

# AGE CONCERN BUDE AND DISTRICT

England & Wales · Charity number 274618

## Details

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**Other names** AGE CONCERN BUDE, AGE CONCERN BUDE AND DISTRICT

**Status** Registered

**Legal form** Other

**Registered** 1977-12-01

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

## Contact

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**Address** Ground floor shop  
5 Princes Street  
Bude  
Cornwall  
EX23 8AT

**Phone** 01288355007

**Email** [ageconcernbude@outlook.com](mailto:ageconcernbude@outlook.com)

**Website** [ageconcernbudedistrict.org](http://ageconcernbudedistrict.org)

## Activities

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**Objects:** THE OBJECT OF THE COMMITTEE IS TO PROMOTE THE WELFARE OF PEOPLE OVER 50 IN ANY MANNER WHICH IS OR MAY BECOME CHARITABLE WITHIN THE PARISHES OF BUDE AND STRATTON, MORWENSTOW, KILKHAMPTON, LAUNCELLS, MARHAMCHURCH, POUNDSTOCK, WHITSTONE, ST. GENNYS, JACOBSTOW, WEEK ST MARY, WHITSTONE AND NORTH TAMERTON WITHIN THE COUNTY OF CORNWALL (HEREINAFTER CALLED "THE AREA OF BENEFIT")

**Activities:** Formed in 1977 with the object of promoting the welfare of the elderly within Bude, and the surrounding areas detailed in our constitution, in any manner that is or may become charitable. Currently that involves operating a subsidised hospital car scheme and a subsidised shopping scheme supported by income from donations and a charity shop.

## Classification

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- **How:** Provides Human Resources, Provides Services
- **What:** General Charitable Purposes
- **Who:** Elderly/old People

## Geography

- **Area of benefit:** STRATTON
- Cornwall

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£106,691	£128,741	-	-
2024-03-31	£88,644	£113,234	-	-
2023-03-31	£90,991	£74,635	-	-
2022-03-31	£47,802	£45,623	-	-
2021-03-31	£200,544	£28,950	-	-

## Trustees

Name	Role	Appointed
<b>Kevin Shane Colwill</b>	Chair	2023-09-08
Albert Piper		2025-03-21
Clive Bowden		2023-09-08
Debra Jane Delvalle		2024-09-06
Elizabeth Priest		2023-09-08
Margaret Anne Wilsher		2025-07-17
Rachel Penn		2023-09-08
SHEILA JOYCE VOADEN		2013-01-02
Stephen Goodger		2024-09-06

**AGE CONCERN BUDE AND DISTRICT**

England & Wales - Charity number 274618

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# Accounts

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Statement of Accounts for the Year Ended

31<sup>st</sup> March 2025

for

Age Concern Bude and District

Registered No. 274618

**Age Concern Bude and District  
Statement of Accounts  
For the Year Ended 31<sup>st</sup> March 2025**

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**Age Concern Bude and District**  
**Trustees Annual Report**  
**For the Year ended 31st March 2025**

Age Concern Bude and District, 5 Princes Street, Bude, Cornwall EX23 8AT is an unincorporated charitable association and is registered with the Charity Commissioners (No 274618), is governed by a written Constitution most recently updated September 2023 and is jointly controlled by the Trustees. The Charity Trustees during the year ended 31<sup>st</sup> March 2025 were: -

MR K COLWILL	CHAIRMAN
MR J WONNACOTT	VICE-CHAIRMAN (RESIGNED 6 <sup>TH</sup> SEPTEMBER 2024)
MR A PIPER	(Driver Manager) VICE-CHAIRMAN from 6 <sup>TH</sup> SEPTEMBER 2024
MRS R PENN	SECRETARY/ OFFICE MANAGER
MS R LEE	TREASURER
MRS S VOADEN	SHOP MANAGER
MRS E PRIEST	ASST SHOP MANAGER
MR C BOWDEN	DRIVER MANAGER
MR S GOODGER	ASST DRIVER MANAGER (ELECTED 6 <sup>TH</sup> SEPTEMBER 2024)
MS D DELVALLE	TRANSPORT DESK MANAGER (ELECTED 6 <sup>TH</sup> SEPTEMBER 2024)
MRS D PIPER	TRUSTEE (RESIGNED 6 <sup>TH</sup> SEPTEMBER 2024)
MRS L DOWELL	TRUSTEE (RESIGNED 6 <sup>TH</sup> SEPTEMBER 2024)
MRS C EDWARDS	TRUSTEE (ELECTED 6 <sup>TH</sup> SEPTEMBER 2024/ RESIGNED 1 <sup>ST</sup> DECEMBER 2024)

New trustees are appointed by invitation and then election at the following AGM. Training and induction is carried out by the Committee of Trustees or by individual Trustees as appropriate.

The aim of the Charity is to promote the welfare of people over 50 in any manner which is or may become charitable within the parishes of Bude & Stratton, Morwenstow, Kilkhampton, Launcells, Marhamchurch, Poundstock, Whitstone, St Gennys, Jacobstow, Week St Mary & North Tamerton.

During the past year, all trustee positions have been filled (though one trustee had to step down after a short time, for personal reasons) and our team have been very active in improving how our charity functions. We have also focused on how we comply with legislation and regulation and updated procedures where necessary.

In setting their objectives and planning their activities the Trustees have given careful consideration to the Charity Commission's general guidance on public benefit.

### **OFFICE**

For much of the year, the office operated with 2 volunteers alongside our office manager/ secretary and they established an excellent system of checking new volunteers (especially drivers), constant updating of client information under the auspices of the Data Protection Act, and monitoring of communications arriving via our website. Unfortunately one of these volunteers had to step down in December for personal reasons and the other has had to reduce the time she can make available to our charity. We are now actively seeking replacements to assist our office manager, but so far without success.

## Age Concern Bude and District

### Trustees Annual Report

#### For the Year ended 31st March 2025

#### TRANSPORT DESK

This year the work of the Transport Desk has been separated from other office duties, with a separate manager who is responsible for ensuring that the phone is manned during advertised times, in order to take bookings from clients, and then to allocate the jobs to our team of drivers. The volume of demand has increased dramatically over the past months, and our Transport Desk manager has introduced various new systems and schemes to attempt to cope with this demand. Sadly two of our long-standing volunteers retired this year, and so far we have only found two part-time volunteers to take their places. Again, we are always happy to welcome new applications to join this team.

#### SHOP

The shop continues to prove very successful, though one small source of income was lost this year, when the companies collecting our unsaleable items, ceased trading. However, we are increasingly attracting good quality donations of many different types of goods, and our takings (though fluctuating according to the season) have proved stable. Clients often comment on the good value we provide compared to other similar establishments in the town. Our window displays also attract many favourable comments, and we won 2<sup>nd</sup> prize in the 2024 Bude Carnival competition. In Spring 2025 the shop was honoured by a visit from the High Sheriff of Cornwall, who was also very impressed by our operations in both shop and office.

Unfortunately this year several of our longest-serving volunteers have had to stand down, including Dot Piper who worked in both our office and shop for many years, but sadly died in the autumn. However we have recruited 6 new volunteers, and are always happy to welcome new applications to join our teams in front-of-house or stockroom.

#### CLIENT SERVICES

Our provision of services to our clients continues to expand, with increasing demands from hospitals offering appointments at weekends as well as during the week, and requests from clients to transport them to GPs, dentists and opticians outside Bude itself. Increasingly, the hospitals are also both cancelling and offering appointments at very short notice, which causes considerable difficulties to the drivers and the transport desk volunteers.

We currently have 35 active drivers, though increasing demand continues to result in periods when we cannot meet all the transport requests from our clients. Consequently we are still actively seeking new volunteers, with regular advertising campaigns.

We continue to use a qualified instructor to assess our drivers, many of whom are now undertaking their regular re-assessments.

Our taxi shopping service is proving increasingly popular, with clients reporting total satisfaction with both the management of the scheme and also with the taxi driver herself. This year we were able to expand the scheme to pick up clients from several more distant villages as well as from Bude & Stratton.

