

# Annual Report, 2024-2025



## Chairman's Report

The last year has been one of changes. Our finances are as strong as they have ever been, and the trustees decided that we should be spending more in support of the Wheathampstead residents. Up to this year, mostly our core costs related to the WCG teams such as transport, supporting individuals through companionship or financial crises, supporting people with age-related memory loss, those over 75 with a lunch club, and so on. This year, however, we are starting to use our excess funds to support one-off projects. These have included:

- Purchasing equipment for the new Wheathampstead Wanderers FC Pavilion
- Helping to find the refurbishment of the Marshalls Heath play park
- Buying equipment and kit for the newly formed girls' section of the Wheathampstead Cricket Club

A total cost of £17,300.

Our aim is to always have 18 months operating costs for the core activities and to spend any excess on one-off projects that benefit as many qualifying projects or individuals as possible.



We have been successful in getting financial support but, in general, it is harder to collect monies through our annual door-to-door collections. People are more reluctant to answer the door and with the use of technology such as doorbells with cameras it has become harder to make individual contact. To that end we are focusing more on promoting the work of WCG through more advertising and participation in public events.

Our collection envelope this year is also a marketing "piece" promoting the charity. It will be delivered to more households and will be more widely distributed. We will make better use of banners and presenting at events where residents gather such as concerts. The image on the left is what appears on our pull-up banner for use in meetings, reception areas and events.

We will also be increasing use technology such as QR codes and online donations. We will be encouraging individuals to leave bequests in their wills. We will, of course, continue to raise funds through other activities such as the very popular Santa's Sleigh.

On a separate topic, we are restructuring the management team. Up to now the four trustees are also the four board members overseeing the coordination of the various teams delivering the charity's services they are the Chair, Vice-Chair, Treasurer and Administrator. We are increasingly

aware that the trustees really need to be separate from the day-to-day operations of the charity.

The **role of charity trustees** includes the following responsibilities:

- **Decision Making:** Trustees make decisions about the direction of the charity and how its purposes will be carried out.
- **Compliance:** They ensure that the charity complies with legal requirements and its governing document.
- **Resource Management:** Trustees manage the charity's resources responsibly and ensure it operates for public benefit.
- **Accountability:** They are accountable for the charity's management and administration, ensuring transparency and good governance.
- **Acting in Best Interests:** Trustees must act in the best interests of the charity and its beneficiaries.

These tasks are crucial for the effective functioning and sustainability of a charity providing strategic support and oversight of the charity ensuring it meets its goals as specified in its governing document.

To that end we are seeking to appoint up to five trustees some of whom might be from the existing team but there should be at least one external appointee who will act as chair of the trustees. By external we mean not an existing trustee though they might be an active member of the charity.

The last 12 months have been very successful for WCG, and we have provided key services and support for Wheathampstead residents. Everyone who works with us is an unpaid volunteer and I would like to thank each one for their dedication to our community. Last year I listed many individuals who have dedicated their time to make our charity a success. Most of those individuals are still helping us today which is a sign not only of their dedication but perhaps also a sign that what we do brings satisfaction to our volunteers as well as our clients.

Here is a summary of our day-to-day activities during the last year.

Our Transport service is led by **Mary Walsh**. In the past year, her team provided 472 lifts to medical appointments (including dentists; opticians; physiotherapy etc) for local people who would otherwise have had difficulty getting to these themselves. This represents over 90% of all requests from 88 residents, despite sometimes having difficulty in allocating a driver.

The Bluebell Memory Café is run by **Isobel Poole** and is for people with memory loss, often dementia. It has a regular attendance of around 25 people including 10 helpers and includes partners and carers. Previous carers provide invaluable support, too. Outings and musical events have been organised. They are well supported by the Alzheimer's Society.

**Bel Blumel** continues to provide one-on-one support for Wheathampstead residents in need. Over the last year Bel has had 90 or so requests from various sources including professional organisations, charities, relatives and friends asking for our support. Contact is usually via our dedicated phone or email. We begin by visiting the family or individual to discuss the best way we can help. Every case is different. It might include buying second-hand furniture/white goods for a struggling family, handyman/gardening requests for an older person or perhaps signposting clients to our other services or local clubs.

**Liz Morgan** reports that the Thursday Club is running at maximum capacity with 20 members supported by 20 volunteers. The Club provides companionship and support for residents who are aged over 60 and unable to access other activities without assistance or need care from a carer or family member. The volunteers provide home cooked meals which have proved to be very popular. Activities for the members have included indoor games, a singing club, external speakers and Rock and Roll Bingo.

Our Companionship team is organised by **Caroline Corderey**, and the team of befrienders are matched with 11 different clients. Most clients are elderly and have found themselves increasingly isolated due to personal circumstances – but we also have younger people who benefit. Having a local companion who can look out for you and lend a supportive hand can and does make a huge difference, and in some cases has truly changed the lives of those with whom they are matched.

There is a monthly lunch club organised by **Maggie Fergusson** that has an average 15 attendees per month from a membership list of around 20. The club is designed for people on their own and provides companionship.

As usual, Santa's Sleigh proved very popular. For Christmas 2024 it was thanks to **Lucinda Pilkington** and **Jannine Oxley** for organising the event.

We decided during the year that we would try some new events to raise funds. The two main ones will be sponsoring and underwriting a concert in our crinkle-crankle garden (May 2025) and doing it jointly with the Parish Council. The second activity will also be in partnership with the Parish Council and is to underwrite and look after a couple of events during Village Day (July 2025).

The year 2024 to 2025 has been a successful year for us and we've helped many more people in the village than ever before. The year 2025 to 2026 we decided will be a year of change and only time will tell if those changes help us to increase our contribution towards helping those members of our community in greatest need.

