated Goods and services	-	-	-	-	-
Total unrestricted funds	<u>19,770</u>	<u>18,951</u>	<u>18,045</u>	<u>(3,702)</u>	<u>16,974</u>
Restricted funds					
Debt Advice	2,298	-	-	(2,298)	-
Spaces For Faces	4,750	-	4,750	-	-
Ross Fairtrade Group	103	-	-	-	103
Ross Community Land Trust	37	-	-	-	37
Community Outreach	2,780	-	2,780	-	-
Warm Ross	1,235	4,523	4,351	-	1,407
Insoveny Fund	-	-	-	6,000	6,000
Ross Good Neighbours	-	25,000	17,351	-	7,649
Total restricted funds	<u>11,203</u>	<u>29,522</u>	<u>29,232</u>	<u>3,702</u>	<u>15,195</u>
Total of funds	<u><u>30,973</u></u>	<u><u>48,473</u></u>	<u><u>47,277</u></u>	<u><u>-</u></u>	<u><u>32,169</u></u>

Ross Fairtrade Group – Holding funds for a currently dormant group whose aims are to promote Fairtrade and local produce in Ross-on-Wye.

Ross District CLT – Ross and District Community Land Trust aims to provide affordable housing to local people in need.

Warm Ross – Public and other donations to this fund are earmarked for distribution to households at risk of financial hardship and therefore identified as restricted funds.

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2023

13. Statement of funds (continued)

Statement of funds – prior year

	Balance b/d 1 December 2021 £	Income £	Expenditure £	Balance at 30 November 2022 £
Unrestricted funds				
General funds	14,598	24,974	19,802	19,770
Donated Goods and services	-			
Total unrestricted funds	<u>14,598</u>	<u>24,974</u>	<u>19,802</u>	<u>19,770</u>
Restricted funds				
Admin & Finance Officer	5,000	-	5,000	-
Debt Advice	7,776	-	5,478	2,298
Thriving Communities	29,654	14,559	44,213	-
Spaces For Faces	4,750	-	-	4,750
Helpline	911	-	911	-
Ross Fairtrade Group	103	-	-	103
Ross Community Land Trust	93	2	58	37
Prevention and Early Help in Communities	-	1,857	1,857	-
Community Outreach	-	10,000	7,220	2,780
Warm Ross	-	1,281	46	1,235
Total restricted funds	<u>48,287</u>	<u>27,699</u>	<u>64,783</u>	<u>11,203</u>
Total of funds	<u><u>62,885</u></u>	<u><u>52,673</u></u>	<u><u>84,585</u></u>	<u><u>30,973</u></u>

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2023

14. Grants

During the year the charity received the following grants designated for specific purposes, identified as restricted funds:

Ross Lions Club

£5,000 awarded for core costs for the Ross Good Neighbours scheme, including Public Liability Insurance for 2023, printing of Newsletters and Telephone.

Eveson Trust

£5,000 awarded for the core costs of the Ross Good Neighbours scheme.

The Foyle Foundation

£5,000 awarded for staff salaries and other core costs.

National Lottery Awards for All

£10,000 awarded for core costs, including staff salaries.

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST.

England & Wales - Charity number 1185655

Accounts

Charity number: 1185655



ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST

(A Charitable Incorporated Organisation)

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 NOVEMBER 2022

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

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ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

**REFERENCE AND ADMINISTRATIVE DETAILS OF THE ORGANISATION, ITS TRUSTEES AND
ADVISERS FOR THE YEAR ENDED 30 NOVEMBER 2022**

The name of the charity is Ross-on-Wye Community Development Trust. The Trust has established a scheme known as Ross Good Neighbours.

Trustees

Dr Simon Lennane	appointed on incorporation, re-elected 24 th March 2022
Cllr Jane Roberts	appointed on incorporation, re-elected 24 th March 2022
Cllr Edmund John O'Driscoll	appointed by Ross Town Council 24 th Oct 2019
Dennis Humble	co-opted by Trustees 16 th Jan 2020, re-elected 24 th March 2022
Jane Mainey	co-opted by Trustees 6 th August 2020, re-elected 11 th March 2021
Christopher Barron	co-opted by Trustees 5 th Nov 2020, re-elected 11 th March 2021
Geoffrey Balsom	co-opted by Trustees 14 th Jan 2021, re-elected 11 th March 2021
Caroline Utting	co-opted by Trustees 6 th Jan 2022

Charity registered number

1185655

Registered office

Ross-on-Wye Town Council
The Corn Exchange
7 High Street
Ross-on-Wye
Herefordshire
HR9 5HL

Principal operating office

Edde Cross House
Edde Cross Street
Ross-on-Wye
Herefordshire
HR9 7BZ

Independent examiners

Thorne & Co
1 St Mary's St
Ross-on-Wye
Herefordshire
HR9 5HT

Body corporate

Ross Town Council, as a Corporate Body, has the right to appoint one Trustee. At the time of completion of this report the following were Ross Town Councillors:

Cllr. Chris Bartrum
Cllr. Simeon Cole
Cllr. Phillip Cutter
Cllr. Dan Ciolte
Cllr. Linden Delves
Cllr. Katie Fowler
Cllr. Ian Gumm
Cllr. Winder John
Cllr. Daniel Lister
Cllr. Ed O'Driscoll
Cllr. Beverley Pope
Cllr. David Ravenscroft
Cllr. Jane Roberts
Cllr. Michelle Setchfield
Cllr. Louis Stark
Cllr. Paul Symonds
Cllr. Robert Taylor
Cllr. Julian Utting

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

TRUSTEES' REPORT FOR THE YEAR ENDED 30 NOVEMBER 2022

Objectives and Activities

Objectives

The objectives of the CIO are promoting the efficiency and effectiveness of charities and the effective use of charitable resources for the benefit of the public in Ross-on-Wye and surrounding parishes by any means as the trustees in their discretion shall determine, provided always that such promotion has the goal of providing charitable services or relief to the residents of Ross-on-Wye and that any private benefit arising is solely incidental.

Activities

Ross Community Development Trust exists to unlock the potential of the community to work together to enhance the quality of life in the town. The charity was established in 2019 to encourage volunteering within the market town of Ross-on-Wye. Huge thanks are due to everyone in the Ross community who has contributed their time or money to the continued success of Ross CDT during the year.

Ross CDT promotes voluntary action in Ross-on-Wye by:

1. networking with other charities and groups
2. working with statutory services help them work more effectively with voluntary groups
3. providing advice, training and support to groups
4. developing projects to meet identified needs
5. developing the capacity and skills of volunteers.

In the Achievements and Performance section below, the Trustees set out how we have moved forward on these areas of activity during the review period.

Public Benefit

The Trustees seek to ensure that the activities of the CIO meet 'Public Benefit' tests in accordance with the Charity Commission guidance. In particular, the Trustees have regard to the Objectives of the CIO, as set out in the Constitution, and how proposed activities will further these. Trustees also judge proposed activities in line with the requirement that they should be beneficial to the public, or a sufficient section of the public.

The Trustees, having reviewed the objectives and activities of the Trust and, having given due consideration to Charity Commission Guidance on public benefit, are satisfied that the Trust's business is properly conducted for the public benefit.

Achievements and Performance

Networking with other charities and groups

We are currently in contact with 55+ local volunteer organisations. Each group on our list receives a quarterly mailing, with news and info, and also a request for information about their activities which we can advertise on our website, social media and our printed publication 'Ross Neighbourhood News'. This is delivered by volunteers every three months to 6300 households in Ross, Bridstow and Weston-under-Penyard. As well as publicising our own projects and those of other groups, it also encourages volunteering and lists volunteer vacancies in the town. Thus a combination of face-to-face

contact through the buddy scheme, printed information through letterboxes, our Helpline, social media (Facebook, Instagram, NextDoor, Twitter) and our website, provides a diverse range of communication channels to connect us, and the wider voluntary sector, to individuals and households.

