

REDRUTH COMMUNITY ASSOCIATION

England & Wales · Charity number 287343

Details

Other names REDRUTH OPEN ACCESS CENTRE

Status Registered

Legal form Other

Registered 1983-07-08

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

Contact

Address Redruth Community Centre
Foundry Row
Chapel Street
Redruth
Cornwall
TR15 1AW

Phone 01209215525

Email mel@redruthcommunitycentre.co.uk

Activities

Objects: TO PROMOTE THE BENEFIT OF THE INHABITANTS OF REDRUTH AND THE NEIGHBOURHOOD (HEREINAFTER CALLED 'THE AREA OF BENEFIT') WITHOUT DISTINCTION OF SEX OR OF POLITICAL, RELIGIOUS OR OTHER OPINIONS BY ASSOCIATING THE LOCAL AUTHORITIES, VOLUNTARY ORGANISATIONS AND INHABITANTS IN A COMMON EFFORT TO ADVANCE EDUCATION AND TO PROVIDE FACILITIES IN THE INTERESTS OF SOCIAL WELFARE FOR RECREATION AND LEISURE-TIME OCCUPATION WITH THE OBJECT OF IMPROVING THE CONDITIONS OF LIFE FOR THE SAID INHABITANTS.

Activities: Hall & meeting rooms for hire for meetings, training (equipment available), functions (licensed bar on premises), workshops and bazaars. The centre is wheelchair friendly with loop systems in the rooms and has a toilet for the disabled, nappy changing facilities and parking.

Classification

- **How:** Provides Buildings/facilities/open Space
- **What:** General Charitable Purposes
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** REDRUTH AND THE NEIGHBOURHOOD
- Cornwall

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£53,362	£65,654	-	-
2024-03-31	£71,423	£49,766	-	-
2023-03-31	£43,872	£41,833	-	-
2022-03-31	£56,430	£46,807	-	-
2021-03-31	£27,910	£34,050	-	-

Trustees

Name	Role	Appointed
Robert Stephen Barnes Cllr	Chair	2006-09-27
Bob Mansfield		2022-09-14
Carol Taylor		2021-06-02
Imelda Martin		2022-09-14
NICK LAKE		2023-09-27

REDRUTH COMMUNITY ASSOCIATION

England & Wales - Charity number 287343

Accounts



Trustees' Annual Report for the period

From **1st April 2024** To **31st March 2025**

Charity name: REDRUTH COMMUNITY ASSOCIATION

Charity registration number: 287343

Objectives and Activities

Summary of the purposes of the charity as set out in its governing document	To promote the benefit of the residents of Redruth. To advance their education and skills. To provide facilities for training, health, recreation and leisure-time activities. To maintain and manage Redruth Community Centre.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Provision of room and hall for hire to enable the Association to promote its objectives for the benefit of the people of Redruth and neighbourhood for all ages and abilities.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Trustees have had regards to the guidance on public benefit issued by the Charities Commission.

Additional information (optional)

You may choose to include further statements where relevant about:

Policy on grant making	
Policy on social investment including program related investment	
Contribution made by volunteers	
Other	

Achievements and Performance

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Our trade has been steady this year, but the centre does need investment to improve. We have been working with an architect firm to develop agreed plans for developing the centre going forward to put us in a position to apply for and hopefully secure monies to improve the centre. We have received some donation monies and secured some small grants.
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	
Performance of fundraising activities against objectives set	
Investment performance against objectives	
Other	

Financial Review

Review of the charity's financial position at the end of the period	We are continuing to build back trade and the range of activities on offer. This means the centre is open longer so operating costs have risen, even though costs are being tightly controlled. We are a living wage employer, so wages have increased. We continuing to actively seek grant funding to improve the centre.
Statement explaining the policy for holding reserves stating why they are held	n/a
Amount of reserves held	n/a
Reasons for holding zero reserves	We aim to keep a minimum of £10k in the bank, but don't have a reserves policy as such.
Details of fund materially in deficit	None
Explanation of any uncertainties about the charity continuing as a going concern	None

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	
Investment policy and objectives including any social investment policy adopted	
A description of the principal risks facing the charity	
Other	

Structure, Governance and Management

Description of charity's trusts:	n/a
Type of governing document	Constitution
How is the charity constituted?	Association
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Elected at AGM

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	
The charity's organisational structure and any wider network with which the charity works.	
Relationship with any related parties	
Other	

Reference and Administrative details

Charity name	Redruth Community Association
Other name the charity uses	n/a
Registered charity number	287343
Charity's principal address	Redruth Community Centre, Foundry Row, Chapel Street, Redruth, Cornwall, TR15 1AW.