Thanks to all our many volunteers who give their time for free to help those in need of our help.

David Johnston  
Chair

# Treasurer's Financial Report 2024/25

- Mike Grensmith

|              |                         | Financial Year:               | 2024/25  | 2023/24  |
|--------------|-------------------------|-------------------------------|----------|----------|
| INCOME       | Collections & Donations | Annual appeal                 | 9,480    | 3,351    |
|              |                         | Santa Sleigh Collections      | 3,646    | 3,957    |
|              |                         | Collection box proceeds       | 6        | 147      |
|              |                         | Donations from individuals    | 16,323   | 9,234    |
|              |                         | Menber/Client Contributions   | 3,781    | 3,352    |
|              |                         | Donations from Organisations  | 1,160    | 11,999   |
|              | Grants - from:          | Wheathampstead Parish Council | -        | -        |
|              |                         | Other                         | -        | -        |
|              | Events - Proceeds from: | Village Day Plant Stall       | 178      | 381      |
|              |                         | Singalong                     | 473      | 509      |
|              |                         | WTC Fund Raising              | -        | 64       |
|              | Other Income            | WTC Outings                   | -        | 88       |
|              |                         | Gift Aid                      | 4,056    | 4,100    |
|              |                         | Investment Income             | 2,384    | 2,598    |
| Total Income |                         |                               | £ 41,488 | £ 39,778 |

|                                | Financial Year:               | <u>2024/25</u> | <u>2023/24</u>  |
|--------------------------------|-------------------------------|----------------|-----------------|
| EXPENDITURE                    | Direct Charitable Expenditure | 31,498         | 15,638          |
|                                | Fund raising costs            | 275            | 1,261           |
|                                | Charity running costs         | 7,233          | 5,311           |
|                                | Total Expenditure             | <u>39,006</u>  | <u>22,210</u>   |
| Excess Income over expenditure |                               | 2,482          | 17,568          |
| Gain on Investment Valuation   |                               | 2,412          | (179)           |
| Total Gain in Year             |                               | <u>£ 4,894</u> | <u>£ 17,389</u> |

|              |                          | As at: | <u>30-Apr-25</u> | <u>30-Apr-24</u> |
|--------------|--------------------------|--------|------------------|------------------|
| ASSETS       | Cash in Hand and at Bank |        | 8,634            | 48,152           |
|              | Investments              |        | 93,195           | 48,783           |
| Total Assets |                          |        | <u>£ 101,829</u> | <u>£ 96,935</u>  |

**REPORT OF THE TRUSTEES AND  
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 APRIL 2025  
FOR  
WHEATHAMPSTEAD COMMUNITY GROUP**

**WHEATHAMPSTEAD COMMUNITY GROUP**  
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**FOR THE YEAR ENDED 30 APRIL 2025**

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# **WHEATHAMPSTEAD COMMUNITY GROUP**

## **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 APRIL 2025**

### **MEMBERS OF THE BOARD OF TRUSTEES**

Mr David Johnston

Mr Michael Greensmith

Ms Sarah Millac

Ms Anne Howie

### **ACHIEVEMENTS & PERFORMANCE**

The last year has been one of changes. Our finances are as strong as they have ever been, and the trustees decided that we should be spending more in support of the Wheathampstead residents. Up to this year, mostly our core costs related to the WCG teams such as transport, supporting individuals through companionship or financial crises, supporting people with age-related memory loss, those over 75 with a lunch club, and so on. This year, however, we are starting to use our excess funds to support one-off projects. These have included:

1. Helping to fund the refurbishment of the Marshalls Heath play park.
2. Purchasing equipment for the new Wheathampstead Wanderers FC Pavilion.
3. Buying equipment and kit for the newly formed girls' section of the Wheathampstead Cricket Club.

We have been successful in getting financial support but, in general, it is harder to collect monies through our annual door-to-door collections. People are more reluctant to answer the door and with the use of technology such as doorbells with cameras it has become harder to make individual contact. To that end we are focusing more on promoting the work of WCG through more advertising and participation in public events.

Our collection envelope this year is also a marketing "piece" promoting the charity. It will be delivered to more households and will be more widely distributed. We will make better use of banners and presenting at events where residents gather such as concerts. We now have a new pull-up banner for use in meetings, reception areas and events.

We will also be increasing our use of technology such as QR codes and online donations. We will be encouraging individuals to leave bequests in their wills. We will, of course, continue to raise funds through other activities such as the very popular Santa's Sleigh.

Thank you to all our Executive Committee and our hard-working volunteers, without whom this all would not be possible.

### **MANAGEMENT TEAM**

On a separate topic, we are restructuring the management team. Up to now the four trustees are also the four board members overseeing the coordination of the various teams delivering the charity's services they are the Chair, Vice-Chair, Treasurer and Administrator. We are increasingly aware that the trustees really need to be separate from the day-to-day operations of the charity.

The role of charity trustees includes the following responsibilities:

- Decision Making: Trustees make decisions about the direction of the charity and how its purposes will be carried out.
- Compliance: They ensure that the charity complies with legal requirements and its governing document.

# **WHEATHAMPSTEAD COMMUNITY GROUP**

## **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 APRIL 2025**

- Resource Management: Trustees manage the charity's resources responsibly and ensure it operates for public benefit.
- Accountability: They are accountable for the charity's management and administration, ensuring transparency and good governance.
- Acting in Best Interests: Trustees must act in the best interests of the charity and its beneficiaries.

These tasks are crucial for the effective functioning and sustainability of a charity providing strategic support and oversight of the charity ensuring it meets its goals as specified in its governing document.

