THE RURAL COFFEE CARAVAN

England & Wales · Charity number 1187423

Details

Status	Registered
Legal form	CIO
Registered	2020-01-16
Register	View on the Charity Commission register

Contact

Address	Office 1 Church Farm Yard The Causeway Walsham le Willows Suffolk IP31 3AB
Phone	01379855338
Email	info@ruralcoffeecaravan.org.uk
Website	www.ruralcoffeecaravan.org.uk

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Activities

Objects: THE OBJECTS OF THE CIO ARE: 1) TO PROMOTE SOCIAL INCLUSION FOR THE PUBLIC BENEFIT WITHIN SOCIALLY ISOLATED RURAL COMMUNITIES IN SUFFOLK BY PREVENTING PEOPLE FROM BECOMING SOCIALLY EXCLUDED, RELIEVING THE NEEDS OF THOSE PEOPLE WHO ARE SOCIALLY EXCLUDED AND ASSISTING THEM TO INTEGRATE INTO SOCIETY.FOR THE PURPOSE OF THIS CLAUSE 'SOCIALLY EXCLUDED' MEANS BEING EXCLUDED FROM SOCIETY, OR PARTS OF SOCIETY, AS A RESULT OF ONE OF MORE OF THE FOLLOWING FACTORS: UNEMPLOYMENT; FINANCIAL HARDSHIP; YOUTH OR OLD AGE; ILL HEALTH (PHYSICAL OR MENTAL); SUBSTANCE ABUSE OR DEPENDENCY INCLUDING ALCOHOL AND DRUGS; DISCRIMINATION ON THE GROUNDS OF SEX, RACE, DISABILITY, ETHNIC ORIGIN, RELIGION, BELIEF, CREED, SEXUAL ORIENTATION OR GENDER REASSIGNMENT; POOR EDUCATIONAL OR SKILLS ATTAINMENT; RELATIONSHIP AND FAMILY BREAKDOWN; POOR HOUSING (THAT IS HOUSING THAT DOES NOT MEET BASIC HABITABLE STANDARDS; CRIME (EITHER AS A VICTIM OF CRIME OR AS AN OFFENDER REHABILITATING INTO SOCIETY).2) TO FURTHER OR BENEFIT THE RESIDENTS OF SOCIALLY ISOLATED RURAL COMMUNITIES IN SUFFOLK, WITHOUT DISTINCTION OF SEX, SEXUAL ORIENTATION, RACE OR OF POLITICAL, RELIGIOUS OR OTHER OPINIONS BY ASSOCIATING TOGETHER THE SAID RESIDENTS AND THE LOCAL AUTHORITIES, VOLUNTARY AND OTHER ORGANISATIONS IN A COMMON EFFORT TO ADVANCE EDUCATION AND TO PROVIDE FACILITIES IN THE INTERESTS OF SOCIAL WELFARE FOR RECREATION AND LEISURE TIME OCCUPATION WITH THE OBJECTIVE OF IMPROVING THE CONDITIONS OF LIFE FOR THE RESIDENTS. 3) THE PREVENTION OR RELIEF OF POVERTY AMONG PEOPLE RESIDING IN SOCIALLY ISOLATED RURAL COMMUNITIES IN SUFFOLK, IN PARTICULAR BUT NOT EXCLUSIVELY BY PROVIDING INFORMATION, ADVICE AND SIGNPOSTING SERVICES. 4) THE RELIEF OF SICKNESS AND THE PRESERVATION AND PROTECTION OF GOOD HEALTH AMONG PEOPLE RESIDING IN SOCIALLY ISOLATED RURAL COMMUNITIES IN SUFFOLK, IN PARTICULAR BUT NOT EXCLUSIVELY BY PROVIDING INFORMATION, SUPPORT AND ADVICE WITH A VIEW TO ALLEVIATING THE DETRIMENTAL EFFECTS OF LONELINESS AND SOCIAL ISOLATION.

Activities: To promote social inclusion for the public benefit within socially isolated rural communities in Suffolk by preventing people becoming socially excluded, relieving the needs of those people who are socially excluded and assisting them to integrate into society

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Disability
- **Who:** Elderly/old People

Geography

- **Area of benefit:** LOCAL
- Suffolk

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Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£317,984	£357,039	-	-
2023-12-31	£466,262	£319,028	-	-
2022-12-31	£186,355	£272,007	-	-
2021-12-31	£345,976	£257,806	-	-
2020-12-31	£280,391	£194,660	-	-

Trustees

Name	Role	Appointed
RICHARD WILLIAM BROWNE	Chair	2020-01-16
Geoffrey Thomas Carwardine Probert		2020-01-16
Jacqueline Anne Burke		2024-02-01
Katherine Jane Axon		2020-01-16
PENELOPE MHAIRI CREASY		2022-09-01
Rosemary Jill Howard Taylor		2020-10-01
Thomas Michael Reeves Skevington		2024-10-28

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THE RURAL COFFEE CARAVAN

England & Wales - Charity number 1187423

Accounts

The Rural Coffee Caravan

Unaudited

Trustee's Report and Financial Statements

For the Year Ended 31st December 2024

Registered Charity Number 1187423

The Rural Coffee Caravan

Trustee's Report and Financial Statements

Year Ended 31st December 2024

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The Rural Coffee Caravan

Charity Information

Year Ended 31st December 2024

Trustees	Richard William Browne (Chair) Penelope Mhairi Creasy (Vice Chair) Thomas Michael Reeves Skevington (Treasurer) Katherine Jane Axon Geoffrey Thomas Carwardine Probert Rosemary Jill Howard Taylor
Patron	Stephen Miles, High Sheriff of Suffolk 2011/2012
Charity Registered Number	1187423
Principal Office	Church Farm Yard The Causeway Walsham le Willows Suffolk IP31 3AB
Independent Examiner	Annatrice Limited Chartered Certified Accountant Registered Auditor 10, The Thoroughfare Harleston Norfolk IP20 9AX

The Rural Coffee Caravan

Trustee's Annual Report

Year Ended 31st December 2024

The Trustees presents its annual report together with the financial statements of The Rural Coffee Caravan(the charity) for the year ended 31st December 2024. The financial statements comply with the Charities Act 2011 and the Statement of Recommended Practice: "Accounting and Reporting by Charities" (FRS 102). The report takes account of the requirement for Trustees to report annually on public benefit and the Trustees have had regard to the Charity Commission's guidance on public benefit.

Structure, governance and management

Constitution

The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the charity and which enable it to ensure that the financial statements comply with Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The charity was originally registered in 2010 under number 1125748 before being incorporated as a Charitable Incorporated Organisation (CIO) in January 2020 under number 1187423.

Trustees

The following trustees served office during the year:

- Richard William Browne (Chair)
- Penelope Mhairi Creasy (Vice Chair)
- Thomas Michael Reeves Skevington (Treasurer) – appointed Oct 2024
- Katherine Jane Axon
- Geoffrey Thomas Carwardine Probert
- Rosemary Jill Howard Taylor
- Iona Frances Lawrence (retired May 2024)
- Christine Ann Preston (retired May 2024)

Method of Appointment or Election of Trustee

When a need is evident, potential Trustees are recommended to the Board by an existing Trustee, the President, Patron or CEO and discussed at an RCC Trustees Meeting. Trustees (not necessarily the whole Board but always including the Chair) meet with the possible recruit(s), finalise the matter and the decision is ratified by a vote of all Trustees. Following agreement, the Chair will then issue an invitation to join the Board.

Organisational Structure and Decision Making

Trustees meet formally at least 4 times a year, more frequently if required. In 2024 they met 7 times and meetings were attended by the Patron, the President, the CEO and the Finance Officer.

Risk Management

During the year the trustees considered the risks the Charity faces and has concluded that there are no major risks at this time. Trustees are satisfied that the charity has systems or procedures in place to deal with the major risks to which the charity is exposed. A review of risks is made on a regular basis.

Objectives and Activities

Policies and Objectives

The objects of the charity are:

1) to promote social inclusion for the public benefit within socially isolated rural communities in Suffolk by preventing people from becoming socially excluded, relieving the needs of those people who are socially excluded and assisting them to integrate into society. For the purpose of this clause 'socially excluded' means being excluded from society, or parts of society, as a result of one or more of the following factors: unemployment; financial hardship; youth or old age; ill health (physical or mental); substance abuse or dependency including alcohol and drugs; discrimination on the grounds of sex, race, disability, ethnic origin, religion, belief, creed, sexual orientation or gender reassignment; poor educational or skills attainment; relationship and family breakdown; poor housing (that is housing that does not meet basic habitable standards; crime (either as a victim of crime or as an offender rehabilitating into society).

2) to further or benefit the residents of socially isolated rural communities in Suffolk, without distinction of sex, sexual orientation, race or of political, religious or other opinions by associating together the said residents and the local authorities, voluntary and other organisations in a common effort to advance education and to provide facilities in the interests of social welfare for recreation and leisure time occupation with the objective of improving the conditions of life for the residents.

3) the prevention or relief of poverty among people residing in socially isolated rural communities in Suffolk, in particular but not exclusively by providing information, advice and signposting services.

4) the relief of sickness and the preservation and protection of good health among people residing in socially isolated rural communities in Suffolk, in particular but not exclusively by providing information, support and advice with a view to alleviating the detrimental effects of loneliness and social isolation.

Public Benefit

The board of trustees has read the Charity Commission guidance on public benefit and is satisfied that the activities outlined in this document clearly demonstrate that the charity is providing a benefit to the public.

Activities

In order to achieve the principal objectives, set out above, the charity provides a variety of activities. Campervans and a caravan visit, by invitation, rural villages, set up a mobile café and information hub inviting villagers to have refreshments and chat with neighbours and friends for a few hours. This fosters a sense of community and provides signposting to agencies that will enable individuals to lead happier, healthier lives in their own homes. RCC also manages a network of activities in pubs (called "Meet up Mondays") and cafes (called c-a-f-e; coffee and friends events). These are premises willing, on a weekly basis, to open their doors and provide a place for isolated folk to meet, chat and have a cup of tea or coffee and biscuits. A further network is called More than a Shop which is managed by RCC and involves village shops in rural communities providing a small facility for people to meet and chat to others. These shops also provide information and signposting that would otherwise be missing within an isolated location. RCC also has a comprehensive website enabling rural individuals and communities to access information relevant to them and also responds to specific circumstances affecting people experiencing hardship (the RCC slow cookers appeal and Warm Spaces initiative).

Achievements and performance

Review of Activities

This was a challenging year for the RCC with increasing demand for our activities whilst developing and implementing a comprehensive transition plan to ensure our financial and organisational sustainability in the coming years. We remained flexible throughout the year to ensure we were able to achieve successful outcomes to the transition whilst maintaining focus on delivering our constitutional objectives and services across rural Suffolk.

Our work to address the causes and symptoms of rural isolation and loneliness throughout Suffolk by promoting social inclusion and the provision of advice remained our priority.

In common with the rest of the country the evident cost of living crises affected rural people and communities in a wide number of ways. RCC endeavoured to deliver practical help and advice; as well as friendship and support for those rural folk affected.

During this period, we made 556 village visits across the county and had a throughput to these visits of 9,341 people.

As in previous years these visits were all in response to an invitation from the parish council, church, or other village group, as a means of providing a forum to get people together. We increased the breadth of our delivery capability (Identifying "Hidden Carers", Blue Badge access and Pension Credit applications) and were able to offer a way for an increased number of residents to access local and county wide support information. This necessitated the development of an RCC Outreach model whereby we provide one-to-one time, by appointment, help to individuals to complete application forms for benefits to which they are entitled. In 2024 we identified 181 people entitled to a carers allowance and helped them obtain the benefits they needed.

Case Study:

A lady living with Parkinson's and dementia had problems getting occupational therapist. We listened to her story and gave her details of a local occupational therapist to contact. During the visit, she spoke at length to Sue from Healthwatch Suffolk. Sue put her in touch with Allied Healthcare who are the NHS occupational Therapy Department. Healthwatch will also support this lady by contacting Alliance themselves to action help for this lady, as her condition is worsening. At the same visit a lady who has recently suffered a bad injury and now has a bad back, couldn't find a walking stick anywhere, so we gave her one for free which we had on the vehicle…. of course, we always carry a spare.

Delivery focus throughout the year remained on enabling villages to offer residents empowerment, security and belonging. We aimed to be a conduit for agencies and organisations to reach rural communities. In June 2024 we obtained a small van mainly for use in Mid Suffolk and Babergh to increase our outreach and attend networking events.

Case Study:

We had a PCSO in attendance who was able to support the Parish with ongoing issues. This visit gave the PCSO an important opportunity to re-establish connection with the village, as this had been lost in the past couple of years due to changes in policing. During the visit we gave 13 x £25 Tesco vouchers to people struggling to cover essential costs. Stuart Blanchard from Anglia Care Trust was with us and gave first hand help with financial issues from Anglia Care Trust to 3 local bungalow community houses with low-income issues.

In Nov 2024 after a routine inspection, we were devastated to be told that our caravan was suffering damp so badly that it could not be regarded as fit for purpose. The caravan, which was due to go into storage for the winter, was sold for parts, and we started planning for a replacement for 2025.
Throughout 2024 we continued to provide feelings of connection as we tried to enable people to have increased confidence and generally improved emotional, mental, and physical wellbeing. In the year we gave out 54 slow cookers and changed 124 walking stick ferrules. We also distributed £10,000 of Government Hardship Funding.

Case Study:

We gave £300 worth of Tesco vouchers to a lady who has been visiting us regularly and with whom we have been building trust as we knew she had problems. She eventually opened up about the abuse she has suffered from her family, resulting in her losing her home. She's now settled in a sheltered accommodation, but her savings have been wiped out by her family. She was over the moon to receive the vouchers. She is very frail and in her early 80s.
We also gave one slow cooker to an elderly gentleman who lives on his own and is keen to eat better but has a low income.
We gave another slow cooker to a lady in her early 80s who has had her bungalow completely flooded. She had to move to the village temporarily and is able to stay reasonably long term in temporary accommodation as her bungalow will be unusable for 6 to 8 months. She was given information about flood grants. advice re insurance

claims, and we put a new ferrule on her walking stick. She also received a power networks torch pack. We will also gave her food vouchers. A lady told us that one of the other ladies in the group is struggling on only a basic pension and has not been putting her gas heating on or using gas to cook. We identified her for food vouchers as well.

During the year Trustees formulated and delivered a comprehensive Transition Plan to strengthen resilience and improve sustainability objectives. This included:

- The Trustee Board: conducted a comprehensive competency review of the board, after which two appointments were made during the year. Jacqui Burke joined in Feb bringing wide safeguarding experience; and Tom Skevington joined in Oct bringing accounting and management experience. Tom was appointed Treasurer. Sally Fogden, who resigned ins a Trustee in March 2023 of the RCC, meaning we retained her experience of the sector and knowledge of our operation. Sally attends Board meetings which are under the chairmanship of Richard Browne.
- Financial Management: implementation of Xero as our accounting system to handle all day-to-day accounting, as well as improving control of budgeting and fund management during the year. This included the recruitment of a part-time Xero experienced Finance Officer, Louisa Thorp. This (and the board appointment) greatly strengthened our accounting control and management.
- Offices: we sourced and moved into new office premises in Walsham le Willows. A former cart lodge and buildings on the Martineau Estate, these provide two offices, kitchen and toilet, outside space and parking. Fully operational from 30th Aug, this provides administration and meeting facilities. Our patron, Stephen Miles has also gifted a converted shipping container nearby as storage for RCC equipment.
- Job responsibilities realignment: confirmed increased responsibilities for Community Engagement Officers included the devolvement of responsibility for Volunteers and Vehicles. Handover periods were completed successfully.
- IT Upgrade: we upgraded our IT with all employees having replacement laptops and the appointment of an outsourced provider of IT support and security.

Trustees allocated a budget of £20,000 from funds available (delivered within this sum) and during the early part of 2024 the Board met more often to ensure these transitional objectives were both appropriate, implemented and delivered within the budget.

Throughout the year we continued to work with our MeetUpMondays network and had 57 venues throughout the year with a conservative estimated throughput of circa 25,000 people.

We continued to have high levels of activity to ensure our social media presence was effective using Facebook, Instagram, and community pages (we removed ourselves from X as we no longer consider it an appropriate platform for our charity). However, we have increased our engagement with Linkedin which is proving effective in raising awareness of RCC across a wider spectrum.

The year provided no indication that obtaining funds would not remain extremely competitive. As in previous years we maintained high levels of engagement with funders. We continued to be supported by The National Lottery Community Fund, together with Trusts, Foundations and Service Level Agreements, as well as donations, and would like to thank everybody for their support throughout the year.

We would also, once again, like to thank CoffeeLink of Ipswich for their continued donations of fantastic coffee; and thank Helen Oldfield of Affinity PR for her continued support. We would also like to thank Hudson Signs for gifting us livery for the new vehicles. Once again, special thanks go to Freddie Gaythorne-Hardy of Christie Care for his support with our website.
In 2024 no payments were made to any of the trustees other than receipted expenses incurred whilst carrying out their duties for RCC.

Financial review

Total income for the year was £317,984 (2023: £466,262). Total net outgoing resources, after all operational expenses, was £39,055 (2023: £147,234 incoming).

Reserves Policy

The RCC has a documented Financial Reserves policy designed to minimise the effects of unforeseen circumstances and ensure we can continue to deliver our services. The policy is designed to ensure we can provide sufficient working capital to deal with the circumstances in a professional and organised manner.

The total amount of free reserves, defined as unrestricted funds excluding fixed assets, at the end of the financial year was £200,607 (2024: £198,700). This exceeds 6 months of average operating costs. Trustees are content with this in the current challenging funding environment.

Plans for the future

Our plans for 2025 revolve around ensuring the continuing delivery of our practical services and our support and advice on emotional aspects of everyday life. We anticipate an increase in demand for both; (Cost of Living, Sizewell C). We will need to address the need to meet these in a challenging environment for fundraising. We will continue to ensure we are positioned as a vital part of the voluntary and "not for profit sector" infrastructure in Suffolk, continuing to help Local Authorities and organisations to serve and to deliver their work to people in rural communities.

The numbers of those who are experiencing loneliness, or who are at the risk of experiencing loneliness will continue to increase. We will maintain and grow our programme of village visits throughout the county, as well as continuing with the expansion of our MeetupMondays and c-a-f-e networks.

This resolve will require efforts to attract funding which will remain our focus, and we will ensure we have a high profile with funding bodies and Local Authorities. At the same time, we will endeavour to establish alternative sources of funding wherever possible, as well as monitoring closely our funds available.

During 2025 we will continue, at all times, to control costs.

Specifically, in 2025, we will:

- source and purchase a replacement caravan that meets our needs
- embed implemented transition plan and commence work on phase 2 with planning for retirement of our CEO (April 2026)
- on village visits we will continue to focus on encouraging applications for Pension Credit be everyone eligible to apply
- continue to strengthen and develop our presence in both existing networks and rural communities and we will ensure these are supported.
- hold 8 "Walk into Wellness" events in East Suffolk
- work with Mobile Mens Sheds to help establish themselves as a new charity
- reinvigorate our slow cooker initiative, dependant upon specific funding
- increase our admin resource appropriately to meet increased workload
- encourage representatives from local councils and voluntary organisations to accompany us on visits and take part in our events
- ensure all staff and volunteers are fully trained and accredited to perform effectively and confidently all aspects of their roles
- ensure we continue to maintain our reputation as an effective and respected outsourced service provider to Local Authorities to enable them to deliver more effective services to their customers
- aim to further strengthen our relationship with Public Health England
- ensure we take every opportunity to increase our pool of volunteers.

Trustees' Responsibility Statement

The Trustees are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Rural Coffee Caravan

Trustee's Annual Report (continued)

Year Ended 31st December 2024

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable the Trustees to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust Deed. The Trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities

This report was approved by the Trustees on 15/10/2025 and signed on its behalf by:

Penny Creasy

Penny Creasy (Oct 15, 2025 08:58:59 GMT+1)

Print Name Penny Creasy Trustee

Independent Auditors Report

to the Trustees of The Rural Coffee Caravan

Year Ended 31st December 2024

I report on the financial statements of the charity for the year ended 31st December 2024 set out on pages 6 to 17.

This report is made solely to the charity's Trustees, as a body, in accordance with section 145 of the Charities Act 2011 and regulations made under section 154 of that Act. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for my work or for this report.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement
Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of The Association of Chartered Certified Accountants, which is one of the listed bodies

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Mr Anthony James Brice FCCA MEng (Hons)
Director

Annatrice Limited
Chartered Certified Accountant
Registered Auditor
10, The Thoroughfare
Harleston
Norfolk
IP20 9AX

15/10/2025
Date: .....

The Rural Coffee Caravan

Statement of Financial Activities

Year Ended 31st December 2024

	Note	Unrestricted Funds	Restricted Funds	Total Funds 2024	*Total Funds 2023*
		£	£	£	*£*
Incoming Resources					
From generated funds					
Voluntary income	**3**	106,738	209,549	316,287	*455,463*
Investment income	**4**	1,697	-	1,697	*376*
Charitable activities	**5**	-	-	-	*10,423*
Other incoming resources	**6**	-	-	-	-
Total incoming Resources		**108,435**	**209,549**	**317,984**	***466,262***
Resources Expended					
Charitable activities					
Direct charitable expenditure	**7**	73,391	191,422	264,813	*294,469*
Costs of generating funds		35,053	57,173	92,226	*24,559*
Total resources expended		**108,444**	**248,595**	**357,039**	***319,028***
Net (outgoing)/incoming Resources		**(9)**	**(39,046)**	**(39,055)**	***147,234***
Transfers between funds		-	-	-	-
Net movement in Funds		**(9)**	**(39,046)**	**(39,055)**	***147,234***
Reconciliation of Funds					
Balances brought forward		*245,733*	*185,154*	*430,887*	*283,653*
Balances carried forward		**245,724**	**146,108**	**391,832**	***430,887***

The charity has no recognised gains or losses other than the results for the year as set out above.