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Robert Stephen Barnes	Chairman		Redruth Town Council
2	Judith Marilyn Davidson MBE			
3	Carol Taylor	Treasurer		
4	Bruce Craze	Vice Chairman		
5	Bob Mansfield			
6	Imelda Martin	Secretary		
7	Nick Lake			

Corporate trustees – names of the directors at the date the report was approved

Director name		
n/a		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
n/a		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	Nil
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	n/a
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	n/a

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
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Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Imelda Martin	
Position (eg Secretary, Chair, etc)	Secretary	
Date	30 th January 2026	

REDRUTH COMMUNITY ASSOCIATION
ACCOUNTS REPORT
ACCOUNTS FOR THE YEAR ENDED 31ST MARCH 2025

We report on the accounts to the Charity for the year ended 31st March which are set out on pages 2 and 3.

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 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is our responsibility to:

examine the accounts under section 145 of the Charities Act
to follow the procedures laid down in the General Directions given by the Charity Commission
(under section 145(5) of the Charities Act and
to state whether particular matters have come to our attention

Basis of independent examiner's report

Our examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes the 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 statement below.

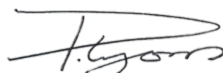
Independent Examiner's statement

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

- (i) which gives us reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 130 of the Act; and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act have not been met; or
- (ii) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Suite 1b
Gateway Business Centre
Barncoose Industrial Estate
Redruth
TR15 3RQ

19th January 2026.



Keith Lyons Certified Public Accountants

REDRUTH COMMUNITY ASSOCIATION
CHAPEL STREET, REDRUTH
RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2025

<u>Receipts</u>	<u>Restricted</u> <u>Funds</u>	<u>Unrestricted</u> <u>Funds</u>	<u>Last Year</u> <u>23/24</u>
Bank & cash balances at 1st April 2024	12,622.30	21,656.92	18,234.66
Room Hire			-
Meeting Rooms	-	18,388.50	17,113.00
Hall	-	19,938.00	15,890.00
Parties	-	1,250.00	1,380.00
Murdoch	-	8,835.00	12,779.00
Refreshments	-	-	-
Donations	-	2,105.00	1,739.70
Other	-	525.59	304.43
Grants	361.20	1,474.98	
Community Capacity Fund	-	-	17,907.00
Community Chest	-	-	1,000.00
RTC Draw down	-	-	3,600.00
Artwell	-	-	-
Bank Interest	-	483.35	382.75
Previous year rounding diff	-	-	-
Difference Recorded	-	-	-
	<u>12,983.50</u>	<u>74,657.34</u>	<u>90,330.54</u>

REDRUTH COMMUNITY ASSOCIATION
CHAPEL STREET, REDRUTH
RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2025

<u>Payments</u>	<u>Restricted Funds</u>	<u>Unrestricted Funds</u>	<u>Last Year 23/24</u>
Insurance	-	1,631.75	1,629.38
Heat and light	-	5,081.37	4,342.62
Wages	-	36,556.67	33,983.59
PP&S	-	18.95	9.70
Maintenance	-	2,077.14	2,171.76
Repairs	-	2,861.04	457.91
Phone, TV & Printer	-	265.34	1,503.80
Other	-	402.20	1,402.60
Sample chairs	-	-	272.04
Loan Repayment	-	1,516.20	1,516.20
Bank charges	-	60.00	60.00
Refreshments	-	56.20	51.82
Community Capacity Fund	-	-	6,284.70
Planning fee	152.50	-	64.00
RTC Grant	-	1,247.85	2,301.20
Lilly Lewarne	11,612.00	712.79	-
Room hire	219.00	-	-
X-Act It	1,000.00	-	-
Child Picnic	-	181.00	-
Difference	-	2.00	-
	<u>12,983.50</u>	<u>52,670.50</u>	<u>56,051.32</u>