Our scheme offering reduced-price day-trips to local attractions, using the services of Holsworthy Rural Transport, has also proved very successful. Currently they are running two trips weekly for our clients.

Age Concern Bude and District

Trustees Annual Report

For the Year ended 31st March 2025

FINANCES

Although we received some notable donations during this financial year (including generous sums from the Bencoolen Wreckers and from Bude Golf Club, together with a small legacy), the increasing demands on our funds meant that we had to reconsider our spending in November. The committee decided that it was preferable to increase the fees we charge to clients (which had been held stable for many years) rather than reduce our services. Consequently, the fees for shopping trips were increased in December 2024, while the fees for hospital transport were increased from January 2025.

During this year, the shop takings were £80,497 an increase of £1,433 on the previous year. Shop expenses totalled £36,202 a decrease of £5,958 on the previous year.

Expenses has seen an increase in terms of driver costs from £63,340 to £87,361 for this year which includes just over £38,000 in terms of taxi and minibus costs.

The overall result from charitable activities for the year was a deficit of £22,050.

The total cash funds at the year end amounted to £27,775. In addition, we have money invested valued at £219,299. The investments generated dividend income of just under £3,800. £4000 was withdrawn from the investments during the year .

The charity has always held investments to provide income and security for future years, held in a fairly liquid form. The trustees believe that our reserves should be sufficient to cover normal charitable activity costs for a period of 1 to 2 years - based on the results for the past year, this would be in the region of £100,000 to £200,000. At the close of the financial year, we were holding reserves of £247,074. Since we are in the fortunate position of having greater reserves than the trustees deem necessary, we are actively seeking out opportunities to provide or finance services to benefit the older members of our community, hence the apparent discrepancy between income and expenditure, shown in the attached accounts.

The Trustees have general powers to invest (after taking advice from a financial expert) any surplus funds in any manner they see fit. The policy regarding the current investments remains the same: that they should continue to be invested in ethical, diversified, income-generating funds or retained on deposit at the bank, in order to ensure the Charity can continue to offer services to the elderly in our district in the future. As required by our constitution we use an independent investment manager to manage these investments.

CONCLUSION

Our charity continues to grow, seeking out new opportunities to promote the welfare of older citizens in our area. This would have been impossible to achieve without the dedication and generosity of our volunteers, for which we are very grateful ... as we are to our local community, who demonstrate their support in terms of donations of goods and money, in purchasing items from our shop, and in leaving us legacies in their wills.

Approved by the board of Trustees on 26/7/25 and signed on its behalf by:

KS Colwill

Kevin Colwill, Chairman

Age Concern Bude and District  
Receipts and Payments Account  
for the Year Ended 31 March 2025

	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
<b>RECEIPTS</b>				
Shop Takings	80,497	-	80,497	79,064
Donations and Legacies	17,201	-	17,201	4,714
Investment income	3,790	-	3,790	3,575
Interest Received	423	-	423	618
Other Income	780	-	780	673
	102,691	-	102,691	88,644
<b>Asset and investment sales</b>	4,000	-	4,000	-
<b>Total receipts</b>	106,691	-	106,691	88,644
<b>PAYMENTS</b>				
Shop and Office Expenses	38,777	-	38,777	45,245
Driver Costs	87,361	-	87,361	63,340
Independent examiners fees	900	-	900	840
Donations	-	-	-	1,250
Governance costs	1,703	-	1,703	1,989
	128,741	-	128,741	112,664
<b>Asset and investment purchases</b>	-	-	-	570
	-	-	-	570
<b>Total payments</b>	128,741	-	128,741	113,234
<b>NET (PAYMENTS)/RECEIPTS</b>	(22,050)	-	(22,050)	(24,590)
<b>RECONCILIATION OF FUNDS</b>				
Cash funds brought forward	49,825	-	49,825	74,415
<b>CASH FUNDS CARRIED FORWARD</b>	27,775	-	27,775	49,825

Age Concern Bude and District  
Statement of Assets  
for the Year Ended 31 March 2025

	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
<b>CASH FUNDS</b>				
Shop Float	56		56	746
Cash at bank	27,719		27,719	49,079
	<u>27,775</u>	<u>-</u>	<u>27,775</u>	<u>49,825</u>
<b>INVESTMENT ASSETS (VALUATION)</b>				
Elevate General Investment Account	137,828		137,828	146,032
M&G Charifund	31,596		31,596	30,302
BLK Charities UK Bond Fund	18,215		18,215	18,672
BLK Charities UK Equity Fund	31,660		31,660	30,426
	<u>219,299</u>	<u>-</u>	<u>219,299</u>	<u>225,432</u>
<b>ASSETS RETAINED FOR THE CHARITY'S OWN USE</b>				
	cost £		Cost £	
Steamer	410		410	
Floor cleaner	160		160	
	<u>570</u>	<u>-</u>	<u>570</u>	

The financial statements were approved by the Board of Trustees on 20/7/ 2025  
and were signed on its behalf by:

  
.....  
K Colwill - Chairman

  
.....  
R Lee - Treasurer

Age Concern Bude and District  
Detailed receipts and payments  
for the Year Ended 31 March 2025

	2025 £	2024 £
<b>INCOME</b>		
<b>Activities for generating funds</b>		
Shop takings	80,497	79,064
<b>Voluntary income</b>		
Donations	1,292	4,714
Legacies	15,909	-
<b>Other receipts</b>		
Other Income	780	673
<b>Investment income</b>		
Dividends received	3,790	3,575
Interest received	423	618
<b>Asset and investment sales</b>		
Receipts from the sale of investments	4,000	
<b>Total incoming resources</b>	<b>106,691</b>	<b>88,644</b>
<b>EXPENDITURE</b>		
<b>Costs of generating funds</b>		
Shop expenses	36,202	42,160
Bank charges	912	843
	<b>37,114</b>	<b>43,003</b>
<b>Charitable activity costs</b>		
Driver costs	49,147	37,690
Taxi / minibus	38,214	25,650
Donations made	-	1,250
	<b>87,361</b>	<b>64,590</b>
<b>Governance and other costs</b>		
Office expenses	1,663	2,242
Independent examiner's fee	900	840
Insurance	780	699
Other support costs	923	1,290
	<b>4,266</b>	<b>5,071</b>
<b>Asset and investment purchases</b>		
Purchase of equipment	-	570
Loans made	-	-
	<b>-</b>	<b>570</b>
<b>Total resources expended</b>	<b>128,741</b>	<b>113,234</b>
<b>Net (PAYMENTS)/RECEIPTS</b>	<b>(22,050)</b>	<b>(24,590)</b>

**Age Concern Bude and District  
Independent Examiner's Report  
For the Year Ended 31<sup>st</sup> March 2025**

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31<sup>st</sup> March 2025 which are set out on pages 6 and 7.

**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.

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.



D.N.Cox  
Metherell Gard Ltd  
Chartered Accountants  
Burn View  
Bude  
Cornwall  
EX23 8BX

Date 26.7.25.....