As described below, towards the end of the year we worked closely with several other organisations to launch the Warm Ross initiative.

Working with statutory services to help them work more effectively with voluntary groups

We have been designated a Talk Community Hub by Herefordshire Council. Rather than a physical, walk-in hub, our hub is distributed. Our buddies and our helpline volunteers are trained so that they can act as sign-posters to the help and information needed by the people they are in contact with.

We have continued to work closely during the year with the Taurus Healthcare Social Prescribing team, as a legacy of our Clover Project, which ran from March 2021 to June 2022.

We have been regular attendees at the Herefordshire Community Partnership meetings, to help to prepare for the introduction of Integrated Care Networks for July 2022, which offer new opportunities for closer working between the voluntary and community sectors.

We are in discussions with Wye Valley NHS Trust and Age UK (Herefordshire) about a scheme to allow those returning home after a hospital stay to access volunteer help with their practical, non-medical needs. We hope to launch a Herefordshire pilot in Ross during 2023.

Providing advice, training and support to groups

We offer a range of services for other volunteer groups in the Ross area. We offer space in *Ross Neighbourhood News* for news from member organisations and advertise their volunteer vacancies in our newsletter, website and social media. Since 2021 we have been approved as a Disclosure & Barring Service umbrella organisation, which means we can offer free DBS volunteer checks for our member groups. Full membership is £24/year but groups can also choose free associate membership if they do not require services such as DBS checks, access to our Zoom room etc.

We act as an incubator for groups which are in the process of getting started or who lack capacity. The Ross District Community Land Trust has been established as a Ross CDT project, but its steering committee intend to become an independent body on due course. The Ross Town Ambassadors, who welcome visitors to the town, had no way of getting public liability insurance, and so we adopted them, registering all their volunteers as ours so that they would have the necessary cover.

Developing projects to meet identified needs

Our first project, the Ross Good Neighbours (RGN) scheme, aims to help people across the town, Bridstow and Weston-under-Penyard in many different ways and is at the heart of our operations. Volunteer teams provide a range of services for people who are vulnerable and need support, including a home shopping service for those who are isolated, pet care, light DIY or gardening tasks. We also have a 24/7 messaging service which we use as a dedicated Helpline. Nearly 100 volunteers are involved, including 55 newsletter/leaflet deliverers, 1 newsletter editor, 7 Helpline, 12 shoppers; 3 payment volunteers, 11 befrienders, 4 DBS check team, plus 10 trustees/coordinators.

A major activity at the beginning of the year was the Clover Project (www.clover-hr9.org.uk), aiming to create strong connections between social prescribers, voluntary organisations delivering well-being activities, and the community. Clover was funded through the Thriving Communities Fund of the National Academy for Social Prescribing. We were the lead partner in a consortium of six Herefordshire-based organisations which made the bid (ignite CIC, Herefordshire Wildlife Trust, Taurus Healthcare, Active Herefordshire & Worcestershire and Rural Media). To mark the end of the funding period in June we held a successful *In Clover* event, attended by 35 people, the majority of them participants on the programme, who shared their stories about how the project had helped them. The Clover Evaluation report and a film about the project can be found on the Clover website at www.clover-hr9.org.uk.

We continued to act as a Herefordshire Council Talk Community Hub during the year, providing signposting information to enquirers and our Ross Good Neighbours clients. During the financial year the Helpline responded to 790 calls from 213 individual numbers.

We also ran an Outreach Project during the year to raise awareness of the services we offer with other agencies and organisations. Towards the autumn the focus of this project shifted towards the coming winter and the anticipated cost-of-living crisis. Working with Ross Community Garden, the Larruperz Centre, Tudorville Community Centre, HVOSS, St. Mary's church, Ross Community Larder, Ross Baptist church and the Library Service we provided coordination and publicity for the launch of the Warm Ross initiative, to provide warm spaces across the town, as well as information on food, energy, money, keeping well and helping others.

Developing the capacity and skills of volunteers

During the year we have continued to run training events for our volunteers and those of other groups, some of them through the Clover Project. Topics include:

- First Aid
- Mental Health First Aid
- Safeguarding

Financial Review

Reserves Policy

The Trustees have agreed a policy to establish reserve funds equivalent to 6 months operating costs. Currently this is estimated to be £12,500. Existing unrestricted funds amount to £19,770 and therefore the Trust has adequate operating reserves at the time of this report.

Funding and financial performance

The Trust is grateful to have been in receipt of a number of grants that supported the general activities of the Trust. Grant funders are listed on page 18 of this report.

Structure, Governance and Management

Ross CDT is a Charitable Incorporated Organisation. It has a constitution which is available on the website, based on the model Charity Commission constitution for CIOs.

The maximum number of Trustees is eight, seven elected and one by Ross Town Council (Cllr. Ed O'Driscoll).

At the second AGM, in March 2022, the three longest standing elected trustees (Dennis Humble, Dr Simon Lennane, Jane Roberts) and a co-opted trustee (Caroline Utting) stepped down and were re-elected. At each AGM one third of elected Trustees (i.e.2) will retire each time. Geoff Balsom and Jane Mainey retire this year but both have indicated that they are willing to be nominated for re-election.

This report was approved by the Trustees on 1st March 2023 and signed on their behalf by:



Jane Roberts
Chair of Trustees



Geoffrey Balsom
Trustee

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 30 NOVEMBER 2022

Independent Examiner's Report

To the Trustees of Ross-on-Wye Community Development Trust

On the unaudited accounts for the financial year ended 30 November 2022

I report on the accounts of **Ross-on-Wye Community Development Trust** for the **financial year ended 30 November 2022**, which comprise the Statement of Financial Activities, the Balance Sheet and the related notes.

Respective responsibilities of Trustees and examiner

The charity's Trustees are responsible for the preparation of the accounts. The charity's Trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statements below.

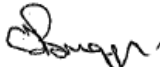
Independent examiners' statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that, in any material respect, the requirements
 - to keep accounting records in accordance with s386 and 387 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of Sections 394 and 395 of the Companies Act 2006 and with the methods and principles of the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)

have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached



Christopher Briggs
Thorne & Co.
Accountants
1 St. Mary's Street,
Ross-on-Wye
HR9 5HT

Date: 13 March 2023

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

STATEMENT OF FINANCIAL ACTIVITIES INCORPORATING INCOME AND EXPENDITURE
ACCOUNT FOR THE YEAR ENDED 30 NOVEMBER 2022

	Note	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Income from:					
Donations	2	5,491	27,699	33,190	89,052
Charitable activities	3	19,484	-	19,484	33,349
Total income		<u>24,974</u>	<u>27,699</u>	<u>52,674</u>	<u>122,401</u>
Expenditure on:					
Charitable activities	4	19,802	64,783	84,585	81,811
Total expenditure		<u>19,802</u>	<u>64,783</u>	<u>84,585</u>	<u>81,811</u>
Net income		<u>5,172</u>	<u>(37,084)</u>	<u>(31,911)</u>	<u>40,590</u>
Total funds carried forward		<u><u>5,172</u></u>	<u><u>(37,084)</u></u>	<u><u>(31,911)</u></u>	<u><u>40,590</u></u>

The notes on pages 11 to 19 form part of these financial statements.