Bank & cash balances at 31st March 2025

Unrestricted		21,986.84	21,656.92
Restricted	-		12,622.30
	<u>12,983.50</u>	<u>74,657.34</u>	<u>90,330.54</u>
Combined	<u>£ 21,986.84</u>		

REDRUTH COMMUNITY ASSOCIATION
CHAPEL STREET, REDRUTH
RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2025

Note 1 movement of funds	<u>Restricted</u>	<u>Unrestricted</u>	<u>Total</u>
Receipts	361.20	53,000.42	53,361.62
Payments	12,983.50	52,670.50	65,654.00
	<u>- 12,622.30</u>	<u>329.92</u>	<u>- 12,292.38</u>

Bank & cash balances at 1st April 2024

Petty cash		36.56
HSBC	No. 01027530	2,065.91
	No. 01408771	28,382.75
Lloyds	No. 31158068	<u>3,794.00</u>
		34,279.22
Net movement in funds as above		- 12,292.38
		<u><u>£ 21,986.84</u></u>

Bank & cash balances at 31st March 2025

Petty cash		36.68
HSBC	No. 01027530	1,083.76
	No. 01408771	17,566.10
Lloyds	No. 31158068	3,300.30
		<u><u>£ 21,986.84</u></u>

REDRUTH COMMUNITY ASSOCIATION
ACCOUNTS REPORT
ACCOUNTS FOR THE YEAR ENDED 31ST MARCH 2025

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Respective responsibilities of trustees and examiner

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It is our responsibility to:

examine the accounts under section 145 of the Charities Act
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Basis of independent examiner's report

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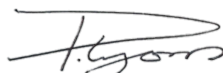
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Suite 1b
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TR15 3RQ

19th January 2026.



Keith Lyons Certified Public Accountants

REDRUTH COMMUNITY ASSOCIATION
CHAPEL STREET, REDRUTH
RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2025

<u>Receipts</u>	<u>Restricted</u> <u>Funds</u>	<u>Unrestricted</u> <u>Funds</u>	<u>Last Year</u> <u>23/24</u>
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REDRUTH COMMUNITY ASSOCIATION
CHAPEL STREET, REDRUTH
RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2025

<u>Payments</u>	<u>Restricted</u> <u>Funds</u>	<u>Unrestricted</u> <u>Funds</u>	<u>Last Year</u> <u>23/24</u>
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Bank & cash balances at 31st March 2025

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Restricted	-		12,622.30
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Combined	<u>£ 21,986.84</u>		

REDRUTH COMMUNITY ASSOCIATION
CHAPEL STREET, REDRUTH
RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2025

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	No. 01408771	28,382.75
Lloyds	No. 31158068	<u>3,794.00</u>
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Bank & cash balances at 31st March 2025

Petty cash		36.68
HSBC	No. 01027530	1,083.76
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Lloyds	No. 31158068	3,300.30
		<u><u>£ 21,986.84</u></u>

REDRUTH COMMUNITY ASSOCIATION

England & Wales - Charity number 287343

Accounts



Trustees' Annual Report for the period

From 1st April 2023 To 31st March 2024

Charity name: REDRUTH COMMUNITY ASSOCIATION

Charity registration number: 287343

Objectives and Activities

Summary of the purposes of the charity as set out in its governing document	To promote the benefit of the residents of Redruth. To advance their education and skills. To provide facilities for training, health, recreation and leisure-time activities. To maintain and manage Redruth Community Centre.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Provision of room and hall for hire to enable the Association to promote its objectives for the benefit of the people of Redruth and neighbourhood for all ages and abilities.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Trustees have had regards to the guidance on public benefit issued by the Charities Commission.