**AGE CONCERN BUDE AND DISTRICT**

England & Wales - Charity number 274618

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# Accounts

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**Statement of Accounts for the Year Ended**

**31<sup>st</sup> March 2024**

**for**

**Age Concern Bude and District**

**Registered No. 274618**

**Age Concern Bude and District  
Statement of Accounts  
For the Year Ended 31<sup>st</sup> March 2024**

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**Age Concern Bude and District**

**Trustees Annual Report**

**For the Year ended 31st March 2024**

Age Concern Bude and District, 5 Princes Street, Bude, Cornwall EX23 8AT is an unincorporated charitable association and is registered with the Charity Commissioners (No 274618), is governed by a written Constitution most recently updated September 2023 and is jointly controlled by the Trustees. The Charity Trustees during the year ended 31<sup>st</sup> March 2024 were: -

MR T BENSON	CHAIRMAN (RESIGNED 8 <sup>th</sup> SEPTEMBER 2023.)
MR K. COLWILL	CHAIRMAN (APPOINTED 8 <sup>TH</sup> SEPTEMBER 2023)
MR J WONNACOTT	VICE-CHAIRMAN
MRS R PENN	SECRETARY
	TRUSTEE (APPOINTED 8th SEPTEMBER 2023)
Ms R LEE	TREASURER
MRS S VOADEN	SHOP MANAGER
MR A PIPER	DRIVER MANAGER
MRS S WONNACOTT	TRUSTEE (RESIGNED 8 <sup>TH</sup> SEPTEMBER 2023)
MRS D PIPER	TRUSTEE
MRS L DOWELL	TRUSTEE
MRS E PRIEST	TRUSTEE (APPOINTED 8 <sup>th</sup> SEPTEMBER 2023)
MR C BOWDEN	TRUSTEE (APPOINTED 8 <sup>th</sup> SEPTEMBER 2023)

New trustees are appointed by invitation and then election at the following AGM. Training and induction is carried out by the Committee of Trustees or by individual Trustees as appropriate.

The aim of the Charity is to promote the welfare of people over 50 in any manner which is or may become charitable within the parishes of Bude & Stratton, Morwenstow, Kilkhampton, Launcells, Marhamchurch, Poundstock, Whitstone, St Gennys, Jacobstow, Week St Mary & North Tamerton.

During the past year, all trustee positions are now filled and our team have been very active in improving how our charity functions. We have also focused on how we comply with legislation and regulation and updated procedures where necessary.

In setting their objectives and planning their activities the Trustees have given careful consideration to the Charity Commission's general guidance on public benefit.

## Age Concern Bude and District

### Trustees Annual Report

#### For the Year ended 31st March 2024

#### SHOP

We have now completed a full year trading in our new shop, and the move to new premises has proved very successful. Our takings have almost tripled year-on-year (though the costs of the new premises mean our outgoings have also almost doubled). However the new shop provides a much more dominant presence in the town and attracts a lot of interest among both the local population and also the visitors.

To cope with the increase in trade and donations, we have established two separate teams to work front-of-house or in the stockroom. We are pleased to have recruited some excellent new volunteers to work alongside our previous teams, though always appreciate more applications.

#### OFFICE

The office team has grown through this past year, with new volunteers relieving some of the pressure on the transport desk. We also have several new volunteers helping with the growing tasks involved in running our organisation – including checking of new volunteers (especially drivers), constant updating of client information under the auspices of the Data Protection Act, and monitoring of communications arriving via our website.

#### TRANSPORT SERVICES

Our activities in this area continue to expand, with increasing demands from hospitals offering appointments at weekends as well as during the week, and also requests from clients to transport them to GPs, dentists and opticians outside Bude itself.

We currently have 30 active drivers, though increasing demand continues to result in periods when we cannot meet all the transport requests from our clients. Consequently we are still actively seeking new volunteers, both by advertising and by taking a display stand to local events.

We continue to use a qualified instructor to assess our drivers, most of whom are now undertaking their regular re-assessments.

Our taxi shopping service is proving increasingly popular, with clients reporting total satisfaction with both the management of the scheme and also with the taxi driver herself. This year we were able to expand the scheme to pick up clients from selected local villages as well as from Bude & Stratton. Currently we have reached the maximum number of clients we can carry on this service, and a waiting list has been established.

Our scheme offering reduced-price day-trips to local attractions, using the services of Holsworthy Rural Transport, has also proved very successful. Currently they are running two trips weekly for our clients, and are expanding to cover more of the area we cover.

**Age Concern Bude and District**

**Trustees Annual Report**

**For the Year ended 31st March 2024**

**FINANCES**

Though we have not received this year any significant bequests or donations to supplement our shop takings, we still have sufficient funds to finance our services, thanks to generous bequests in previous years. These funds are currently invested, but the investments are being gradually reduced to appropriate levels, by financing various schemes – including free hospital transport for clients undertaking a series of frequent regular treatments.

During this year, the shop takings were £79,064 an increase of more than £38,259 on the previous year. Shop expenses totalled £42,160 an increase of £10,611 on the previous year.

Expenses has seen an increase in terms of driver costs from £29,865 to £63,340 for this year which includes just over £25,000 in terms of taxi and minibus costs.

The overall result from charitable activities for the year was a deficit of £24,590.

The total cash funds at the year end amounted to £49,825. In addition, we have money invested valued at £225,432. The investments generated dividend income of just over £3,500. The value of the remaining investments increased by just over £13,000 mainly due to an improvement of on the Elevate General Investment account which saw a decrease in valuation in 2023 of nearly £11,000.

The charity has always held investments to provide income and security for future years, held in a fairly liquid form. The trustees believe that our reserves should be sufficient to cover normal charitable activity costs for a period of 1 to 2 years - based on the results for the past year, this would be in the region of £75,000 to £150,000. At the close of the financial year, we were holding reserves of £275,257. Since we are in the fortunate position of having greater reserves than the trustees deem necessary, we are actively seeking out opportunities to provide or finance services to benefit the older members of our community, hence the apparent discrepancy between income and expenditure, shown in the attached accounts.

The Trustees have general powers to invest (after taking advice from a financial expert) any surplus funds in any manner they see fit. The policy regarding the current investments remains the same: that they should continue to be invested in ethical, diversified, income-generating funds or retained on deposit at the bank, in order to ensure the Charity can continue to offer services to the elderly in our district in the future. As required by our constitution we use an independent investment manager to manage these investments.

**CONCLUSION**

Our charity continues to grow, seeking out new opportunities to promote the welfare of older citizens in our area. This would have been impossible to achieve without the dedication and generosity of our volunteers, for which we are very grateful ... as we are to our local community, who demonstrate their support both in terms of donations of goods and money, and also in purchasing items from our shop.

Approved by the board of Trustees on ..... 1/7/24 ..... and signed on its behalf by:

.....  


John Wonnacott, Vice-chairman


**Age Concern Bude and District**  
**Receipts and Payments Account**  
**for the Year Ended 31 March 2024**

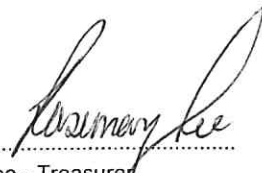
	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
<b>RECEIPTS</b>				
Shop Takings	79,064	-	79,064	40,805
Donations and Legacies	4,714	-	4,714	46,083
Government Grants	-	-	-	-
Investment income	3,575	-	3,575	3,875
Interest Received	618	-	618	142
Other Income	673	-	673	86
	88,644	-	88,644	90,991
<b>Asset and investment sales</b>	-	-	-	26,926
<b>Total receipts</b>	88,644	-	88,644	117,917
<b>PAYMENTS</b>				
Shop and Office Expenses	45,245	-	45,245	38,787
Driver Costs	63,340	-	63,340	29,865
Independent examiners fees	840	-	840	780
Donations	1,250	-	1,250	-
Governance costs	1,989	-	1,989	5,203
	112,664	-	112,664	74,635
<b>Asset and investment purchases</b>	570	-	570	-
	570	-	570	-
<b>Total payments</b>	113,234	-	113,234	74,635
<b>NET (PAYMENTS)/RECEIPTS</b>	(24,590)	-	(24,590)	43,282
<b>RECONCILIATION OF FUNDS</b>				
Cash funds brought forward	74,415	-	74,415	31,133
<b>CASH FUNDS CARRIED FORWARD</b>	49,825	-	49,825	74,415

Age Concern Bude and District  
Statement of Assets  
for the Year Ended 31 March 2024