All of the activities of the charity are classed as continuing.

The notes on pages 8 to 13 form part of these financial statements.

The Rural Coffee Caravan

Balance Sheet

Year Ended 31st December 2024

		2024		2023	
	Note	£	£	£	£
Fixed assets					
Tangible assets	**8**		114,893		*134,131*
Current assets					
Debtors	**9**	-		-	
Cash at bank and in hand		280,541		*299,448*	
		280,541		*299,448*	
Creditors:					
Amounts falling due within one year	**10**	(3,602)		*(2,692)*	
Net current assets			276,939		*296,756*
Total assets less Current liabilities			391,832		*430,887*
Long term liabilities			-		-
Total net assets			**391,832**		***430,887***
Represented by:					
Unrestricted funds	**11**		245,724		*245,733*
Restricted			146,108		*185,154*
			391,832		***430,887***

These financial statements were approved by the Trustees on 15/10/2025 .....and are signed on its behalf by;

Penny Creasy

Penny Creasy (Oct 15, 2025 08:58:39 GMT+1)

Print Name Penny Creasy .....Trustee

The notes on pages 10 to 12 form part of these financial statements.

The Rural Coffee Caravan

Notes to the Financial Statements

Year Ended 31st December 2024

1. Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and in the preceding year.

a) Basis of accounting

The Rural Coffee Caravan is Charitable Incorporated Organisation (CIO) registered with the Charity Commission in England and Wales and governed in accordance with an Association constitution. The address of the registered office is given in the charity information page of these financial statements. The nature of the charity's operations and principal activities are described in the Trustees' Report.

The charity constitutes a public benefit entity as defined by FRS 102.The financial statements have been prepared in accordance with Statement of Recommended Practice: Accounting and Reporting by charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Practice.

The financial statements are prepared on a going concern basis under the historical cost convention. Assets are stated at cost less impairments which are charged to the statement of financial activities. The financial statements are prepared in sterling which is the functional currency of the charity

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

b) Fund accounting

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the general objects of the charity.
Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.
Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.
Surpluses on restricted funds are made available to other funds in the furtherance of the objectives of the charity as a whole.

c) Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income.
Voluntary income is received by way of donations and gifts and is included in full in the SOFA when receivable. Grants and donations are recognised when receivable.
Investment income along with any recoverable income tax is recorded when receivable.
Gift aid reclaimable on donations to the charity is included with the amount received.

d) Resources expended

Expenditure is recognised in the accounts on an accruals basis and includes any irrecoverable VAT.
Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.
Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity.
All costs are allocated between the expenditure categories of the SOFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis.

e) Fixed assets

Tangible fixed assets are stated at historic cost less accumulated depreciation. Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset.

2. Taxation

The Rural Coffee Caravan is a registered charity and is therefore exempt from direct taxation. It is unable to reclaim value added tax, which is included under the various relevant expenditure headings.

3. Voluntary Income

	Unrestricted Funds 2024	Restricted Funds 2024	*2023*
		£	*£*
Fundraising	-	-	-
Government grants receivable	-	-	-
Other grants receivable	66,669	209,549	*391,629*
Donations	40,069	-	*63,834*
	106,738	**209,549**	***455,463***

4. Investment Income

	Unrestricted Funds 2024	*2023*
	£	*£*
Bank interest receivable	1,697	*376*
Other interest receivable	-	-
	1,697	***376***

5. Income from Charitable Activities

	Unrestricted Funds 2024	*2023*
	£	*£*
General	-	*10,423*
Other	-	-
Total	-	***10,423***

6. Other Incoming Resources

	Unrestricted Funds 2024	*2023*
	£	*£*
Other income	-	-
Total	-	-

7. Analysis of Charitable Expenditure

Direct charitable services

	Unrestricted Funds 2024	Restricted Funds 2024	*Total Funds 2023*
		£	*£*
Grant making – hardship and welfare	-	10,312	*17,879*
Activities undertaken directly	73,391	181,110	*216,114*
Support	35,053	57,173	*60,476*
	108,444	**248,595**	***294,469***

Analysis by activity

	Unrestricted Funds 2024	Restricted Funds 2024	*Total Funds 2023*
		£	*£*
Addressing loneliness and isolation	86,755	49,719	*235,576*
Connecting via social media	21,689	198,876	*58,893*
	108,444	**248,595**	***294,469***

Analysis of support costs

	Unrestricted Funds 2024	Restricted Funds 2024	*Total Funds 2023*
		£	*£*
Governance	1,402	3,684	*1,698*
Administration	5,874	23,944	*18,442*
Other	27,777	29,545	*40,336*
	35,053	**57,173**	***60,476***

Staff costs

	Total 2024	*2023*
	£	*£*
Salaries and wages	217,812	*183,941*
Social security	14,807	*10,938*
Defined contribution pension scheme	3,066	*2,871*
	235,685	***197,750***

The average number of staff employed by the charity during the financial year was 8 (2023: 8). No employee received remuneration amounting to more than £60,000 in either year.

8. Tangible fixed assets

	Plant, Machinery & Motor Vehicles	Fixtures, Fittings & Equipment	Total
	£	£	£
Cost			
Brought forward	230,570	7,537	238,107
Additions	11,400	8,763	20,169
Disposals	(26,000)	-	(26,000)
Carried forward	215,970	16,300	232,276
Depreciation			
Brought forward	96,439	7,537	103,976
Charge for the year	27,262	2,923	30,185
Elimination on disposal	(16,784)	-	(16,784)
Carried forward	106,917	10,460	117,377
Net book value			
Carried forward	**109,053**	**5,840**	**114,893**
Brought forward	***134,131***	**-**	***134,131***

9. Debtors: Amounts falling due within one year

	2024	*2023*
	£	*£*
Trade debtors	-	-
Other debtors	-	-
Total	-	-

10. Creditors: Amounts falling due within one year

	2024	*2023*
	£	*£*
Trade creditors	1,329	-
Accruals and deferred income	1,637	*2,692*
Social security and other taxes	-	-
Other creditors	636	-
Total	**3,602**	***2,692***

The Rural Coffee Caravan

Notes to the Financial Statements (continued)

Year Ended 31st December 2024

11. Statement and Summary of Funds

	Balance Brought Forward £	Incoming £	Outgoing & Transfers £	Balance Carried Forward £
Current Period				
Unrestricted funds				
General funds	245,733	108,435	(108,444)	245,724
Restricted funds				
The Fuserna Foundation	20,000	-	-	20,000
SCF	12,146	39,439	(17,458)	34,127
Suffolk County Council	-	23,148	(23,148)	-
Mid Suffolk DC	-	250	(250)	-
Princes C'tryside Fund	2,000	1,200	(3,200)	-
Hopkins Homes CT	6,107	-	-	6,107
Hardship Fund	1,150	-	(1,150)	-
National Lottery DCMS cost of living grant	-	70,383	(70,383)	-
National Lottery other	-	75,129	(37,963)	37,166
29th May CT	4,000	-	(4,000)	-
Belstead Ganzoni	300	-	(300)	-
Garfield Weston	9,000	-	(9,000)	-
Burrows CT	7,000	-	(7,000)	-
Limbourne Trust	2,200	-	(2,200)	-
Inman CT	4,500	-	(4,500)	-
New vans 2023	62,408	-	(13,704)	48,704
Other	54,343	-	(54,339)	4
	185,154	209,549	(248,595)	146,108
Previous Period				
Unrestricted funds				
General funds	*206,153*	*142,235*	*(102,655)*	*245,733*
Restricted funds				
The Fuserna Foundation	*20,000*	-	-	*20,000*
SCF	*4,000*	*30,151*	*(22,005)*	*12,146*
Suffolk County Council	*13,896*	*15,555*	*(29,451)*	-
Babergh DC	*1,000*	*4,000*	*(5,000)*	-
Mid Suffolk DC	*5,000*	*10,000*	*(15,000)*	-
Princes C'tryside Fund	*3,000*	*10,000*	*(11,000)*	*2,000*
Hopkins Homes CT	*12,800*	-	*(6,693)*	*6,107*
Suffolk Family Carers	*3,650*	-	*(3,650)*	-
Slow Cookers(inc L D Rope CT)	*4*	-	*(4)*	-
Hardship Fund	*1,150*	*10,053*	*(10,053)*	*1,150*
East Suffolk Council	-	*21,000*	*(21,000)*	-
West Suffolk Council	-	*5,000*	*(5,000)*	-
National Lottery	-	*17,847*	*(17,847)*	-
Francis Winham	-	*10,000*	*(10,000)*	-
Didymus	-	*5,000*	*(5,000)*	-
Norfolk Community	-	*5,000*	*(5,000)*	-
29th May CT	-	*4,000*	-	*4,000*
Belstead Ganzoni	-	*4,000*	*(3,700)*	*300*
Garfield Weston	-	*20,000*	*(11,000)*	*9,000*
Masonic Charitable	-	*5,000*	*(5,000)*	-
Burrows CT	-	*7,000*	-	*7,000*
Limbourne Trust	-	*8,000*	*(5,800)*	*2,200*
Inman CT	-	*4,500*	-	*4,500*
New vans 2023	-	*79,536*	*(17,128)*	*62,408*
Other	*13,000*	*48,385*	*(7,042)*	*54,343*
	77,500	*324,027*	*(216,373)*	*185,154*

Description of funds

The Fuserna Foundation.
A one-off grant made by the Fuserna Foundation specifically to be held as a reserve to be used in the event of the charity being wound up.

Suffolk County Council.
Grant for village visits specifically focused in the west of the County and for our work on the "Ways to Wellness" initiative.

Babergh DC and Mid Suffolk DC.
Local Authority grants to enable village visits to continue in the parts of the county covered by the specific councils.

The Royal Countryside Fund (previously the Prince's Countryside Trust).
A grant made to RCC to continue our work supporting rural communities. Used to make village visits.

Suffolk Community Foundation.
Grants made to continue and develop our work either through village visits or supporting our networks. Grants are often specifically for RCC to deliver Public Health focussed village visits. Grants to finance work aimed at finding Hidden Carers and providing support from The Carers Fund. Fonnereau Rd CT provided £5,000 for slow cookers. Through the Foundation the Pargiter Trust granted £7,533 specifically for village visits. The Community Cares East of England Coop granted £5,000 to increase our activities on Meet up Mondays through the Foundation.

West Suffolk Council.
Grant for village visits in the west.

The National Lottery Community Fund.
Grant providing a contribution to our core costs and all operations throughout the county and the year.

The National Lottery
Two grants to specifically support our work delivering help to individuals and communities adversely affected by the Cost of Living crisis in the early part of the year.

29th May Charitable Trust.
Specifically for village visits.

Belstead- Ganzoni Charitable Trust.
Specifically for village visits.

Masonic Charitable Fund.
Grant for village visits with agreed approach to promotion and publicity.

Borrows Charitable Trust.
Village visits with digital work, preventative poor heath work and some focus on carers.

The Truemark Trust
Grant for village visits and core funding

W.G.Edwards Charity
Grant for village visits

J & L Randall Charitable Trust
Grant for village visits

Allan Lane Foundation
Grant for village visits.

Scarfe Charitable Trust
Grant for village visits.

SMB Charitable Trust

Grant for village visits.

The Weinstock Fund
Grant for village visits.

The Barnes Group
Grant for village visits.

The CPF Trust
Grant for village visits.

12. Analysis of net assets between restricted and unrestricted funds

	Fixed Assets	Other Net Assets	Total
	£	£	£
Current Period			
Restricted funds	69,776	76,332	146,108
Unrestricted funds	45,117	200,607	245,724
	114,893	**276,939**	**391,832**
Previous Period			
Restricted funds	*87,098*	*98,056*	*185,154*
Unrestricted funds	*47,033*	*198,700*	*245,733*
	134,131	***296,756***	***430,887***

13. Related Party Transactions

There were no related party transactions during this or the preceding year.

14. Comparative Statement of Financial Activity

	Note	Unrestricted Funds	Restricted Funds	Total Funds 2023	*Total Funds 2022*
		£	£	£	
Incoming Resources					
From generated funds					
Voluntary income	3	131,436	324,027	455,463	*176,894*
Investment income	4	376	-	376	*37*
Charitable activities	5	10,423	-	10,423	*9,424*
Other incoming resources	6	-	-	-	-
Total incoming Resources		**142,235**	**324,027**	**466,262**	***186,355***
Resources Expended					
Charitable activities					
Direct charitable expenditure	7	80,217	214,252	294,469	*259,483*
Costs of generating funds		17,559	7,000	24,559	*12,524*
Total resources expended		**97,776**	**221,252**	**319,028**	***272,007***
Net (outgoing)/incoming Resources		**44,459**	**102,775**	**147,234**	***(85,652)***
Transfers between funds		(4,879)	4,879	-	-
Net movement in Funds		**39,580**	**107,654**	**147,234**	***(85,652)***
Reconciliation of Funds					
Balances brought forward		206,153	77,500	283,653	*369,305*
Balances carried forward		**245,733**	**185,154**	**430,887**	***283,653***

THE RURAL COFFEE CARAVAN

England & Wales - Charity number 1187423

Accounts

The Rural Coffee Caravan

Unaudited

Trustee's Report and Financial Statements

For the Year Ended 31st December 2023

Registered Charity Number 1187423

The Rural Coffee Caravan

Trustee's Report and Financial Statements

Year Ended 31st December 2023

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The Rural Coffee Caravan

Charity Information

Year Ended 31st December 2023

Trustees	Rev Elizabeth Sarah Fogden (Chair) George Frost (Vice Chair) Richard William Browne Christine Ann Preston Katherine Jane Axon Geoffrey Thomas Carwardine Probert Iona Frances Lawrence Rosemary Jill Howard Taylor (Treasurer and Secretary) Penelope Mhairi Creasey
Patron	Stephen Miles, High Sheriff of Suffolk 2011/2012
Charity Registered Number	1187423
Principal Office	The Old Shop Harleston Road Weybread Diss Norfolk IP21 5TU
Independent Examiner	Annatrice Limited Chartered Certified Accountant Registered Auditor 10, The Thoroughfare Harleston Norfolk IP20 9AX

The Rural Coffee Caravan

Trustee's Annual Report

Year Ended 31st December 2023

The Trustees presents its annual report together with the financial statements of The Rural Coffee Caravan(the charity) for the year ended 31st December 2023. The financial statements comply with the Charities Act 2011 and the Statement of Recommended Practice: "Accounting and Reporting by Charities" (FRS 102). The report takes account of the requirement for Trustees to report annually on public benefit and the Trustees have had regard to the Charity Commission's guidance on public benefit.

Structure, governance and management

Constitution

The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the charity and which enable it to ensure that the financial statements comply with Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The charity was originally registered in 2010 under number 1125748 before being incorporated as a Charitable Incorporated Organisation (CIO) in January 2020 under number 1187423.

Trustees

The following trustees served office during the year:

- Rev Elizabeth Sarah Fogden (Chair)
- George Frost (Vice-Chair)
- Richard William Browne
- Christine Ann Preston
- Katherine Jane Axon
- Geoffrey Thomas Carwardine Probert
- Iona Francis Lawrence
- Rosemary Jill Howard Taylor (Treasurer)
- Penelope Mhairi Creasey

Method of Appointment or Election of Trustee

When a need is evident, potential Trustees are recommended by an existing Trustee and discussed at an RCC Trustees Meeting. Trustees (not necessarily the whole Board, but always including the Chair) meet with the possible recruit(s), finalise the matter and the decision is ratified by a vote of all Trustees. Following agreement, the Chair will then issue an invitation to join the Board.

Organisational Structure and Decision Making

Trustees meet formally at least 4 times a year, more frequently if required. In 2023 they met 4 times and meetings were attended by the Committee Members, the CEO and the Administrator.

Risk Management

During the year the trustees considered the risks the Charity faces and has concluded that there are no major risks at this time. Trustees are satisfied that the charity has systems or procedures in place to deal with the major risks to which the charity is exposed. A review of risks is made on a regular basis.

Objectives and Activities

Policies and Objectives

The objects of the charity are:

1) to promote social inclusion for the public benefit within socially isolated rural communities in Suffolk by preventing people from becoming socially excluded, relieving the needs of those people who are socially excluded and assisting them to integrate into society. For the purpose of this clause 'socially excluded' means being excluded from society, or parts of society, as a result of one or more of the following factors: unemployment; financial hardship; youth or old age; ill health (physical or mental); substance abuse or dependency including alcohol and drugs; discrimination on the grounds of sex, race, disability, ethnic origin, religion, belief, creed, sexual orientation or gender reassignment; poor educational or skills attainment; relationship and family breakdown; poor housing (that is housing that does not meet basic habitable standards; crime (either as a victim of crime or as an offender rehabilitating into society).

2) to further or benefit the residents of socially isolated rural communities in Suffolk, without distinction of sex, sexual orientation, race or of political, religious or other opinions by associating together the said residents and the local authorities, voluntary and other organisations in a common effort to advance education and to provide facilities in the interests of social welfare for recreation and leisure time occupation with the objective of improving the conditions of life for the residents.

3) the prevention or relief of poverty among people residing in socially isolated rural communities in Suffolk, in particular but not exclusively by providing information, advice and signposting services.

4) the relief of sickness and the preservation and protection of good health among people residing in socially isolated rural communities in Suffolk, in particular but not exclusively by providing information, support and advice with a view to alleviating the detrimental effects of loneliness and social isolation.

Public Benefit

The board of trustees has read the Charity Commission guidance on public benefit and is satisfied that the activities outlined in this document clearly demonstrate that the charity is providing a benefit to the public.

Activities

In order to achieve the principal objectives, set out above, the charity provides a variety of activities. Campervans and a caravan visit, by invitation, rural villages, set up a mobile café and information hub inviting villagers to have refreshments and chat with neighbours and friends for a few hours. This fosters a sense of community and provides signposting to agencies that will enable individuals to lead happier, healthier lives in their own homes. RCC also manages a network of activities in pubs (called "Meet up Mondays") and cafes (called c-a-f-e; coffee and friends events). These are premises willing, on a weekly basis, to open their doors and provide a place for isolated folk to meet, chat and have a cup of tea or coffee and biscuits. A further network is called More than a Shop which is managed by RCC and involves village shops in rural communities providing a small facility for people to meet and chat to others. These shops also provide information and signposting that would otherwise be missing within an isolated location. RCC also has a comprehensive website enabling rural individuals and communities to access information relevant to them and also responds to specific circumstances affecting people experiencing hardship (the RCC slow cookers appeal and Warm Spaces initiative).

Achievements and performance

Review of Activities

This year was our 20th year of working to address the causes and symptoms of rural isolation and loneliness throughout Suffolk by promoting social inclusion and the provision of advice. Throughout the year RCC remained innovative and flexible in our approach to what remained a challenging time as we faced an ever-increasing demand for our services. We focussed on delivering our constitutional objectives.

During this period, we made 479 village visits across the county and had a throughput to these visits of 8,417 people.

As in previous years these visits were all in response to an invitation from the parish council, church, or other village group, as a means of providing a forum to get people together. RCC visits offer a way for residents to access local and county wide support information.

Every RCC visit enables villages to offer residents empowerment, security, belonging and connection and we try to enable people to have increased confidence and generally improved emotional, mental, and physical wellbeing. In 2023 we gave out 53 slow cookers, 22 warm blankets and changed 160 walking stick ferrules. We also distributed £10,000 of Government Hardship Funding.

In order to meet demand with increased utilisation of our caravan, we recruited another part-time Community Engagement Officer. We also accepted that we were outgrowing our present office arrangements and started the search for appropriate premises which provided more space.

Throughout the year we continued to work with our MeetUpMondays network and had 37 venues throughout the year with a conservative estimated throughput of 20,000 people.

Throughout the winter months, we continued our involvement in the Warm Spaces initiative across Suffolk mapping and supporting 308 venues across the county.

In the year one of the campervans suffered severe damage following a tyre-blowout which necessitated replacing the vehicle. At the same time a second campervan was scheduled for replacement. This combination of events provided a significant funding problem. We successfully raised funds to replace both, taking the opportunity to standardise internal layouts which were more efficient and worked better for our Community Engagement Officers and visitors. We received a donation in kind for the livery of each vehicle.

We held an extremely successful fundraising event in the summer to mark our 20th year and are grateful to Old Hall School on Buckingham for their gift of the venue. Funds raised at this event were put towards the purchase of the replacement campervans.

We continued to have high levels of activity to ensure our social presence was effective using Facebook, Instagram, Twitter, and community pages.

Throughout the year we maintained high levels of engagement with funders. It was apparent that the competition for funding remains high and we remained focussed on fundraising activities. We were supported by The National Lottery Community Fund, together with Trusts, Foundations and Service Level Agreements, as well as donations, and would like to thank everybody for their support throughout the year.

We would also like to thank CoffeeLink of Ipswich for their continued donations of fantastic coffee; and thank Helen Oldfield of Affinity PR for her continued support. Once again, special thanks go to Freddie Gaythorne-Hardy of Christie Care for his support with our computer system.

In October our CEO was awarded an Honourary Doctorate from the University of Suffolk in recognition for her work in addressing loneliness and rural isolation.

In November RCC won a European Social Services award for person-centred delivery, travelling to Zagreb for the ceremony. This was a recognition of our work and gave us an amazing opportunity to showcase what we do to a much wider audience. In 2023 no payments were made to any of the trustees other than receipted expenses incurred whilst carrying out their duties for RCC.