Additional information (optional)

You may choose to include further statements where relevant about:

Policy on grant making	
Policy on social investment including program related investment	
Contribution made by volunteers	
Other	

Achievements and Performance

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	We have successful increased trade by a further 20% this year. Our customers have continued to support the Centre with donations. We have also successfully secured some Community Capacity Fund monies to employ a firm of architects and an energy consultant to look at design options for the future of the centre. Work has started and option drawings are being considered. The aim is to get an agreed re-design of the building and costed specifications of works to inform funding applications. We are also working on our carbon reduction plan.
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	
Performance of fundraising activities against objectives set	
Investment performance against objectives	
Other	

Financial Review

Review of the charity's financial position at the end of the period	We are continuing to build back trade and the range of activities on offer. This means the centre is open longer so operating costs have risen, even though costs are being tightly controlled. We are a living wage employer, so wages have increased. We continuing to actively seek grant funding to improve the centre.
Statement explaining the policy for holding reserves stating why they are held	n/a
Amount of reserves held	n/a
Reasons for holding zero reserves	We aim to keep a minimum of £10k in the bank, but don't have a reserves policy as such.
Details of fund materially in deficit	None
Explanation of any uncertainties about the charity continuing as a going concern	None

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	
Investment policy and objectives including any social investment policy adopted	
A description of the principal risks facing the charity	
Other	

Structure, Governance and Management

Description of charity's trusts:	n/a
Type of governing document	Constitution
How is the charity constituted?	Association
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Elected at AGM

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	
The charity's organisational structure and any wider network with which the charity works.	
Relationship with any related parties	
Other	

Reference and Administrative details

Charity name	Redruth Community Association
Other name the charity uses	n/a
Registered charity number	287343
Charity's principal address	Redruth Community Centre, Foundry Row, Chapel Street, Redruth, Cornwall, TR15 1AW.

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Robert Stephen Barnes	Chairman		Redruth Town Council
2	Judith Marilyn Davidson MBE			
3	Carol Taylor	Treasurer		
4	Bruce Craze	Vice Chairman		
5	Bob Mansfield			
6	Imelda Martin	Secretary		
7	Nick Lake		27 th September 2023	

Corporate trustees – names of the directors at the date the report was approved

Director name		
n/a		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
n/a		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	Nil
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	n/a
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	n/a

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
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Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

Sorry the submission is late. This is due to a sudden family illness for the Centre manager which led to unplanned leave.

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Imelda Martin	
Position (eg Secretary, Chair, etc)	Secretary	
Date	15 th February 2025	

REDRUTH COMMUNITY ASSOCIATION
ACCOUNTS REPORT
ACCOUNTS FOR THE YEAR ENDED 31ST MARCH 2024

We report on the accounts to the Charity for the year ended 31st March which are set out on pages 2 and 3.

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 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is our responsibility to:

examine the accounts under section 145 of the Charities Act
to follow the procedures laid down in the General Directions given by the Charity Commission
(under section 145(5) of the Charities Act and
to state whether particular matters have come to our attention

Basis of independent examiner's report

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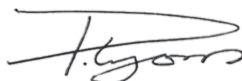
Independent Examiner's statement

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

- (i) which gives us reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 130 of the Act; and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act have not been met; or
- (ii) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Suite 1b
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TR15 3RQ

14th February 2025.



Keith Lyons Certified Public Accountants

REDRUTH COMMUNITY ASSOCIATION
CHAPEL STREET, REDRUTH
RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2024

<u>Receipts</u>	<u>Restricted</u> <u>Funds</u>	<u>Unrestricted</u> <u>Funds</u>	<u>Last Year</u> <u>22/23</u>
Bank & cash balances at 1st April 2023	-	18,234.66	16,196.53
Room Hire			-
Meeting Rooms	-	17,113.00	7,239.00
Hall	-	15,890.00	17,254.50
Parties	-	1,380.00	1,825.00
Murdoch	-	12,779.00	7,771.00
Refreshments	-	-	-
Donations	-	1,739.70	5,545.20
Other	-	304.43	237.29
Grants			
Community Capacity Fund	17,907.00	-	-
Community Chest	1,000.00	-	1,000.00
RTC Draw down	-	3,600.00	2,400.00
Artwell	-	-	571.00
Bank Interest	-	382.75	24.55
Previous year rounding diff	-	-	-
Difference	Recorded	-	4.04
	<u>18,907.00</u>	<u>71,423.54</u>	<u>60,068.11</u>