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

BALANCE SHEET AS AT 30 NOVEMBER 2022

	Note	£	2022 £	£	2021 £
Fixed Assets					
Tangible assets	9		-		-
Current Assets					
Stocks	10	-		220	
Debtors	11	1,041		1,111	
Cash at bank and in hand		<u>30,609</u>		<u>62,624</u>	
		31,650		63,955	
Creditors: amounts falling due within one year					
	12	<u>(677)</u>		<u>(1,070)</u>	
Net current assets			<u>30,973</u>		<u>62,885</u>
Net assets			<u>30,973</u>		<u>62,885</u>
Charity Funds					
Restricted funds	13		11,203		48,287
Unrestricted funds	13		<u>19,770</u>		<u>14,598</u>
Total funds			<u>30,973</u>		<u>62,885</u>

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

BALANCE SHEET (continued) AS AT 30 NOVEMBER 2022

The financial statements were approved and authorised for issue by the Trustees on 1st March 2023 and signed on their behalf, by:



Jane Roberts
Chair of Trustees



Geoffrey Balsom
Trustee

The notes on pages 11 to 19 form part of these financial statements.

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2022

1. Accounting Policies

1.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (Charities SORP FRS 102) (effective 1 January 2019).

Ross-on-Wye Community Development Trust meets the definition of a public benefit entity.

1.2 Going concern

The Trustees have reviewed the current financial status and operations supported by the Trust and are satisfied that there are no reasons why the Trust cannot continue as a going concern.

1.3 Income

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received, and the amount of income receivable can be measured reliably.

Donated goods or services are recognised when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the item by the charity is probable and that economic benefit can be measured reliably.

Donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Income tax recoverable in relation to donations received under Gift Aid is recognised at the time of donation.

1.4 Expenditure

Expenditure is recognised once there is a legal obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Charitable activities and Governance costs are costs incurred on the charity's operations including support costs and costs relating to the governance of the charity apportioned to charitable activities.

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2022

1.5 Tangible fixed assets and depreciation

All assets costing more than £500 are capitalised.

Fixed assets are depreciated over 3 years on a straight-line basis.

1.6 Stocks

Stocks are valued at resale value. Cost includes all direct costs.

1.7 Debtors

Debtors are recognised at the settlement amount.

1.8 Cash at Bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid deposits held in banks and similar accounts.

1.9 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt.

1.10 Financial instruments

The charity only has financial assets and financial liabilities that qualify as basic financial instruments.

1.11 Pensions

The charity operates a defined contribution pension scheme, and the pension charge represents the amounts payable by the charity to the fund in respect of the year.

1.12 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in order to further the objectives of the charity.

Restricted funds are funds which have been raised for specific purposes. The aim and use of each fund is set out in the notes to the financial statements.

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2022

2. Income from donations

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Donations	5,491	27,699	33,190	89,052
<i>Total 2021</i>	<i>2,254</i>	<i>86,798</i>	<i>89,052</i>	

£0 included within Donations is in respect of donated goods and services

3. Income from charitable activities

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Core activities	17,522	-	17,522	31,641
Membership	1,939	-	1,939	1,708
Misc income	23	-	23	-
	19,484	-	19,484	33,349
<i>Total 2021</i>	<i>33,349</i>	<i>-</i>	<i>33,349</i>	

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2022

4. Expenditure on charitable activities

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	<i>Total funds 2021 £</i>
Core activities	19,802	13,131	32,933	44,221
Completed Projects	-	-	-	10,762
Project: Debt Advice	-	5,478	5,478	2,224
Project: Clover	-	44,213	44,213	25,396
Project: Early Help in Communities	-	1,857	1,857	-
Project: Warm Ross	-	46	46	-
Ross and District CLT	-	58	58	208
	<u>19,802</u>	<u>64,783</u>	<u>84,585</u>	<u>82,811</u>
<i>Total 2021</i>	<u>38,100</u>	<u>43,711</u>	<u>82,811</u>	

5. Support costs

	Basis of Allocation	Support costs £	Governance costs £	Total 2022 £	<i>Total 2021 £</i>
Staff costs	Activity	24,575	-	24,575	26,485
Office expenses	Activity	2,768	-	2,768	2,026
Insurance	Activity	906	-	906	676
		<u>28,248</u>	<u>-</u>	<u>28,248</u>	<u>29,187</u>
<i>Total 2021</i>		<u>29,187</u>	<u>-</u>	<u>29,187</u>	

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2022

6. Independent Examiner's remuneration

The fee for Thorne & Co to act as Independent Examiners, for FY 2021/22, was £250+VAT.

7. Staff costs

	2022	<i>2021</i>
	£	£
Wages and salaries	24,205	<i>25,601</i>
Social security costs	(124)	<i>115</i>
Pension costs	493	<i>768</i>
	<u>24,574</u>	<i><u>26,484</u></i>

The number of persons employed by the charity during the year was as follows:

	2022	<i>2021</i>
	No.	<i>No.</i>
	2	<i>2</i>

There were no employees whose annual remuneration was £60,000 or more.

8. Trustees' remuneration

No remunerations were paid to any trustee.

9. Tangible fixed assets

The trust has no tangible fixed assets. The charity does own two laptops and one mobile phone, all of which have discounted to zero value during the year they were purchased.

10. Stocks

	2022	<i>2021</i>
	£	£
Stock - Green Sacks	<u>0</u>	<i><u>220</u></i>

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2022

11. Debtors

	2022	<i>2021</i>
	£	£
Accrued income	155	226
Prepayments	886	885
	<u>1,041</u>	<u>1,111</u>

12. Creditors: Amounts falling due within one year

	2022	<i>2021</i>
	£	£
Trade creditors	29	35
Accruals	648	1,035
	<u>677</u>	<u>1,070</u>

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2022

13. Statement of funds

Statement of funds – current year

	Balance b/d 1 December 2021 £	Income £	Expenditure £	Balance at 30 November 2022 £
Unrestricted funds				
General funds	14,598	24,974	19,802	19,770
Donated Goods and services	-			
Total unrestricted funds	<u>14,598</u>	<u>24,974</u>	<u>19,802</u>	<u>19,770</u>
Restricted funds				
Admin & Finance Officer	5,000	-	5,000	-
Debt Advice	7,776	-	5,478	2,298
Thriving Communities	29,654	14,559	44,213	-
Spaces For Faces	4,750	-	-	4,750
Helpline	911	-	911	-
Ross Fairtrade Group	103	-	-	103
Ross Community Land Trust	93	2	58	37
Prevention and Early Help in Communities	-	1,857	1,857	-
Community Outreach	-	10,000	7,220	2,780
Warm Ross	-	1,281	46	1,235
Total restricted funds	<u>48,287</u>	<u>27,699</u>	<u>64,783</u>	<u>11,203</u>
Total of funds	<u><u>62,885</u></u>	<u><u>52,673</u></u>	<u><u>84,585</u></u>	<u><u>30,973</u></u>

Ross Fairtrade Group – Holding funds for a currently dormant group whose aims are to promote Fairtrade and local produce in Ross-on-Wye.

Ross District CLT – Ross and District Community Land Trust aims to provide affordable housing to local people in need.

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2022

13. Statement of funds (continued)

Statement of funds – prior year

	Balance b/d 1 December 2020 £	Income £	Expenditure £	Balance at 30 November 2021 £
Unrestricted funds				
General funds	17,095	35,603	38,100	14,598
Donated Goods and services	-			
Total unrestricted funds	<u>17,095</u>	<u>35,603</u>	<u>38,100</u>	<u>14,600</u>
Restricted funds				
Gloucester Road Wall	2,586	1,000	3,586	-
Admin & Finance Officer	2,614	10,000	7,614	5,000
Talk Community Hub	-	2,500	2,500	-
Debt Advice	-	10,000	2,224	7,776
Clover	-	55,050	25,396	29,654
Spaces For Faces	-	4,750	-	4,750
Helpline	-	1,000	89	911
Ross Fairtrade Group	-	103	-	103
The Mayors Fund 2020/21	-	2,094	2,094	-
Ross District CLT	-	301	208	93
Total restricted funds	<u>5,200</u>	<u>86,798</u>	<u>43,711</u>	<u>48,287</u>
Total of funds	<u><u>22,295</u></u>	<u><u>122,401</u></u>	<u><u>81,811</u></u>	<u><u>62,885</u></u>

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2022

14. Grants

During the year the charity received the following grants designated for specific purposes, identified as restricted funds:

Herefordshire Council

£1,857 awarded for participation in the council's project 'Prevention and Early Help in Communities'.