	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
<b>CASH FUNDS</b>				
Shop Float	746		746	50
Cash at bank	49,079		49,079	74,365
	<u>49,825</u>	<u>-</u>	<u>49,825</u>	<u>74,415</u>
<b>INVESTMENT ASSETS (VALUATION)</b>				
Elevate General Investment Account	146,032		146,032	132,919
M&G Charifund	30,302		30,302	30,865
BLK Charities UK Bond Fund	18,672		18,672	18,915
BLK Charities UK Equity Fund	30,426		30,426	29,579
	<u>225,432</u>	<u>-</u>	<u>225,432</u>	<u>212,278</u>
<b>ASSETS RETAINED FOR THE CHARITY'S OWN USE</b>				
	cost £		Cost £	
Steamer	410		410	
Floor cleaner	160		160	
	<u>570</u>	<u>-</u>	<u>570</u>	

The financial statements were approved by the Board of Trustees on 1/7/ 2024  
and were signed on its behalf by:

  
.....  
J Wonnacott - Vice-chairman

  
.....  
R Lee - Treasurer

Age Concern Bude and District  
Detailed receipts and payments  
for the Year Ended 31 March 2024

	2024 £	2023 £
<b>INCOME</b>		
<b>Activities for generating funds</b>		
Shop takings	79,064	40,805
<b>Voluntary income</b>		
Donations	4,714	3,649
Legacies	-	42,434
<b>Other receipts</b>		
Other Income	673	86
<b>Investment income</b>		
Dividends received	3,575	3,875
Interest received	618	142
<b>Asset and investment sales</b>		
Receipts from the sale of investments	-	26,926
<b>Total incoming resources</b>	<b>88,644</b>	<b>117,917</b>
<b>EXPENDITURE</b>		
<b>Costs of generating funds</b>		
Shop expenses	42,160	31,549
Bank charges	843	242
	43,003	31,791
<b>Charitable activity costs</b>		
Driver costs	37,690	28,957
Taxi / minibus	25,650	908
Donations made	1,250	-
	64,590	29,865
<b>Governance and other costs</b>		
Office expenses	2,242	6,996
Independent examiner's fee	840	780
Insurance	699	725
Legal and professional fees	-	2,702
Other support costs	1,290	1,776
	5,071	12,979
<b>Asset and investment purchases</b>		
Purchase of equipment	570	-
Loans made	-	-
	570	-
<b>Total resources expended</b>	<b>113,234</b>	<b>74,635</b>
<b>Net (PAYMENTS)/RECEIPTS</b>	<b>(24,590)</b>	<b>43,282</b>

**Age Concern Bude and District  
Independent Examiner's Report  
For the Year Ended 31<sup>st</sup> March 2024**

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31<sup>st</sup> March 2024 which are set out on pages 6 and 7.

**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.

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.



D.N.Cox  
Metherell Gard Ltd  
Chartered Accountants  
Burn View  
Bude  
Cornwall  
EX23 8BX

Date.....1.7.24.....

**AGE CONCERN BUDE AND DISTRICT**

England & Wales - Charity number 274618

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# Accounts

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Statement of Accounts for the Year Ended

31<sup>st</sup> March 2023

for

Age Concern Bude and District

Registered No. 274618

**Age Concern Bude and District  
Annual Report  
For the Year ended 31st March 2023**

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**Age Concern Bude and District  
Annual Report  
For the Year ended 31st March 2023**

Age Concern Bude and District, 5 Princes Street, Bude, Cornwall EX23 8AT is registered with the Charity Commissioners (No 274618), is governed by a written Constitution and is jointly controlled by the Trustees. The Charity Trustees during the year ended 31<sup>st</sup> March 2023 were: -

MR T BENSON	CHAIRMAN
MR J WONNACOTT	VICE-CHAIRMAN
MRS R PENN	SECRETARY (Appointed 26 <sup>th</sup> November 2022)
Ms R LEE	TREASURER
MRS S VOADEN	SHOP MANAGER
MR A PIPER	DRIVER MANAGER
MRS S WONNACOTT	TRUSTEE
MRS D PIPER	TRUSTEE
MRS L DOWELL	TRUSTEE
MRS LIZ PRIEST	TRUSTEE (Appointed 7 <sup>th</sup> May 2022)

New trustees are appointed by invitation and then election at the following AGM. Training and induction is carried out by the Committee of Trustees or by individual Trustees as appropriate.

The aim of the Charity is to promote the welfare of people over 50 in any manner which is or may become charitable within the parishes of Bude & Stratton, Morwenstow, Kilkhampton, Launcells, Marhamchurch, Poundstock, Whitstone, St Gennys, Jacobstow, Week St Mary & North Tamerton.

During the past year, all trustee positions are now filled and our team have been very active in improving how our charity functions. We have also focused on how we comply with legislation and regulation and updated procedures where necessary.

In setting their objectives and planning their activities the Trustees have given careful consideration to the Charity Commission's general guidance on public benefit.

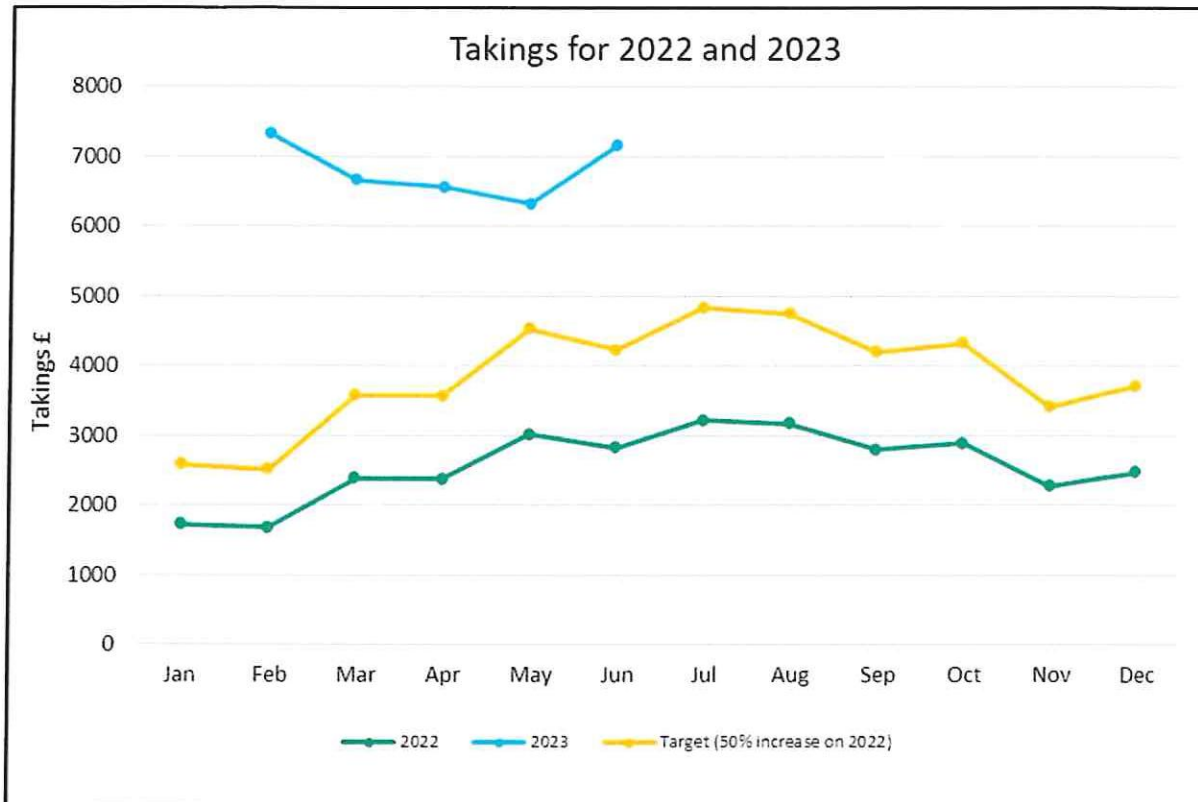
### **SHOP**

Despite our fruitless search last year for larger and more suitable premises, an opportunity arose last summer which resulted in our acquiring nearby premises which have enabled us to expand our floor-space significantly, better organise our stockroom and bring our office under the same roof.

The move during December/January involved virtually all our volunteers, including weekends. Our previous shop finally closed for business on 31 December 2022, following which all stock was moved and the new shop stocked and displayed for opening on 3 February this year.