REDRUTH COMMUNITY ASSOCIATION
CHAPEL STREET, REDRUTH
RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2024

<u>Payments</u>		<u>Restricted</u> <u>Funds</u>	<u>Unrestricted</u> <u>Funds</u>	<u>Last Year</u> <u>22/23</u>
Insurance		-	1,629.38	1,478.54
Heat and light		-	4,342.62	3,119.45
Wages		-	33,983.59	30,252.73
PP&S		-	9.70	17.00
Maintenance		-	2,171.76	2,028.47
Repairs		-	457.91	17.14
Phone, TV & Printer		-	1,503.80	1,095.27
Other		-	1,402.60	240.60
Sample chairs		-	272.04	-
Loan Repayment		-	1,516.20	1,516.20
Bank charges		-	60.00	60.00
Refreshments		-	51.82	66.62
Community Capacity Fund		6,284.70		
Planning fee		-	64.00	-
RTC Grant		-	2,301.20	-
Community Chest & Donations		-	-	1,432.38
Artwell		-	-	508.00
Difference	Recorded	-	-	0.99
	Un-Recorded	-	-	0.06
		<u>6,284.70</u>	<u>49,766.62</u>	<u>41,833.45</u>

Bank & cash balances at 31st March 2024

Unrestricted		21,656.92	18,234.66
Restricted	12,622.30		-
	<u>18,907.00</u>	<u>71,423.54</u>	<u>60,068.11</u>
Combined	<u>£ 34,279.22</u>		

REDRUTH COMMUNITY ASSOCIATION
CHAPEL STREET, REDRUTH
RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2024

Note 1 movement of funds	<u>Restricted</u>	<u>Unrestricted</u>	<u>Total</u>
Receipts	18,907.00	53,188.88	72,095.88
Payments	6,284.70	49,766.62	56,051.32
	<u>12,622.30</u>	<u>3,422.26</u>	<u>16,044.56</u>

Bank & cash balances at 1st April 2023

Petty cash		38.36
HSBC	No. 01027530	1,735.80
	No. 01408771	11,000.00
Lloyds	No. 31158068	<u>5,460.50</u>
		18,234.66
Net movement in funds as above		16,044.56
		<u><u>£ 34,279.22</u></u>

Bank & cash balances at 31st March 2024

Petty cash		36.56
HSBC	No. 01027530	2,065.91
	No. 01408771	28,382.75
Lloyds	No. 31158068	3,794.00
		<u><u>£ 34,279.22</u></u>

REDRUTH COMMUNITY ASSOCIATION
ACCOUNTS REPORT
ACCOUNTS FOR THE YEAR ENDED 31ST MARCH 2024

We report on the accounts to the Charity for the year ended 31st March which are set out on pages 2 and 3.

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 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is our responsibility to:

examine the accounts under section 145 of the Charities Act
to follow the procedures laid down in the General Directions given by the Charity Commission
(under section 145(5) of the Charities Act and
to state whether particular matters have come to our attention

Basis of independent examiner's report

Our examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes the 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 statement below.

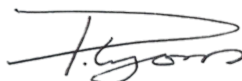
Independent Examiner's statement

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

- (i) which gives us reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 130 of the Act; and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act have not been met; or
- (ii) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Suite 1b
Gateway Business Centre
Barncoose Industrial Estate
Redruth
TR15 3RQ

14th February 2025.



Keith Lyons Certified Public Accountants

REDRUTH COMMUNITY ASSOCIATION
CHAPEL STREET, REDRUTH
RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2024

<u>Receipts</u>	<u>Restricted</u> <u>Funds</u>	<u>Unrestricted</u> <u>Funds</u>	<u>Last Year</u> <u>22/23</u>
Bank & cash balances at 1st April 2023	-	18,234.66	16,196.53
Room Hire			-
Meeting Rooms	-	17,113.00	7,239.00
Hall	-	15,890.00	17,254.50
Parties	-	1,380.00	1,825.00
Murdoch	-	12,779.00	7,771.00
Refreshments	-	-	-
Donations	-	1,739.70	5,545.20
Other	-	304.43	237.29
Grants			
Community Capacity Fund	17,907.00	-	-
Community Chest	1,000.00	-	1,000.00
RTC Draw down	-	3,600.00	2,400.00
Artwell	-	-	571.00
Bank Interest	-	382.75	24.55
Previous year rounding diff	-	-	-
Difference	Recorded	-	4.04
	<u>18,907.00</u>	<u>71,423.54</u>	<u>60,068.11</u>