Financial review

Total income for the year was £466,262 (2022: £186,355). Total net incoming resources, after all operational expenses, was £147,234 (2022: £85,652 outgoing).

Reserves Policy

The RCC has a documented Financial Reserves policy designed to minimise the effects of unforeseen circumstances and ensure we can continue to deliver our services. The policy is designed to ensure we can provide sufficient working capital to deal with the circumstances in a professional and organised manner.

The total amount of free reserves, defined as unrestricted funds excluding fixed assets, at the end of the financial year was £198,700 (2022: £169,550). This exceeds 6 months of average operating costs but also includes provision for reorganisation costs in 2024.

Plans for the future

Our plans for 2024 revolve around ensuring the continuing delivery of our services whilst endeavouring to meet an increasing demand in a challenging environment for fundraising. We will continue to ensure we are positioned as a vital part of the voluntary and "not for profit sector" infrastructure in Suffolk, continuing to help Local Authorities and organisations to serve and to deliver their work to people in rural communities.

The numbers of those who are experiencing loneliness, or who at the risk of experiencing loneliness will continue to increase and we will maintain and grow our programme of village visits, as well as continue with the expansion of our MeetupMondays and c-a-f-e networks.

Efforts to attract funding will remain our focus and we will ensure we have a high profile with funding bodies and Local Authorities. We will endeavour to establish alternative sources of funding wherever possible to cover core costs.

During 2024 we will continue, at all times, to control costs.

Specifically, in 2024, we will:

- strengthen and develop our presence in both existing networks and rural communities and we will ensure these are supported.
- increase our admin resource to meet increased workload and move our admin function into more appropriate office space.
- encourage representatives from local councils and voluntary organisations to accompany us on visits and take part in our events.
- ensure we continue to maintain our reputation as an effective and respected outsourced service provider to Local Authorities to enable them to deliver more effective services to their customers.
- aim to strengthen our relationship with Public Health England.
- ensure we take every opportunity to increase our pool of volunteers.
- Trustees will undertake a comprehensive review of their skills and experience to ensure RCC governance remains of the highest quality and in-line with current and future competency requirements.
- ensure that throughout the year we always work within budget and cash flow requirements.

Trustees' Responsibility Statement

The Trustees are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

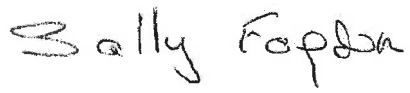
The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable the Trustees to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust Deed. The Trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities

The Rural Coffee Caravan

Trustee's Annual Report (continued)

Year Ended 31st December 2023

This report was approved by the Trustees on .....21.10.2024..... and signed on its behalf by:



Print Name .....ELIZABETH SARAH FOGDEN..... Trustee

Independent Auditors Report

to the Trustees of The Rural Coffee Caravan

Year Ended 31st December 2023

I report on the financial statements of the charity for the year ended 31st December 2023 set out on pages 6 to 17.

This report is made solely to the charity's Trustees, as a body, in accordance with section 145 of the Charities Act 2011 and regulations made under section 154 of that Act. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for my work or for this report.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of The Association of Chartered Certified Accountants, which is one of the listed bodies

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Mr Anthony James Brice FCCA MEng (Hons)
Director

Annatrice Limited
Chartered Certified Accountant
Registered Auditor
10, The Thoroughfare
Harleston
Norfolk
IP20 9AX

Date: 22/10/24

The Rural Coffee Caravan

Statement of Financial Activities

Year Ended 31st December 2023

	Note	Unrestricted Funds	Restricted Funds	Total Funds 2023	*Total Funds 2022*
		£	£	£	*£*
Incoming Resources					
From generated funds					
Voluntary income	3	131,436	324,027	455,463	*176,894*
Investment income	4	376	-	376	*37*
Charitable activities	5	10,423	-	10,423	*9,424*
Other incoming resources	6	-	-	-	-
Total incoming Resources		**142,235**	**324,027**	**466,262**	***186,355***
Resources Expended					
Charitable activities					
Direct charitable expenditure	7	80,217	214,252	294,469	*259,483*
Costs of generating funds		17,559	7,000	24,559	*12,524*
Total resources expended		**97,776**	**221,252**	**319,028**	***272,007***
Net (outgoing)/incoming Resources		**44,459**	**102,775**	**147,234**	***(85,652)***
Transfers between funds		(4,879)	4,879	-	-
Net movement in Funds		**39,580**	**107,654**	**147,234**	***(85,652)***
Reconciliation of Funds					
Balances brought forward		206,153	77,500	283,653	*369,305*
Balances carried forward		**245,733**	**185,154**	**430,887**	***283,653***

The charity has no recognised gains or losses other than the results for the year as set out above.

All of the activities of the charity are classed as continuing.

The notes on pages 8 to 13 form part of these financial statements.

The Rural Coffee Caravan

Balance Sheet

Year Ended 31st December 2023

	Note	2023 £	2023 £	2022 £	2022 £
Fixed assets					
Tangible assets	8		134,131		*72,865*
Current assets					
Debtors	9	-		-	
Cash at bank and in hand		299,448		*225,684*	
		299,448		*225,684*	
Creditors:					
Amounts falling due within one year	10	(2,692)		*(14,896)*	
Net current assets			296,756		*210,788*
Total assets less Current liabilities			430,887		*283,653*
Long term liabilities			-		-
Total net assets			**430,887**		***283,653***
Represented by:					
Unrestricted funds	11		245,733		*206,153*
Restricted			185,154		*77,500*
			430,887		***283,653***

These financial statements were approved by the Trustees on .....21.10.2024.....and are signed on its behalf by;

Sally Fogden

Print Name .....ELIZABETH SARAH FOGDEN.....Trustee

The notes on pages 10 to 12 form part of these financial statements.

The Rural Coffee Caravan

Notes to the Financial Statements

Year Ended 31st December 2023

1. Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and in the preceding year.

a) Basis of accounting

The Rural Coffee Caravan is Charitable Incorporated Organisation (CIO) registered with the Charity Commission in England and Wales and governed in accordance with an Association constitution. The address of the registered office is given in the charity information page of these financial statements. The nature of the charity's operations and principal activities are described in the Trustees' Report.

The charity constitutes a public benefit entity as defined by FRS 102.The financial statements have been prepared in accordance with Statement of Recommended Practice: Accounting and Reporting by charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Practice.

The financial statements are prepared on a going concern basis under the historical cost convention. Assets are stated at cost less impairments which are charged to the statement of financial activities. The financial statements are prepared in sterling which is the functional currency of the charity

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

b) Fund accounting

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the general objects of the charity.
Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.
Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.
Surpluses on restricted funds are made available to other funds in the furtherance of the objectives of the charity as a whole.

c) Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income.
Voluntary income is received by way of donations and gifts and is included in full in the SOFA when receivable. Grants and donations are recognised when receivable.
Investment income along with any recoverable income tax is recorded when receivable.
Gift aid reclaimable on donations to the charity is included with the amount received.

d) Resources expended

Expenditure is recognised in the accounts on an accruals basis and includes any irrecoverable VAT.
Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.
Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity.
All costs are allocated between the expenditure categories of the SOFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis.

e) Fixed assets

Tangible fixed assets are stated at historic cost less accumulated depreciation. Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset.

2. Taxation

The Rural Coffee Caravan is a registered charity and is therefore exempt from direct taxation. It is unable to reclaim value added tax, which is included under the various relevant expenditure headings.

3. Voluntary Income

	Unrestricted Funds 2023	Restricted Funds 2023	*2022*
		£	*£*
Fundraising	-	-	-
Government grants receivable	-	-	-
Other grants receivable	108,692	282,937	*163,789*
Donations	22,744	41,090	*13,105*
	131,436	**324,027**	***176,894***

4. Investment Income

	Unrestricted Funds 2023	*2022*
	£	*£*
Bank interest receivable	376	*37*
Other interest receivable	-	-
	376	***37***

5. Income from Charitable Activities

	Unrestricted Funds 2023	*2022*
	£	*£*
General	10,423	*9,424*
Other	-	-
Total	**10,423**	***9,424***

6. Other Incoming Resources

	Unrestricted Funds 2023	*2022*
	£	*£*
Other income	-	-
Total	-	-

7. Analysis of Charitable Expenditure

Direct charitable services

	Unrestricted Funds 2023	Restricted Funds 2023 £	*Total Funds 2022 £*
Grant making – hardship and welfare	7,822	10,057	*18,166*
Activities undertaken directly	56,528	159,586	*192,370*
Support	15,867	44,609	*48,947*
	80,217	**214,252**	***259,483***

Analysis by activity

	Unrestricted Funds 2023	Restricted Funds 2023 £	*Total Funds 2022 £*
Addressing loneliness and isolation	64,174	171,402	*207,586*
Connecting via social media	16,043	42,850	*51,897*
	80,217	**214,252**	***259,483***

Analysis of support costs

	Unrestricted Funds 2023	Restricted Funds 2023 £	*Total Funds 2022 £*
Governance	138	1,560	*1,698*
Administration	5,633	12,809	*21,523*
Other	10,096	30,240	*25,726*
	15,867	**44,609**	***48,947***

Staff costs

	Total 2023 £	*2022 £*
Salaries and wages	183,941	*164,594*
Social security	10,938	*9,729*
Defined contribution pension scheme	2,871	*2,595*
	197,750	***176,918***

The average number of staff employed by the charity during the financial year was 8 (2022: 7). No employee received remuneration amounting to more than £60,000 in either year.

8. Tangible fixed assets

	Plant, Machinery & Motor Vehicles	Fixtures, Fittings & Equipment	Total
£	£	£	£
Cost			
Brought forward	147,330	7,537	154,867
Additions	115,990	-	115,990
Disposals	(32,750)	-	(32,750)
Carried forward	230,570	7,537	238,107
Depreciation			
Brought forward	74,696	7,306	82,002
Charge for the year	33,533	231	33,764
Elimination on disposal	(11,790)	-	(11,790)
Carried forward	96,439	7,537	103,976
Net book value			
Carried forward	**134,131**	-	**134,131**
Brought forward	***72,634***	***231***	***72,865***

9. Debtors: Amounts falling due within one year

	2023	*2022*
	£	£
Trade debtors	-	-
Other debtors	-	-
Total	-	-

10. Creditors: Amounts falling due within one year

	2023	*2022*
	£	£
Trade creditors	-	-
Accruals and deferred income	2,692	*14,896*
Social security and other taxes	-	-
Other creditors	-	-
Total	**2,692**	***14,896***

11. Statement and Summary of Funds

	Balance Brought Forward £	Incoming £	Outgoing & Transfers £	Balance Carried Forward £
Current Period				
Unrestricted funds				
General funds	206,153	142,235	(102,655)	245,733
Restricted funds				
The Fuserna Foundation	20,000	-	-	20,000
SCF	4,000	30,151	(22,005)	12,146
Suffolk County Council	13,896	15,555	(29,451)	-
Babergh DC	1,000	4,000	(5,000)	-
Mid Suffolk DC	5,000	10,000	(15,000)	-
Princes C'tryside Fund	3,000	10,000	(11,000)	2,000
Hopkins Homes CT	12,800	-	(6,693)	6,107
Suffolk Family Carers	3,650	-	(3,650)	-
Slow Cookers(inc L D Rope CT)	4	-	(4)	-
Hardship Fund	1,150	10,053	(10,053)	1,150
East Suffolk Council	-	21,000	(21,000)	-
West Suffolk Council	-	5,000	(5,000)	-
National Lottery	-	17,847	(17,847)	-
Francis Winham	-	10,000	(10,000)	-
Didymus	-	5,000	(5,000)	-
Norfolk Community	-	5,000	(5,000)	-
29th May CT	-	4,000	-	4,000
Belstead Ganzoni	-	4,000	(3,700)	300
Garfield Weston	-	20,000	(11,000)	9,000
Masonic Charitable	-	5,000	(5,000)	-
Burrows CT	-	7,000	-	7,000
Limbourne Trust	-	8,000	(5,800)	2,200
Inman CT	-	4,500	-	4,500
New vans 2023	-	79,536	(17,128)	62,408
Other	13,000	48,385	(7,042)	54,343
	77,500	324,027	(216,373)	185,154
Previous Period				
Unrestricted funds				
General funds	*169,765*	*129,036*	*(92,648)*	*206,153*
Restricted funds				
The Fuserna Foundation	*20,000*	-	-	*20,000*
Building Connections	*650*	-	*(650)*	-
SCF Realising Ambitions	*13,120*	-	*(13,120)*	-
SCF	-	*4,000*	-	*4,000*
Suffolk County Council	*127,005*	-	*(113,109)*	*13,896*
Big Lottery - Covid 19 Response	*10,915*	-	*(10,915)*	-
Babergh DC	*1,200*	*4,000*	*(4,200)*	*1,000*
Mid Suffolk DC	*2,000*	*15,000*	*(12,000)*	*5,000*
Princes C'tryside Fund	*5,000*	-	*(2,000)*	*3,000*
Hopkins Homes CT	*16,000*	-	*(3,200)*	*12,800*
Suffolk Family Carers	*3,650*	-	-	*3,650*
Slow Cookers(inc L D Rope CT)	-	*6,819*	*(6,815)*	*4*
Hardship Fund	-	*12,500*	*(11,350)*	*1,150*
Other	-	*15,000*	*(2,000)*	*13,000*
	199,540	*57,319*	*(179,359)*	*77,500*

Description of funds

The Fuserna Foundation.
A one-off grant made by the Fuserna Foundation specifically to be held as a reserve to be used in the event of the charity being wound up.

Suffolk County Council.
Grant for village visits specifically focused on community's covid response and recovery.

Babergh DC and Mid Suffolk DC.
Local Authority grants to enable village visits to continue in the parts of the county covered by the specific councils.

Prince's Countryside Trust.
A grant made to RCC to continue our work supporting rural communities. Used to make village visits.

Suffolk Family Carers.
Part of a grant made to SCF by the Social Prescribing Connected Communities Fund. Enables us to deliver services in Suffolk Coastal area to tackle loneliness and isolation amongst older people using a social prescribing model.

Nettlefold Gaynor.
Grants from Age Unlimited Charity for RCC to focus specifically on supporting visitors aged 70+ years.

Suffolk Community Foundation.
Specific grants awarded to help with campervan replacements. Grants made to continue and develop our work either through village visits or supporting our networks. Grants are often specifically for RCC to deliver Public Health focussed village visits. Grants to finance work aimed at finding Hidden Carers and providing support.

East and West Suffolk Councils.
Grant for village visits in the east of the county aimed at supporting the Council's Hidden Needs initiative. Grant to deliver visits in the west of the county from the Council's Family and Community Support dept to deliver visits to specifically support people affected by the Cost-of-Living crisis.

The National Lottery.
Grant to purchase and deliver slow cookers across the county.

Francis Winham.
Grant specifically for items to support elderly....slow cookers, slippers, ferrules, blankets.

Didymus.
Specifically for 10 village visits.

Norfolk Community.
Grant from proceeds of 500km bicycle ride to provide funds for food related initiatives in rural communities.

J P Getty Trust.
Grant specifically to help with campervan replacement costs.

Man-up.
Grant specifically to help with campervan replacement costs.

Florence Cohen.
Grant specifically to help with campervan replacement costs.

29th May Charitable Trust.
Specifically for village visits.

Belstead- Ganzon.i
Specifically for village visits.

Garfield Weston.

Specifically for village visits.

Masonic Charitable.
Grant for village visits with agreed approach to promotion and publicity.

Borrows Charitable Trust.
Village visits with digital work, preventative poor heath work and some focus on carers.

Lambourne Trust.
Grant for village visits specifically in "rural hinterland" of the county.

Inman Charitable Trust.
Specifically for village visits.

12. Analysis of net assets between restricted and unrestricted funds

	Fixed Assets £	Other Net Assets £	Total £
Current Period			
Restricted funds	87,098	98,056	185,154
Unrestricted funds	47,033	198,700	245,733
	134,131	**296,756**	**430,887**
Previous Period			
Restricted funds	*36,262*	*41,238*	*77,500*
Unrestricted funds	*36,603*	*169,550*	*206,153*
	72,865	***210,788***	***283,653***

13. Related Party Transactions

There were no related party transactions during this or the preceding year.

14. Comparative Statement of Financial Activity

	Note	Unrestricted Funds	Restricted Funds	Total Funds 2022	*Total Funds 2021*
		£	£	£	
Incoming Resources					
From generated funds					
Voluntary income	3	119,575	57,319	176,894	*341,744*
Investment income	4	37	-	37	*10*
Charitable activities	5	9,424	-	9,424	*4,222*
Other incoming resources	6	-	-	-	-
Total incoming Resources		**129,036**	**57,319**	**186,355**	***345,976***
Resources Expended					
Charitable activities					
Direct charitable expenditure	7	83,274	176,209	259,483	*249,004*
Costs of generating funds		9,374	3,150	12,524	*8,802*
Total resources expended		**92,648**	**179,359**	**272,007**	***257,806***
Net (outgoing)/incoming Resources		**36,388**	**(122,040)**	**(85,652)**	***88,170***
Transfers between funds		-	-	-	-
Net movement in Funds		**36,388**	**(122,040)**	**(85,652)**	***88,170***
Reconciliation of Funds					
Balances brought forward		169,765	199,540	369,305	*281,135*
Balances carried forward		**206,153**	**77,500**	**283,653**	***369,305***

THE RURAL COFFEE CARAVAN

England & Wales - Charity number 1187423

Accounts

The Rural Coffee Caravan

Unaudited

Trustee's Report and Financial Statements

For the Year Ended 31st December 2022

Registered Charity Number 1187423

The Rural Coffee Caravan

Trustee's Report and Financial Statements

Year Ended 31st December 2022

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The Rural Coffee Caravan

Charity Information

Year Ended 31st December 2022

Trustees	Rev Elizabeth Sarah Fogden (Chair) Richard William Browne (Vice Chair) Rosemary Jill Howard Taylor (Treasurer and Secretary) George Frost Christine Ann Preston Katherine Jane Axon Geoffrey Thomas Carwardine Probert Iona Frances Lawrence Penelope Mhairi Creasey (appointed 1st Sept 22)
Patron	Stephen Miles, High Sheriff of Suffolk 2011/2012
Charity Registered Number	1187423
Principal Office	The Old Shop Harleston Road Weybread Diss Norfolk IP21 5TU
Independent Examiner	Annatrice Limited Chartered Certified Accountant Registered Auditor 10, The Thoroughfare Harleston Norfolk IP20 9AX

The Rural Coffee Caravan

Trustee's Annual Report

Year Ended 31st December 2022

The Trustees presents its annual report together with the financial statements of The Rural Coffee Caravan(the charity) for the year ended 31st December 2022. The financial statements comply with the Charities Act 2011 and the Statement of Recommended Practice: "Accounting and Reporting by Charities" (FRS 102). The report takes account of the requirement for Trustees to report annually on public benefit and the Trustees have had regard to the Charity Commission's guidance on public benefit.

Structure, governance and management

Constitution

The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the charity and which enable it to ensure that the financial statements comply with Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The charity was originally registered in 2010 under number 1125748 before being incorporated as a Charitable Incorporated Organisation (CIO) in January 2020 under number 1187423.

Trustees

The following trustees served office during the year:

- Rev Elizabeth Sarah Fogden (Chair)
- Richard William Browne (Vice Chair)
- Rosemary Jill Howard Taylor (Treasurer and Secretary)
- George Frost
- Christine Ann Preston
- Katherine Jane Axon
- Geoffrey Thomas Carwardine Probert
- Iona Frances Lawrence
- Penelope Mhairi Creasey (appointed 1st Sept 22)

Method of Appointment or Election of Trustee

When a need is evident, potential Trustees are recommended by an existing Trustee and discussed at an RCC Trustees Meeting. Trustees (not necessarily the whole Board, but always including the Chair) meet with the possible recruit(s), finalise the matter and the decision is ratified by a vote of all Trustees. Following agreement, the Chair will then issue an invitation to join the Board.

Organisational Structure and Decision Making

Trustees meet formally at least 4 times a year, more frequently if required. In 2022 they met 4 times and meetings were attended by the Committee Members, the CEO and the Administrator.

Risk Management

During the year the trustees considered the risks the Charity faces and has concluded that there are no major risks at this time. Trustees are satisfied that the charity has systems or procedures in place to deal with the major risks to which the charity is exposed. A review of risks is made on a regular basis.

Objectives and Activities

Policies and Objectives

The objects of the charity are:

1) to promote social inclusion for the public benefit within socially isolated rural communities in Suffolk by preventing people from becoming socially excluded, relieving the needs of those people who are socially excluded and assisting them to integrate into society. For the purpose of this clause 'socially excluded' means being excluded from society, or parts of society, as a result of one or more of the following factors: unemployment; financial hardship; youth or old age; ill health (physical or mental); substance abuse or dependency including alcohol and drugs; discrimination on the grounds of sex, race, disability, ethnic origin, religion, belief, creed, sexual orientation or gender reassignment; poor educational or skills attainment; relationship and family breakdown; poor housing (that is housing that does not meet basic habitable standards; crime (either as a victim of crime or as an offender rehabilitating into society).

2) to further or benefit the residents of socially isolated rural communities in Suffolk, without distinction of sex, sexual orientation, race or of political, religious or other opinions by associating together the said residents and the local authorities, voluntary and other organisations in a common effort to advance education and to provide facilities in the interests of social welfare for recreation and leisure time occupation with the objective of improving the conditions of life for the residents.

3) the prevention or relief of poverty among people residing in socially isolated rural communities in Suffolk, in particular but not exclusively by providing information, advice and signposting services.

4) the relief of sickness and the preservation and protection of good health among people residing in socially isolated rural communities in Suffolk, in particular but not exclusively by providing information, support and advice with a view to alleviating the detrimental effects of loneliness and social isolation.