**Age Concern Bude and District  
Annual Report  
For the Year ended 31st March 2023**

A graph below shows how takings have significantly increased year-on-year.



As the shop is so much larger, the supervision of the shop and stockroom have been separated so both receive the necessary focus to ensure they operate as efficiently and safely as possible. Our volunteer numbers have remained stable throughout the past year.

### OFFICE

The move to new premises was managed by the volunteer team in January and was quickly operational again.

It has proved a bonus to house all our charity's activities under one roof and help them feel more included with other volunteers. Office volunteer numbers have remained stable throughout.

### TRANSPORT SERVICES

Our activities in this area have been expanded during the year. In addition to transporting clients to and from hospital appointments we are increasingly doing the same to local GP's, Dentists and Opticians. To manage this, we have appointed a second driver manager to cope with the increasing workload. This has resulted in improved communication between drivers to exchange information such as parking at hospitals, road diversions, etc.

We have introduced a new shopping service, to transport clients to and from local supermarkets. This has proved popular, so far running 64 trips since March. As we did not have enough volunteer drivers for this, we have engaged a local taxi firm. Clients pay a small sum, and we subsidise the rest from funds.

**Age Concern Bude and District  
Annual Report  
For the Year ended 31st March 2023**

We have also engaged with another charity based in Holsworthy who organise day-trips around Cornwall and Devon to visit local attractions. We have negotiated with them to charge qualifying clients in the Bude area a reduced fare, which we then subsidise.

This year our drivers have completed 1552 journeys compared to 1171 last year. We now have 21 active drivers, a 50% increase on last year. However, we are finding that increasing demand results in periods when meeting this proves problematic. To address this, the trustees are actively involved in recruitment by manning a display stand at local events and speaking at local interest groups

We continue to use a qualified instructor to assess our drivers, most of whom are now undertaking their annual re-assessments.

**FINANCES**

We continue to receive occasional bequests and donations from our local community which supplement our shop takings, so we have sufficient funds to finance our charity.

During this year, the shop takings were £40,805 an increase of more than £15,000 on the previous year. We received significant levels of donations and legacies totalling £46,083, an increase of around £34,000 on the previous year. Expenses have increased in line with the increase in income. In particular, we had the additional costs of moving shop premises including the run off costs on the old shop.

The overall result from charitable activities for the year was a surplus of receipts over payments of just over £16,200 which was increased by nearly £27,000 from the sale of one of the investments, giving a total cash surplus for the year of £43,282.

The total cash funds at the year end amounted to £74,415. In addition, we have money invested totalling £214,882. The investments generated dividend income of nearly £4,000. The value of the remaining investments dropped by nearly £16,500 on the previous year, due to the current worldwide financial crisis.

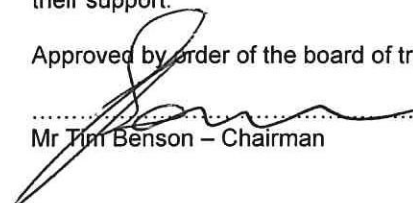
The charity has always held investments to provide income and security for future years. The trustees believe that this should range between £100,000 and £150,000. These investments are in fairly liquid form. In addition, the trustee's policy is to hold cash reserves, to cover normal costs for a period of 1 to 2 years. Based on the results for the year, this would be in the region of £75,000 to £150,000. Therefore, in total the trustees are aiming to keep the total reserves between £175,000 and £300,000. The total reserves at the year end, were £289,297. The trustees are actively seeking new opportunities to provide or finance services to benefit the older section of our community.

The Trustees have general powers to invest (after taking advice from a financial expert) any surplus funds in any manner they see fit. The policy regarding the current investments remains the same: that they should continue to be invested in ethical, diversified, income-generating funds or retained on deposit at the bank, in order to ensure the Charity can continue to offer services to the elderly in our district in the future. As required by our constitution we use an independent investment manager to manage these investments.

**CONCLUSION**

A great deal of hard work has been done by our volunteers. It has been a very active period in expanding our activities into new areas. This would have been impossible to achieve without the dedication and generosity of our volunteers, for which we are very grateful. As, indeed are our local community, who demonstrate this through their support.

Approved by order of the board of trustees on ..... 26/8/23 ..... and signed on its behalf by:

  
.....  
Mr Tim Benson – Chairman


Age Concern Bude and District  
Receipts and Payments Account  
For the Year Ended 31<sup>st</sup> March 2023

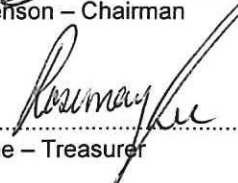
	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
<b>RECEIPTS</b>				
<b>Charitable activities</b>				
Shop Takings	40,805		40,805	25,741
Donations and Legacies	40,083	6,000	46,083	12,063
Government Grants	-		-	2,667
Investment income	3,875		3,875	3,486
Interest Received	142		142	326
Other Income	86		86	3,519
	84,991	6,000	90,991	47,802
<b>Asset and investment sales</b>	26,926	-	26,926	-
<b>Total receipts</b>	111,917	6,000	117,917	47,802
<b>PAYMENTS</b>				
<b>Charitable activities</b>				
Shop and Office Expenses	38,545		38,545	24,904
Driver Costs	23,865	6,000	29,865	16,952
Independent examiners fees	780		780	690
Governance costs	5,445		5,445	3,077
	68,635	6,000	74,635	45,623
<b>Asset and investment purchases</b>	-	-	-	150,000
	-	-	-	150,000
<b>Total payments</b>	68,635	6,000	74,635	195,623
<b>NET (PAYMENTS)/RECEIPTS</b>	43,282	-	43,282	(147,821)
<b>RECONCILIATION OF FUNDS</b>				
Cash funds brought forward	31,133	-	31,133	178,954
<b>CASH FUNDS CARRIED FORWARD</b>	74,415	-	74,415	31,133

Age Concern Bude and District  
Statement of Assets  
For the Year Ended 31<sup>st</sup> March 2023

	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
<b>CASH FUNDS</b>				
Shop Float	50		50	50
Cash at bank	74,365		74,365	31,083
	<u>74,415</u>	<u>-</u>	<u>74,415</u>	<u>31,133</u>
<b>INVESTMENT ASSETS</b>				
Elevate General Investment Account	132,919		32,919	143,886
M&G Charifund	30,865		30,865	32,874
BLK Charities UK Bond Fund	18,915		18,915	22,131
BLK Charities UK Equity Fund	29,579		29,579	29,978
Aberdeen UK Equity			-	27,187
	<u>212,278</u>	<u>-</u>	<u>212,278</u>	<u>256,056</u>

The financial statements were approved by the Board of Trustees on 26/8/23 2023  
and were signed on its behalf by:

  
.....  
T Benson – Chairman

  
.....  
R Lee – Treasurer

Age Concern Bude and District  
Detailed receipts and payments  
For the Year Ended 31<sup>st</sup> March 2023

	2023 £	2022 £
<b>INCOME</b>		
<b>Charitable activities</b>		
Shop Takings	40,805	25,741
Donations	3,649	2,063
Legacies	42,434	10,000
Government Grants	-	2,667
Other Income	86	3,519
<b>Investment income</b>		
Dividends received	3,875	3,486
Interest Received	142	326
<b>Asset and investment sales</b>		
Receipts from the sale of investments	26,926	-
<b>Total incoming resources</b>	<b>117,917</b>	<b>47,802</b>
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Shop Expenses	31,549	16,772
Office Expenses	6,996	8,132
Driver Costs	29,865	16,952
	<b>68,410</b>	<b>41,856</b>
<b>NET (PAYMENTS)/RECEIPTS</b>		
Independent examiner's fee	780	690
Insurance	725	621
Bank Charges	242	238
Legal and Professional Fees	2,702	
Other Support Costs	1,776	2,218
	<b>6,225</b>	<b>3,767</b>
<b>Asset and investment purchases</b>		
Purchase of investments		150,000
Loans made	-	-
	-	150,000
<b>Total resources expended</b>	<b>74,635</b>	<b>195,623</b>
<b>Net (PAYMENTS)/RECEIPTS</b>	<b>43,282</b>	<b>(147,821)</b>

Age Concern Bude and District  
Independent Examiner's Report  
For the Year Ended 31<sup>st</sup> March 2023

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31<sup>st</sup> March 2023 which are set out on pages 6 and 7.