REDRUTH COMMUNITY ASSOCIATION
CHAPEL STREET, REDRUTH
RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2024

<u>Payments</u>		<u>Restricted</u> <u>Funds</u>	<u>Unrestricted</u> <u>Funds</u>	<u>Last Year</u> <u>22/23</u>
Insurance		-	1,629.38	1,478.54
Heat and light		-	4,342.62	3,119.45
Wages		-	33,983.59	30,252.73
PP&S		-	9.70	17.00
Maintenance		-	2,171.76	2,028.47
Repairs		-	457.91	17.14
Phone, TV & Printer		-	1,503.80	1,095.27
Other		-	1,402.60	240.60
Sample chairs		-	272.04	-
Loan Repayment		-	1,516.20	1,516.20
Bank charges		-	60.00	60.00
Refreshments		-	51.82	66.62
Community Capacity Fund		6,284.70		
Planning fee		-	64.00	-
RTC Grant		-	2,301.20	-
Community Chest & Donations		-	-	1,432.38
Artwell		-	-	508.00
Difference	Recorded	-	-	0.99
	Un-Recorded	-	-	0.06
		6,284.70	49,766.62	41,833.45

Bank & cash balances at 31st March 2024

Unrestricted		21,656.92	18,234.66
Restricted	12,622.30		-
	18,907.00	71,423.54	60,068.11
Combined	£ 34,279.22		

REDRUTH COMMUNITY ASSOCIATION
CHAPEL STREET, REDRUTH
RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2024

Note 1 movement of funds	<u>Restricted</u>	<u>Unrestricted</u>	<u>Total</u>
Receipts	18,907.00	53,188.88	72,095.88
Payments	6,284.70	49,766.62	56,051.32
	<u>12,622.30</u>	<u>3,422.26</u>	<u>16,044.56</u>

Bank & cash balances at 1st April 2023

Petty cash		38.36
HSBC	No. 01027530	1,735.80
	No. 01408771	11,000.00
Lloyds	No. 31158068	<u>5,460.50</u>
		18,234.66
Net movement in funds as above		16,044.56
		<u><u>£ 34,279.22</u></u>

Bank & cash balances at 31st March 2024

Petty cash		36.56
HSBC	No. 01027530	2,065.91
	No. 01408771	28,382.75
Lloyds	No. 31158068	3,794.00
		<u><u>£ 34,279.22</u></u>

REDRUTH COMMUNITY ASSOCIATION

England & Wales - Charity number 287343

Accounts



Trustees' Annual Report for the period

From **1st April 2022** To **31st March 2023**

Charity name: **Redruth Community Association**

Charity registration number: **287343**

Objectives and Activities

Summary of the purposes of the charity as set out in its governing document	To promote the benefit of the inhabitants of Redruth. To advance their education and skills. To provide facilities for training, health, recreation and leisure-time activities. To maintain and manage Redruth Community Centre.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Provision of rooms & hall for hire to enable the Association to promote its objectives for the benefit of the people of Redruth & neighbourhood for all ages and abilities.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Trustees have had regards to the guidance on public benefit issued by the Charities Commission.

Additional information (optional)

You may choose to include further statements where relevant about:

Policy on grant making	
Policy on social investment including program related investment	
Contribution made by volunteers	
Other	

Achievements and Performance

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	We are continuing to build back the range of activities after Covid and also build back trade which benefits everybody. We have secured some small grants. One was to undertake a community arts project creating posters & bunting to brighten the centre, another was to upgrade the emergency lighting to LED & another to purchase a new laptop for the centre manager. Our Bingo club has been fund raising for new furniture for the hall.
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	
Performance of fundraising activities against objectives set	
Investment performance against objectives	
Other	