Public Benefit

The board of trustees has read the Charity Commission guidance on public benefit and is satisfied that the activities outlined in this document clearly demonstrate that the charity is providing a benefit to the public.

Activities

In order to achieve the principal objectives, set out above, the charity provides a variety of activities. Campervans and a caravan visit, by invitation, rural villages, set up a mobile café and information hub inviting villagers to have refreshments and chat with neighbours and friends for a few hours. This fosters a sense of community and provides signposting to agencies that will enable individuals to lead happier, healthier lives in their own homes. RCC also manages a network of activities in pubs (called "Meet up Mondays") and cafes (called c-a-f-e; coffee and friends events). These are premises willing, on a weekly basis, to open their doors and provide a place for isolated folk to meet, chat and have a cup of tea or coffee and biscuits. A further network is called More than a Shop which is managed by RCC and involves village shops in rural communities providing a small facility for people to meet and chat to others. These shops also provide information and signposting that would otherwise be missing within an isolated location. RCC also has a comprehensive website enabling rural individuals and communities to access information relevant to them and also responds to specific circumstances affecting people experiencing hardship (the RCC slow cookers appeal and Warm Spaces initiative).

Achievements and performance

Review of Activities

Throughout the year RCC remained innovative and flexible in our approach to what remained a challenging time. We focussed on delivering our constitutional objectives. Work continued to address the causes and symptoms of rural isolation and loneliness throughout Suffolk by promoting social inclusion and the provision of advice.

During this period, we made 405 village visits across the county to 50 different locations and had a throughput to these visits of over 6300 people.

These visits were all in response to an invitation from the parish council, church, or other village group. The reasons for the invitations varied from a need for a forum to get people together, to offering a way for residents to access local and county

wide support information. The main elements remained the same each time, namely empowerment, security, belonging and connection. At every visit RCC fostered feelings of belonging and having strong connections within your own community, as well as increased feelings of safety and security. We tried to enable people to have increased confidence and generally improved emotional, mental, and physical wellbeing.

At the beginning of the year covid lockdowns were still having a significant effect on rural communities and general morale in these communities was still low. We focussed on village visits taking place outside to increase interactions between people and numbers at each visit were up on pre-pandemic years. We created a very easy-going environment, and encouraged anyone who thought it safer to bring their own cup or even chair to do so. We just wanted them to feel welcome, safe, and comfortable.

Until the end of March when funding ceased, we continued to deliver the requirements of our grant from Realising Ambitions and then made plans to embed the benefits into our core work.

We worked to encourage back our MeetUpMondays network which had shut down through the pandemic and at the end of the year we have 53 venues in and around Suffolk.

The cost-of-living crisis saw us resurrect our slow cooker appeal and raise another £20,000 to purchase and distribute them. In the year we distributed about 1,000 slow cookers. On top of this, we applied for a share of the Government Hardship fund and added food vouchers to the slow cooker offer.

In September RCC became heavily involved in the Warm Spaces initiative. We were asked to add each venue to our interactive maps. The response was overwhelming and at the end of the year we had mapped 308 Warm Spaces across Suffolk. We provided each one with a starter pack that included information about grants, warmth packs and other energy support offers in Suffolk, alongside important contact numbers and safeguarding information. At the end of the initiative RCC sent "Suffolk Says Thank You" badges to each of the venues and their volunteers.

In 2022 we agreed with Suffolk County Council to extend our involvement in their Cassius programme as we are seen as an important outreach service to rural communities. Cassius is a service provided by the Council to support people with eligible care needs and offers a modern, cutting-edge care technology service to help people to live happy, independent, and connected lives. The service will blend in with mainstream technology and complement face-to-face care.

RCC was successful in our application to the National lottery, receiving funding of £387,000 over 5 years. There are some funds allocated to specific capital items, but predominantly the funding is to support the costs involved in our core work. Funding from other sources remains vital, but the grant will enable the commencement of planning future expansion of our delivery capability which will involve the purchase of a new vehicle, recruitment, grant management and development of our infrastructure.

We continued to have high levels of activity to ensure our social presence was effective using Facebook, Instagram, Twitter, and community pages.

We ensured we maintained high levels of engagement with funders. However, the competition for funding has increased during the year as funders "recover" from their extraordinary efforts during the pandemic. RCC has increased focus on fundraising activities as a result. We were supported by Trusts and Foundations and would like to thank them all for their support throughout the year. We would also like to thank CoffeeLink of Ipswich for their continued donations of fantastic coffee; and thank Helen Oldfield of Affinity PR for her continued support. Once again, special thanks go to Freddie Gaythorne-Hardy of Christie Care for his support in the upgrading of our computer systems during the year.

In 2022 no payments were made to any of the trustees other than receipted expenses incurred whilst carrying out their duties for RCC.

Financial review

Total income for the year was £186,355 (2021: £345,976). Total net outgoing resources, after all operational expenses, was £85,652(2021: £88,170 incoming).

Reserves Policy

The RCC has a documented Financial Reserves policy designed to minimise the effects of unforeseen circumstances and ensure we can continue to deliver our services. The policy is designed to ensure we can provide sufficient working capital to deal with the circumstances in a professional and organised manner.

The total amount of free reserves, defined as unrestricted funds excluding fixed assets, at the end of the financial year was £169,550 (2021: £123,552). This represents approximately 6 months of average operating costs and is considered by the trustees to be sufficient.

Plans for the future

In 2023 we will continue to ensure we are positioned as a vital part of the voluntary and "not for profit sector" infrastructure in Suffolk, continuing to help Local Authorities and organisations to serve and to deliver their work to people in rural communities. We will continue our work in increasing our outreach to those who are experiencing loneliness, or who are at the risk of experiencing loneliness. We will maintain and grow our programme of village visits.

We will continue with the expansion of our MeetupMondays and c-a-f-e networks.

We will utilise the National Lottery funding as required in the granting of our application, but ensure we engage with them if there is a need to reapportion monies if a more urgent need arises.

We will maintain our focus on attracting funding and ensure we have a high profile with funding bodies and Local Authorities. We will prioritise our fundraising activities to ensure we optimise opportunities in an increasingly competitive "market" for funds. We will endeavour to establish alternative sources of funding wherever possible to cover core costs.

During 2023 we will continue, at all times, to control costs.

Specifically, in 2023, we will:

- expand our on-line presence both existing networks and rural communities and we will ensure these are supported.
- encourage representatives from local councils and voluntary organisations to accompany us on visits and take part in our events.
- ensure we maintain our reputation as an effective and respected outsourced service provider to Local Authorities to enable them to deliver more effective services to their customers.
- continue with the development our "MeetupMondays"; "More than a Shop" and "c-a-f-e" initiatives.
- as the Warm Space initiative winds down in early 2023, ask all Warm Space organisers if they are willing to continue to offer a get together and be supported by us. This will increase numbers in our c-a-f-e network.
- ensure we take every opportunity to increase our pool of volunteers.
- organise and deliver a commemorative event to mark the 20th anniversary of the RCC which will also serve as a fundraiser.
- ensure that throughout the year we always work within budget and cash flow requirements.

Trustees' Responsibility Statement

The Trustees are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Rural Coffee Caravan

Trustee's Annual Report (continued)

Year Ended 31st December 2022

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable the Trustees to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust Deed. The Trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities

This report was approved by the Trustees on SIXTH SEPT 2022 and signed on its behalf by:

Sarah Fogden

Print Name ELIZABETH SARAH FOGDEN Trustee

Independent Auditors Report

to the Trustees of The Rural Coffee Caravan

Year Ended 31st December 2022

I report on the financial statements of the charity for the year ended 31st December 2022 set out on pages 6 to 17.

This report is made solely to the charity's Trustees, as a body, in accordance with section 145 of the Charities Act 2011 and regulations made under section 154 of that Act. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for my work or for this report.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Mr Anthony James Brice FCCA MEng (Hons)
Director

Annatrice Limited
Chartered Certified Accountant
Registered Auditor
10, The Thoroughfare
Harleston
Norfolk
IP20 9AX

Date: 03/10/2023

The Rural Coffee Caravan

Statement of Financial Activities

Year Ended 31st December 2022

	Note	Unrestricted Funds	Restricted Funds	Total Funds 2022	*Total Funds 2021*
		£	£	£	£
Incoming Resources					
From generated funds					
Voluntary income	3	119,575	57,319	176,894	*341,744*
Investment income	4	37	-	37	*10*
Charitable activities	5	9,424	-	9,424	*4,222*
Other incoming resources	6	-	-	-	-
Total incoming Resources		**129,036**	**57,319**	**186,355**	***345,976***
Resources Expended					
Charitable activities					
Direct charitable expenditure	7	83,274	176,209	259,483	*249,004*
Costs of generating funds		9,374	3,150	12,524	*8,802*
Total resources expended		**92,648**	**179,359**	**272,007**	***257,806***
Net (outgoing)/incoming Resources		**36,388**	**(122,040)**	**(85,652)**	***88,170***
Transfers between funds		-	-	-	-
Net movement in Funds		**36,388**	**(122,040)**	**(85,652)**	***88,170***
Reconciliation of Funds					
Balances brought forward		169,765	199,540	369,305	*281,135*
Balances carried forward		**206,153**	**77,500**	**283,653**	***369,305***

The charity has no recognised gains or losses other than the results for the year as set out above.

All of the activities of the charity are classed as continuing.

The notes on pages 8 to 13 form part of these financial statements.

The Rural Coffee Caravan

Balance Sheet

Year Ended 31st December 2022

	Note	2022 £	2022 £	2021 £	2021 £
Fixed assets					
Tangible assets	8		72,865		*92,289*
Current assets					
Debtors	9	-		-	
Cash at bank and in hand		225,684		*279,488*	
		225,684		*279,488*	
Creditors:					
Amounts falling due within one year	10	(14,896)		*(2,472)*	
Net current assets			210,788		*277,016*
Total assets less Current liabilities			283,653		*369,305*
Long term liabilities			-		-
Total net assets			**283,653**		***369,305***
Represented by:					
Unrestricted funds	11		206,153		*169,765*
Restricted			77,500		*199,540*
			283,653		***369,305***

These financial statements were approved by the Trustees on 27.9.23 and are signed on its behalf by;

Sally Fogden

Print Name ELIZABETH SARA FOGDEN

The notes on pages 8 to 12 form part of these financial statements.

The Rural Coffee Caravan

Notes to the Financial Statements

Year Ended 31st December 2022

1. Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and in the preceding year.

a) Basis of accounting

The Rural Coffee Caravan is Charitable Incorporated Organisation (CIO) registered with the Charity Commission in England and Wales and governed in accordance with an Association constitution. The address of the registered office is given in the charity information page of these financial statements. The nature of the charity's operations and principal activities are described in the Trustees' Report.

The charity constitutes a public benefit entity as defined by FRS 102.The financial statements have been prepared in accordance with Statement of Recommended Practice: Accounting and Reporting by charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Practice.

The financial statements are prepared on a going concern basis under the historical cost convention. Assets are stated at cost less impairments which are charged to the statement of financial activities. The financial statements are prepared in sterling which is the functional currency of the charity

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

b) Fund accounting

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the general objects of the charity.
Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.
Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.
Surpluses on restricted funds are made available to other funds in the furtherance of the objectives of the charity as a whole.

c) Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income.
Voluntary income is received by way of donations and gifts and is included in full in the SOFA when receivable. Grants and donations are recognised when receivable.
Investment income along with any recoverable income tax is recorded when receivable.
Gift aid reclaimable on donations to the charity is included with the amount received.

d) Resources expended

Expenditure is recognised in the accounts on an accruals basis and includes any irrecoverable VAT.
Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.
Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity.
All costs are allocated between the expenditure categories of the SOFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis.

e) Fixed assets

Tangible fixed assets are stated at historic cost less accumulated depreciation. Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset.

2. Taxation

The Rural Coffee Caravan is a registered charity and is therefore exempt from direct taxation. It is unable to reclaim value added tax, which is included under the various relevant expenditure headings.

3. Voluntary Income

	Unrestricted Funds 2022	Restricted Funds 2022	2021
		£	£
Fundraising	-	-	-
Government grants receivable	-	-	181,814
Other grants receivable	106,470	57,319	146,708
Donations	13,105	-	13,222
	119,575	57,319	341,744

4. Investment Income

	Unrestricted Funds 2022	2021
	£	£
Bank interest receivable	37	10
Other interest receivable	-	-
	37	10

5. Income from Charitable Activities

	Unrestricted Funds 2022	2021
	£	£
General	9,424	4,222
Other	-	-
Total	9,424	4,222

6. Other Incoming Resources

	Unrestricted Funds 2022	2021
	£	£
Other income	-	-
Total	-	-

7. Analysis of Charitable Expenditure

Direct charitable services

	Unrestricted Funds 2022	Restricted Funds 2022	*Total Funds 2021*
		£	*£*
Grant making – hardship and welfare	-	18,166	*22,415*
Activities undertaken directly	64,661	127,709	*174,573*
Support	18,613	30,334	*52,016*
	83,274	**176,209**	***249,004***

Analysis by activity

	Unrestricted Funds 2022	Restricted Funds 2022	*Total Funds 2021*
		£	*£*
Addressing loneliness and isolation	66,619	140,967	*199,203*
Connecting via social media	16,655	35,242	*49,801*
	83,274	**176,209**	***249,004***

Analysis of support costs

	Unrestricted Funds 2022	Restricted Funds 2022	*Total Funds 2021*
		£	*£*
Governance	-	1,698	*2,460*
Administration	4,741	16,782	*23,164*
Other	13,872	11,854	*26,392*
	18,613	**30,334**	***52,016***

Staff costs

	Total 2022	*2021*
	£	*£*
Salaries and wages	164,594	*147,438*
Social security	9,729	*8,170*
Defined contribution pension scheme	2,595	*2,141*
	176,918	***157,749***

The average number of staff employed by the charity during the financial year was 7 (2021: 6). No employee received remuneration amounting to more than £60,000 in either year.

8. Tangible fixed assets

	Plant, Machinery & Motor Vehicles	Fixtures, Fittings & Equipment	Total
£	£	£	£
Cost			
Brought forward	147,330	7,537	154,867
Additions	-	-	-
Disposals	-	-	-
Carried forward	147,330	7,537	154,867
Depreciation			
Brought forward	56,538	6,040	62,578
Charge for the year	18,158	1,266	19,424
Elimination on disposal	-	-	-
Carried forward	74,696	7,306	82,002
Net book value			
Carried forward	72,634	231	72,865
Brought forward	*90,792*	*1,497*	*92,289*

9. Debtors: Amounts falling due within one year

	2022	2021
	£	£
Trade debtors	-	-
Other debtors	-	-
Total	-	-

10. Creditors: Amounts falling due within one year

	2022	2021
	£	£
Trade creditors	-	-
Accruals and deferred income	14,896	*2,472*
Social security and other taxes	-	-
Other creditors	-	-
Total	14,896	*2,472*

11. Statement and Summary of Funds

	Balance Brought Forward £	Incoming £	Outgoing & Transfers £	Balance Carried Forward £
Current Period				
Unrestricted funds				
General funds	169,765	129,036	(92,648)	206,153
Restricted funds				
The Fuserna Foundation	20,000	-	-	20,000
Building Connections	650	-	(650)	-
SCF Realising Ambitions	13,120	-	(13,120)	-
SCF	-	4,000	-	4,000
Suffolk County Council	127,005	-	(113,109)	13,896
Big Lottery - Covid 19 Response	10,915	-	(10,915)	-
Babergh DC	1,200	4,000	(4,200)	1,000
Mid Suffolk DC	2,000	15,000	(12,000)	5,000
Princes C'tryside Fund	5,000	-	(2,000)	3,000
Hopkins Homes CT	16,000	-	(3,200)	12,800
Suffolk Family Carers	3,650	-	-	3,650
Slow Cookers(inc L D Rope CT)	-	6,819	(6,815)	4
Hardship Fund	-	12,500	(11,350)	1,150
Other	-	15,000	(2,000)	13,000
	199,540	57,319	(179,359)	77,500
Previous Period				
Unrestricted funds				
General funds	*148,332*	*72,152*	*(50,719)*	*169,765*
Restricted funds				
The Fuserna Foundation	*20,000*	-	-	*20,000*
Building Connections	*11,000*	-	*(10,350)*	*650*
SCF Realising Ambitions	*7,000*	*17,000*	*(10,880)*	*13,120*
SCF	*9,000*	*27,450*	*(36,450)*	-
Suffolk County Council	*7,000*	*167,814*	*(47,809)*	*127,005*
Big Lottery - Covid 19 Response	*30,324*	-	*(19,409)*	*10,915*
Babergh DC	-	*4,000*	*(2,800)*	*1,200*
Mid Suffolk DC	-	*10,000*	*(8,000)*	*2,000*
Princes C'tryside Fund	-	*5,000*	-	*5,000*
Hopkins Homes CT	-	*20,000*	*(4,000)*	*16,000*
Suffolk Family Carers	-	*5,000*	*(1,350)*	*3,650*
Other	*48,479*	*17,560*	*(66,039)*	-
	132,803	*273,824*	*(207,087)*	*199,540*

Description of funds

The Fuserna Foundation

A one-off grant made by the Fuserna Foundation specifically to be held as a reserve to be used in the event of the charity being wound-up.

Building Connections

A joint DCMS and Big Lottery Community Fund grant to maintain and extend our core work with village visits. The DCMS Minister for Loneliness setup the fund to be administered and controlled in partnership with the National Lottery Community Fund. It was to enable established charities to continue with their core work.

SCF Realising Ambitions

A Public Health England grant managed by the Suffolk Community Foundation to maintain our village visit programme and extend the Meet up Mondays network. It was aimed at addressing the causes and symptoms of loneliness as part of a preventative health and wellbeing campaign to reduce hospital admissions.

SCF

Funds from the Suffolk Community Foundation specifically for the purchase and distribution of slow cookers and a contribution towards the costs of producing, publishing, and distributing the "RCC Catch Up" magazine aimed at people without on-line access. It also enabled RCC to administer a "Hardship Fund" which provided support to individuals in food and/or fuel poverty.

Suffolk County Council

Balance b/f of Local Authority funding specifically for Covid support including the purchase of a vehicle, also to enable RCC to be operative during the Covid period. It also contributed to the costs of the "RCC Catch Up" magazine as well as delivering targeted local help such as assistance at vaccination clinics.

Big Lottery - Covid 19 Response

An award from the Big Lottery Covid Response Fund made to specifically address the difficulties being faced by rurally isolated individuals and communities during the pandemic period. It financed the purchase of a further vehicle to deliver our work. Two vehicles supported Suffolk Food banks, we took uplifting gifts to isolated people, we offered telephone befriending, we maintained a website of inspirational activities, we promoted drive-way drinks and back-yard buddies, we helped villages to establish telephone trees and made socially distanced visits when restrictions were eased.

Babergh DC

A Local Authority grant to enable village visits to continue in the area of the county covered by Babergh District Council.

Mid Suffolk DC

A Local Authority grant to enable village visits to continue in the area of the county covered by Mid Suffolk District Council.

Princes C'tryside Fund

The Prince's Countryside Trust makes grants to charities supporting rural communities. The RCC grant was used to make village visits across rural Suffolk.

Hopkins Homes CT

A grant from Hopkins Homes Charitable Trust specifically to contribute to the replacement of a campervan with a more appropriate vehicle. It was used to purchase a Fiat Ducato Cheyenne YX58 AOY which was immediately put into service.

Suffolk Family Carers

A transferred portion of a grant handled by Suffolk Family Carers made by the Social Prescribing Connected Communities Fund. The fund makes grants to deliver services in specific areas designed to tackle loneliness and isolation amongst older people using a mobile social prescribing model. The RCC's funding was to deliver village visits in the Suffolk Coastal area.

Slow Cookers

The RCC slow cooker initiative exists to help people in food and fuel poverty, cook nutritionally sound, hot food in way thot uses very little energy. £5,000 was donated by the L D Rope charitable trust for this fund and warm blankets during the year.

Hardship Fund

The hardship fund exists to help alleviate financial distress, such as food and fuel poverty. It comes from central government via the Suffolk Community Foundation and is distributed to front line organisations such as RCC, who in turn use it to provide assistance to eligible recipients. In our case this is in the form of supermarket vouchers or direct payments to utility companies on their behalf.

12. Analysis of net assets between restricted and unrestricted funds

	Fixed Assets	Other Net Assets	Total
	£	£	£
Current Period			
Restricted funds	36,262	41,238	77,500
Unrestricted funds	36,603	169,550	206,153
	72,865	210,788	283,653
Previous Period			
Restricted funds	*46,076*	*153,464*	*199,540*
Unrestricted funds	*46,213*	*123,552*	*169,765*
	92,289	*277,016*	*369,305*

13. Related Party Transactions

There were no related party transactions during this or the preceding year.