Ross Town Council

£1,000 towards a Volunteer Management System.

Arts Council England – Thriving Communities

£4,224 awarded for the Clover project; a social prescribing project.

Community First

£10,000 awarded from the Get Active: Cultural Fund for use as part of the Clover project.

Herefordshire Community Foundation

£10,000 awarded for community outreach.

The charity also received a donation from Christ Church, Ross-on-Wye, towards core activities and this has been recognised as unrestricted in the accounts.

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST.

England & Wales - Charity number 1185655

Accounts

Charity number: 1185655



ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST

(A Charitable Incorporated Organisation)

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 NOVEMBER 2021

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

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ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

**REFERENCE AND ADMINISTRATIVE DETAILS OF THE ORGANISATION, ITS TRUSTEES AND
ADVISERS FOR THE YEAR ENDED 30 NOVEMBER 2021**

The name of the charity is Ross-on-Wye Community Development Trust. The Trust has established a scheme known as Ross Good Neighbours.

Trustees

Dr Simon Lennane	appointed on incorporation
Cllr Jane Roberts	appointed on incorporation
Cllr Edmund John O'Driscoll	appointed by Ross Town Council 24 th Oct 2019
Dennis Humble	elected by Trustees 16 th Jan 2020
Jane Mainey	elected by Trustees 6 th Aug 2020
Christopher Barron	elected by Trustees 5 th November 2020
Geoffrey Balsom	elected by Trustees 14 th January 2021
Dr Sarah Aitken	Elected by AGM 11 th March 2021; resigned 19 th September 2021

Charity registered number

1185655

Registered office

Ross-on-Wye Town Council
The Corn Exchange
7 High Street
Ross-on-Wye
Herefordshire
HR9 5HL

Principal operating office

Edde Cross House
Edde Cross Street
Ross-on-Wye
Herefordshire
HR9 7BZ

Independent examiners

Thorne & Co
1 St Mary's St
Ross-on-Wye
Herefordshire
HR9 5HT

Body corporate

Ross Town Council, as a Corporate Body, has the right to appoint one Trustee. At the time of completion of this report the following were Ross Town Councillors:

Cllr. Chris Bartrum
Cllr. Simeon Cole
Cllr. Phillip Cutter
Cllr. Dan Ciolte
Cllr. Katie Fowler
Cllr. Ian Gumm
Cllr. Winder John
Cllr. Rebecca Johnston
Cllr. Daniel Lister
Cllr. Ed O'Driscoll
Cllr. Beverley Pope
Cllr. David Ravenscroft
Cllr. Jane Roberts
Cllr. Michelle Setchfield
Cllr. Louis Stark
Cllr. Paul Symonds
Cllr. Robert Taylor
Cllr. Julian Utting

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

TRUSTEES' REPORT FOR THE YEAR ENDED 30 NOVEMBER 2021

Objectives and Activities

Objectives

The objectives of the CIO are promoting the efficiency and effectiveness of charities and the effective use of charitable resources for the benefit of the public in Ross-on-Wye and surrounding parishes by any means as the trustees in their discretion shall determine, provided always that such promotion has the goal of providing charitable services or relief to the residents of Ross-on-Wye and that any private benefit arising is solely incidental.

Activities

Ross Community Development Trust exists to unlock the potential of the community to work together to enhance the quality of life in the town. The charity was established in 2019 to encourage volunteering within the market town of Ross-on-Wye. Huge thanks are due to everyone in the Ross community who has contributed their time or money to the continued success of Ross CDT during 2021.

Ross CDT promotes voluntary action in Ross-on-Wye by:

1. networking with other charities and groups
2. working with statutory services to help them work more effectively with voluntary groups
3. providing advice, training and support to groups
4. developing projects to meet identified needs
5. developing the capacity and skills of volunteers.

In the Achievements and Performance section below, the Trustees set out how we have moved forward on these areas of activity during the review period.

Public Benefit

The Trustees seek to ensure that the activities of the CIO meet 'Public Benefit' tests in accordance with the Charity Commission guidance. In particular, the Trustees have regard to the Objectives of the CIO, as set out in the Constitution, and how proposed activities will further these. Trustees also judge proposed activities in line with the requirement that they should be beneficial to the public, or a sufficient section of the public.

The Trustees, having reviewed the objectives and activities of the Trust and, having given due consideration to Charity Commission Guidance on public benefit, are satisfied that the Trust's business is properly conducted for the public benefit.

Achievements and Performance

Networking with other charities and groups

We are currently in contact with 40+ local volunteer organisations. Before the pandemic we had started quarterly networking meetings for these groups, which had been well attended. We hope to recommence these by May 2022. Each group on our list receives a quarterly mailing, with news and info, and also a request for information about their activities which we can advertise on our website, social media and our printed publication 'Ross Neighbourhood News'. This is delivered by volunteers every three months to 6000 household in Ross, Bridstow and Weston-under-Penyard. As well as

publicising our own projects and those of other groups, it also encourages volunteering and lists volunteer vacancies in the town. Thus a combination of face-to-face contact through the buddy scheme, printed information through letterboxes, our Helpline, social media (Facebook, Instagram, NextDoor, Twitter) and our website, provides a diverse range of communication channels to connect us, and the wider voluntary sector, to individuals and households.

We work closely with Ross Rotary and Ross Lions to provide volunteers for Covid vaccination clinics in the town.

Working with statutory services to help them work more effectively with voluntary groups

We have been designated a Talk Community Hub by Herefordshire Council. Rather than a physical, walk-in hub, our hub is distributed. Our buddies and our helpline volunteers are trained so that they can act as sign-posters to the help and information needed by the people they are in contact with.

We have been working closely during the year with the Taurus Healthcare Social Prescribing team, as part of the Clover Project (details below).

We have been regular attendees at the Herefordshire Community Partnership meetings, to help to prepare for the introduction of Integrated Care Networks for July 2022, which will offer new opportunities for closer working between the voluntary and community sectors.

Providing advice, training and support to groups

We offer a range of services for other volunteer groups in the Ross area. In January 2021 we were approved as a Disclosure & Barring Service umbrella organisation, which means we can offer free DBS volunteer checks for our member groups (full membership is £24/year but groups can also choose free associate membership if they do not require services such as DBS checks, access to our Zoom room etc.).

We act as an incubator for groups which are in the process of getting started or who lack capacity. The Ross District Community Land Trust has been established as a Ross CDT project, but its steering committee intend to become an independent body on due course. The Ross Town Ambassadors, who welcome visitors to the town, had no way of getting public liability insurance, and so we adopted them, registering all their volunteers as ours so that they would have the necessary cover.

Developing projects to meet identified needs

Our first project, the Ross Good Neighbours (RGN) scheme, which aims to help people across the town in many different ways, is at the heart of our operations. Bristow and Weston-under-Penyard Parishes became the first rural parishes to join the scheme during the year. During the year we completed the re-structuring of the scheme, using 60 volunteers organised into nine teams in neighbourhood patches, so that where possible we can match local volunteers to requests for help in the same patch. These teams provide a range of services for people who are vulnerable and need support, including a home shopping service for those who are isolated, pet care, light DIY or gardening tasks. We also have a 24/7 messaging service which we use as a dedicated Helpline.

