

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 an 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.



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Ian Opie  
Co-Opted Honorary Chairman

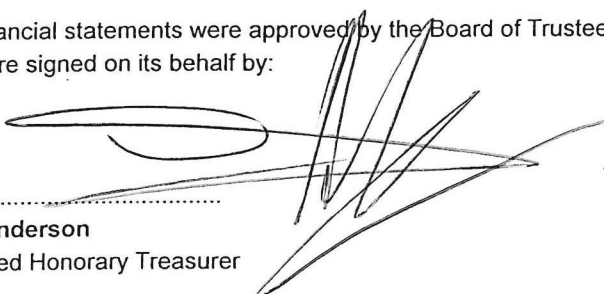
Age Concern Bude and District  
Receipts and Payments Account  
for the Year Ended 31 March 2021

	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
<b>RECEIPTS</b>				
Charitable activities				
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
	<u>161,107</u>	<u>-</u>	<u>161,107</u>	<u>46,421</u>
Asset and investment sales	<u>39,437</u>	<u>-</u>	<u>39,437</u>	<u>17,000</u>
<b>Total receipts</b>	<b>200,544</b>	<b>-</b>	<b>200,544</b>	<b>63,421</b>
<b>PAYMENTS</b>				
Charitable activities				
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
	<u>28,950</u>	<u>-</u>	<u>28,950</u>	<u>60,150</u>
Asset and investment purchases	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<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>	<u><u>178,954</u></u>	<u><u>-</u></u>	<u><u>178,954</u></u>	<u><u>7,360</u></u>

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 08/07/21  
and were signed on its behalf by:

  
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**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 .....