14. Comparative Statement of Financial Activity

	Note	Unrestricted Funds	Restricted Funds	Total Funds 2021	*Total Funds 2020*
		£	£	£	
Incoming Resources					
From generated funds					
Voluntary income	3	67,920	273,824	341,744	*217,072*
Investment income	4	10	-	10	*113*
Charitable activities	5	4,222	-	4,222	*63,041*
Other incoming resources	6	-	-	-	*165*
Total incoming Resources		72,152	273,824	345,976	*280,391*
Resources Expended					
Charitable activities					
Direct charitable expenditure	7	47,765	201,239	249,004	*186,983*
Costs of generating funds		1,084	7,718	8,802	*7,677*
Governance costs		-	-	-	-
Total resources expended		48,849	208,957	257,806	*194,660*
Net (outgoing)/incoming Resources		23,303	64,867	88,170	*85,731*
Transfers between funds		(1,870)	1,870	-	-
Net movement in Funds		21,433	66,737	88,170	*85,731*
Reconciliation of Funds					
Balances brought forward		148,332	132,803	281,135	*195,404*
Balances carried forward		169,765	199,540	369,305	*281,135*

THE RURAL COFFEE CARAVAN

England & Wales - Charity number 1187423

Accounts

The Rural Coffee Caravan

Unaudited

Trustee's Report and Financial Statements

For the Year Ended 31st December 2021

Registered Charity Number 1187423

The Rural Coffee Caravan

Trustee's Report and Financial Statements

Year Ended 31st December 2021

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The Rural Coffee Caravan

Charity Information

Year Ended 31st December 2021

Trustees	Rev Elizabeth Sarah Fogden (Chair) George Frost (Vice Chair) Ann Preston (Treasurer and Secretary) Katherine Jane Axon Geoffrey Thomas Carwardine Probert Iona Frances Lawrence Richard William Browne Rosemary Jill Howard Taylor
Patron	Stephen Miles, High Sheriff of Suffolk 2011/2012
Charity Registered Number	1156482
Principal Office	The Old Shop Harleston Road Weybread Diss Norfolk IP21 5TU
Independent Examiner	Anthony James Brice LP Chartered Certified Accountant 10, The Thoroughfare Harleston Norfolk IP20 9AX

The Rural Coffee Caravan

Trustee's Annual Report

Year Ended 31st December 2021

The Trustees presents its annual report together with the financial statements of The Rural Coffee Caravan(the charity) for the year ended 31st December 2021. The financial statements comply with the Charities Act 2011 and the Statement of Recommended Practice: "Accounting and Reporting by Charities" (FRS 102). The report takes account of the requirement for Trustees to report annually on public benefit and the Trustees have had regard to the Charity Commission's guidance on public benefit.

Structure, governance and management

Constitution

The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the charity and which enable it to ensure that the financial statements comply with Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The charity was originally registered as in 2010 under number 1125748 before being incorporated as a Charitable Incorporated Organisation (CIO) in January 2020 under number 1187423.

Trustees

The following trustees served office during the year:

- Rev Elizabeth Sarah Fogden (Chair)
- George Frost (Vice Chair)
- Ann Preston (Treasurer and Secretary)
- Katherine Jane Axon
- Geoffrey Thomas Carwardine Probert
- Iona Frances Lawrence
- Richard William Browne
- Rosemary Jill Howard Taylor
- Chris Hamilton (January to March 2021)

Method of Appointment or Election of Trustee

When a need is evident, potential Trustees are recommended by an existing Trustee and discussed at an RCC Trustees Meeting. Trustees (not necessarily the whole Board, but always including the Chair) meet with the possible recruit(s), finalise the matter and the decision is ratified by a vote of all Trustees. Following agreement, the Chair will then issue an invitation to join the Board.

All eligible employees and volunteers are subject to DBS checks.

Organisational Structure and Decision Making

Trustees meet formally at least 4 times a year, more frequently if required. In 2021 they met 7 times and meetings were attended by the Committee Members, the CEO, the Administrator and the Building Connections Project Manager.

Risk Management

The Trustees has considered the risks the Charity faces and has concluded that there are no major risks at this time. A review of risks is made on a regular basis.

Objectives and Activities

Policies and Objectives

The objects of the charity are:

1) to promote social inclusion for the public benefit within socially isolated rural communities in Suffolk by preventing people from becoming socially excluded, relieving the needs of those people who are socially excluded and assisting them to integrate into society. For the purpose of this clause 'socially excluded' means being excluded from society, or parts of society, as a result of one of more of the following factors: unemployment; financial hardship; youth or old age; ill health (physical or mental); substance abuse or dependency including alcohol and drugs; discrimination on the grounds of sex, race, disability, ethnic origin, religion, belief, creed, sexual orientation or gender reassignment; poor educational or skills attainment; relationship and family breakdown; poor housing (that is housing that does not meet basic habitable standards; crime (either as a victim of crime or as an offender rehabilitating into society).

2) to further or benefit the residents of socially isolated rural communities in Suffolk, without distinction of sex, sexual orientation, race or of political, religious or other opinions by associating together the said residents and the local authorities, voluntary and other organisations in a common effort to advance education and to provide facilities in the interests of social welfare for recreation and leisure time occupation with the objective of improving the conditions of life for the residents.

3) the prevention or relief of poverty among people residing in socially isolated rural communities in Suffolk, in particular but not exclusively by providing information, advice and signposting services.

4) the relief of sickness and the preservation and protection of good health among people residing in socially isolated rural communities in Suffolk, in particular but not exclusively by providing information, support and advice with a view to alleviating the detrimental effects of loneliness and social isolation.

Public Benefit

The board of trustees has read the Charity Commission guidance on public benefit and is satisfied that the activities outlined in this document clearly demonstrate that the charity is providing a benefit to the public.

Activities

In order to achieve the principal objectives, set out above, the charity provides a variety of activities. Campervans and a caravan visit, by invitation, rural villages, set up a mobile café and information hub inviting villagers to have refreshments and chat with neighbours and friends for a few hours. This fosters a sense of community and provides signposting to agencies that will enable individuals to lead happier, healthier lives in their own homes. RCC also manages a network of activities in pubs (called "Meet up Mondays") and cafes (called c-a-f-e; coffee and friends events). These are premises willing, on a weekly basis, to open their doors and provide a place for isolated folk to meet, chat and have a cup of tea or coffee and biscuits. A further network is called More than a Shop which is managed by RCC and involves village shops in rural communities providing a small facility for people to meet and chat to others. These shops also provide information and signposting that would otherwise be missing within an isolated location. RCC also has a comprehensive website enabling rural individuals and communities to access information relevant to them and also responds to specific circumstances affecting people experiencing hardship (the RCC slow cookers appeal and Warm Spaces initiative).

Achievements and performance

Review of Activities

As with the preceding year 2021 remained extraordinarily challenging. The RCC always remained innovative and flexible in our approach throughout the year whilst maintaining focus on the delivery of our constitutional objectives. Work continued to address the causes and symptoms of rural isolation and loneliness throughout Suffolk by promoting social inclusion and the provision of advice.

Working within government guidelines we gradually returned to a full programme of village visits whilst maintaining prudent Covid precautions. Having maintained contact with all our Meet up Mondays venues throughout the pandemic period we were able, during the latter part of the year, to help them in the full resumption of their vital work within their communities.

Our More than a Shop network continued to receive nominations throughout the year and the network has grown steadily.

The main priority for the RCC in 2021 was to ensure we managed to maintain an appropriate level of support to isolated rural individuals and communities that had become "normalised" in the pandemic whilst ensuring we managed a return to our delivery model that provided benefit to individuals and communities throughout the county. Work in addressing the causes and symptoms of loneliness and isolation revolved around:

- using our award from the Suffolk Covid Management Fund to extend our services in support to Covid Response teams.
- supporting local food banks with deliveries to individuals and families and the provision of slow cookers.
- in the first half of the year, carrying out neighbourhood shopping for isolated residents; also making befriending telephone calls.
- in the first quarter we continued to deliver the requirements contained in our service level agreement with Public Health England regarding their Realising Ambitions funding.
- engaging with rural individuals who are not digitally connected.
- working with the Royal Hospital School on a pen-pal project involving pupils and isolated rural folk.
- ensuring isolated individuals had access to energy advice.
- training two staff members to become Mental Health First Aiders.

The RCC received the Suffolk Award "In recognition of outstanding service in Suffolk during the Covid 19 pandemic".

In 2021 RCC successfully completed our transition to a Charitable Incorporated Organisation (CIO) registered with the Charity Commission. In terms of governance George Frost resigned as Deputy Chair of the Board of Trustees whilst he remains on the Board itself. Richard Browne was elected as his replacement as Deputy Chair.

We continued to have high levels of activity to ensure our social presence was effective using Facebook, Instagram, Twitter and community pages.

We ensured we kept funders engaged with our work and, when appropriate, the way we were having to change the methods of delivery. As in preceding years funders support has been excellent throughout the year.

Suffolk Community Foundation continued to ask us to administer their "Hardship Fund". This initiative was to provide financial assistance to Suffolk people in dire need both during and after the pandemic. In 2021 we delivered £5,000 in help to individual to assist with buying food, and payment of heating bills and payment of council tax demands.

In the year we distributed 200 slow cookers to individuals experiencing food and/or fuel poverty.

We received funding from the Suffolk County Council's Cassius Project. This involved having WiFi capability installed in each vehicle and a kit of digital assistive technology to demonstrate to RCC visitors. This means we are able to gently encourage the most reluctant visitor to consider getting online. We can show them how to safely switch energy provider to maximise income; how to access the Citizens Advice pages and how to communicate with family and friends via video calling. It supports the rurally isolated and dementia sufferers especially. We have received excellent feedback from SCC on the impact we have had.

We were funded to produce a monthly magazine "RCC Catch Up" intended to engage with those isolated and lonely folk who are not digitally connected (although we also make it available digitally). This was extremely well received, and funding was extended to ensure its continuation.

In the year we were funded to purchase another campervan and to upgrade one of our existing vehicles.

During 2021 RCC was supported by Trusts and Foundations and would like to thank them all for their support throughout the year. Also, as in previous years, thanks go to CoffeeLink of Ipswich who so kindly donated their fantastic coffee; and we are also grateful to Helen Oldfield of Affinity PR for her continued support. Special thanks go to Freddie Gaythorne-Hardy of Christie Care for his support and for upgrading our computer systems during the year. We thank them all, such truly fantastic people and organisations!

In 2020 we were required to apportion time spent on main activities. Under an overarching umbrella of addressing the causes and symptoms of rural isolation and loneliness we grouped our activities and provided a percentage of the time spent on our two main activities during the year. There is no reason to alter this calculation in 2021.

Using an approach based on a workhours per week spent on each:

*Addressing the causes and symptoms of loneliness and isolation: 73% (rounded 70%)

*Connections via social media: 27% (rounded 30%)

In 2021 no payments were made to any of the Trustees other than receipted expenses incurred whilst carrying out their duties for RCC.

During the year, the charity Trustees considered the major risks to which the charity is exposed and satisfied themselves that systems or procedures are established to manage those risks.

Financial review

Total income for the year was £345,976 (2020: £280,391). Total net incoming resources, after all operational expenses, was £88,170 (2020: £85,731).

Reserves Policy

The RCC has a documented Financial Reserves policy designed to minimise the effects of unforeseen circumstances and ensure we can continue to deliver our services. The policy is designed to ensure we can provide sufficient working capital to deal with the circumstances in a professional and organised manner.

The total amount of free reserves, defined as unrestricted funds excluding fixed assets, at the end of the financial year was £123,552 (2020: £91,482). This represents approximately 6 months of average operating costs and is considered by the trustees to be sufficient.

Plans for the future

In 2022 we will continue our work, operating flexibly and safely in whatever way we can to reach those who are experiencing loneliness, or who are at the risk of experiencing loneliness. We will remain cognisant of the developing and changing circumstances with the Covid virus and activities will always reflect the need to keep people safe.

We will continue to focus on supporting the recovery from the effects of the pandemic on rural communities and individuals, recovering our village visits programme in a safe manner as quickly as possible.

We will concentrate on the recovery of our Meet up Mondays and c-a-f-e networks to pre-pandemic levels and then grow them.

Until the end of March when funding ceases, we will continue to deliver the requirements of our grant from Realising Ambitions and then embedding the benefits into our core work.

At the end of 2021 we were informed that our grant application to the National Lottery had successfully passed Stage 1 and was progressing. In 2022 we will do everything possible to support a successful outcome to the application. If we receive the grant, we will immediately implement plans to expand our delivery capability which will involve the purchase of a new vehicle, recruitment, grant management and development of our infrastructure.

Specifically, obtaining funding will be a priority. We will continue to provide an environment in which visitors and support organisations feel a sense of trust, safety and neutrality; and provide a balanced mix of services and events to meet the needs of different communities. To achieve this we must maintain our efforts to retain and attract funders, recognising that grant funders have been" stretched" across the charitable sector in responding magnificently to the extra financial demands caused by the pandemic.

We will continue to ensure we are positioned as a vital part of the voluntary and "not for profit sector" infrastructure in Suffolk, continuing to help Local Authorities and Organisations to serve and to deliver their work to people in rural communities.

During 2022 we will continue, at all times, to control costs.

Specifically, in 2022, we will:

- adhere to government guidelines as pandemic restrictions ease and ensure we implement a safe and effective restart to our village visits programme.
- amend policies and practices to ensure they reflect that we deliver visits in a Covid secure manner.
- work effectively with all local authorities and agencies in supporting rural communities to emerge from the pandemic by delivering commitments within the service level agreement with Suffolk County Council.
- prioritise our fundraising activities to ensure we optimise opportunities in an increasingly competitive "market" for funds, establishing alternative sources of funding wherever possible to cover core costs.
- expand our on-line presence both existing networks and rural communities and we will ensure these are supported.
- maintain relationships with Local Authorities and organisations and encourage representatives from local councils and voluntary organisations, as our programme of events recovers, to accompany us on visits and take part in our events.
- continue to enable Local Authorities to deliver more effective services to their customers by working with them; maintaining our reputation as an effective and respected outsourced service provider.
- continue with the development our "MeetupMondays"; "More than a Shop"; and "c-a-f-e" initiatives.
- as restrictions ease, we will reconnect with the Suffolk Philharmonic Orchestra to deliver concerts to promote social connection and shared memories within rural communities.
- ensure we take every opportunity to increase our pool of volunteers and continue with our programme to train Community Engagement Officers to be Mental Health First Aiders.
- continue to work with SCC to deliver the outreach requirements within their Cassius Project.
- ensure that throughout the year we work within budget and cash flow requirements at all times.

Trustees' Responsibility Statement

The Trustees are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable the Trustees to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust Deed. The Trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities

This report was approved by the Trustees on 26th Oct 2022 and signed on its behalf by:

Sally Fopden

Print Name ELIZABETH FOSDEN Trustee

Independent Auditors Report

to the Trustees of The Rural Coffee Caravan

Year Ended 31st December 2021

I report on the financial statements of the charity for the year ended 31st December 2021 set out on pages 6 to 13.

This report is made solely to the charity's Trustees, as a body, in accordance with section 145 of the Charities Act 2011 and regulations made under section 154 of that Act. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for my work or for this report.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement – emphasis of matter

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of The Association of Chartered Certified Accountants, which is one of the listed bodies

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Mr Anthony James Brice FCCA
10, The Thoroughfare
Harleston
Norfolk
IP20 9AX

Date: 21st October 2022

The Rural Coffee Caravan

Statement of Financial Activities

Year Ended 31st December 2021

	Note	Unrestricted Funds	Restricted Funds	Total Funds 2021	*Total Funds 2020*
		£	£	£	£
Incoming Resources					
From generated funds					
Voluntary income	3	67,920	273,824	341,744	*217,072*
Investment income	4	10	-	10	*113*
Charitable activities	5	4,222	-	4,222	*63,041*
Other incoming resources	6	-	-	-	*165*
Total incoming Resources		**72,152**	**273,824**	**345,976**	***280,391***
Resources Expended					
Charitable activities					
Direct charitable expenditure	7	47,765	201,239	249,004	*186,983*
Costs of generating funds		1,084	7,718	8,802	*7,677*
Governance costs		-	-	-	-
Total resources expended		**48,849**	**208,957**	**257,806**	***194,660***
Net (outgoing)/incoming Resources		**23,303**	**64,867**	**88,170**	***85,731***
Transfers between funds		(1,870)	1,870	-	-
Net movement in Funds		**21,433**	**66,737**	**88,170**	***85,731***
Reconciliation of Funds					
Balances brought forward		148,332	132,803	281,135	*195,404*
Balances carried forward		**169,765**	**199,540**	**369,305**	***281,135***

The charity has no recognised gains or losses other than the results for the year as set out above.

All of the activities of the charity are classed as continuing.

The notes on pages 8 to 13 form part of these financial statements.

The Rural Coffee Caravan

Balance Sheet

Year Ended 31st December 2021

	Note	2021 £	2021 £	2020 £	2020 £
Fixed assets					
Tangible assets	**8**		92,289		*62,800*
Current assets					
Debtors	**9**	-		-	
Cash at bank and in hand		279,488		*224,910*	
		279,488		*224,910*	
Creditors:					
Amounts falling due within one year	**10**	(2,472)		*(6,575)*	
Net current assets			277,016		*218,335*
Total assets less Current liabilities			369,305		*281,135*
Long term liabilities			-		-
Total net assets			**369,305**		***281,135***
Represented by:					
Unrestricted funds	**11**		169,765		*148,332*
Restricted			199,540		*132,803*
			369,305		***281,135***

These financial statements were approved by the Trustees on 20th Oct 2022 and are signed on its behalf by;

Sally Forbes

Print Name Elizabeth Forbes Trustee

The notes on pages 8 to 12 form part of these financial statements.

The Rural Coffee Caravan

Notes to the Financial Statements

Year Ended 31st December 2021

1. Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and in the preceding year.

a) Basis of accounting

The Rural Coffee Caravanis Charitable Incorporated Organisation (CIO) registered with the Charity Commission in England and Wales and governed in accordance with an Association constitution. The address of the registered office is given in the charity information page of these financial statements. The nature of the charity's operations and principal activities are described in the Trustees' Report.

The charity constitutes a public benefit entity as defined by FRS 102.The financial statements have been prepared in accordance with Statement of Recommended Practice: Accounting and Reporting by charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Practice.

The financial statements are prepared on a going concern basis under the historical cost convention. Assets are stated at cost less impairments which are charged to the statement of financial activities. The financial statements are prepared in sterling which is the functional currency of the charity

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

b) Fund accounting

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the general objects of the charity.
Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.
Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.
Surpluses on restricted funds are made available to other funds in the furtherance of the objectives of the charity as a whole.

c) Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income.
Voluntary income is received by way of donations and gifts and is included in full in the SOFA when receivable. Grants and donations are recognised when receivable.
Investment income along with any recoverable income tax is recorded when receivable.
Gift aid reclaimable on donations to the charity is included with the amount received.

d) Resources expended

Expenditure is recognised in the accounts on an accruals basis and includes any irrecoverable VAT.
Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.
Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity.
All costs are allocated between the expenditure categories of the SOFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis.

e) Fixed assets

Tangible fixed assets are stated at historic cost less accumulated depreciation. Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset.

2. Taxation

The Rural Coffee Caravan is a registered charity and is therefore exempt from direct taxation. It is unable to reclaim value added tax, which is included under the various relevant expenditure headings.

3. Voluntary Income

	Unrestricted Funds 2021	Restricted Funds 2021	*Total Funds 2020*
		£	£
Fundraising	-	-	-
Government grants receivable	-	181,814	*4,517*
Other grants receivable	57,900	88,808	*188,224*
Donations	10,020	3,202	*24,331*
	67,920	**273,824**	***217,237***

4. Investment Income

	Unrestricted Funds 2021	*Total Funds 2020*
	£	£
Bank interest receivable	10	*113*
Other interest receivable	-	-
	10	***113***

5. Charitable Activities

	Unrestricted Funds 2021	*Total Funds 2020*
	£	£
General	4,222	*63,041*
Other	-	-
Total	**4,222**	***63,041***

6. Other Incoming Resources

	Unrestricted Funds 2021	*Total Funds 2020*
	£	£
Other income	-	*165*
Total	-	***165***

7. Analysis of Charitable Expenditure

Direct charitable services

	Unrestricted Funds 2021	Restricted Funds 2021 £	*Total Funds 2020 £*
Grant making – hardship and welfare	-	22,415	*9,750*
Activities undertaken directly	38,935	135,638	*158,338*
Support	8,830	43,186	*18,895*
	47,765	**201,239**	***186.983***

Analysis by activity

	Unrestricted Funds 2021	Restricted Funds 2021 £	*Total Funds 2020 £*
Addressing loneliness and isolation	47,765	201,239	*124,064*
Connecting via social media	-	-	*62,919*
	47,765	**201,239**	***186.983***

Analysis of support costs

	Unrestricted Funds 2021	Restricted Funds 2021 £	*Total Funds 2020 £*
Governance	1,560	900	*1,200*
Administration	4,993	18,171	*13,594*
Other	2,277	24,115	*4,101*
	8,830	**43,186**	***18,895***

Staff costs

	Total 2021 £	*Total Funds 2020 £*
Salaries and wages	147,438	*129,730*
Social security	8,170	*6,761*
Defined contribution pension scheme	2,141	*1,686*
	157,749	***138,177***

The average number of staff employed by the charity during the financial year was 6 (2020: 6). No employee received remuneration amounting to more than £60,000 in either year.