A major activity this year has been the Clover Project (www.clover-hr9.org.uk), aiming to create strong connections between social prescribers, voluntary organisations delivering well-being activities, and the community. Clover is funded through the Thriving Communities Fund of the National Academy for Social Prescribing. We are the lead partner in a consortium of six Herefordshire-based organisations which made the bid (ignite CIC, Herefordshire Wildlife Trust, Taurus Healthcare, Active Herefordshire & Worcestershire and Rural Media).

Another project has been Ross Money Box, aimed at raising the profile of debt and other money advice services in the HR9 area, funded by Herefordshire Council.

Developing the capacity and skills of volunteers

During the year we have run online and face-to-face training events for our volunteers and those of other groups, some of them through the Clover Project. Topics include:

- Being a Neighbourhood Buddy
- First Aid
- Mental Health First Aid
- Safeguarding
- Signposting to help and advice

Financial Review

Reserves Policy

The Trustees have agreed a policy to establish reserve funds equivalent to 6 months operating costs. Currently this is estimated to be £11,542. Existing unrestricted funds amount to £15,441 and therefore the Trust has adequate operating reserves at the time of this report.

Funding and financial performance

The Trust is grateful to have been in receipt of a number of grants that supported the activities of the Trust. Grant funders are listed on page 18 of this report.

Structure, Governance and Management

Ross CDT is a Charitable Incorporated Organisation. It has a constitution which is available on the website, based on the model Charity Commission constitution for CIOs.

The maximum number of Trustees is eight, seven elected and one appointed by Ross Town Council (Cllr. Ed O'Driscoll).

Seven elected trustees were elected at the first AGM in March 2021. During the year, Dr Sarah Aitken resigned. Caroline Utting was co-opted by the Trustees in January 2022.

At the second AGM, in March 2022, the three longest standing elected trustees (Dennis Humble, Dr Simon Lennane, Jane Roberts) and the co-opted trustee (Caroline Utting) must each step down but will be eligible to stand for re-election by the membership. At subsequent AGMs one third of elected Trustees will retire each time.

This report was approved by the Trustees on 7th March 2022 and signed on their behalf by:



Jane Roberts
Chair of Trustees

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 30 NOVEMBER 2021

Independent Examiner's Report

To the Trustees of Ross-on-Wye Community Development Trust

On the unaudited accounts for the financial year ended 30 November 2020

I report on the accounts of **Ross-on-Wye Community Development Trust** for the **financial year ended 30 November 2021**, which comprise the Statement of Financial Activities, the Balance Sheet and the related notes.

Respective responsibilities of Trustees and examiner

The charity's Trustees are responsible for the preparation of the accounts. The charity's Trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statements below.

Independent examiners' statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that, in any material respect, the requirements
 - to keep accounting records in accordance with s386 and 387 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of Sections 394 and 395 of the Companies Act 2006 and with the methods and principles of the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)

have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached

Thorne & Co.
Accountants
1 St. Mary's Street,
Ross-on-Wye
HR9 5HT

Date:

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

STATEMENT OF FINANCIAL ACTIVITIES INCORPORATING INCOME AND EXPENDITURE
ACCOUNT FOR THE YEAR ENDED 30 NOVEMBER 2021

	Note	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	<i>Total funds 2020 £</i>
Income from:					
Donations	2	2,254	86,798	89,052	39,254
Charitable activities	3	33,349	-	33,349	27,976
Total income		<u>35,603</u>	<u>86,798</u>	<u>122,401</u>	<u>67,230</u>
Expenditure on:					
Charitable activities	4	38,100	43,711	81,811	44,635
Total expenditure		<u>38,100</u>	<u>43,711</u>	<u>81,811</u>	<u>44,635</u>
Net income		<u>(2,497)</u>	<u>43,087</u>	<u>40,590</u>	<u>22,595</u>
Total funds carried forward		<u>(2,497)</u>	<u>43,087</u>	<u>40,590</u>	<u>22,595</u>

The notes on pages 11 to 19 form part of these financial statements.

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

BALANCE SHEET AS AT 30 NOVEMBER 2021

	Note	£	2021 £	£	2020 £
Fixed Assets					
Tangible assets	9		-		-
Current Assets					
Stocks	10	220		104	
Debtors	11	1111		58	
Cash at bank and in hand		<u>62,624</u>		<u>22618</u>	
		63,955		<u>22,780</u>	
Creditors: amounts falling due within one year					
	12	<u>(1,070)</u>		<u>(485)</u>	
Net current assets			<u>62,885</u>		<u>22,295</u>
Net assets			<u>62,885</u>		<u>22,295</u>
Charity Funds					
Restricted funds	13		48,287		5,200
Unrestricted funds	13		<u>14,598</u>		<u>17,095</u>
Total funds			<u>62,885</u>		<u>22,295</u>

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

BALANCE SHEET (continued) AS AT 30 NOVEMBER 2021

The financial statements were approved and authorised for issue by the Trustees on 24 March 2022 and signed on their behalf, by:



J Roberts

Chair



C Barron

Treasurer

The notes on pages 11 to 19 form part of these financial statements.

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2021

1. Accounting Policies

1.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (Charities SORP FRS 102) (effective 1 January 2019).

Ross-on-Wye Community Development Trust meets the definition of a public benefit entity.

1.2 Going concern

The Trustees have reviewed the current financial status and operations supported by the Trust and are satisfied that there are no reasons why the Trust cannot continue as a going concern.

1.3 Income

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received, and the amount of income receivable can be measured reliably.

Donated goods or services are recognised when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the item by the charity is probable and that economic benefit can be measured reliably.

Donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Income tax recoverable in relation to donations received under Gift Aid is recognised at the time of donation.

1.4 Expenditure

Expenditure is recognised once there is a legal obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Charitable activities and Governance costs are costs incurred on the charity's operations including support costs and costs relating to the governance of the charity apportioned to charitable activities.

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2021

1.5 Tangible fixed assets and depreciation

All assets costing more than £500 are capitalised.

Fixed assets are depreciated over 3 years on a straight-line basis.

1.6 Stocks

Stocks are valued at resale value. Cost includes all direct costs.

1.7 Debtors

Debtors are recognised at the settlement amount.

1.8 Cash at Bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid deposits held in banks and similar accounts.

1.9 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt.

1.10 Financial instruments

The charity only has financial assets and financial liabilities that qualify as basic financial instruments.

1.11 Pensions

The charity operates a defined contribution pension scheme, and the pension charge represents the amounts payable by the charity to the fund in respect of the year.

1.12 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in order to further the objectives of the charity.

Restricted funds are funds which have been raised for specific purposes. The aim and use of each fund is set out in the notes to the financial statements.