To that end we are seeking to appoint up to five trustees some of whom might be from the existing team but there should be at least one external appointee who will act as chair of the trustees. By external we mean not an existing trustee though they might be an active member of the charity

The last 12 months have been very successful for WCG, and we have provided key services and support for Wheathampstead residents. Everyone who works with us is an unpaid volunteer and I would like to thank each one for their dedication to our community. Most of our volunteers have helped us for many years, which is a sign not only of their dedication but perhaps also a sign that what we do brings satisfaction to our volunteers as well as our clients.

### **FINANCIAL RESULTS**

At 30 April 2025, the Community bank account balance was £1,101 and the CAF Gold account balance was £7,534. Additionally, the charity's investments were valued at £93,195 In the year, giving total reserves of £101,829 (2024 £96,935) Income exceeded expenditure by £2,482, plus a £2,412 rise in the value of investments to give a total gain in the year to date of £4,894 (2024 £17,389). This change mainly reflects the investment in village projects and support for local organisations as highlighted above.

Our aim is to always hold reserves equivalent to 18 months operating costs for the core activities and to spend any excess on one-off projects that benefit as many qualifying projects or individuals as possible. This will enable us to increase the benefits we deliver to Wheathampstead from our resources while improving financial control.

### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

#### **Governing document**

The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity.

#### **RISK MANAGEMENT**

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Approved by order of the board of trustees on \_\_\_\_\_ and signed on its behalf by:

.....  
Mr David Johnston – Chair

## **INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF WHEATHAMPSTEAD COMMUNITY GROUP**

I report on the accounts for the year ended 30 April 2025 set out on pages 4 to 9.

### **Respective responsibilities of trustees and examiner**

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

It is my responsibility to:

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

### **Basis of the independent examiner's report**

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

### **Independent examiner's statement**

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

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements
  - to keep accounting records in accordance with Section 130 of the 2011 Act; and
  - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act

have not been met; or

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

*Beverley Turner*

Beverley Turner  
FCA CTA ACG  
30 The Avenue  
Welwyn  
Herts  
AL6 0PP

Date: 20 July 2025

# WHEATHAMPSTEAD COMMUNITY GROUP

## STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 30 APRIL 2025

|                                                  |       |                         |                      | 30 April 2025    | 30 April 2024    |
|--------------------------------------------------|-------|-------------------------|----------------------|------------------|------------------|
|                                                  | Notes | Unrestricted funds<br>£ | Restricted fund<br>£ | Total funds<br>£ | Total funds<br>£ |
| <b>INCOMING RESOURCES</b>                        |       |                         |                      |                  |                  |
| <b>Incoming resources from generated funds</b>   |       |                         |                      |                  |                  |
| Collections and donations                        | 2     | 28,296                  | 6,100                | 34,396           | 32,040           |
| Grants                                           |       | -                       | -                    | -                | -                |
| Fund raising events                              | 3     | 651                     | -                    | 651              | 1,040            |
| Other income                                     |       | 4,056                   | -                    | 4,056            | 4,100            |
| Investment income                                |       | <u>1,938</u>            | <u>447</u>           | <u>2,385</u>     | <u>2,598</u>     |
| <b>Total incoming resources</b>                  |       | <b>34,941</b>           | <b>6,547</b>         | <b>41,488</b>    | <b>39,778</b>    |
| <b>RESOURCES EXPENDED</b>                        |       |                         |                      |                  |                  |
| <b>Costs of generating funds</b>                 |       |                         |                      |                  |                  |
| Costs of generating voluntary income             |       | 275                     | -                    | 275              | 1,261            |
| Charity running costs                            |       | 6,901                   | 332                  | 7,233            | 5,311            |
| <b>Charitable activities</b>                     |       |                         |                      |                  |                  |
| Governance                                       |       |                         |                      |                  |                  |
| Direct charitable spending                       |       | <u>25,399</u>           | <u>6,099</u>         | <u>31,498</u>    | <u>15,638</u>    |
| <b>Total resources expended</b>                  |       | <b>32,575</b>           | <b>6,431</b>         | <b>39,006</b>    | <b>22,210</b>    |
| <b>EXCESS OF INCOME OVER EXPENDITURE</b>         |       |                         |                      |                  |                  |
|                                                  |       | 2,366                   | 116                  | 2,482            | 17,568           |
| <b>Gain/(Loss) on revaluation of investments</b> |       |                         |                      |                  |                  |
|                                                  |       | <u>2,104</u>            | <u>308</u>           | <u>2,412</u>     | <u>( 180)</u>    |
| <b>NET SURPLUS FOR THE YEAR</b>                  |       |                         |                      |                  |                  |
|                                                  |       | 4,470                   | 424                  | 4,894            | 17,388           |
| <b>RECONCILIATION OF FUNDS</b>                   |       |                         |                      |                  |                  |
| <b>Total funds brought forward</b>               |       | <u>81,234</u>           | <u>15,701</u>        | <u>96,935</u>    | <u>79,547</u>    |
| <b>TOTAL FUNDS CARRIED FORWARD</b>               |       |                         |                      |                  |                  |
|                                                  |       | <u>85,704</u>           | <u>16,125</u>        | <u>101,829</u>   | <u>96,935</u>    |