8. Tangible fixed assets

	Plant, Machinery & Motor Vehicles	Fixtures, Fittings & Equipment	Total
£	£	£	£
Cost			
Brought forward	98,590	6,840	105,430
Additions	71,740	697	72,437
Disposals	(23,000)	-	(23,000)
Carried forward	147,330	7,537	154,867
Depreciation			
Brought forward	38,840	3,790	42,630
Charge for the year	22,698	2,250	24,948
Elimination on disposal	(5,000)	-	(5,000)
Carried forward	56,538	6,040	62,578
Net book value			
Carried forward	**90,792**	**1,497**	**92,289**
Brought forward	***59,750***	***3,050***	***62,800***

9. Debtors: Amounts falling due within one year

	2021	*2020*
	£	£
Trade debtors	-	-
Other debtors	-	-
Total	-	-

10. Creditors: Amounts falling due within one year

	2021	*2020*
	£	£
Trade creditors	-	-
Accruals and deferred income	2,472	*3,254*
Social security and other taxes	-	*2,969*
Other creditors	-	*352*
Total	**2,472**	***6,575***

11. Statement and Summary of Funds

	Balance Brought Forward £	Incoming £	Outgoing & Transfers £	Balance Carried Forward £
Current Period				
Unrestricted funds				
General funds	148,332	72,152	(50,719)	169,765
Restricted funds				
The Fusema Foundation	20,000	-	-	20,000
Building Connections	11,000	-	(10,350)	650
SCF Realising Ambitions	7,000	17,000	(10,880)	13,120
SCF	9,000	27,450	(36,450)	-
Suffolk County Council	7,000	167,814	(47,809)	127,005
Big Lottery - Covid 19 Response	30,324	-	(19,409)	10,915
Babergh DC	-	4,000	(2,800)	1,200
Mid Suffolk DC	-	10,000	(8,000)	2,000
Princes C'tryside Fund	-	5,000	-	5,000
Hopkins Homes CT	-	20,000	(4,000)	16,000
Suffolk Family Carers	-	5,000	(1,350)	3,650
Other	48,479	17,560	(66,039)	-
	132,803	273,824	(207,087)	199,540
Previous Period				
Unrestricted funds				
General funds	*130,092*	*60,449*	*(42,209)*	*148,332*
Restricted funds				
The Fusema Foundation	*20,000*	-	-	*20,000*
Building Connections	*4,087*	*29,237*	*(22,324)*	*11,000*
SCF Realising Ambitions	*29,615*	-	*(22,615)*	*7,000*
SCF	*8,610*	*14,696*	*(14,306)*	*9,000*
Suffolk County Council	-	*7,000*	-	*7,000*
East Suffolk Council	-	*14,917*	*(14,917)*	-
Big Lottery	-	*44,648*	*(44,648)*	-
Big Lottery - Covid 19 Response	-	*30,324*	-	*30,324*
UK Power Networks	-	*14,000*	*(14,000)*	-
Other	*3,000*	*65,120*	*(19,641)*	*48,479*
	65,312	*219,942*	*(152,451)*	*132,803*

Description of funds

The Fusema Foundation

A one-off grant made by the Fuserna Foundation specifically to be held as a reserve to be used in the event of the charity being wound-up.

Building Connections

A joint DCMS and Big Lottery Community Fund grant to maintain and extend our core work with village visits. The DCMS Minister for Loneliness setup the fund to be administered and controlled in partnership with the National Lottery Community Fund. It was to enable established charities to continue with their cire work.

SCF Realising Ambitions

A Public Health England grant managed by the Suffolk Community Foundation to maintain our village visit programme and extend the Meet up Mondays network. It was to aimed at addressing the causes and symptoms of loneliness as part of a preventative health and wellbeing campaign to reduce hospital admissions.

SCF

Funds from the Suffolk Community Foundation specifically for the purchase and distribution of slow cookers and a contribution towards the costs of producing, publishing, and distributing the "RCC Catch Up" magazine aimed at people without on-line access. It also enabled RCC to administer a "Hardship Fund" which provided support to individuals in food and/or fuel poverty.

Suffolk County Council

Balance b/f of Local Authority funding specifically for Covid support including the purchase of a vehicle, also to enable RCC to be operative during the Covid period. It also contributed to the costs of the "RCC Catch Up" magazine as well as delivering targeted local help such as assistance at vaccination clinics.

Big Lottery - Covid 19 Response

An award from the Big Lottery Covid Response Fund made to specifically address the difficulties being faced by rurally isolated individuals and communities during the pandemic period. It financed the purchase of a further vehicle to deliver our work. Two vehicles supported Suffolk Food banks, we took uplifting gifts to isolated people, we offered telephone befriending, we maintained a website of inspirational activities, we promoted drive-way drinks and back-yard buddies, we helped villages to establish telephone trees and made socially distanced visits when restrictions were eased.

Babergh DC

A Local Authority grant to enable village visits to continue in the area of the county covered by Babergh District Council.

Mid Suffolk DC

A Local Authority grant to enable village visits to continue in the area of the county covered by Mid Suffolk District Council.

Princes C'tryside Fund

The Prince's Countryside Trust makes grants to charities supporting rural communities. The RCC grant was used to make village visits across rural Suffolk.

Hopkins Homes CT

A grant from Hopkins Homes Charitable Trust specifically to contribute to the replacement of a campervan with a more appropriate. It was used to purchase a Fiat Ducato Cheyenne YX58 AOY which was immediately put into service.

Suffolk Family Carers

A transferred portion of a grant handled by Suffolk Family Carers made by the Social Prescribing Connected Communities Fund. The fund makes grants to deliver services in specific areas designed to tackle loneliness and isolation amongst older people using a mobile social prescribing model. The RCC's funding was to deliver village visits in the Suffolk Coastal area.

12. Analysis of net assets between restricted and unrestricted funds

	Fixed Assets £	Other Net Assets £	Total £
Current Period			
Restricted funds	46,076	153,464	199,540
Unrestricted funds	46,213	123,552	169,765
	92,289	**277,016**	**369,305**
Previous Period			
Restricted funds	*5,950*	*126,853*	*132,803*
Unrestricted funds	*56,850*	*91,482*	*148,332*
	62,800	***218,335***	***281,135***

13. Related Party Transactions

There were no related party transactions during this or the preceding year.

14. Comparative Statement of Financial Activity

	Note	Unrestricted Funds	Restricted Funds	Total Funds 2020	*Total Funds 2019*
		£	£	£	
Incoming Resources					
From generated funds					
Voluntary income		60,171	156,901	217,072	*158,134*
Investment income		113	-	113	*136*
Charitable activities		-	63,041	63,041	*27,919*
Other incoming resources		165	-	165	*163*
Total incoming Resources		**60,449**	**219,942**	**280,391**	***186,352***
Resources Expended					
Charitable activities					
Direct charitable expenditure		34,532	152,451	186,983	*163,512*
Costs of generating funds		7,677	-	7,677	*1,354*
Governance costs		-	-	-	-
Total resources expended		**42,209**	**152,451**	**194,660**	***164,866***
Net (outgoing)/incoming Resources		**18,240**	**67,491**	**85,731**	***21,486***
Transfers between funds		-	-	-	-
Net movement in Funds		**18,240**	**67,491**	**85,731**	***21,486***
Reconciliation of Funds					
Balances brought forward		130,092	65,312	195,404	*173,918*
Balances carried forward		**148,332**	**132,803**	**281,135**	***195,404***

THE RURAL COFFEE CARAVAN

England & Wales - Charity number 1187423

Accounts

THE RURAL COFFEE CARAVAN (RCC)

Trustee's Report and Accounts

Year Ended 31 December 2020

THE RURAL COFFEE CARAVAN (RCC)

TRUSTEES REPORT and ACCOUNTS for 2020

Charity Registration Number: 1187423: Originally founded in 2002, constituted in 2003, received charitable status in 2010 (No 1125748). In January 2020, The Rural Coffee Caravan was entered on the Central Register of Charities as a Charitable Incorporated Organisation registration number 1187423.

Offices: The Old Shop, Harleston Road, Weybread, Diss, IP21 5TU. The RCC has documented policies agreed by the Trustees. These include risk management and financial policies. All eligible employees and volunteers are subject to DBS checks.

Patron: Stephen Miles, High Sheriff of Suffolk 2011/2012

Trustee Board:

Canon Sally Fogden (Chair)
George Frost (Vice-Chair)
Richard Browne
Chris Hamilton
Ann Preston (Treasurer and Secretary)
Kate Axon
Geoffrey Probert
Iona Lawrence

Trustee recruitment: When a need is evident, potential Trustees are recommended by an existing Trustee and discussed at an RCC Trustees Meeting. Trustees (not necessarily the whole Board, but always including the Chair) meet with the possible recruit(s), finalise the matter and the decision is ratified by a vote of all Trustees. Following agreement, the Chair will then issue an invitation to join the Board.

Trustees meet formally at least 4 times a year, more frequently if required. In 2020 they met 7 times and meetings were attended by the Committee Members, the CEO, the Administrator and the Building Connections Project Manager.

Committee Members:

John Preston
Jean Turnbull

Staff:

Ann Osborn – Chief Executive Officer
Tina Hannay - Admin and Community Officer
Michael Osborn - Administrator
Diana Patrick - Building Connections Project Manager
Annette Dunning - Community Engagement Officer

RCC Object (extract from the Constitution): To promote social inclusion for the public benefit within socially isolated rural communities in Suffolk by preventing people from becoming socially excluded, relieving the needs of those people who are socially excluded and assisting them to integrate into society.

2020: Summary of achievements:

The extraordinary challenges of 2020 required the RCC to be innovative, adaptable and flexible in order to deliver the objects within our Constitution. We remained committed to the promotion of social inclusion within socially isolated rural communities in Suffolk by preventing people from becoming socially excluded. We continued our work on addressing the causes and symptoms of rural isolation and loneliness throughout the county providing information, advice and signposting services.

However, we needed to modify our approaches and delivery of objectives to ensure we worked within government guidelines. We ensured we focussed on areas of need and worked in a safe manner at all times.

In March village visits totally ceased as the country went into lockdown. In essence we stopped all face-to-face interaction and also discontinued the promotion of attendance at Meet up Mondays venues between March and August. In August we piloted covid-secure visits, amended our risk policy, and then introduced a reduced programme of village visits that ensured we complied with all government guidelines.

Our Addressing the Causes and Symptoms of Loneliness and Isolation activities were:

- support to Covid Response teams, collecting and delivering medicines.
- support to local food banks with deliveries to individuals and families.
- carrying out neighbourhood shopping for isolated residents.
- helping rural individuals who are not digitally connected.
- regular contact with all village contacts by phone or email.
- befriending telephone calls providing information on help available from agencies.
- telephone trees.
- Cascade of Kindness Facebook page to promote a chain of random acts of kindness.
- doorstep delivery of over 700 bunches of flowers in 25 village.s
- doorstep welfare calls with a "Hug in a Mug" initiative.
- garden and open window chats.
- driveway drinks and meetings.
- Warm Homes hotline.
- help at vaccination centres.
- SCC message cascaders for health messaging.
- "Cuppa for a Friend" initiative.

....and our Connections by Social Media activity revolved around the enhancement of our social media presence using Facebook, Instagram, Twitter and community pages. We created an "Isolation Inspiration Information" page on our website for folk to be socially connected whilst physically distanced. We also created a "Cascade of Kindness" Facebook page. We had regular contact with "MeetupMondays" venues to offer online support and advice which included on-line streamed activities, newsletters, craft activities and "mood lifters". We provided details on such things as scam awareness and where to seek help or guidance. We grew our "More than a Shop" initiative.

Throughout the year we delivered the requirements contained within our service level agreements with UK Power Networks and with Public Health England regarding their Realising Ambitions funding.

We kept funders engaged with our work and the way we were having to change the methods of delivery. Their support has been amazing throughout the year.

We were selected by Suffolk Community Foundation to administer their "Hardship Fund". this was an initiative to provide financial assistance to Suffolk people in dire need caused by the pandemic. This included food vouchers, payment of car repair bills for front line workers, payment of heating bills and council tax demands. We administered and delivered over £8,000 of help.

During lockdown we started a specific appeal for funds to provide slow cookers to individuals and families who were experiencing food and/or fuel poverty. We distributed over 500 cookers using foodbanks and appropriate agencies in Suffolk. Our appeal inspired four other appeals in the country, and we are aware of at least another 1000 cookers that have been distributed to families experiencing income deprivation.

As in previous years special thanks to CoffeeLink of Ipswich who so kindly donated their fantastic coffee; and East of England Co-op who provided us with great support, endless boxes of tea and also food vouchers to go with the slow cookers. We are also grateful to Helen Oldfield of Affinity PR and Freddie Gaythorne-Hardy of Christie Care for the support they both provided throughout the year. We thank them all, such truly fantastic people and organisations!

In 2020 no payments were made to any of the Trustees other than receipted expenses incurred whilst carrying out their duties for RCC.

During the year, the charity Trustees gave ongoing consideration to the major risks to which the charity is exposed and satisfied themselves that systems or procedures are established to manage those risks. At the start of the year Trustees strengthened the governing board confirming the appointment of Iona Lawrence who previously set up the Jo Cox Foundation in 2016 and has worked for The Cares Family more recently.

The Year Ahead

In 2021 we will continue to operate flexibly and safely in whatever way we can to reach those who are experiencing loneliness, or who are at the risk of experiencing loneliness. In the prevailing circumstances this is likely to involve more digitally inspired practices and innovative ways to be socially close whilst physically distanced.

Our Building Connections grant will come to an end in March 2021. We have grown the number of villages we visit and people we meet, and we will embed the benefits of this funding into our work in 2021.

We will focus on supporting the recovery from the effects of the pandemic on rural communities and individuals. The delivery of our village visits will need to evolve and change in line with guidelines, and we need to always be prepared to adapt accordingly.

We must maintain our efforts to retain and attract funders as we remain committed to the delivery of services to communities throughout Suffolk. We will create an environment in which visitors and support organisations feel a sense of trust, safety and neutrality; and provide a balanced mix of services and events to meet the needs of different communities.

During the year we will recruit and train new staff, purchase new assets and review processes, whilst we continue to plan and organise for the certainty that the fundraising environment on which we are financially reliant is likely to become even more challenging in the pandemic affected world.

We will continue to ensure we are positioned as a vital part of the voluntary and "not for profit sector" infrastructure in Suffolk, continuing to help Local Authorities and Organisations to serve and to deliver their work to people in rural communities.

During 2021 we will continue at all times to control costs.

Specifically, in 2021, we will:

- Ensure we prepare for a safe and effective restart to our village visits programme and implement the programme immediately government guidelines allow.
- Amend policies and practices to ensure we deliver visits in a covid secure manner.
- Work effectively with all local authorities and agencies in supporting rural communities to emerge from the pandemic.
- Deliver on our commitments within the service level agreement with Suffolk County Council to support rural communities and individuals in the county recover from the impacts of the pandemic. This will include sourcing and operating another vehicle.
- Until March we will continue to deliver the Building Connections requirements as per the service level agreement.
- Explore all fundraising opportunities to find alternative sources of funding to cover core costs.

- Continue to develop and deliver our on-line presence to both existing networks and rural communities and ensure these are supported.

- Maintain relationships with local authorities and organisations and encourage representatives from local councils and voluntary organisations to accompany us on visits and take part in our events.

- Continue to be an enabler for Local Authorities to deliver more effective services to their customers. We will work with them and be recognised as an effective and respected outsourced service provider.
- Continue with the development our "MeetupMondays"; "More than a Shop"; and "c-a-f-e" initiatives. We will enhance the provision of the support and network management we offer to participating venues and ensure the work receives maximum publicity.

- Continue our excellent relationship with the East of England Co-op.
- Ensure we take every opportunity to increase our pool of volunteers.
- Ensure that throughout the year we work within budget and cash flow requirements at all times.

Financial Reserves:

The RCC has a documented Financial Reserves policy designed to minimise the effects of unforeseen circumstances and ensure we can continue to deliver our services. The policy is designed to ensure we can provide sufficient working capital to deal with the circumstances in a professional and organised manner.

The amount of unrestricted funds held as reserves at the end of 2020, was £85,532 which reflects 4.9 months predicted budgeted spend in 2021. This amount is compliant with Reserves Policy (4-6 months) and Trustees have agreed that this is acceptable as a reserve and no specific actions are required.

Accounts:

For this year's accounts we are required to apportion time spent on main activities. Under an overarching umbrella of addressing the causes and symptoms of rural isolation and loneliness we have grouped our activities and provided a percentage of the time spent on our two main activities during 2020.

Using a man-hours per week spent on each approach:

Total man hours available = 180 per week

Addressing the causes and symptoms of Loneliness and Isolation: 131 hours = 73% (rounded 70%)

Connections via Social Media: 49 hours = 27% (rounded 30%)

Elizabeth Sally Fogden

Signed
Canon Sally Fogden

8th Sept 2021.

Dated

M Browne

Signed
Richard Browne

8th Sept 2021.

Dated

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	The Rural Coffee Caravan		
On accounts for the year ended	31 December 2020	**Charity no**	1187423
Set out on pages	1 to 45		

I report to the trustees on my examination of the accounts of the above charity for the year ended 31 / 12 / 2020.

Responsibilities and basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

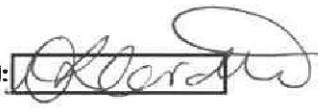
I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:  **Date:** 11 June 2021

Name: Nicola Cordle

Relevant professional qualification(s) or body (if any): ICAEW

Address: Fairfield, Shotley Road
Chelmondiston, Ipswich
Suffolk, IP9 1EE

Section B Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

No such items

CHARITY COMMISSION FOR ENGLAND AND WALES

The Rural Coffee Caravan (formerly The Rural Coffee Caravan Information Project)			Charity No (if any)	1187423	
Annual accounts for the period					
Period start date	01/01/2020	To	Period end date	31/12/2020	

Section A Statement of financial activities

Recommended categories by activity	Guidance Notes	Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total funds £ F04	Prior year funds £ F05
Incoming resources (Note 3)						
Income and endowments from:						
Donations and legacies	S01	16,336	7,995	-	24,331	13,528
Charitable activities	S02	43,835	148,906	-	192,741	144,606
Other trading activities	S03	-	63,041	-	63,041	27,919
Investments	S04	113	-	-	113	136
Separate material item of income	S05	-	-	-	-	-
Other	S06	165	-	-	165	163
Total	S07	60,449	219,942	-	280,391	186,352
Resources expended (Note 6)						
Expenditure on:						
Raising funds	S08	7,677	-	-	7,677	1,354
Charitable activities	S09	34,532	152,451	-	186,983	163,512
Separate material item of expense	S10	-	-	-	-	-
Other	S11	-	-	-	-	-
Total	S12	42,209	152,451	-	194,660	164,866
Net income/(expenditure) before investment gains/(losses)	S13	18,240	67,491	-	85,731	21,486
Net gains/(losses) on investments	S14	-	-	-	-	-
Net income/(expenditure)	S15	18,240	67,491	-	85,731	21,486
Extraordinary items	S16	-	-	-	-	-
Transfers between funds	S17	-	-	-	-	-
Other recognised gains/(losses):						
Gains and losses on revaluation of fixed assets for the charity's own use	S18	-	-	-	-	-
Other gains/(losses)	S19	-	-	-	-	-
Net movement in funds	S20	18,240	67,491	-	85,731	21,486
Reconciliation of funds:						
Total funds brought forward	S21	130,092	65,312	-	195,404	173,918
Total funds carried forward	S22	148,332	132,803	-	281,135	195,404

Section B Balance sheet

	Guidance Notes	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total this year £	Total last year £
		F01	F02	F03	F04	F05
Fixed assets						
Intangible assets (Note 15)	B01	-	-	-	-	-
Tangible assets (Note 14)	B02	-	62,800	-	62,800	68,730
Heritage assets (Note 16)	B03	-	-	-	-	-
Investments (Note 17)	B04	-	-	-	-	-
Total fixed assets	B05	-	62,800	-	62,800	68,730
Current assets						
Stocks (Note 18)	B06	-	-	-	-	-
Debtors (Note 19)	B07	-	-	-	-	-
Investments (Note 17.4)	B08	-	-	-	-	-
Cash at bank and in hand (Note 24)	B09	148,332	76,578	-	224,910	131,093
Total current assets	B10	148,332	76,578	-	224,910	131,093
Creditors: amounts falling due within one year (Note 20)	B11	-	6,575	-	6,575	4,419
Net current assets/(liabilities)	B12	148,332	70,003	-	218,335	126,674
Total assets less current liabilities	B13	148,332	132,803	-	281,135	195,404
Creditors: amounts falling due after one year (Note 20)	B14	-	-	-	-	-
Provisions for liabilities	B15	-	-	-	-	-
Total net assets or liabilities	B16	148,332	132,803	-	281,135	195,404
Funds of the Charity						
Endowment funds (Note 27)	B17	-			-	-
Restricted income funds (Note 27)	B18		132,803		132,803	65,312
Unrestricted funds	B19	148,332		-	148,332	130,092
Revaluation reserve	B20				-	
Total funds	B21	148,332	132,803	-	281,135	195,404

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval dd/mm/yyyy

Section C Notes to the accounts

Note 1 Basis of preparation

This section should be completed by all charities.

1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

• and with*	✓	the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014
• and with*		the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)

• and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.*	✓

* -Tick as appropriate

1.2 Going concern

If there are material uncertainties related to events or conditions that cast significant doubt on the charity's ability to continue as a going concern, please provide the following details or state "Not applicable", if appropriate:

An explanation as to those factors that support the conclusion that the charity is a going concern;	
Disclosure of any uncertainties that make the going concern assumption doubtful;	
Where accounts are not prepared on a going concern basis, please disclose this fact together with the basis on which the trustees prepared the accounts and the reason why the charity is not regarded as a going concern.	

1.3 Change of accounting policy

The accounts present a true and fair view and the accounting policies adopted are those outlined in note { }.

Yes*	✓	* -Tick as appropriate
No*		

Please disclose:

(i) the nature of the change in accounting policy;	
(ii) the reasons why applying the new accounting policy provides more reliable and more relevant information; and	

(iii) the amount of the adjustment for each line affected in the current period, each prior period presented and the aggregate amount of the adjustment relating to periods before those presented, 3.44 FRS 102 SORP.	

1.4 Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period (3.46 FRS 102 SORP).

Yes*	✓	* -Tick as appropriate
No*		

Please disclose:

(i) the nature of any changes;	
(ii) the effect of the change on income and expense or assets and liabilities for the current period; and	
(iii) where practicable, the effect of the change in one or more future periods.	