**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.

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.

  
D.N.Cox  
Metherell Gard Ltd  
Chartered Accountants  
Burn View  
Bude  
Cornwall  
EX23 8BX

Date... 27.8.23

**AGE CONCERN BUDE AND DISTRICT**

England & Wales - Charity number 274618

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# Accounts

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Statement of Accounts for The Year Ended

31<sup>st</sup> March 2022

For

Age Concern Bude and District

Registered No. 274618

Age Concern Bude and District  
Annual Report  
For the Year ended 31<sup>st</sup> March 2022

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**Age Concern Bude and District**  
**Annual Report**  
**For the Year ended 31<sup>st</sup> March 2022**

Age Concern Bude and District, Neetside Community Centre, Bude, Cornwall EX23 8LB is registered with the Charity Commissioners (No 274618), is governed by a written Constitution and is jointly controlled by the Trustees. The Charity Trustees during the year ended 31<sup>st</sup> March 2022 were:-

MR T BENSON	CHAIRMAN (Appointed 12 August 2021)
MR J WONNACOTT	VICE-CHAIRMAN (Appointed 12 August 2021)
MRS S WONNACOTT	SECRETARY (Appointed 12 August 2021)
Ms R LEE	TREASURER (Appointed 12 August 2021)
MRS L DOWELL	OFFICE MANAGER (Appointed 12 August 2021)
MRS S VOADEN	SHOP MANAGER
MR D GILBERT	DRIVER MANAGER (Co-opted 4 November 2021, resigned March 2022)
MR A PIPER	DRIVER MANAGER (Appointed 12 August 2021)
MRS D PIPER	TRUSTEE (Appointed 12 August 2021)
MR I OPIE	CHAIRMAN (Resigned 12 August 2021)
MR D ANDERSON	TREASURER (Resigned 12 August 2021)

New trustees are appointed by invitation and then election at the following AGM. Training and induction is carried out by the Committee of Trustees or by individual Trustees as appropriate.

The aim of the Charity is to promote the welfare of people over 50 in any manner which is or may become charitable within the parishes of Bude & Stratton, Morwenstow, Kilkhampton, Launcells, Marhamchurch, Poundstock, Whitstone, St Gennys, Jacobstow, Week St Mary & North Tamerton. In setting their objectives and planning their activities, the Trustees have given careful consideration to the Charity Commission's general guidance on public benefit.

The Charity is staffed entirely by volunteers who claim only out-of-pocket expenses incurred on the Charity's behalf. The Executive Committee meets normally 5 times annually to discuss the day to day running of the Charity, its financial status, and the reports of the various Scheme Organisers.

Since our AGM last August, Age Concern has been in full recovery mode and we are now back to relative normality. Our only issue is a shortage of volunteers as some did not return post-lockdown. However, we are managing this and now also use social media to advertise vacancies.

### **SHOP**

We are experiencing a full recovery in customer numbers now, to the extent that our takings in the first quarter of 2022 are 11% ahead of the same period in 2019.

We have focused on health and safety this year, particularly regarding fire precautions. A consultant from Tintagel has been engaged to help us. The doors have been upgraded to ensure compliance with the latest regulations and a fire warden has been appointed.

**Age Concern Bude and District**  
**Annual Report**  
**For the Year ended 31<sup>st</sup> March 2022**

Our current emphasis is in reducing our aged stock in preparation for a re-fit and re-decoration later in 2022. A card reader will be installed in June to better meet customer needs. We have investigated the possibility of moving to larger premises but, given the high level of demand for retail space in Bude, increased rental prices are outside our budget.

**OFFICE**

A new computer, donated by the local Golf Club, has been installed and is up and running. Internet Services have been improved and we now have a website:-

**[ageconcernbudedistrict.org](http://ageconcernbudedistrict.org)**

This will make our contact with the public easier.

**TRANSPORT SERVICES**

To improve communications between trustees and drivers, a Driver Manager has been appointed. A Handbook is being developed containing essential information for drivers, especially for new recruits.

To improve driver standards we have engaged an experienced driving instructor to assess each of our drivers and any future recruits. All have now been favourably assessed.

During this year our drivers have completed 1171 journeys to medical appointments, compared to 700 last year. Most of these were long-distance to hospitals in Truro, Barnstaple, Plymouth and Exeter.

**FINANCES**

The Trustees have general powers to invest any surplus funds in any manner they see fit, and all investments are in recognised charitable or ethical investment funds or bank deposit accounts. The policy regarding the current investments remains the same: that they should continue to be invested in diversified, income-generating funds or retained on deposit at the bank, in order to ensure the Charity can continue to offer services to the elderly in our district in the future.

During this year, with the resumption of normal trading, the shop takings increased from £4,404 in 2020-21 to £25,741 in 2021-22, topped up by a Government Grant of £2,667 to compensate for the effects of the Covid pandemic. We also received donations of £2,063 and a generous legacy of £10,000.

We have now invested the large legacy made to us during the year 2020-21, with the anticipation that it will increase in value over the long term. Unfortunately, the current financial climate in the UK has resulted in a reduction in the value of our investments, and dividends reduced from £4,070 in 2020-21 to £3,486 in 2021-22. However, our investment manager has recommended that we avoid any 'knee-jerk reaction' changes to our investments, which were always designed for the medium to long term.

As hospital services have resumed after the Covid pandemic, the increase in journeys made by our drivers has resulted in an increase in costs from £10,812 in 2020-21 to £16,952 in 2021-22. Despite this, due to the continuing generosity of our community and the efforts of volunteers in our shop, we currently have sufficient funds in reserve to finance our operations without the need to increase costs for our clients in the immediate future.

The total assets of the Charity in March 2022, including investments, totalled £287,139

**Age Concern Bude and District**  
**Annual Report**  
**For the Year ended 31<sup>st</sup> March 2022**

The charity has always held investments to provide income and security for future years. The value of those assets has ranged in the last 5 years between £110,000 and £185,000. The trustees believe that this is still a reasonable level of reserves and the aim is to return the investment assets to this level. The current level of reserves is higher than required due the legacies received in the last two years, and the trustees are actively looking at ways of using those surplus reserves to fulfil the objects of the charity. In addition, the trustee's policy is to have in reserve, funds to cover normal costs for a period of 1 to 2 years. This would be in the region of £45,000 to £90,000.

**CONCLUSION**

Age Concern has fully recovered from the effects of the Covid pandemic so far. This has been entirely achieved by the dedication of our teams of volunteers, without whom our charity wouldn't exist. This is recognised by our community and is reflected in the level of financial support they provide.

All current Trustees have agreed to continue in the coming year which provides stability for our charity.