# WHEATHAMPSTEAD COMMUNITY GROUP

## BALANCE SHEET AT 30 APRIL 2025

|                                                  |       |                       |                      | 30 April 2025         | 30 April<br>2024     |
|--------------------------------------------------|-------|-----------------------|----------------------|-----------------------|----------------------|
|                                                  |       | Unrestricted<br>funds | Restricted<br>funds  | Total funds           | Total funds          |
|                                                  | notes | £                     | £                    | £                     | £                    |
| <b>FIXED ASSETS</b>                              |       |                       |                      |                       |                      |
| Investments                                      | 5     | <u>78,694</u>         | <u>14,501</u>        | <u>93,195</u>         | <u>48,783</u>        |
|                                                  |       | 78,694                | 14,501               | 93,195                | 46,783               |
| <b>CURRENT ASSETS</b>                            |       |                       |                      |                       |                      |
| Debtors                                          |       | -                     | -                    | -                     | -                    |
| Cash at bank and in hand                         |       | 7,010                 | 1,624                | 8,634                 | 48,152               |
| Transfer between funds                           |       | _____                 | _____                | _____                 | _____                |
|                                                  |       | 7,010                 | 1,624                | 8,634                 | 48,152               |
| <b>CREDITORS</b>                                 |       |                       |                      |                       |                      |
| Amounts falling due within one year              |       | -                     | -                    | -                     | -                    |
|                                                  |       | _____                 | _____                | _____                 | _____                |
| <b>NET CURRENT ASSETS</b>                        |       | <u>85,704</u>         | <u>16,125</u>        | <u>101,829</u>        | <u>96,935</u>        |
| <b>TOTAL ASSETS LESS<br/>CURRENT LIABILITIES</b> |       | 85,704                | 16,125               | 101,829               | 96,935               |
|                                                  |       | _____                 | _____                | _____                 | _____                |
| <b>NET ASSETS</b>                                |       | <u><u>85,704</u></u>  | <u><u>16,125</u></u> | <u><u>101,829</u></u> | <u><u>96,935</u></u> |
| <b>FUNDS</b>                                     |       |                       |                      |                       |                      |
| Unrestricted funds                               |       |                       |                      | 85,704                | 81,234               |
| Restricted funds                                 |       |                       |                      | <u>16,125</u>         | <u>15,701</u>        |
| <b>TOTAL FUNDS</b>                               |       |                       |                      | <u><u>101,829</u></u> | <u><u>96,935</u></u> |

The financial statements were approved by the Board of Trustees on \_\_\_\_\_ and were signed on its behalf by:

.....  
Mr David Johnston

# WHEATHAMPSTEAD COMMUNITY GROUP

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 APRIL 2025

### 1. ACCOUNTING POLICIES

#### Accounting convention

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Charities Act 2011 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

#### Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

#### Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

#### Taxation

The charity is exempt from tax on its charitable activities.

#### Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

### 2. COLLECTIONS AND DONATIONS

|                              | 2025          | 2024          |
|------------------------------|---------------|---------------|
|                              | £             | £             |
| Annual Appeal                | 9,480         | 3,351         |
| Collection box proceeds      | 6             | 147           |
| Donations from individuals   | 16,323        | 9,234         |
| Santa Sleigh Collections     | 3,646         | 3,957         |
| Client Contributions         | 3,781         | 3,352         |
| Donations from organisations | 1,160         | 11,999        |
|                              | <u>34,396</u> | <u>32,040</u> |

### 3. FUND RAISING EVENTS

|                                  | 2025       | 2024         |
|----------------------------------|------------|--------------|
|                                  | £          | £            |
| Wheathampstead Thursday Club     | -          | 63           |
| Other                            | -          | 88           |
| Village Day plant stall          | 178        | 381          |
| Carol singalong at Memorial Hall | 473        | 508          |
|                                  | <u>651</u> | <u>1,040</u> |

### 4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30 April 2025 nor for the year ended 30 April 2024.

## WHEATHAMPSTEAD COMMUNITY GROUP

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 APRIL 2025

#### 5. INVESTMENTS

|                                    | Unrestricted<br>funds | Restricted<br>funds | total         |
|------------------------------------|-----------------------|---------------------|---------------|
|                                    | £                     | £                   | £             |
| Opening value 1 May 2024           | 41,590                | 7,193               | 48,783        |
| Additions                          | 63,000                | 7,000               | 70,000        |
| Disposals                          | (28,000)              | -                   | (28,000)      |
| Gain/loss on revaluation           | 2,104                 | 308                 | 2,412         |
| <b>Closing value 30 April 2025</b> | <b>78,694</b>         | <b>14,501</b>       | <b>93,195</b> |

The investments are in six funds:

- WCG General - M&G securities Charifund
- WCG restricted - M&G securities Charifund
- WCG General - Columbia Threadneedle
- WCG general - Cambridge & Counties 1 year fixed bond
- WCG restricted - Cambridge & Counties 1 year fixed bond
- WCG general - Cambridge & Counties 2 year fixed bond