1.5 Material prior year errors

No material prior year errors have been identified in the reporting period (3.47 FRS 102 SORP).

Yes*	✓	* -Tick as appropriate
No*		

Please disclose:

(i) the nature of the prior period error;	
(ii) for each prior period presented in the accounts, the amount of the correction for each account line item affected; and	
(iii) the amount of the correction at the beginning of the earliest prior period presented in the accounts.	

Note 2 Accounting policies

Please complete this note when first reporting under FRS2102. Section 35 of FRS102, requires 3 reconciliations to be presented, if all are applicable.

2.1 RECONCILIATION WITH PREVIOUS GENERALLY ACCEPTED ACCOUNTING PRACTICE

Please provide a description of the nature of each change in accounting policy	

Reconcilation of funds per previous GAAP to funds determined under FRS 102

	Start of period £	End of period £
Fund balances as previously stated	*121,528*	*131,093*
Adjustments:		
Fixed assets introduced	*74,550*	*98,988*
Depreciation introduced	*(21,200)*	*(30,258)*
Creditors introduced	*(960)*	*(4,419)*
Fund balance as restated	*173,918*	*195,404*

Reconcilation of net income/(net expenditure) per previous GAAP to net income/(net expenditure) under FRS 102

	End of period £
Net income/(expenditure) as previously stated	*9,565*
Adjustments:	
Fixed assets introduced	*24,438*
Depreciation introduced	*(9,058)*
Creditors introduced	*(3,459)*
Previous period net income/(expenditure) as restated	*21,486*

Note 2 Accounting policies

2.2 INCOME

This standard list of accounting policies has been applied by the charity except for those ticked "No" or "N/a". Where a different or additional policy has been adopted then this is detailed in the box below.

		Yes	No	N/a
Recognition of income	These are included in the Statement of Financial Activities (SoFA) when: • the charity becomes entitled to the resources; • it is more likely than not that the trustees will receive the resources; and • the monetary value can be measured with sufficient reliability.	✓		
Offsetting	There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.	✓		
Grants and donations	Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).	✓		
	In the case of performance related grants, income must only be recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP).	✓		
Legacies	Legacies are included in the SOFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.			✓
Government grants	The charity has received government grants in the reporting period	✓		
Tax reclaims on donations and gifts	Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.	✓		
Contractual income and performance related grants	This is only included in the SoFA once the charity has provided the related goods or services or met the performance related conditions.	✓		
Donated goods	Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so.	✓		
	The cost of any stock of goods donated for distribution to beneficiaries is deemed to be the fair value of those gifts at the time of their receipt and they are recognised on receipt. In the reporting period in which the stocks are distributed, they are recognised as an expense at the carrying amount of the stocks at distribution.	✓		
	Donated goods for resale are measured at fair value on initial recognition, which is the expected proceeds from sale less the expected costs of sale, and recognised in 'Income from other trading activities' with the corresponding stock recognised in the balance sheet. On its sale the value of stock is charged against 'Income from other trading activities' and the proceeds from sale are also recognised as 'Income from other trading activities'.			✓
	Goods donated for on-going use by the charity are recognised as tangible fixed assets and included in the SoFA as incoming resources when receivable.	✓		
	Gifts in kind for use by the charity are included in the SoFA as income from donations when receivable.	✓		
Donated services and facilities	Donated services and facilities are included in the SOFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably.	✓		
	Donated services and facilities that are consumed immediately are recognised as income with an equivalent amount recognised as an expense under the appropriate heading in the SOFA.	✓		
Support costs	The charity has incurred expenditure on support costs.	✓		
	The value of any voluntary help received is not included in the accounts but is			

			Yes	No	N/a
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.		✓		
Income from interest, royalties and dividends	This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.		✓		
Income from membership subscriptions	Membership subscriptions received in the nature of a gift are recognised in Donations and Legacies.				✓
	Membership subscriptions which gives a member the right to buy services or other benefits are recognised as income earned from the provision of goods and services as income from charitable activities.				✓
Settlement of insurance claims	Insurance claims are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP) and are included as an item of other income in the SoFA.				✓
Investment gains and losses	This includes any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.				✓

2.3 EXPENDITURE AND LIABILITIES

			Yes	No	N/a
Liability recognition	Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.		✓		
Governance and support costs	Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.		✓		
	Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.		✓		
Grants with performance conditions	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.				✓
Grants payable without performance conditions	Where there are no conditions attaching to the grant that enables the donor charity to realistically avoid the commitment, a liability for the full funding obligation must be recognised.				✓
Redundancy cost	The charity made no redundancy payments during the reporting period.		✓		
Deferred income	No material item of deferred income has been included in the accounts.		✓		
Creditors	The charity has creditors which are measured at settlement amounts less any trade discounts		✓		
Provisions for liabilities	A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date		✓		
Basic financial instruments	The charity accounts for basic financial instruments on initial recognition as per paragraph 11.7 FRS102 SORP. Subsequent measurement is as per paragraphs 11.17 to 11.19, FRS102 SORP.				✓

2.4 ASSETS

			Yes	No	N/a
Tangible fixed assets for use by charity	These are capitalised if they can be used for more than one year, and cost at least	£100			
	They are valued at cost.		✓		
	The depreciation rates and methods used are disclosed in note 9.2.				
Intangible fixed assets	The charity has intangible fixed assets, that is, non-monetary assets that do not have physical substance but are identifiable and are controlled by the charity through custody or legal rights. The amortisation rates and methods used are disclosed in note 9.5				✓
	They are valued at cost.				✓
Heritage assets	The charity has heritage assets, that is, non-monetary assets with historic, artistic, scientific, technological, geophysical or environmental qualities that are held and maintained principally for their contribution to knowledge and culture. The depreciation rates and methods used as disclosed in note 9.6.1.4.				✓

		Yes	No	N/a
	They are valued at cost.			✓
Investments	Fixed asset investments in quoted shares, traded bonds and similar investments are valued at initially at cost and subsequently at fair value (their market value) at the year end. The same treatment is applied to unlisted investments unless fair value cannot be measured reliably in which case it is measured at cost less impairment.	Yes	No	N/a
				✓
	Investments held for resale or pending their sale and cash and cash equivalents with a maturity date of less than 1 year are treated as current asset investments	Yes	No	N/a
				✓
Stocks and work in progress	Stocks held for sale as part of non-charitable trade are measured at the lower or cost or net realisable value.	Yes	No	N/a
				✓
	Goods or services provided as part of a charitable activity are measured at net realisable value based on the service potential provided by items of stock.	Yes	No	N/a
				✓
	Work in progress is valued at cost less any foreseeable loss that is likely to occur on the contract.	Yes	No	N/a
				✓
Debtors	Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.	Yes	No	N/a
				✓
Current asset investments	The charity has has investments which it holds for resale or pending their sale and cash and cash equivalents with a maturity date less than one year. These include cash on deposit and cash equivalents with a maturity date of less than one year held for investment purposes rather than to meet short term cash commitments as they fall due.	Yes	No	N/a
				✓
	They are valued at fair value except where they qualify as basic financial instruments.	Yes	No	N/a
				✓

POLICIES ADOPTED ADDITIONAL TO OR DIFFERENT FROM THOSE ABOVE

Section C	Notes to the accounts	(cont)

Note 3 **Analysis of Income**

	Analysis	Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year £
Donations and legacies:	Donations and gifts	-	-	-	-	-
	Gift Aid	-	-	-	-	-
	Legacies	-	-	-	-	-
	General grants provided by government/other charities	43,835	148,906	-	192,741	144,606
	Membership subscriptions and sponsorships which are in substance donations	-	-	-	-	
	Donated goods, facilities and services	16,336	7,995	-	24,331	13,528
	Other	165	-	-	165	163
	Total	60,336	156,901	-	217,237	158,297
Charitable activities:			63,041	-	63,041	27,919
		-	-	-	-	-
		-	-	-	-	-
	Other	-	-	-	-	-
	Total	-	63,041	-	63,041	27,919
Other trading activities:		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Other	-	-	-	-	-
	Total	-	-	-	-	-
Income from investments:	Interest income	113	-	-	113	136
	Dividend income	-	-	-	-	-
	Rental and leasing income	-	-	-	-	-
	Other	-	-	-	-	-
	Total	113	-	-	113	136
Separate material item of income:		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Total	-	-	-	-	-
Other:	Conversion of endowment funds into income	-	-	-	-	-
	Gain on disposal of a tangible fixed asset held for charity's own use	-	-	-	-	-
	Gain on disposal of a programme related investment	-	-	-	-	-
	Royalties from the exploitation of intellectual property rights	-	-	-	-	-
	Other	-	-	-	-	-
	Total	-	-	-	-	-
TOTAL INCOME		60,449	219,942	-	280,391	186,352

Other information:

All income in the prior year was unrestricted except for: (please provide description and amounts)

Where any endowment fund is converted into income in the reporting period, please give the reason for the conversion.

Where any endowment fund is converted into income in the prior period, please give the reason for the conversion.

Within the income items above the following items are material: (please disclose the nature, amount and any prior year amounts)

Note 4 **Analysis of receipts of government grants**

	Description	This year £
Government grant 1	Corona Virus Job Retention Scheme	4,517
Government grant 2		-
Government grant 3		-
Other		-
	Total	4,517

	Description	Last year £
Government grant 1		-
Government grant 2		-
Government grant 3		-
Other		-
	Total	-

	This year	Last year
Please provide details of any unfulfilled conditions and other contingencies attaching to grants that have been recognised in income.		

	This year	Last year
Please give details of other forms of government assistance from which the charity has directly benefited.		

Note 5 **Donated goods, facilities and services**

	This year £	Last year £
Seconded staff	-	-
Use of property	-	-
Other	-	-
	-	-

	This year	Last year
Please provide details of the accounting policy for the recognition and valuation of donated goods, facilities and services.		
Please provide details of any unfulfilled conditions and other contingencies attaching to resources from donated goods and services not recognised in income.		
Please give details of other forms of other donated goods and services not recognised in the accounts, eg contribution of unpaid volunteers.		

Note 6 Analysis of expenditure

Analysis	This year Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Last year Unrestricted funds	Restricted income funds	Endowment funds	Total funds £
Expenditure on raising funds:								
Incurred seeking donations	7,677	-	-	7,677	1,354	-	-	1,354
Incurred seeking legacies	-	-	-	-	-	-	-	-
Incurred seeking grants	-	-	-	-				-
Operating membership schemes and social lotteries	-	-	-	-				-
Staging fundraising events	-	-	-	-				-
Fudraising agents	-	-	-	-				-
Operating charity shops	-	-	-	-				-
Operating a trading company undertaking non-charitable trading activity	-	-	-	-				-
Advertising, marketing, direct mail and publicity	-	-	-	-	-	-	-	-
Start up costs incurred in generating new source of future income	-	-	-	-	-	-	-	-
Database development costs	-	-	-	-	-	-	-	-
Other trading activities	-	-	-	-				-
Investment management costs:	-	-	-	-				-
Portfolio management costs	-	-	-	-	-	-	-	-
Cost of obtaining investment advice	-	-	-	-	-	-	-	-
Investment administration costs	-	-	-	-	-	-	-	-
Intellectual property licencing costs	-	-	-	-	-	-	-	-
Rent collection, property repairs and maintenance charges	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Total expenditure on raising funds	7,677	-	-	7,677	1,354	-	-	1,354
Expenditure on charitable activities:								
Grant-making	9,750	-	-	9,750	-	-	-	-
Activities undertaken directly	17,224	141,114	-	158,338	42,991	97,374	-	140,365
Support	7,558	11,337	-	18,895	9,259	13,888	-	23,147
	-	-	-	-	-	-	-	-
Total expenditure on charitable activities	34,532	152,451	-	186,983	52,250	111,262	-	163,512
Separate material item of expense								
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-
Other								
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Total other expenditure	-	-	-	-	-	-	-	-
TOTAL EXPENDITURE	42,209	152,451	-	194,660	53,604	111,262	-	164,866

Other information:

Analysis of expenditure on charitable activities

Activity or programme	This year Activities undertaken directly	Grant funding of activities	Support Costs	Total this year	Last year Activities undertaken directly	Grant funding of activities	Support Costs	Total last year
	£	£	£	£	£	£	£	£
Addressing the causes and symptoms of loneliness and isolation	110,837	-	13,227	124,064	81,092	-	15,390	96,482
Connecting via social media	47,501	9,750	5,668	62,919	34,754	-	7,757	42,511
Total	158,338	9,750	18,895	186,983	115,846	-	23,147	138,993

Section C Notes to the accounts

Note 7 Extraordinary items

Please explain the nature of each extraordinary item occurring in the period.

	Description	This year £	Last year £
Extraordinary item 1		-	-
Extraordinary item 2		-	-
		-	-
Extraordinary item 3		-	-
Extraordinary item 4		-	-
Total extrordinary items		-	-

Section C Notes to the accounts

Note 8 Funds received as agent

8.1 Please complete this note if the charity has agreed to administer the funds of another entity as its agent. Note: If a charity is acting as an agent, it should not recognise the income in the Statement of Financial Activities or the Balance Sheet.

Description/name of party	Related party (Yes or No)	Amount received		Amount paid out		Balance held at period end	
		This year	Last year	This year	Last year	This year	Last year
		£	£	£	£	£	£
		-	-	-	-	-	-
		-	-	-	-	-	-
		-	-	-	-	-	-
		-	-	-	-	-	-
		-	-	-	-	-	-
	Total	-	-	-	-	-	-

8.2 Where a consortia or similar arrangement exists whereby 2 or more charities co-operate to achieve economies in the purchase of goods or services, please discose details of any balances outstanding between any participating members.

Description/name of party	Balance held at period end	
	This year	Last year
	£	£
	-	-
	-	-
	-	-
	-	-
	-	-
Total	-	-

Section C Notes to the accounts

Note 9 Support Costs

Please complete this note if the charity has analysed its expenses using activity categories and has support costs.

This year

Support cost	Addressing the causes and symptoms of loneliness and isolation	Connecting via social media		Grand total	Basis of allocation
	£	£	£	£	(Describe method)
Governance	840	360	-	1,200	Percentage based on time spent
Administration	9,516	4,078	-	13,594	Percentage based on time spent
Other	2,871	1,230	-	4,101	Percentage based on time spent
Total	13,227	5,668	-	18,895	

Last year

Support cost	Addressing the causes and symptoms of loneliness and isolation	Connecting via social media		Grand total	Basis of allocation
	£	£	£	£	(Describe method)
Governance	672	288	-	960	Percentage based on time spent
Administration	11,643	6,151	-	17,794	Percentage based on time spent
Other	3,075	1,318	-	4,393	Percentage based on time spent
Total	15,390	7,757	-	23,147	

Please provide details of the accounting policy adopted for the apportionment of costs between activities and any estimation techniques used to calculate their apportionment.

Costs are estimated by time expended per time per activity

Note 10 Details of certain items of expenditure

10.1 Fees for examination of the accounts

Please provide details of the amount paid for any statutory external

	This year £	Last year £
Independent examiner's fees	600	600
Assurance services other than audit or independent examination	-	-
Tax advisory fees	-	-
Other fees (for example: financial advice, consultancy, accountancy services) paid to the independent examiner	600	360

Note 11 Paid employees

Please complete this note if the charity has any employees.

11.1 Staff Costs

	This year £	Last year £
Salaries and wages	129,730	109,220
Social security costs	6,761	5,651
Pension costs (defined contribution scheme)	1,686	1,193
Other employee benefits	-	-
Total staff costs	138,177	116,064

This year:

Please provide details of expenditure on staff working for the charity whose contracts are with and are paid by a related party

Last year:

Please provide details of expenditure on staff working for the charity whose contracts are with and are paid by a related party

Please give details of the number of employees whose total employee benefits (excluding employer pension costs) fell within each band of £10,000 from £60,000 upwards. If there are no such transactions, please enter 'true' in the box provided.

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000

Band	Number of employees	
	This year	Last year
£60,000 to £69,999	-	-
£70,000 to £79,999	-	-
£80,000 to £89,999	-	-
£90,000 to £99,999	-	-
£100,000 to £109,999	-	-

Please provide the total amount paid to key management personnel (includes trustees and senior management) for their services to the charity. For specific amounts paid to trustees, see Note 28.

This year £	Last year £
-	-

11.2 Average head count in the year

The parts of the charity in which the employees work

	This year Number	Last year Number
Fundraising	-	-
Charitable Activities	6	6
Governance	-	-
Other	-	-
Total	6	6

11.3 Ex-gratia payments to employees and others (excluding trustees)
Please complete if an ex-gratia payment is made.

Please explain the nature of the payment	**This year**	
	Last year	

Please state the legal authority or reason for making the payment	**This year**	
	Last year	

	This year	**Last year**
	£	**£**
Please state the amount of the payment (or value of any waiver of a right to an	-	-

11.4 Redundancy payments
Please complete if any redundancy or termination payment is made in the period.

	This year	**Last year**
	£	**£**
Total amount of payment	-	-

The nature of the payment (cash, asset etc.)		

	This year	**Last year**
	£	**£**
The extent of redundancy funding at the balance sheet date	-	-

Please state the accounting policy for any redundancy or termination		

Note 12 Defined contribution pension scheme or defined benefit scheme accounted for as a defined contribution scheme.

12.1 Please complete this note if a defined contribution pension scheme is operated.

	This year	Last year
	£	£
Amount of contributions recognised in the SOFA as an expense	1,686	1,193

Please explain the basis for allocating the liability and expense of defined contribution pension scheme between activities and between restricted and unrestricted funds.		

12.2 Please complete this section where the charity participates in a defined benefit pension plan but is unable to ascertain its share of the underlying assets and liabilities.

Please confirm that although the scheme is accounted for as a defined contribution plan, it is a defined benefit plan.	
Please provide such information as is available about the plan's surplus or deficit and the implications, if any, for the reporting charity for this year and last year, if different	

12.3 Please complete this section where the charity participates in a multi-employer defined benefit pension plan that is accounted for as a defined contribution plan.

Describe the extent to which the charity can be liable to the plan for other entities' obligations under the terms and conditions of the multi-employer plan. If this is different for last year, provide details	
Provide an explanation of how any liability arising from an agreement with a multi-employer plan to fund a deficit has been determined. If this is different for last year, provide details	

Note 13 Grantmaking

Please complete this note if the charity made any grants or donations which in aggregate form a material part of the charitable activities undertaken.

This year:

13.1 Analysis of grants paid (included in cost of charitable activities)

Analysis	Grants to institutions	Grants to individuals	Support costs	Total
			£	£
Hardship and Welfare	-	9,750.00	-	9,750.00
Activity or project 2	-	-	-	-
Activity or project 3	-	-	-	-
Activity or project 4	-	-	-	-
Total	**-**	**9,750**	**-**	**9,750**

Please enter "Nil" if the charity does not identify and/or allocate support costs.

13.2 Grants made to institutions

My charity has made grants to particular institutions that are material in the context of its grantmaking. Details of the institution supported, purpose of the grant and total paid to each institution is available on the charity's web site.	***Yes***	***Please provide details of charity's URL.***
	No	***Provide details below***

Names of institution	Purpose	Total amount of grants paid £
		-
		-
		-
		-
		-
		-
		-
		-
		-
		-
Total grants to institutions in reporting period		-
Other unanalysed grants		-
TOTAL GRANTS PAID		-

Last year:

13.3 Analysis of grants paid (included in cost of charitable activities)

Analysis	Grants to institutions	Grants to individuals	Support costs £	Total £
Activity or project 1	-	-	-	-
Activity or project 2	-	-	-	-
Activity or project 3	-	-	-	-
Activity or project 4	-	-	-	-
Total	-	-	-	-

Please enter "Nil" if the charity does not identify and/or allocate support costs.

13.4 Grants made to institutions

My charity has made grants to particular institutions that are material in the context of its grantmaking. Details of the institution supported, purpose of the grant and total paid to each institution is available on the charity's web site.	***No***	***Please provide details of charity's URL.***
	No	***Provide details below***

Names of institution	Purpose	Total amount of grants paid £
		-
		-
		-
		-
		-
		-
		-
		-
		-
		-
Total grants to institutions in reporting period		-
Other unanalysed grants		-
TOTAL GRANTS PAID		-

Note 14 Tangible fixed assets

Please complete this note if the charity has any tangible fixed assets

14.1 Cost or valuation

	Freehold land & buildings £	Other land & buildings £	Plant, machinery and motor vehicles £	Fixtures, fittings and equipment £	Total £
At the beginning of the year	-	-	94,090	4,898	98,988
Additions	-	-	4,500	1,942	6,442
Revaluations	-	-	-	-	-
Disposals	-	-	-	-	-
Transfers *	-	-	-	-	-
At end of the year	-	-	98,590	6,840	105,430

14.2 Depreciation and impairments

	**Basis	SL or RB (Straight Line or Reducing Balance)	SL or RB	RB	SL or RB	SL or RB
	** Rate			18%		
At beginning of the year		-	-	27,590	2,668	30,258
Disposals		-	-	-	-	-
Depreciation		-	-	11,250	1,122	12,372
Impairment		-	-	-	-	-
Transfers*		-	-	-	-	-
At end of the year		-	-	38,840	3,790	42,630

14.3 Net book value

Net book value at the beginning of the year	-	-	66,500	2,230	68,730
Net book value at the end of the year	-	-	59,750	3,050	62,800

14.4 Impairment

This year: Please provide a description of the events and circumstances that led to the recognition or reversal of an impairment loss.

Last year: Please provide a description of the events and circumstances that led to the recognition or reversal of an impairment loss.