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2021

2. Income from donations

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Donations	2,254	86,798	89,052	39,254
<i>Total 2020</i>	<i>24,754</i>	<i>14,500</i>	<i>39,254</i>	

£0 included within Donations is in respect of donated goods and services

3. Income from charitable activities

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Core activities	31,641	-	31,641	27,726
Membership	1,708	-	1,708	-
Misc income	-	-	-	250
	33,349	-	33,349	27,976
<i>Total 2020</i>	<i>27,976</i>	<i>-</i>	<i>27,976</i>	

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2021

4. Expenditure on charitable activities

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	<i>Total funds 2020 £</i>
Core activities	38,100	10,203	49,304	44,221
Project: Glos Rd Wall	-	3,586	3,586	414
Project: Debt Advice	-	2,224	2,224	-
Project: Clover	-	25,396	25,396	-
The Mayors Fund 2020/21	-	2,094	2,094	-
Ross and District CLT	-	208	208	-
	<u>38,100</u>	<u>43,711</u>	<u>82,811</u>	<u>44,635</u>
<i>Total 2020</i>	<u>35,335</u>	<u>9,300</u>	<u>44,635</u>	

5. Support costs

	Basis of Allocation	Support costs £	Governance costs £	Total 2021 £	<i>Total 2020 £</i>
Staff costs	Activity	26,485	-	26,485	7,386
Office expenses	Activity	2,026	-	2,026	1,216
Insurance	Activity	676	-	676	382
		<u>29,187</u>	<u>-</u>	<u>29,187</u>	<u>8,984</u>
<i>Total 2020</i>		<u>8,984</u>	<u>-</u>	<u>8,984</u>	

6. Independent Examiner's remuneration

The fee for Thorne & Co to act as Independent Examiners, for FY 2020/21, was £250+VAT.

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2021

7. Staff costs

	2021	<i>2020</i>
	£	£
Wages and salaries	25,601	<i>7,107</i>
Social security costs	115	<i>66</i>
Pension costs	768	<i>213</i>
	<u>26,484</u>	<i><u>7,386</u></i>

The number of persons employed by the charity during the year was as follows:

	2021	<i>2020</i>
	No.	No.
	2	<i>1</i>

There were no employees whose annual remuneration was £60,000 or more.

8. Trustees' remuneration

No remunerations were paid to any trustee.

9. Tangible fixed assets

The trust has no tangible fixed assets. The charity does own two laptops and one mobile phone, all of which have discounted to zero value during the year they were purchased.

10. Stocks

	2021	<i>2020</i>
	£	£
Stock - Green Sacks	<u>220</u>	<i><u>104</u></i>

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2021

11. Debtors

	2021	<i>2020</i>
	£	£
Accrued income	226	<i>58</i>
Prepayments	885	<i>-</i>
	<u>1,111</u>	<u><i>58</i></u>

12. Creditors: Amounts falling due within one year

	2021	<i>2020</i>
	£	£
Trade creditors	35	<i>-17</i>
Accruals	1,035	<i>502</i>
	<u>1,070</u>	<u><i>485</i></u>

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2021

13. Statement of funds

Statement of funds – current year

	Balance b/d 1 December 2020 £	Income £	Expenditure £	Balance at 30 November 2021 £
Unrestricted funds				
General funds	17,095	35,603	38,100	14,598
Donated Goods and services	-			
Total unrestricted funds	<u>17,095</u>	<u>35,603</u>	<u>38,100</u>	<u>14,598</u>
Restricted funds				
Gloucester Road Wall	2,586	1,000	3,586	-
Admin & Finance Officer	2,614	10,000	7,614	5,000
Talk Community Hub	-	2,500	2,500	-
Debt Advice	-	10,000	2,224	7,776
Clover	-	55,050	25,396	29,654
Spaces For Faces	-	4,750	-	4,750
Helpline	-	1,000	89	911
Ross Fairtrade Group	-	103	-	103
The Mayors Fund 2020/21	-	2,094	2,094	-
Ross District CLT	-	301	208	93
Total restricted funds	<u>5,200</u>	<u>86,798</u>	<u>43,711</u>	<u>48,287</u>
Total of funds	<u><u>22,295</u></u>	<u><u>122,401</u></u>	<u><u>81,811</u></u>	<u><u>62,885</u></u>

Ross Fairtrade Group – Holding funds for a currently dormant group whose aims are to promote Fairtrade and local produce in Ross-on-Wye.

The Mayors Fund 2020/21 – Funds were raised and donated in the year to The Basement Youth Trust in Ross-on-Wye who support and provide services to young people 11-18 years.

Ross District CLT – Ross and District Community Land Trust aims to provide affordable housing to local people in need.

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2021

13. Statement of funds (continued)

Statement of funds – prior year

	Income	Expenditure	Balance at 30 November 2020
	£	£	£
Unrestricted funds			
General funds	51,260	34,165	17,095
Donated Goods and services	<u>1,470</u>	<u>1,470</u>	-
Total unrestricted funds	<u>52,730</u>	<u>35,635</u>	<u>17,095</u>
Restricted funds			
Newsletter	1,100	1,100	-
Gloucester Road Wall	3,000	414	2,586
Admin & Finance Officer	10,000	7,386	2,614
Face Masks	<u>400</u>	<u>400</u>	-
Total restricted funds	<u>14,500</u>	<u>9,300</u>	<u>5,200</u>
Total of funds	<u><u>67,230</u></u>	<u><u>44,635</u></u>	<u><u>22,295</u></u>

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2021

14. Grants

During the year the charity received the following grants designated for specific purposes, identified as restricted funds:

Herefordshire Council

£10,000 awarded for a Project to promote awareness of debt and to signpost to debt services.
£2,500 awarded for becoming a talk community hub providing signposting to various services.
£4,000 match funding towards the Clover project.

National Lottery Awards for All

£10,000 awarded towards the salary of our administration and finance officer.

National Lottery Places called Home

£4,750 awarded to create a welcoming outdoor space for people to meet in Ross-on-Wye.

Ross Town Council

£1,000 to enable us to complete the rebuilding of the wall on Gloucester Road.
£500 match funding towards the Clover project.

Arts Council England – Thriving Communities

£45,000 awarded for the Clover project; a social prescribing project.

Taurus Healthcare

£4,000 match funding towards the Clover project.

Co-op Customer Donation Fund

£1,000 to cover our helpline costs for one year.

The charity also received a donation from the Masonic Charitable Foundation towards core activities and this has been recognised as unrestricted in the accounts.

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST.

England & Wales - Charity number 1185655

Accounts

Charity number: 1185655



ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST

(A Charitable Incorporated Organisation)

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 NOVEMBER 2020

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

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ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

**REFERENCE AND ADMINISTRATIVE DETAILS OF THE ORGANISATION, ITS TRUSTEES AND
ADVISERS FOR THE YEAR ENDED 30 NOVEMBER 2020**

The name of the charity is Ross-on-Wye Community Development Trust. The Trust has established a scheme known as Ross Good Neighbours.

Trustees

Dr Simon Lennane	appointed on incorporation
Melvin Reynolds	appointed on incorporation
Jane Roberts	appointed on incorporation
Edmund John O'Driscoll	appointed by Ross Town Council 24 th Oct 2019
Dennis Humble	elected by Trustees 16 th Jan 2020
Jane Mainey	elected by Trustees 6 th Aug 2020
Christopher Barron	elected by Trustees 5 th November 2020

Charity registered number

1185655

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Principal operating office

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Independent examiners

Thorne & Co
1 St Mary's St
Ross-on-Wye
Herefordshire
HR9 5HT

Body corporate

Ross Town Council, as a Corporate Body, have the right to appoint one Trustee. At the time of completion of this report the following were Ross Town Councillors:

Cllr. Chris Bartrum
Cllr. Simeon Cole
Cllr. Phillip Cutter
Cllr. Dan Ciolte
Cllr. Katie Fowler
Cllr. Ian Gumm
Cllr. Winder John
Cllr. Rebecca Johnston
Cllr. Daniel Lister
Cllr. Ed O'Driscoll
Cllr. Beverley Pope
Cllr. David Ravenscroft
Cllr. Jane Roberts
Cllr. Louis Stark
Cllr. Paul Symonds
Cllr. Robert Taylor
Cllr. Julian Utting

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

TRUSTEES' REPORT FOR THE YEAR ENDED 30 NOVEMBER 2020

Activities prior to Incorporation

Some Trustees started regular meetings, together with other interested individuals, in June 2018 in order to establish a new organisation in Ross-on-Wye with the dual objectives of:

1. promoting community resilience through volunteering, and
2. facilitating voluntary action in Ross by facilitating networking between existing voluntary organisations.