  
Tim Benson, Chairman

Date 2<sup>nd</sup> July 2022

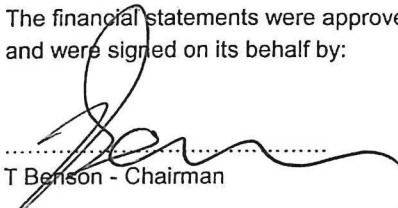
Age Concern Bude and District  
Receipts and Payments Account  
for the Year Ended 31 March 2022

	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
<b>RECEIPTS</b>				
Charitable activities				
Shop Takings	25,741	-	25,741	4,404
Donations and Legacies	2,063	10,000	12,063	133,085
Government Grants	2,667	-	2,667	19,431
Investment income	3,486	-	3,486	4,070
Interest Received	326	-	326	117
Other Income	3,519	-	3,519	-
	<u>37,802</u>	<u>10,000</u>	<u>47,802</u>	<u>161,107</u>
Asset and investment sales	-	-	-	39,437
<b>Total receipts</b>	37,802	10,000	47,802	200,544
<b>PAYMENTS</b>				
Charitable activities				
Shop and Office Expenses	24,904	-	24,904	16,712
Driver Costs	6,952	10,000	16,952	10,812
Independent examiners fees	690	-	690	396
Governance costs	3,077	-	3,077	1,030
	<u>35,623</u>	<u>10,000</u>	<u>45,623</u>	<u>28,950</u>
Asset and investment purchases	150,000	-	150,000	-
	-	-	-	-
	<u>150,000</u>	<u>-</u>	<u>150,000</u>	<u>-</u>
<b>Total payments</b>	185,623	10,000	195,623	28,950
<b>NET (PAYMENTS)/RECEIPTS</b>	(147,821)	-	(147,821)	171,594
<b>RECONCILIATION OF FUNDS</b>				
Cash funds brought forward	178,954	-	178,954	7,360
<b>CASH FUNDS CARRIED FORWARD</b>	<u><u>31,133</u></u>	<u><u>-</u></u>	<u><u>31,133</u></u>	<u><u>178,954</u></u>

**Age Concern Bude and District**  
**Statement of Assets**  
**for the Year Ended 31 March 2022**

	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
<b>CASH FUNDS</b>				
Shop Float	50	-	50	30
Cash at bank	31,083	-	31,083	178,924
	<u>31,133</u>	<u>-</u>	<u>31,133</u>	<u>178,954</u>
<b>INVESTMENT ASSETS</b>				
Elevate General Investment Account	143,886	-	143,886	-
M&G Charifund	32,874	-	32,874	30,641
BLK Charities UK Bond Fund	22,131	-	22,131	23,942
BLK Charities UK Equity Fund	29,978	-	29,978	27,763
Aberdeen UK Equity	27,187	-	27,187	28,435
	<u>256,056</u>	<u>-</u>	<u>256,056</u>	<u>110,781</u>

The financial statements were approved by the Board of Trustees on 2nd July 2022 and were signed on its behalf by:

  
 .....  
 T Benson - Chairman

  
 .....  
 R Lee - Treasurer

Age Concern Bude and District  
Detailed receipts and payments  
for the Year Ended 31 March 2022

	2022	2021
	£	£
<b>INCOME</b>		
<b>Charitable activities</b>		
Shop Takings	25,741	4,404
Donations	2,063	1,035
Legacies	10,000	132,050
Government Grants	2,667	-
Other Income	3,519	-
<b>Investment income</b>		
Dividends received	3,486	4,070
Interest Received	326	117
<b>Asset and investment sales</b>		
Receipts from the sale of investments	-	39,437
<b>Total incoming resources</b>	47,802	181,113
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Shop Expenses	16,772	10,711
Office Expenses	8,132	6,001
Driver Costs	16,952	10,812
	41,856	27,524
<b>NET (PAYMENTS)/RECEIPTS</b>		
Independent examiner's fee	690	396
Insurance	621	612
Bank Charges	238	179
Other Support Costs	2,218	239
	3,767	1,426
<b>Asset and investment purchases</b>		
Purchase of investments	150,000	-
Loans made	-	-
	150,000	-
<b>Total resources expended</b>	195,623	28,950
<b>Net (PAYMENTS)/RECEIPTS</b>	(147,821)	152,163

Age Concern Bude and District

Independent Examiner's Report to the Trustees  
For The Year Ended 31<sup>st</sup> March 2022

---

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31<sup>st</sup> March 2022 which are set out on pages 6 to 8.

**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

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.

  
D.N.Cox FCA  
Metherell Gard Ltd  
Chartered Accountants  
Burn View  
Bude  
Cornwall  
EX23 8BX

Date... 3.7.22 .....

**AGE CONCERN BUDE AND DISTRICT**

England & Wales - Charity number 274618

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# Accounts

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Statement of Accounts For The Year Ended  
31<sup>st</sup> March 2021  
for  
Age Concern  
Bude and District  
Registered No. 274618

Age Concern Bude and District

Year Ended 31<sup>st</sup> March 2021

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**Age Concern Bude and District**  
**Annual Report**  
**For the Year Ended 31st March 2021**

Age Concern Bude and District, Neetside Community Centre, Bude, Cornwall EX23 8LB is registered with the Charity Commissioners (No. 274618), is governed by a written Constitution and is jointly controlled by the Trustees. The Charity Trustees during the year ended 31 March 2020 were:-

Mr I Opie	Hon Chairman (Co-Opted)
Mr D Anderson	Hon Treasurer (Co-Opted)
Mrs L Dowell	Hon Secretary and Office Support (Co-Opted)
Mrs S Voaden	Head of Retail
Mr A Harper	Hon Chairman (resigned June 2020)
Mr D Bryant	Hon Treasurer (resigned June 2020)
Mrs H Fewster	Hon Secretary (resigned June 2020)

New Trustees are appointed by invitation and then election at the following A.G.M. Training and induction is carried out by the Committee of Trustees or by individual Trustees as appropriate.

Age Concern Bude and District was formed in 1977 with the object of promoting the welfare of the elderly in any manner that is, or may become, charitable within the parishes of Bude & Stratton, Kilkhampton, Launcells, Marhamchurch, Poundstock, Whitstone, St Gennys, Jacobstow, Week St Mary and North Tamerton within the County of Cornwall (as per our Constitution). The total population of the above areas is some 18,000 of which over a quarter are aged 60 or above. In setting their objectives and planning their activities the Trustees have given careful consideration to the Charity Commission's general guidance on public benefit.

The Charity is staffed entirely by volunteers who claim only out of pocket expenses incurred on the Charity's behalf. The Executive Committee meets normally two monthly throughout the year to discuss the day to day running of the Charity, its financial status, and the reports of the various Scheme Organisers.

The Trustees have general powers to invest any surplus funds in any manner they see fit and all investments are in recognised charitable investment funds or bank deposit accounts. The policy regarding the current investments remains the same: that they should continue to be invested in diversified, income generating funds or retained on deposit at the bank, in order to ensure that the Charity can continue to offer services to the elderly in our district in the future.

This has been a very difficult year not just for Age Concern but the Country. On March 23rd the Prime Minister due to the Covid-19 pandemic, advised the nation to remain at home, and to not venture out unless it was vital. He advised that where possible to work from home and those that were clinically vulnerable and over 70 should adhere to this ruling. These restrictions were in place 3 times during the year, when the Country was placed into 'lockdown'. This had an immense impact on our services.

### **The Age Concern Shop**

This was closed from 23rd March until 23rd September, only opening once the precautions for Covid-19 had been put in place. These included a screen between the volunteers and customers, social distancing signage, customer numbers being restricted to 2 at any one time and hand sanitiser being available at the door.

We are grateful to those volunteers that felt they were able to return.

The shop remained open until further restrictions were put in place in December, and remained closed until after the end of March 2021.

## **The Office**

Our access to the office at the Neetside Centre was also severely restricted, with no access from March 23rd unto 7th July. The Charity continued to function with transport booking being managed from the homes of the Trustees. Once access was granted the volunteers returned, but adhering to social distancing policies, at all times.

We are grateful to those volunteers that returned at this time

In December the offices were then closed again due to government guidelines and remained closed at 31st March 2021. Once again the transport bookings were managed from homes.

The Information Office was closed permanently in August , due to the pandemic, shortage of volunteers and also to reduce overall costs, as it was not being utilised.

## **Transport Services**

Age Concern is very grateful to those volunteer drivers that felt able to continue to provide a service throughout, what has been a very difficult time. There were times when the number available was very limited. They were able to provide transport by adhering to the Covid-19 measures and social distancing that were in place during these times. A decision was made, that we were not able to continue to provide a service to local medical appointments, but that we would concentrate on taking clients to the major hospitals, all of which are a distance from Bude. At the outset we prioritised those having cancer treatment. Despite the Covid-19 restrictions, Age Concern was able to provide over 700 journeys to medical appointments. What an achievement for our drivers!