14.5 Revaluation

If an accounting policy of revaluation is adopted, please provide:	This year	Last year
the effective date of the revaluation		
the name of independent valuer, if applicable		
the methods applied and significant assumptions		
the carrying amount that would have been recognised had the assets been carried under the cost model.	-	-

14.6 Other disclosures

	This year	Last year
	£	£
(i) Please state the amount of borrowing costs, if any, capitalised in the construction of tangible fixed assets and the capitalisation rate used.	-	-
(ii) Please provide the amount of contractual commitments for the acquisition of tangible fixed assets.	-	-
(iii) Details of the existence and carrying amounts of property, plant and equipment to which the charity has restricted title or that are pledged as security for liabilities.		

** The "transfers" row is for movements between fixed asset categories.*
*** Please indicate the method of depreciation by deleting the method not applicable (SL = straight line; RB = reducing balance). Also please indicate the rate of depreciation: for straight line, what is the anticipated life of the asset (in years); for reducing balance, what is the percentage annual deduction.*

Note 15 Intangible assets

Please complete this note if the charity has any intangible assets

15.1 Cost or valuation

	Research & development £	Patents and trademarks £	Other £	Total £
At beginning of the year	-	-	-	-
Additions	-	-	-	-
Disposals	-	-	-	-
Revaluations	-	-	-	-
Transfers *	-	-	-	-
At end of the year	-	-	-	-

15.2 Amortisation and impairments

**Basis	SL or RB	SL or RB	SL or RB	SL or RB	Straight Line ("SL") or Reducing Balance ("RB")
** Rate					
At beginning of the year	-	-	-	-	
Disposals	-	-	-	-	
Amortisation	-	-	-	-	
Impairment	-	-	-	-	
Transfers*	-	-	-	-	
At end of year	-	-	-	-	

15.3 Net book value

Net book value at the beginning of the year	-	-	-	-
Net book value at the end of the year	-	-	-	-

15.4 Accounting policy

Please disclose the accounting policy for intangible fixed assets including:

Reasons for choosing amortisation rates	
Policies for the recognition of any capital development	

15.5 Impairment

This year:

Please provide a description of the events and circumstances that led to the recognition or reversal of an impairment loss.	

Last year:

Please provide a description of the events and circumstances that led to the recognition or reversal of an impairment loss.	

15.6 Revaluation

If an accounting policy of revaluation is adopted, please provide:

	This year	Last year
the effective date of the revaluation		
the name of independent valuer, if applicable		
the methods applied		
the carrying amount that would have been recognised had the assets been carried under the cost model.		

15.7 Other disclosures

(i) If your intangible asset was acquired by way of grant, provide value on initial recognition and carrying amount of the asset.	
(ii) Details of the carrying amounts of any intangible assets to which the charity has restricted title or that are pledged as security for liabilities.	
(iii) Please provide the amount of contractual commitments for the acquisition of intangible assets.	
(iv) State the amount of research and development expenditure recognised as expenditure in the year.	
(v) Please detail the headings in the SOFA in which a charge for amortisation of intangible assets is included.	
(vi) For any material intangible assets, please provide a description, its carrying amount and any remaining amortisation period.	

Note 16 Heritage assets

Please complete this note if the charity has heritage assets

16.1 General disclosures for all charities holding heritage assets

	This year	Last year
(i) Explain the nature and scale of heritage assets held.		
(ii) Explain the policy for the acquisition, preservation, management and disposal of heritage assets.		

16.2 Cost or valuation

	Heritage asset 1 £	Heritage asset 2 £	Heritage asset 3 £	Heritage asset 4 £	Total £
At beginning of the year	-	-	-	-	-
Additions	-	-	-	-	-
Disposals	-	-	-	-	-
Revaluations	-	-	-	-	-
Transfers *	-	-	-	-	-
At end of the year	-	-	-	-	-

16.3 Depreciation and impairments

****Basis**					Straight Line ("SL") or Reducing Balance ("RB")
**** Rate**					
At beginning of the year	-	-	-	-	-
Disposals	-	-	-	-	-
Depreciation	-	-	-	-	-
Impairment	-	-	-	-	-
Transfers*	-	-	-	-	-
At end of year	-	-	-	-	-

16.4 Net book value

Net book value at the beginning of the year	-	-	-	-	-
Net book value at the end of the year	-	-	-	-	-

16.5 Impairment

This year

Please provide a description of the events and circumstances that led to the recognition or reversal of an impairment loss.

Last year

Please provide a description of the events and circumstances that led to the recognition or reversal of an impairment loss.

16.6 Revaluation

If an accounting policy of revaluation is adopted, please provide:

	This year	Last year
the effective date of the revaluation		
the name of independent valuer, if applicable		
qualifications of independent valuer		
the methods applied and significant assumptions		
any significant limitations on the valuation		

16.7 Analysis of heritage assets by class or group distinguishing those at cost and those at valuation

	At valuation Group A £	At cost Group B £	Total £
Carrying amount at the beginning of the period	-	-	-
Additions	-	-	-
Disposals	-	-	-
Depreciation/impairment	-	-	-
Revaluation	-	-	-
Carrying amount at the end of period	-	-	-

16.8 Heritage assets (where heritage assets are not recoignised on the balance sheet)

	This year	Last year
(i) Explain the reason why heritage assets have not been recognised on the balance sheet.		
(ii) Describe the significance and nature of heritage assets.		
(iii) Disclose information that is helpful in assessing the value of heritage assets.		
(iv) Explain the reason why it is not practicable to obtain a valuation of heritage assets.		

16.9 Five year summary of heritage assets transactions

	2020	2019	2018	2017	2016
	£	£	£	£	£
Purchases					
Group A	-	-	-	-	-
Group B	-	-	-	-	-
Group C	-				
Other	-				
Donations					
Group A	-	-	-	-	-
Group B	-	-	-	-	-
Group C	-	-	-	-	-
Other	-	-	-	-	-
Total additions	-	-	-	-	-
Charge for impairment					
Group A	-	-	-	-	-
Group B	-	-	-	-	-
Group C	-	-	-	-	-
Other	-	-	-	-	-
Total charge for impairment	-	-	-	-	-
Disposals					
Group A - carrying amount	-	-	-	-	-
Group B - carrying amount	-	-	-	-	-
Group C	-	-	-	-	-
Other	-	-	-	-	-
Total disposals	-	-	-	-	-

Note 17 Investment assets

Please complete this note if the charity has any investment assets.

17.1 Fixed assets investments (please provide for each class of investment)

	Cash & cash equivalents	Listed investments	Investment properties	Social investments	Other	Total
Carrying (fair) value at beginning of period	-	-	-	-	-	-
Add: additions to investments during period*	-	-	-	-	-	-
Less: disposals at carrying value	-	-	-	-	-	-
Less: impairments	-	-	-	-	-	-
Add: Reversal of impairments	-	-	-	-	-	-
Add/(deduct): transfer in/(out) in the period	-	-	-	-	-	-
Add/(deduct): net gain/(loss) on revaluation	-	-	-	-	-	-
Carrying (fair) value at end of year	-	-	-	-	-	-

***Please specify additions resulting from acquisitions through business combinations, if any.**

Please note that Fair Value in this context is the amount for which an asset could be exchanged between knowlegable and willing parties in an arm's length transaction. For traded securities, the fair value is the value of the security quoted on the London Stock Exchange Daily Official List or equivalent. For other assets where there is no market price on a traded market, it is the trustees' or valuers' best estimate of fair value.

17.2 Please provide a breakdown of investments shown above agreeing with the balance sheet row B04 differentiating between those held at fair value and those held at cost less impairment.

This year:
Analysis of investments

	Fair value at year end	Cost less impairment
	£	£
Cash or cash equivalents	-	-
Listed investments	-	-
Investment properties	-	-
Social investments	-	-
Other investments	-	-
Total	-	-
Grand total (Fair value at year end+Cost less impairment)		-

Last year:
Analysis of investments

	Fair value at year end	Cost less impairment
	£	£
Cash or cash equivalents	-	-
Listed investments	-	-
Investment properties	-	-
Social investments	-	-
Other investments	-	-
Total	-	-
Grand total (Fair value at year end+Cost less impairment)		-

17.3 If your charity holds investment properties, please complete the following note:

	This year	Last year
(i) Explain the methods and significant assumptions in determining the fair value of investment property held by the charity		
(ii) Name or independent valuer, if applicable, and relevant qualifications		
(iii) Provide details of any restrictions on the ability to realise investment property or on the remittance of income or disposal proceeds		
(iv) Explain any contractual obligations for the purchase, construction or development of investment property or for repairs, maintenance or enhancements		

17.4 Please provide a breakdown of current asset investments, if applicable, agreeing with the balance sheet.

Analysis of current asset investments	This year	Last year
	£	£
Cash or cash equivalents	-	-
Listed investments	-	-
Investment properties	-	-
Social investments	-	-
Other investments	-	-
Total	-	-

17.5 Guarantees

	This year	Last year
Please provide details and amount of any guarantee made to or on behalf of a third party		
Name of the entity or entities benefitting from those guarantees		
Please explain how the guarantee furthers the charity's aims		

17.6 Concessionary loans

Amount of concessionary loans made (***Multiple loans made may be disclosed in aggregate provided that such aggregation does not obsure significant information***).

Description	This year £	Last year £
	-	-
	-	-
	-	-
	-	-
Total	-	-

Amount of concessionary loans received (***Multiple loans received may be disclosed in aggregate provided that such aggregation does not obsure significant information***).

Description	This year £	Last year £
	-	-
	-	-
	-	-
Total	-	-

	This year	Last year
Terms and conditions eg interest rate, security provided		
Value of any concessionary loans which have been committed but not taken up at the reporting date		
Amounts payable within 1 year		
Amounts payable after more than 1 year		
Amounts receivable within 1 year		
Amounts receivable after more than 1 year		

17.7 Additional information

	This year	Last year
Please provide information about the significance of investments to the charity's financial position or performance eg. terms and conditions of loans or the use of hedging to manage financial risk.		
For all investments measured at fair value, the basis for determining the value, including any assumptions applied when using a valuation technique.		
Where a charity has provided financial assets as a form of security, the carrying amount of the financial asset pledged as security and the terms and conditions relating to its pledge.		

Note 18 Stocks

Please complete this note if the charity holds any stock items

18.1 Please state the carrying amount of stock and work in progress analysed between activities.

	Stock		Donated goods		Work in progress
	For distribution	For resale	For distribution	For resale	
	£	£	£	£	£
Charitable activities:					
Opening	-	-	-	-	-
Added in period	-	-	-	-	-
Expensed in period	-	-	-	-	-
Impaired	-	-	-	-	-
Closing	-	-	-	-	-
Other trading activities:					
Opening	-	-	-	-	-
Added in period	-	-	-	-	-
Expensed in period	-	-	-	-	-
Impaired	-	-	-	-	-
Closing	-	-	-	-	-
Other:					
Opening	-	-	-	-	-
Added in period	-	-	-	-	-
Expensed in period	-	-	-	-	-
Impaired	-	-	-	-	-
Closing	-	-	-	-	-
Total this year	-	-	-	-	-
Total previous year	-	-	-	-	-

	This year	Last year
	£	£
18.2 Please specify the carrying amount of any stocks pledged as security for liabilities		

Note 19 Debtors and prepayments

Please complete this note if the charity has any debtors or prepayments.

19.1 Analysis of debtors

	This year £	Last year £
Trade debtors	-	-
Prepayments and accrued income	-	-
Other debtors	-	-
Total	-	-

Please complete 19.2 where a material debtor is recoverable more than a year after the reporting

19.2 Analysis of debtors recoverable in more than 1 year (included in debtors above)

	This year £	Last year £
Trade debtors	-	-
Prepayments and accrued income	-	-
Other debtors	-	-
	-	-
Total	-	-

Note 20 Creditors and accruals

Please complete this note if the charity has any creditors or accruals.

20.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Accruals for grants payable	-	-	-	-
Bank loans and overdrafts	-	-	-	-
Trade creditors	-	-	-	-
Payments received on account for contracts or performance-related grants	-	-	-	-
Accruals and deferred income	3,254	4,419	-	-
Taxation and social security	2,969	-	-	-
Other creditors	352	-	-	-
Total	6,575	4,419	-	-

20.2 Deferred income

Please complete this note if the charity has deferred income.

This year	Last year

Please explain the reasons why income is deferred.

Movement in deferred income account

	This year £	Last year £
Balance at the start of the reporting period	-	-
Amounts added in current period	-	-
Amounts released to income from previous periods	-	-
Balance at the end of the reporting period	-	-

Note 21 Provisions for liabilities and charges

Please complete this note if you have included in charity expenditure any provisions. A provision is made when the charity has a liability of uncertain timing or amount.

21.1 Movements in recognised provisions and funding commitment during the period

	This year £	Last year £
Balance at the start of the reporting period	-	-
Amounts added in current period	-	-
Amounts charged against the provision in the current period	-	-
Unused amounts reversed during the period	-	-
Balance at the end of the reporting period	-	-

21.2 Please provide:

	This year	Last year
- a brief description of any obligations on the balance sheet and the expected amount and timing of resulting payments;		
- an indication of the uncertainties about the amount or timing of those outflows; and		
- the amount of any expected reimbursement, stating the amount of any asset that has been recognised for that expected reimbursement.		

	This year	Last year
21.3 For any funding commitment that is not recognised as a liability or provision, provide details of commitment made, the time frame of that commitment, any performance-related conditions and details of how the commitment will be funded (with contracts for capital expenditure separately identified).		
21.4 Where unrestricted funds have been designated to a fund commitment, please disclose the nature of any amounts designated and the likely timing of that expenditure.		

Note 22 Other disclosures for debtors, creditors and other basic financial instruments

	This year	Last year
22.1 Please provide information about the significance of financial instruments (eg. debtors, creditors, investments etc) to the charity's financial position or performance, for example, the terms and conditions of loans or the use of hedging to manage financial risk.		
22.2 If the charity has provided financial assets as a form of security, the carrying amount of the financial assets pledged as security and the terms and conitions related to its pledge should be given here.		

Note 23 Contingent liabilities and contingent assets

23.1 Contingent liabilities

Where the charity has contingent liabililities, please complete the following section unless the possibility of their existence is remote.

This year

Description of item including its legal nature. Please describe any security provided in connection to the liability.	Estimate of financial effect

Last year

Description of item including its legal nature. Please describe any security provided in connection to the liability.	Estimate of financial effect

23.2 Contingent assets

Where the charity has contingent assets, please complete the following section when their existence is probable

This year

Description of item	Estimate of financial effect

Last year

Description of item	Estimate of financial effect

23.4 Other disclosures for contingent assets and/or liabilities

Please provide the following information where practicable:

	This year	Last year
Explain any uncertainties relating to the amount or timing of settlement; and the possibilty of any reimbursement		
Where it is not practical to make one or more of these disclosures, please state this fact		

Note 24 Cash at bank and in hand

	This year £	Last year £
Short term cash	-	-
Short term deposits	-	-
Cash at bank and on hand	224,910	131,093
Other	-	-
Total	224,910	131,093

Note 25 Fair value of assets and liabilities

	This year	Last year
25.1 Please provide details of the charity's exposure to credit risk (the risk of incurring a loss due to a debtor not paying what is owed) , liquidity risk (the risk of not being able to meet short term financial demands) and market risk (the risk that the value of an investment will fall due to changes in the market) arising from financial instruments to which the charity is exposed at the end of the reporting period and explain how the charity manages those risks.		
25.2 Please give details of the amount of change in the fair value of basic financial instruments (debtors, creditors, investments (see section 11, FRS 102 SORP)) measured at fair value through the SoFA that is attributable to changes in credit risk.		

Note 26 Events after the end of the reporting period

Please complete this note events (not requiring adjustment to the

	This year	Last year
Please provide details of the nature of the event		
Provide an estimate of the financial effect of the event or a statement that such an estimate cannot be made		

Note 27 Charity funds

27.1 Details of material funds held and movements during the CURRENT reporting period

Please give details of the movements of material individual funds in the reporting period together with a balancing figure for 'Other funds'. The 'Total funds' figure below should reconcile to 'Total funds' in the balance sheet.

**** Key: PE - permanent endowment funds; EE - expendible endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds***

Fund names	Type PE, EE R or UR *		Fund balances brought forward £	Income £	Expenditure £	Transfers £	Gains and losses £	Fund balances carried forward £
The Fusema Foundation	R		20,000	-	-	-	-	20,000
Bulding Connections	R		4,087	29,237	(22,324)	-	-	11,000
SCF Realising Ambitions	R		29,615	-	(22,615)	-	-	7,000
SCF	R		8,610	14,696	(14,306)	-	-	9,000
Suffolk County Council	R		-	7,000	-	-	-	7,000
East Suffolk Council	R		-	14,917	(14,917)	-	-	-
Big Lottery	R		-	44,648	(44,648)	-	-	-
Big Lottery - Covid 19 Response	R		-	30,324	-	-	-	30,324
UK Power Networks	R		-	14,000	(14,000)	-	-	-
Other funds	R		3,000	65,120	(19,641)	-	-	48,479
Other funds	UR		130,092	60,449	(42,209)	-	-	148,332
			-	-	-	-	-	-
			-	-	-	-	-	-
Other funds	N/a	N/a	-	-	-	-	-	-
		Total Funds	195,404	280,391	(194,660)	-	-	281,135

Note 27 Charity funds (cont)

27.2 Details of material funds held and movements during the PREVIOUS reporting period

Please give details of the movements of material individual funds in the reporting period together with a balancing figure for 'Other funds'. The 'Total funds' figure below should reconcile to 'Total funds' in the blanace sheet.

**** Key: PE - permanent endowment funds; EE - expendible endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds***

Fund names	Type PE, EE R or UR *		Fund balances brought forward £	Income £	Expenditure £	Transfers £	Gains and losses £	Fund balances carried forward £
The Fusema Foundation	R		20,000	-	-	-	-	20,000
Bulding Connections	R		-	51,760	(47,673)	-	-	4,087
SCF Realising Ambitions	R		-	29,615	-	-	-	29,615
SCF	R		-	13,110	(4,500)	-	-	8,610
East Suffolk Warm Homes	R		-	27,919	(27,919)	-	-	-
Other funds	R		10,345	23,825	(31,170)	-	-	3,000
Other funds	UR		143,573	40,123	(53,604)	-	-	130,092
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
Other funds	**N/a**	**N/a**	-	-	-	-	-	-
		Total Funds	173,918	186,352	(164,866)	-	-	195,404

Note 27 Charity funds (cont)

27.3 Transfers between funds

This year

	Reason for transfer and where endowment is converted to income, legal power for its conversion	Amount
Between unrestricted and restricted funds		
Between endowment and restricted funds		
Between endowment and unrestricted funds		

Last year

	Reason for transfer and where endowment is converted to income, legal power for its conversion	Amount
Between unrestricted and restricted funds		
Between endowment and restricted funds		
Between endowment and unrestricted funds		

27.4 Designated funds

This year

Planned use	Purpose of the designation	Amount

Last year

Planned use	Purpose of the designation	Amount

Note 28 Transactions with trustees and related parties

If the charity has any transactions with related parties (other than the trustee expenses explained in guidance notes) details of such transactions should be provided in this note. If there are no transactions to report, please enter "True" in the box or "False" if there are transactions to report.

28.1 Trustee remuneration and benefits

This year

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity (True or False)	**TRUE**

In the period the charity has paid trustees remuneration and benefits. Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee by the charity or any institution or company connected with it.

Name of trustee	Legal authority (eg order, governing document)	Amounts paid or benefit value				
		Remuneration	Pension contribution	Redundancy (including loss of office)/ex gratia	Other	TOTAL
		£	£	£	£	£
		-	-	-	-	-
		-	-	-	-	-

Please give details of why remuneration or other employment benefits were paid.	
Where an ex gratia payment has been made to a trustee, provide an explanation of the nature of the payment.	

Last year

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity (True or False)	TRUE

In the period the charity has paid trustees remuneration and benefits. Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee by the charity or any institution or company connected with it.

Name of trustee	Legal authority (eg order, governing document)	Amounts paid or benefit value				
		Remuneration	Pension contribution	Redundancy (including loss of office)/ex gratia	Other	TOTAL
		£	£		£	£
		-	-	-	-	-
		-	-	-	-	-

Please give details of why remuneration or other employment benefits were paid.	
Where an ex gratia payment has been made to a trustee, provide an explanation of the nature of the payment.	

28.2 Trustees' expenses

If the charity has paid trustees expenses for fulfilling their duties, details of such transactions should be provided in this note. If there are no transactions to report, please enter "True" in the box below. If there are transactions to report, please enter "False".

No trustee expenses have been incurred (True or False)	TRUE

Type of expenses reimbursed	This year	Last year
	£	£
Travel	-	-
Subsistence	-	-
Accommodation	-	-
Other (please specify):	-	-
	-	-
TOTAL	-	-

Please provide the number of trustees reimbursed for expenses or who had expenses paid by the charity		

28.3 Transaction(s) with related parties

Please give details of any transaction undertaken by (or on behalf of) the charity in which a related party has a material interest, including where funds have been held as agent for related parties. If there are no such transactions, please enter 'true' in the box provided.

This year

There have been no related party transactions in the reporting period (True or False) | **TRUE**

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	Amount	Balance at period end	Provision for bad debts at period end	Amounts written off during reporting period
			£	£	£	£

In relation to the transactions above, please provide the terms and conditions, including any security and the nature of any payment (consideration) to be provided in settlement.

For any related party, please provide details of any guarantees given or received.

Last year

There have been no related party transactions in the reporting period (True or False) | **TRUE**

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	Amount	Balance at period end	Provision for bad debts at period end	Amounts written off during reporting period
			£	£	£	£

In relation to the transactions above, please provide the terms and conditions, including any security and the nature of any payment (consideration) to be provided in settlement.

For any related party, please provide details of any guarantees given or received.