

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

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, 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
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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		<u>52,730</u>	<u>14,500</u>	<u>67,230</u>
Expenditure on:				
Charitable activities	4	35,335	9,300	44,635
Total expenditure		<u>35,335</u>	<u>9,300</u>	<u>44,635</u>
Net income		<u>17,395</u>	<u>5,200</u>	<u>22,595</u>
Total funds carried forward		<u>17,395</u>	<u>5,200</u>	<u>22,595</u>

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

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
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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><u>22,295</u></u>
Charity Funds			
Restricted funds	13	5,200	
Unrestricted funds	13	<u>17,095</u>	
Total funds			<u><u>22,295</u></u>

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
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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

Chair

C Barron

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

2. Income from donations

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

4. Expenditure on charitable activities

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

ROSS-ON-WYE COMMUNITY DEVELOPMENT TRUST
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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
		8,984	-	8,984

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
	7,386

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
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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
	<hr/>

11. Debtors

	2020
	£
Accrued income	58
	<hr/>

12. Creditors: Amounts falling due within one year

	2020
	£
Trade creditors	(17)
Accruals	502
	<hr/>
	485
	<hr/>

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	<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	400	(400)	-
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>

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