Financial Review

Review of the charity's financial position at the end of the period	We are continuing to build back trade and the range of activities on offer. This means the centre is open longer so operating costs have risen, even though costs are being tightly controlled. We are continuing to seek grant funding to improve the centre.
Statement explaining the policy for holding reserves stating why they are held	n/a
Amount of reserves held	n/a
Reasons for holding zero reserves	We aim to keep a minimum of £10k in the bank, but don't have a reserves policy as such.
Details of fund materially in deficit	none
Explanation of any uncertainties about the charity continuing as a going concern	none

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	
Investment policy and objectives including any social investment policy adopted	
A description of the principal risks facing the charity	
Other	

Structure, Governance and Management

Type of governing document	Constitution
How is the charity constituted?	Association
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of	Elected at AGM

any person or body entitled to appoint one or more trustees	
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Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	
The charity's organisational structure and any wider network with which the charity works.	
Relationship with any related parties	
Other	

Reference and Administrative details

Charity name	Redruth Community Association
Other name the charity uses	n/a
Registered charity number	287343
Charity's principal address	Redruth Community Centre, Foundry Row, Chapel Street, Redruth, Cornwall, TR15 1AW.

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Robert Stephen Barnes	Chairman		Redruth Town Council
2	Judith Marilyn Davidson MBE			
3	Carol Taylor	Treasurer		
4	Bruce Craze	Vice Chairman		
5	Bob Mansfield		14 th September 2022	
6	Imelda Martin	Secretary	14 th September 2022	

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	Nil
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	n/a
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	n/a

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
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Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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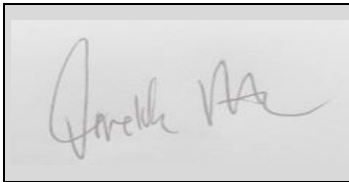
Other optional information

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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Imelda Martin	
Position (eg Secretary, Chair, etc)	Secretary	
Date	25 th January 2024	



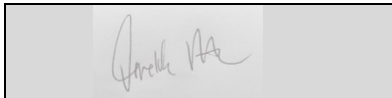
Receipts and payments accounts

For the period from	1st April 2022	To	31st March 2023
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Room Hire	-	-	-	-	-
Meeting Rooms	7,239	-	-	7,239	4,901
Hall	17,255	-	-	17,255	14,310
Parties	1,825	-	-	1,825	466
Murdoch	7,771	-	-	7,771	2,637
Refreshments	-	-	-	-	15
Donations	771	4,774	-	5,545	434
Other	237	-	-	237	116
Grants					
Furlough	-	-	-	-	8,113
Covid Closure	-	-	-	-	12,763
Community Chest	1,000	-	-	1,000	3,778
Awards for All	-	-	-	-	8,657
RTC Drawdown	2,400	-	-	2,400	240
Artwell	571	-	-	571	-
Bank Interest	25	-	-	25	0
Difference	4	-	-	4	1
Sub total (Gross income for AR)	39,098	4,774	-	43,872	56,431
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	39,098	4,774	-	43,872	56,431
A3 Payments					
Insurance	1,479	-	-	1,479	1,311
Heat and Light	3,119	-	-	3,119	1,957
Wages	30,253	-	-	30,253	27,886
PP&S	17	-	-	17	35
Maintenance	2,028	-	-	2,028	1,214
Repairs	17	-	-	17	802
Phone, TV & Printer	1,095	-	-	1,095	1,456
Other	241	-	-	241	267
Loan Carroll	-	-	-	-	1,450
Loan Repayment	1,516	-	-	1,516	1,516
Bank Charges	60	-	-	60	15
Refreshments	67	-	-	67	-
Awards for All	-	-	-	-	8,657
RTC Grant	-	-	-	-	240
Community Chest & Donations	1,432	-	-	1,432	-
Artwell	508	-	-	508	-
Difference recorded	1	-	-	1	-
Difference un-recorded	0	-	-	0	-
Sub total	41,833	-	-	41,833	46,806
A4 Asset and investment purchases. (see table)					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	41,833	-	-	41,833	46,806
Net of receipts/(payments)	- 2,736	4,774	-	2,038	9,625
A5 Transfers between funds					
A6 Cash funds last year end	16,197			16,197	
Cash funds this year end	13,461	1 4,774		18,235	25/01/2023 24,625

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Petty Cash	38	-	-
	HSBC Current Account	1,736		
	HSBC Money Manager	11,000	-	-
	Lloyds	687	4,774	-
	Total cash funds	13,461	4,774	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details	-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
		Imelda Martin	25/01/2024	

REDRUTH COMMUNITY ASSOCIATION
ACCOUNTS REPORT
ACCOUNTS FOR THE YEAR ENDED 31ST MARCH 2023

We report on the accounts to the Charity for the year ended 31st March which are set out on pages 2 and 3.