An application to the Charity Commission for registration as a Charitable Incorporated Organisation (CIO) was submitted in March 2019. In May 2019, the Trust and its proposed Good Neighbour scheme for the town was adopted as the Mayoral project for 2019/20 by the incoming Mayor of Ross and nominated initial Trustee, Cllr. Jane Roberts.

The Trust's activities prior to incorporation included a Big Picnic event in June 2019, as part of the UK-wide Great Get Together, and a leaflet drop through the 5000 Ross letterboxes as part of recruitment drive for volunteer Neighbourhood buddies. In September 2019, a meeting was held for voluntary groups in Ross, and the suggestions of future networking possibilities was well-received. Some fund-raising activities were run under the auspices of Ross Town Council's Mayor's Charity Fund.

Ross-on-Wye Community Development Trust (Ross CDT) was incorporated as a CIO by the Charity Commission on 7th October 2019. The report below relates to the period between incorporation and the end of the Charity's first accounting period on 30th November 2020.

Objectives and Activities

Objectives

The objectives of the CIO are promoting the efficiency and effectiveness of charities and the effective use of charitable resources for the benefit of the public in Ross-on-Wye and surrounding parishes by any means as the trustees in their discretion shall determine, provided always that such promotion has the goal of providing charitable services or relief to the residents of Ross-on-Wye and that any private benefit arising is solely incidental.

Activities

Ross CDT promotes voluntary action in Ross-on-Wye by:

1. networking with other charities and groups
2. working with statutory services help them work more effectively with voluntary groups
3. providing advice, training and support to groups
4. developing projects to meet identified needs
5. developing the capacity and skills of volunteers.

In the Achievements and Performance section below, we will set out how we have moved forward on each of these areas of activity during the review period.

Public Benefit

The Trustees seek to ensure that the activities of the CIO meet 'Public Benefit tests in accordance with the Charity Commission guidance. In particular, the Trustees have regard to the Objectives of

the CIO, as set out in the Constitution, and how proposed activities will further these. Trustees also judge proposed activities in line with the requirement that they should be beneficial to the public, or a sufficient section of the public.

The Trustees, having reviewed the objectives and activities of the Trust and, having given due consideration to Charity Commission Guidance on public benefit, are satisfied that the Trust's business is properly conducted for the public benefit.

Achievements and Performance

The Covid-19 pandemic has fundamentally disrupted the plans that were in place at the time of incorporation. Some areas of activity, such as networking with and support for voluntary groups in Ross, have had to be scaled back. Others, such as the introduction of a Good Neighbour Scheme, had to be rapidly accelerated as Ross CDT took a leading role in coordinating the voluntary sector's response to the March 2020 lockdown.

1. networking with other charities and groups

During the review period there has been one further meeting, in December 2019, of voluntary groups, and it was intended that these should continue on a quarterly basis. The March event was cancelled due to Covid and a majority of the groups canvassed did not think that an online meeting would be useful. There have been regular email bulletins sent to groups. The number of groups in membership of the CDT at the end of November was 4, and a further 45 are on the mailing list. Several local groups have contributed copy to the newsletter Ross Neighbourhood News which has now had three editions delivered to every letterbox in the town.

The Trust worked closely with several other groups during and after the lockdown. Ross Baptists allowed us the use of their premises at the Venue as a base for our grocery delivery operation. Ross Lions and Ross Rotary Club provided the coordination and some volunteers for prescription delivery, with RossCDT providing volunteers also. The Trust ran a phone befriending service during lockdown and this has now been successfully transferred to the local Age UK branch.

2. working with statutory services help them work more effectively with voluntary groups

From its foundation more than two years ago, we have been fortunate that our Trustee Dr Simon Lennane has facilitated excellent co-working with the Primary Care Network (PCN) for South Herefordshire. This has involved regular attendance at steering group meetings of the Social Prescribing Practitioner, resulting in referrals into voluntary work in some cases. A community oximeter library was established in July 2020, allowing remote monitoring of oxygen levels by respiratory and other patients by GP practices. 20 oximeters are available for loan in Ross and surrounding parishes.

During the year the CDT has worked successfully with Herefordshire Council (HC) on its Talk Community project, establishing the Neighbourhood Buddy network as a Talk Community Hub. The Trust has also worked with HC Adult and Social Care on meeting the needs of various of their service users in Ross.

During the pandemic we worked closely with Ross Town Council to respond to community needs in the town and are grateful for the Council's strong support for the Trust.

The Trust supported the NHS by working with the local pharmacies to make 1922 prescription deliveries to those shielding during lockdown.

Post-lockdown, the RossCDT Helpline has bridged the digital divide between offline residents and HC online services, such as ordering library books, garden waste sacks and booking appointments for the recycling centre.

In October and November 2020 two Question & Answer events were held on the Trust's Facebook page allow the PCN and HC to promote public health messaging and answer queries from the public.

3. providing advice, training and support to groups

Due to the changing priorities of the Trust and its partner organisations post-Covid, there has been less progress on this activity than was anticipated at the time of incorporation. However, the Trust is in the process of applying to the Disclosure and Barring Service (DBS) to become an umbrella organisation, able to offer a cost-effective DBS service to its member groups.

One charity (Ross Educational Foundation) now has a webpage and online form hosted on the RossCDT site.

4. developing projects to meet identified needs

Ross Good Neighbours was the first project planned by Ross CDT and was due to be launched in April 2020. The imposition of lockdown at the end of March resulted in the cancellation of the official launch and the accelerated introduction of the scheme, albeit in a rather different form to that which had been originally envisaged.

In late March and April 6000 leaflets were delivered in Ross and surrounding parishes, offering help during lockdown with befriending, shopping, pet care and asking for volunteers to help. The response from a call for volunteers resulted in very large numbers of responses in Ross and surrounding areas. Over 400 volunteers have registered at some time during the last year. Teams were established to organise their efforts: shopping, helpline, prescription delivery, oximeter library, pet care. As lockdown ended, a grant from Hereford Freemasons enabled the Trust to run a successful campaign promoting face mask use in shops and public spaces.

The rapid increase in activity meant the Trust needed urgently to establish an internal infrastructure to support its service delivery. Again, this was done mostly using volunteers in teams (volunteer coordination, communications, fundraising, payments), although the Trust was grateful for a grant of £10,000 from Ross Town Council which allowed the employment of a part-time Administration & Finance Officer.

During the year, the Trust was responsible for:

- 869 shopping deliveries to 178 isolating, shielding or vulnerable households
- Befriending calls to 57 local people
- Answering around 1600 calls and emails through our Helpline
- 1922 prescription deliveries

5. developing the capacity and skills of volunteers

Training of volunteer buddies started with face-to-face sessions in the winter of 2019/20. These ceased on lockdown and from September 2020 have been offered mainly online. By the end of November 2020, 22 buddies had been fully trained in safeguarding, signposting and buddy systems and procedures. 9 were partially trained.

Financial Review

Reserves Policy

The Trustees have agreed a policy to establish reserve funds equivalent to 6 months operating costs. Currently this is estimated to be £10,000. Existing unrestricted funds amount to £17,517 and therefore the Trust has adequate operating reserves at the time of this report.

Funding and financial performance

The majority of the financial activity during the past year was related to the provision of groceries, throughout the Ross area, during the Covid 19 lockdowns.

The Trust was in receipt of a number of grants that supported the general Covid 19 related activities of the Trust.

Structure, Governance and Management

Ross CDT is a Charitable Incorporated Organisation. It has a constitution which is available on the website, based on the model Charity commission constitution for CIOs.