# WHEATHAMPSTEAD COMMUNITY GROUP

## DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 30 APRIL 2025

| <i>Income from Voluntary Sources</i>              | <b>2025</b>    | <b>2024</b>   |
|---------------------------------------------------|----------------|---------------|
|                                                   | <b>£</b>       | <b>£</b>      |
| <b><i>Collections &amp; Donations</i></b>         |                |               |
| Annual Appeal                                     | 9,480          | 3,351         |
| Santa Sleigh Collections                          | 3,646          | 3,957         |
| Collection box proceeds                           | 6              | 147           |
| Donations from individuals                        | 16,323         | 9,234         |
| Member/Client Contributions                       | 3,781          | 3,352         |
| Donation from Organisations                       | 1,160          | 11,999        |
|                                                   | <b>34,396</b>  | <b>32,040</b> |
| <b><i>Grants - from:</i></b>                      |                |               |
| Wheathampstead Parish Council                     | -              | -             |
| Other                                             | -              | -             |
|                                                   | -              | -             |
| <b><i>Events - Proceeds from:</i></b>             |                |               |
| Village Day Plant Stall                           | 178            | 381           |
| Other                                             | -              | 88            |
| Wheathampstead Thursday Club<br>fund raising      |                | 63            |
| Carol Singalong at the Memorial Hall              | 473            | 508           |
|                                                   | <b>651</b>     | <b>1,040</b>  |
| <b><i>Other Income</i></b>                        |                |               |
| Inland Revenue - Gift aid tax relief on donations | 4,056          | 4,100         |
|                                                   | <b>4,056</b>   | <b>4,100</b>  |
| <b><i>Income from Assets</i></b>                  |                |               |
| Investment Income                                 | <b>2,385</b>   | <b>2,598</b>  |
| <b><i>Total Receipts</i></b>                      | <b>41,488</b>  | <b>39,778</b> |
| <b><i>Funds Held</i></b>                          |                |               |
| Accumulated Fund brought forward                  | <b>96,935</b>  | <b>79,547</b> |
| Funds from Wheathampstead<br>Thursday Club        | -              | -             |
| Excess income over expenditure for<br>year        | <b>2,482</b>   | <b>17,598</b> |
| Gain/(loss) on investments                        | <b>2,412</b>   | <b>( 180)</b> |
| <b>ACCUMULATED FUND as at 30<br/>April</b>        | <b>101,829</b> | <b>96,935</b> |

**WHEATHAMPSTEAD COMMUNITY GROUP**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES**

**FOR THE YEAR ENDED 30 APRIL 2025**

| <i>Expenditure in the Year</i>                                 | <b>2025</b>   | <b>2024</b>   |
|----------------------------------------------------------------|---------------|---------------|
|                                                                | <b>£</b>      | <b>£</b>      |
| <b><i>Direct Charitable Expenditure</i></b>                    |               |               |
| Aid to or for persons in need                                  | 8,043         | 5,165         |
| Grants to local organisations                                  | 17,356        | 4,850         |
|                                                                | <b>25,399</b> | <b>10,015</b> |
| <b><i>Fund raising costs</i></b>                               |               |               |
| Annual Appeal                                                  | -             | 382           |
| Village Day Plant Stall                                        | -             | 90            |
| Carol Singalong refreshments & Raffle Prizes                   | 139           | 307           |
| Santa Sleigh Collection expenses                               | 136           | 482           |
|                                                                | <b>275</b>    | <b>1,261</b>  |
| <b><i>Charity running costs</i></b>                            |               |               |
| Costs of January get together for WCG Volunteers               | 844           | 390           |
| Costs of Summer get together for WCG Volunteers                | 93            | 110           |
| WCG Luncheon Club costs                                        | 901           | 574           |
| Memberships & donations                                        | 95            | 95            |
| Dementia Group                                                 | 1,105         | 1,020         |
| Telephone Costs for transport service                          | 548           | 370           |
| Community Telephone Support                                    | 189           | 189           |
| AGM costs for hall hire & refreshments                         | 53            | 48            |
| Insurance for Public Liability & volunteer drivers             | 1,023         | 955           |
| Administration costs                                           | 1,173         | 850           |
| Bank Fees                                                      | 374           | 266           |
| Web Site costs                                                 | -             | 49            |
| DBS Fees for Volunteers                                        | 228           | 275           |
| Training courses for volunteers                                | 275           | 120           |
|                                                                | <b>6,900</b>  | <b>5,350</b>  |
| <b>Wheathampstead Thursday Club</b>                            | <b>6,432</b>  | <b>5,623</b>  |
| <b><i>Total expenditure</i></b>                                | <b>39,006</b> | <b>22,210</b> |
| <b><i>Excess income over expenditure</i></b>                   | <b>2,482</b>  | <b>17,568</b> |
| <b><i>Increase/(Reduction) in valuation of investments</i></b> | <b>2,412</b>  | <b>( 180)</b> |
| <b><i>SURPLUS FOR THE YEAR</i></b>                             | <b>4,894</b>  | <b>17,388</b> |

**REPORT OF THE TRUSTEES AND  
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 APRIL 2025  
FOR  
WHEATHAMPSTEAD COMMUNITY GROUP**

**WHEATHAMPSTEAD COMMUNITY GROUP**  
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**FOR THE YEAR ENDED 30 APRIL 2025**

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| Notes to the Financial Statements          | 6      |
| Detailed Statement of Financial Activities | 7 to 8 |

# **WHEATHAMPSTEAD COMMUNITY GROUP**

## **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 APRIL 2025**

### **MEMBERS OF THE BOARD OF TRUSTEES**

Mr David Johnston

Mr Michael Greensmith

Ms Sarah Millac

Ms Anne Howie

### **ACHIEVEMENTS & PERFORMANCE**

The last year has been one of changes. Our finances are as strong as they have ever been, and the trustees decided that we should be spending more in support of the Wheathampstead residents. Up to this year, mostly our core costs related to the WCG teams such as transport, supporting individuals through companionship or financial crises, supporting people with age-related memory loss, those over 75 with a lunch club, and so on. This year, however, we are starting to use our excess funds to support one-off projects. These have included:

1. Helping to fund the refurbishment of the Marshalls Heath play park.
2. Purchasing equipment for the new Wheathampstead Wanderers FC Pavilion.
3. Buying equipment and kit for the newly formed girls' section of the Wheathampstead Cricket Club.

We have been successful in getting financial support but, in general, it is harder to collect monies through our annual door-to-door collections. People are more reluctant to answer the door and with the use of technology such as doorbells with cameras it has become harder to make individual contact. To that end we are focusing more on promoting the work of WCG through more advertising and participation in public events.