From January we additionally provided , over 45 journeys to Holsworthy Medical Centre for those with an appointment for a Covid-19 vaccination . These took place at the weekend, we are very grateful to the volunteers that gave their time to do this.

## **The Trustees**

In June 2020, the then Trustees made the decision not to hold and Annual General Meeting due to the pandemic. As already stated above, the country was placed in 'lockdown' 3 times during the year, on top of which the restrictions placed on those that were vulnerable and also those over the age of 70; it was considered not possible to hold the meeting, as many of our members fell into these categories. The Trustees were, however, able to hold the 4 meetings required under the constitution, and continue to support the Charity in its day to day running.

Throughout the year the volunteers were sent a quarterly newsletter updating them of how the Charity was progressing through the pandemic. They were also given the opportunity to request a copy of the approved accounts, for the year end March 2020, if they wished.

Additionally every member was sent a personally signed Christmas Card from the Executive Committee, as a recognition of their efforts and support throughout the year.

## **Finances**

During the year , a somewhat difficult one due to the pandemic, the shop takings dropped from £30,852 to a mere £4,404 , however, we were able to avail ourselves of Government Grants totalling £19,431, and also additionally, no rates fell due . We also wish to take the opportunity of thanking Mrs Hill for her very generous offer, of both not requesting 1 quarter's rental for the shop, and also covering the payment for the building insurance.

Again due to the pandemic, we saw a reduction in the journey's made by drivers overall , due to both normal appointments not taking place at Hospitals and the availability of drivers; this resulted in a reduction in costs from £25,952 to £10,812.

During the year we withdrew the funds of £11,618 from CCLA , in order to provide a "working capital" to help see us through the pandemic and loss of income from the shop etc. A closure withdrawal was also made from HSBC , following their advice that they were closing their accounts, and it was felt that they did not fall

within the Trustee's wish to adhere to socially responsible and ethical funds, with their new products available.

The banking system and management of investments was streamlined, and all banking transferred to the TSB ; the opportunity was taken to ensure bills were paid by direct debit, all payments made by bank transfer and the utilisation of any cheque payments ceased.

Our legacies and donations increased from £6,901 to £133,085, the latter in the main due to the very generous legacy received from a Dr Hilary Bristow of £130,000 ( There is still an outstanding small additional figure due from the Executors, once the estate is wound up)

Due to the pandemic and social distancing and self isolating requirements there were no coach trips , luncheon clubs or the Harvesters group meetings .

Finally it is worth mentioning, that in spite of / despite the pandemic, the total assets of the Charity more than doubled , and at the year end 2021 totalled £289,735, a huge increase of £148,895 , over those held at the previous year end.

### **In Conclusion**

Age Concern Bude and District could not exist without all its dedicated volunteers , who give their time willingly.

I take this opportunity to thank them all , from my fellow Trustees through to everyone who supports the Charity , in whatever capacity they are able.



.....

Ian Opie  
Co-Opted Honorary Chairman

Age Concern Bude and District  
Receipts and Payments Account  
for the Year Ended 31 March 2021

	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
<b>RECEIPTS</b>				
<b>Charitable activities</b>				
Shop Takings	4,404	-	4,404	30,852
Donations and Legacies	133,085	-	133,085	6,901
Government Grants	19,431	-	19,431	-
Investment income	4,070	-	4,070	4,974
Interest Received	117	-	117	33
Other Income	-	-	-	3,661
	161,107	-	161,107	46,421
<b>Asset and investment sales</b>	<b>39,437</b>	<b>-</b>	<b>39,437</b>	<b>17,000</b>
<b>Total receipts</b>	<b>200,544</b>	<b>-</b>	<b>200,544</b>	<b>63,421</b>
<b>PAYMENTS</b>				
<b>Charitable activities</b>				
Shop and Office Expenses	16,712	-	16,712	21,463
Driver Costs	10,812	-	10,812	25,952
Coach Scheme Costs	-	-	-	7,112
Information Centre Costs	-	-	-	2,708
Independent examiners fees	396	-	396	384
Governance costs	1,030	-	1,030	2,531
	28,950	-	28,950	60,150
<b>Asset and investment purchases</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>28,950</b>	<b>-</b>	<b>28,950</b>	<b>60,150</b>
<b>NET RECEIPTS/(PAYMENTS)</b>	<b>171,594</b>	<b>-</b>	<b>171,594</b>	<b>3,271</b>
<b>RECONCILIATION OF FUNDS</b>				
Cash funds brought forward	7,360	-	7,360	4,089
<b>CASH FUNDS CARRIED FORWARD</b>	<b>178,954</b>	<b>-</b>	<b>178,954</b>	<b>7,360</b>

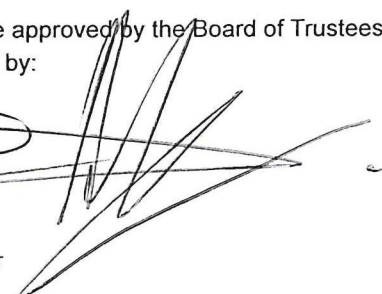
Age Concern Bude and District  
Statement of Assets  
for the Year Ended 31 March 2021

	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
<b>CASH FUNDS</b>				
Shop Float	30	-	30	30
Cash at bank	178,924	-	178,924	7,330
	<u>178,954</u>	<u>-</u>	<u>178,954</u>	<u>7,360</u>
<b>INVESTMENT ASSETS</b>				
HSBC - Common Fund for Income	-	-	-	30635
M&G Charifund	30,641	-	30,641	24878
BLK Charities UK Bond Fund	23,942	-	23,942	22296
BLK Charities UK Equity Fund	27,763	-	27,763	24504
CCLA - COIF Charities Global Equity	-	-	-	9526
Aberdeen UK Equity	28,435	-	28,435	21,641
	<u>110,781</u>	<u>-</u>	<u>110,781</u>	<u>133,480</u>

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

*08/07/21*

.....  
**Mr D Anderson**  
Co-Opted Honorary Treasurer



Age Concern Bude and District  
Detailed receipts and payments  
for the Year Ended 31 March 2021

	2021	2020
	£	£
<b>INCOME AND ENDOWMENTS</b>		
<b>Charitable activities</b>		
Shop Takings	4,404	30,852
Donations	1,035	1,901
Legacies	132,050	5,000
Government Grants	19,431	-
Other Income	-	3,661
<b>Investment income</b>		
Dividends received	4,070	4,974
Interest Received	117	33
<b>Asset and investment sales</b>		
Receipts from the sale of investments	39,437	17,000
<b>Total incoming resources</b>	<u>200,544</u>	<u>63,421</u>
 <b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Shop Expenses	10,711	14,453
Office Expenses	6,001	7,010
Driver Costs	10,812	25,952
Coach Scheme Expenses	-	7,112
Information Centre Costs	-	2,708
	<u>27,524</u>	<u>57,235</u>
<b>Support costs</b>		
Independent examiner's fee	396	384
Insurance	612	600
Bank Charges	179	207
Other Support Costs	239	1,724
	<u>1,426</u>	<u>2,915</u>
<b>Asset and investment purchases</b>		
Purchase of investments	-	-
Loans made	-	-
	<u>-</u>	<u>-</u>
<b>Total resources expended</b>	<u>28,950</u>	<u>60,150</u>
 <b>Net income</b>	 <u><u>171,594</u></u>	 <u><u>3,271</u></u>

Age Concern Bude and District

Independent Examiner's Report to the Trustees  
For The Year Ended 31<sup>st</sup> March 2021

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I report to the charity trustees on my examination of the accounts of the charity for the year ended 31<sup>st</sup> March 2021 which are set out on pages 4 to 6.

**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

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.

  
D.N.Cox  
Metherell Gard Ltd  
Chartered Accountants  
Burn View  
Bude  
Cornwall  
EX23 8BX

Date... 8/8/21 .....