The maximum number of Trustees is eight, seven elected and one appointed by Ross Town Council (Cllr. Ed O'Driscoll).

Three trustees were in place at incorporation. Since then, Cllr O'Driscoll was appointed at the nomination of Ross Town Council and the Board of Trustees has recruited three more to fill areas where expertise is needed, making a total of seven.

The six non-Town Council trustees will each retire at the first AGM in February 2021 but will be eligible to stand for re-election by the membership. At subsequent AGMs one third of elected Trustees will retire each time.

This report was approved by the Trustees, on 04 February 2021 and signed on their behalf by:

J Roberts
Chair

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 30 NOVEMBER 2020

Independent Examiner's Report

To the Trustees of Ross-on-Wye Community Development Trust

On the unaudited accounts for the financial year ended 30 November 2020

I report on the accounts of **Ross-on-Wye Community Development Trust** for the **financial year ended 30 November 2020**, which comprise the Statement of Financial Activities, the Balance Sheet and the related notes.

Respective responsibilities of Trustees and examiner

The charity's Trustees are responsible for the preparation of the accounts. The charity's Trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statements below.

Independent examiners' statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that, in any material respect, the requirements
 - to keep accounting records in accordance with s386 and 387 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of Sections 394 and 395 of the Companies Act 2006 and with the methods and principles of the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)

have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached

Edward Richards
Thorne & Co.
Accountants
1 St. Mary's Street,
Ross-on-Wye
HR9 5HT

Date: 05 February 2021

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

**STATEMENT OF FINANCIAL ACTIVITIES INCORPORATING INCOME AND EXPENDITURE
ACCOUNT FOR THE YEAR ENDED 30 NOVEMBER 2020**

	Note	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £
Income from:				
Donations	2	24,754	14,500	39,254
Charitable activities	3	27,976		27,976
Total income		52,730	14,500	67,230
Expenditure on:				
Charitable activities	4	35,335	9,300	44,635
Total expenditure		35,335	9,300	44,635
Net income		17,395	5,200	22,595
Total funds carried forward		17,395	5,200	22,595

The notes on pages 12 to 17 form part of these financial statements.

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

BALANCE SHEET AS AT 30 NOVEMBER 2020

	Note	£	2020 £
Fixed Assets			
Tangible assets	9		0
Current Assets			
Stocks	10	104	
Debtors	11	58	
Cash at bank and in hand		<u>22,618</u>	
		22,780	
Creditors: amounts falling due within one year	12	<u>(485)</u>	
Net current assets			<u>22,295</u>
Net assets			<u>22,295</u>
Charity Funds			
Restricted funds	13	5,200	
Unrestricted funds	13	<u>17,095</u>	
Total funds			<u>22,295</u>

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

BALANCE SHEET (continued) AS AT 30 NOVEMBER 2020

The financial statements were approved and authorised for issue by the Trustees on 04 February 2021 and signed on their behalf, by:

J Roberts

C Barron

Chair

Treasurer

The notes on pages 12 to 17 form part of these financial statements.

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2020

1. Accounting Policies

1.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (Charities SORP FRS 102) (effective 1 January 2019).

Ross-on-Wye Community Development Trust meets the definition of a public benefit entity.

1.2 Going concern

The Trustees have reviewed the current financial status and operations supported by the Trust and are satisfied that there are no reasons why the Trust cannot continue as a going concern.

1.3 Income

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received, and the amount of income receivable can be measured reliably.

Donated goods or services are recognised when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the item by the charity is probable and that economic benefit can be measured reliably.

Donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Income tax recoverable in relation to donations received under Gift Aid is recognised at the time of donation.

1.4 Expenditure

Expenditure is recognised once there is a legal obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Charitable activities and Governance costs are costs incurred on the charity's operations including support costs and costs relating to the governance of the charity apportioned to charitable activities.

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2020

1.5 Tangible fixed assets and depreciation

All assets costing more than £500 are capitalised.

Fixed assets are depreciated over 3 years on a straight-line basis.

1.6 Stocks

Stocks are valued at resale value. Cost includes all direct costs.

1.7 Debtors

Debtors are recognised at the settlement amount.

1.8 Cash at Bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid deposits held in banks and similar accounts.

1.9 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt.

1.10 Financial instruments

The charity only has financial assets and financial liabilities that qualify as basic financial instruments.

1.11 Pensions

The charity operates a defined contribution pension scheme, and the pension charge represents the amounts payable by the charity to the fund in respect of the year.

1.12 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in order to further the objectives of the charity.

Restricted funds are funds which have been raised for specific purposes. The aim and use of each fund is set out in the notes to the financial statements.

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2020

2. Income from donations

	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £
Donations	24,754	14,500	39,254

£1,470 included within Donations is in respect of donated goods and services

3. Income from charitable activities

	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £
Core activities	27,726	-	27,726
Misc income	250	-	250
	<u>27,976</u>	<u>-</u>	<u>27,976</u>

4. Expenditure on charitable activities

	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £
Core activities	35,335	8,886	44,221
Project: Gloucester Road Wall	-	414	414
	<u>35,335</u>	<u>9,300</u>	<u>44,635</u>

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2020

5. Support costs

	Basis of Allocation	Support costs	Governance costs	Total 2020
		£	£	£
Staff costs	Activity	7,386	-	7,386
Office expenses	Activity	1,216	-	1,216
Insurance	Activity	382	-	382
		<u>8,984</u>	<u>-</u>	<u>8,984</u>

6. Independent Examiner's remuneration

The fee for Thorne & Co to act as Independent Examiners, for FY 2019/20, was £250 +VAT.

7. Staff costs

Staff costs were as follows:

	2020
	£
Wages and salaries	7,107
Social security costs	66
Pension costs	213
	<u>7,386</u>

The number of persons employed by the charity during the year was as follows:

2020
No.
1

There were no employees whose annual remuneration was £60,000 or more.

8. Trustees' remuneration

No remunerations were paid to any trustee.

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2020

9. Tangible fixed assets

The trust has no tangible fixed assets. The charity does own a laptop and mobile phone, both of which have discounted to zero value during the year.

10. Stocks

	2020
	£
Stock - Green Sacks	104

11. Debtors

	2020
	£
Accrued income	58

12. Creditors: Amounts falling due within one year

	2020
	£
Trade creditors	(17)
Accruals	502
	485

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
(A Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2020

13. Statement of funds

	Income	Expenditure	Balance at 30 November 2020
	£	£	£
Unrestricted funds			
General funds	51,260	(34,165)	17,095
Donated Goods and services	1,470	(1,470)	-
Total unrestricted funds	52,730	(35,635)	17,095
Restricted funds			
Newsletter	1,100	(1,100)	-
Gloucester Road Wall	3,000	(414)	2,586
Admin & Finance Officer	10,000	(7,386)	2,614
Face Masks	400	(400)	-
Total restricted funds	14,500	(9,300)	5,200
Total of funds	67,230	(44,635)	22,295

14. Grants

During the year the charity received the following grants designated for specific purposes, identified as restricted funds:

Ross Town Council: £10,000 for the employment of a finance and administration officer to help with the charity's operations. Also £500 for the printing of newsletters.

Masonic Charitable Foundation: £600 for the printing of newsletters and £400 for the purchase of Facemasks for the public in Ross-on-Wye.

Herefordshire Council: £3,000 for the cost of rebuilding a fallen wall on Gloucester Road.

The charity also received grants from the following organisations to help fund the charity's core activity (Ross Good Neighbours) and with their efforts during the Covid-19 pandemic. These grants have been recognised as unrestricted.

Ross Lions Club
Harrison Clark Charity
Herefordshire Community Foundation
Eveson Trust
National Lottery