Our collection envelope this year is also a marketing "piece" promoting the charity. It will be delivered to more households and will be more widely distributed. We will make better use of banners and presenting at events where residents gather such as concerts. We now have a new pull-up banner for use in meetings, reception areas and events.

We will also be increasing our use of technology such as QR codes and online donations. We will be encouraging individuals to leave bequests in their wills. We will, of course, continue to raise funds through other activities such as the very popular Santa's Sleigh.

Thank you to all our Executive Committee and our hard-working volunteers, without whom this all would not be possible.

### **MANAGEMENT TEAM**

On a separate topic, we are restructuring the management team. Up to now the four trustees are also the four board members overseeing the coordination of the various teams delivering the charity's services they are the Chair, Vice-Chair, Treasurer and Administrator. We are increasingly aware that the trustees really need to be separate from the day-to-day operations of the charity.

The role of charity trustees includes the following responsibilities:

- Decision Making: Trustees make decisions about the direction of the charity and how its purposes will be carried out.
- Compliance: They ensure that the charity complies with legal requirements and its governing document.

# **WHEATHAMPSTEAD COMMUNITY GROUP**

## **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 APRIL 2025**

- Resource Management: Trustees manage the charity's resources responsibly and ensure it operates for public benefit.
- Accountability: They are accountable for the charity's management and administration, ensuring transparency and good governance.
- Acting in Best Interests: Trustees must act in the best interests of the charity and its beneficiaries.

These tasks are crucial for the effective functioning and sustainability of a charity providing strategic support and oversight of the charity ensuring it meets its goals as specified in its governing document.

To that end we are seeking to appoint up to five trustees some of whom might be from the existing team but there should be at least one external appointee who will act as chair of the trustees. By external we mean not an existing trustee though they might be an active member of the charity

The last 12 months have been very successful for WCG, and we have provided key services and support for Wheathampstead residents. Everyone who works with us is an unpaid volunteer and I would like to thank each one for their dedication to our community. Most of our volunteers have helped us for many years, which is a sign not only of their dedication but perhaps also a sign that what we do brings satisfaction to our volunteers as well as our clients.

### **FINANCIAL RESULTS**

At 30 April 2025, the Community bank account balance was £1,101 and the CAF Gold account balance was £7,534. Additionally, the charity's investments were valued at £93,195 In the year, giving total reserves of £101,829 (2024 £96,935) Income exceeded expenditure by £2,482, plus a £2,412 rise in the value of investments to give a total gain in the year to date of £4,894 (2024 £17,389). This change mainly reflects the investment in village projects and support for local organisations as highlighted above.

Our aim is to always hold reserves equivalent to 18 months operating costs for the core activities and to spend any excess on one-off projects that benefit as many qualifying projects or individuals as possible. This will enable us to increase the benefits we deliver to Wheathampstead from our resources while improving financial control.

### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

#### **Governing document**

The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity.

#### **RISK MANAGEMENT**

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Approved by order of the board of trustees on \_\_\_\_\_ and signed on its behalf by:

.....  
Mr David Johnston – Chair

## **INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF WHEATHAMPSTEAD COMMUNITY GROUP**

I report on the accounts for the year ended 30 April 2025 set out on pages 4 to 9.

### **Respective responsibilities of trustees and examiner**

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

It is my responsibility to:

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

### **Basis of the independent examiner's report**

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

### **Independent examiner's statement**

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

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements
  - to keep accounting records in accordance with Section 130 of the 2011 Act; and
  - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act

have not been met; or

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

*Beverley Turner*

Beverley Turner  
FCA CTA ACG  
30 The Avenue  
Welwyn  
Herts  
AL6 0PP

Date: 20 July 2025

# WHEATHAMPSTEAD COMMUNITY GROUP

## STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 30 APRIL 2025

|                                                  |       |                         |                      | 30 April 2025         | 30 April 2024        |
|--------------------------------------------------|-------|-------------------------|----------------------|-----------------------|----------------------|
|                                                  | Notes | Unrestricted funds<br>£ | Restricted fund<br>£ | Total funds<br>£      | Total funds<br>£     |
| <b>INCOMING RESOURCES</b>                        |       |                         |                      |                       |                      |
| <b>Incoming resources from generated funds</b>   |       |                         |                      |                       |                      |
| Collections and donations                        | 2     | 28,296                  | 6,100                | 34,396                | 32,040               |
| Grants                                           |       | -                       | -                    | -                     | -                    |
| Fund raising events                              | 3     | 651                     | -                    | 651                   | 1,040                |
| Other income                                     |       | 4,056                   | -                    | 4,056                 | 4,100                |
| Investment income                                |       | <u>1,938</u>            | <u>447</u>           | <u>2,385</u>          | <u>2,598</u>         |
| <b>Total incoming resources</b>                  |       | <b>34,941</b>           | <b>6,547</b>         | <b>41,488</b>         | <b>39,778</b>        |
| <b>RESOURCES EXPENDED</b>                        |       |                         |                      |                       |                      |
| <b>Costs of generating funds</b>                 |       |                         |                      |                       |                      |
| Costs of generating voluntary income             |       | 275                     | -                    | 275                   | 1,261                |
| Charity running costs                            |       | 6,901                   | 332                  | 7,233                 | 5,311                |
| <b>Charitable activities</b>                     |       |                         |                      |                       |                      |
| Governance                                       |       |                         |                      |                       |                      |
| Direct charitable spending                       |       | <u>25,399</u>           | <u>6,099</u>         | <u>31,498</u>         | <u>15,638</u>        |
| <b>Total resources expended</b>                  |       | <b>32,575</b>           | <b>6,431</b>         | <b>39,006</b>         | <b>22,210</b>        |
| <b>EXCESS OF INCOME OVER EXPENDITURE</b>         |       |                         |                      |                       |                      |
|                                                  |       | 2,366                   | 116                  | 2,482                 | 17,568               |
| <b>Gain/(Loss) on revaluation of investments</b> |       |                         |                      |                       |                      |
|                                                  |       | <u>2,104</u>            | <u>308</u>           | <u>2,412</u>          | <u>( 180)</u>        |
| <b>NET SURPLUS FOR THE YEAR</b>                  |       | <b>4,470</b>            | <b>424</b>           | <b>4,894</b>          | <b>17,388</b>        |
| <b>RECONCILIATION OF FUNDS</b>                   |       |                         |                      |                       |                      |
| <b>Total funds brought forward</b>               |       | <b><u>81,234</u></b>    | <b><u>15,701</u></b> | <b><u>96,935</u></b>  | <b><u>79,547</u></b> |
| <b>TOTAL FUNDS CARRIED FORWARD</b>               |       | <b><u>85,704</u></b>    | <b><u>16,125</u></b> | <b><u>101,829</u></b> | <b><u>96,935</u></b> |

# WHEATHAMPSTEAD COMMUNITY GROUP

## BALANCE SHEET AT 30 APRIL 2025

|                                                  |       |                            |                          | 30 April 2025         | 30 April<br>2024     |
|--------------------------------------------------|-------|----------------------------|--------------------------|-----------------------|----------------------|
|                                                  |       | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | Total funds<br>£      | Total funds<br>£     |
|                                                  | notes |                            |                          |                       |                      |
| <b>FIXED ASSETS</b>                              |       |                            |                          |                       |                      |
| Investments                                      | 5     | <u>78,694</u>              | <u>14,501</u>            | <u>93,195</u>         | <u>48,783</u>        |
|                                                  |       | 78,694                     | 14,501                   | 93,195                | 46,783               |
| <b>CURRENT ASSETS</b>                            |       |                            |                          |                       |                      |
| Debtors                                          |       | -                          | -                        | -                     | -                    |
| Cash at bank and in hand                         |       | 7,010                      | 1,624                    | 8,634                 | 48,152               |
| Transfer between funds                           |       | <u>          </u>          | <u>          </u>        | <u>          </u>     | <u>          </u>    |
|                                                  |       | 7,010                      | 1,624                    | 8,634                 | 48,152               |
| <b>CREDITORS</b>                                 |       |                            |                          |                       |                      |
| Amounts falling due within one year              |       | -                          | -                        | -                     | -                    |
|                                                  |       | <u>          </u>          | <u>          </u>        | <u>          </u>     | <u>          </u>    |
| <b>NET CURRENT ASSETS</b>                        |       | <u>85,704</u>              | <u>16,125</u>            | <u>101,829</u>        | <u>96,935</u>        |
| <b>TOTAL ASSETS LESS<br/>CURRENT LIABILITIES</b> |       | <u>85,704</u>              | <u>16,125</u>            | <u>101,829</u>        | <u>96,935</u>        |
| <b>NET ASSETS</b>                                |       | <u><u>85,704</u></u>       | <u><u>16,125</u></u>     | <u><u>101,829</u></u> | <u><u>96,935</u></u> |
| <b>FUNDS</b>                                     |       |                            |                          |                       |                      |
| Unrestricted funds                               |       |                            |                          | 85,704                | 81,234               |
| Restricted funds                                 |       |                            |                          | <u>16,125</u>         | <u>15,701</u>        |
| <b>TOTAL FUNDS</b>                               |       |                            |                          | <u><u>101,829</u></u> | <u><u>96,935</u></u> |

The financial statements were approved by the Board of Trustees on \_\_\_\_\_ and were signed on its behalf by:

.....  
Mr David Johnston

# WHEATHAMPSTEAD COMMUNITY GROUP

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 APRIL 2025

### 1. ACCOUNTING POLICIES

#### Accounting convention

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Charities Act 2011 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

#### Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

#### Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

#### Taxation

The charity is exempt from tax on its charitable activities.

#### Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

### 2. COLLECTIONS AND DONATIONS

|                              | 2025          | 2024          |
|------------------------------|---------------|---------------|
|                              | £             | £             |
| Annual Appeal                | 9,480         | 3,351         |
| Collection box proceeds      | 6             | 147           |
| Donations from individuals   | 16,323        | 9,234         |
| Santa Sleigh Collections     | 3,646         | 3,957         |
| Client Contributions         | 3,781         | 3,352         |
| Donations from organisations | 1,160         | 11,999        |
|                              | <u>34,396</u> | <u>32,040</u> |

### 3. FUND RAISING EVENTS

|                                  | 2025       | 2024         |
|----------------------------------|------------|--------------|
|                                  | £          | £            |
| Wheathampstead Thursday Club     | -          | 63           |
| Other                            | -          | 88           |
| Village Day plant stall          | 178        | 381          |
| Carol singalong at Memorial Hall | 473        | 508          |
|                                  | <u>651</u> | <u>1,040</u> |

### 4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30 April 2025 nor for the year ended 30 April 2024.

## WHEATHAMPSTEAD COMMUNITY GROUP

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 APRIL 2025

#### 5. INVESTMENTS

|                                    | Unrestricted<br>funds | Restricted<br>funds | total         |
|------------------------------------|-----------------------|---------------------|---------------|
|                                    | £                     | £                   | £             |
| Opening value 1 May 2024           | 41,590                | 7,193               | 48,783        |
| Additions                          | 63,000                | 7,000               | 70,000        |
| Disposals                          | (28,000)              | -                   | (28,000)      |
| Gain/loss on revaluation           | 2,104                 | 308                 | 2,412         |
| <b>Closing value 30 April 2025</b> | <b>78,694</b>         | <b>14,501</b>       | <b>93,195</b> |

The investments are in six funds:

- WCG General - M&G securities Charifund
- WCG restricted - M&G securities Charifund
- WCG General - Columbia Threadneedle
- WCG general - Cambridge & Counties 1 year fixed bond
- WCG restricted - Cambridge & Counties 1 year fixed bond
- WCG general - Cambridge & Counties 2 year fixed bond

# WHEATHAMPSTEAD COMMUNITY GROUP

## DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 30 APRIL 2025

| <i>Income from Voluntary Sources</i>              | <b>2025</b>    | <b>2024</b>   |
|---------------------------------------------------|----------------|---------------|
|                                                   | <b>£</b>       | <b>£</b>      |
| <b><i>Collections &amp; Donations</i></b>         |                |               |
| Annual Appeal                                     | 9,480          | 3,351         |
| Santa Sleigh Collections                          | 3,646          | 3,957         |
| Collection box proceeds                           | 6              | 147           |
| Donations from individuals                        | 16,323         | 9,234         |
| Member/Client Contributions                       | 3,781          | 3,352         |
| Donation from Organisations                       | 1,160          | 11,999        |
|                                                   | <b>34,396</b>  | <b>32,040</b> |
| <b><i>Grants - from:</i></b>                      |                |               |
| Wheathampstead Parish Council                     | -              | -             |
| Other                                             | -              | -             |
|                                                   | -              | -             |
| <b><i>Events - Proceeds from:</i></b>             |                |               |
| Village Day Plant Stall                           | 178            | 381           |
| Other                                             | -              | 88            |
| Wheathampstead Thursday Club<br>fund raising      |                | 63            |
| Carol Singalong at the Memorial Hall              | 473            | 508           |
|                                                   | <b>651</b>     | <b>1,040</b>  |
| <b><i>Other Income</i></b>                        |                |               |
| Inland Revenue - Gift aid tax relief on donations | 4,056          | 4,100         |
|                                                   | <b>4,056</b>   | <b>4,100</b>  |
| <b><i>Income from Assets</i></b>                  |                |               |
| Investment Income                                 | <b>2,385</b>   | <b>2,598</b>  |
| <b><i>Total Receipts</i></b>                      | <b>41,488</b>  | <b>39,778</b> |
| <b><i>Funds Held</i></b>                          |                |               |
| Accumulated Fund brought forward                  | <b>96,935</b>  | <b>79,547</b> |
| Funds from Wheathampstead<br>Thursday Club        | -              | -             |
| Excess income over expenditure for<br>year        | <b>2,482</b>   | <b>17,598</b> |
| Gain/(loss) on investments                        | <b>2,412</b>   | <b>( 180)</b> |
| <b>ACCUMULATED FUND as at 30<br/>April</b>        | <b>101,829</b> | <b>96,935</b> |

**WHEATHAMPSTEAD COMMUNITY GROUP**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES**

**FOR THE YEAR ENDED 30 APRIL 2025**

| <i>Expenditure in the Year</i>                                 | <b>2025</b>   | <b>2024</b>   |
|----------------------------------------------------------------|---------------|---------------|
|                                                                | <b>£</b>      | <b>£</b>      |
| <b><i>Direct Charitable Expenditure</i></b>                    |               |               |
| Aid to or for persons in need                                  | 8,043         | 5,165         |
| Grants to local organisations                                  | 17,356        | 4,850         |
|                                                                | <b>25,399</b> | <b>10,015</b> |
| <b><i>Fund raising costs</i></b>                               |               |               |
| Annual Appeal                                                  | -             | 382           |
| Village Day Plant Stall                                        | -             | 90            |
| Carol Singalong refreshments & Raffle Prizes                   | 139           | 307           |
| Santa Sleigh Collection expenses                               | 136           | 482           |
|                                                                | <b>275</b>    | <b>1,261</b>  |
| <b><i>Charity running costs</i></b>                            |               |               |
| Costs of January get together for WCG Volunteers               | 844           | 390           |
| Costs of Summer get together for WCG Volunteers                | 93            | 110           |
| WCG Luncheon Club costs                                        | 901           | 574           |
| Memberships & donations                                        | 95            | 95            |
| Dementia Group                                                 | 1,105         | 1,020         |
| Telephone Costs for transport service                          | 548           | 370           |
| Community Telephone Support                                    | 189           | 189           |
| AGM costs for hall hire & refreshments                         | 53            | 48            |
| Insurance for Public Liability & volunteer drivers             | 1,023         | 955           |
| Administration costs                                           | 1,173         | 850           |
| Bank Fees                                                      | 374           | 266           |
| Web Site costs                                                 | -             | 49            |
| DBS Fees for Volunteers                                        | 228           | 275           |
| Training courses for volunteers                                | 275           | 120           |
|                                                                | <b>6,900</b>  | <b>5,350</b>  |
| <b>Wheathampstead Thursday Club</b>                            | <b>6,432</b>  | <b>5,623</b>  |
| <b><i>Total expenditure</i></b>                                | <b>39,006</b> | <b>22,210</b> |
| <b><i>Excess income over expenditure</i></b>                   | <b>2,482</b>  | <b>17,568</b> |
| <b><i>Increase/(Reduction) in valuation of investments</i></b> | <b>2,412</b>  | <b>( 180)</b> |
| <b><i>SURPLUS FOR THE YEAR</i></b>                             | <b>4,894</b>  | <b>17,388</b> |