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 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is our responsibility to:

examine the accounts under section 145 of the Charities Act
to follow the procedures laid down in the General Directions given by the Charity Commission
(under section 145(5) of the Charities Act and
to state whether particular matters have come to our attention

Basis of independent examiner's report

Our examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes the 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 statement below.

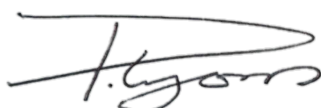
Independent Examiner's statement

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

- (i) which gives us reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 130 of the Act; and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act have not been met; or
- (ii) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Suite 1b
Gateway Business Centre
Barncoose Industrial Estate
Redruth
TR15 3RQ

23rd January 2024.



Keith Lyons Certified Public Accountants

REDRUTH COMMUNITY ASSOCIATION
CHAPEL STREET, REDRUTH
RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2023

<u>Receipts</u>	<u>Restricted</u> <u>Funds</u>	<u>Unrestricted</u> <u>Funds</u>	<u>Last Year</u> <u>21/22</u>
Bank & cash balances at 1st April 2022	-	16,196.53	6,572.65
Room Hire			-
Meeting Rooms	-	7,239.00	4,901.00
Hall	-	17,254.50	14,309.84
Parties	-	1,825.00	466.00
Murdoch	-	7,771.00	2,637.00
Refreshments	-	-	15.00
Donations	4,773.94	771.26	433.70
Other	-	237.29	115.88
Grants			
Furlough	-	-	8,113.27
Covid Closure	-	-	12,763.00
Community Chest	-	1,000.00	3,778.00
Awards for All	-	-	8,657.00
RTC Draw down	-	2,400.00	240.24
Artwell	-	571.00	-
Bank Interest	-	24.55	0.34
Previous year rounding diff	-	-	0.50
Difference	Recorded	4.04	-
	<u>4,773.94</u>	<u>55,294.17</u>	<u>63,003.42</u>

REDRUTH COMMUNITY ASSOCIATION
CHAPEL STREET, REDRUTH
RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2023

<u>Payments</u>		<u>Restricted Funds</u>	<u>Unrestricted Funds</u>	<u>Last Year 21/22</u>
Insurance		-	1,478.54	1,311.10
Heat and light		-	3,119.45	1,957.35
Wages		-	30,252.73	27,886.48
PP&S		-	17.00	34.72
Maintenance		-	2,028.47	1,213.38
Repairs		-	17.14	802.00
Phone, TV & Printer		-	1,095.27	1,456.44
Other		-	240.60	267.00
Loan Carroll		-	-	1,450.00
Loan Repayment		-	1,516.20	1,516.20
Bank charges		-	60.00	15.00
Refreshments		-	66.62	-
Awards for All		-	-	8,657.00
RTC Grant		-	-	240.22
Community Chest & Donations		-	1,432.38	-
Artwell		-	508.00	-
Difference	Recorded	-	0.99	-
	Un-Recorded	-	0.06	-
		-	41,833.45	46,806.89

Bank & cash balances at 31st March 2023

Unrestricted		13,460.72	16,196.53
Restricted	4,773.94		-
	<u>4,773.94</u>	<u>55,294.17</u>	<u>63,003.42</u>
Combined	<u>£ 18,234.66</u>		

REDRUTH COMMUNITY ASSOCIATION
CHAPEL STREET, REDRUTH
RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2023

Note 1 movement of funds	<u>Restricted</u>	<u>Unrestricted</u>	<u>Total</u>
Receipts	4,773.94	39,097.64	43,871.58
Payments	-	41,833.45	41,833.45
	<u>4,773.94</u>	<u>- 2,735.81</u>	<u>2,038.13</u>

Bank & cash balances at 1st April 2022

Petty cash		20.74
HSBC	No. 01027530	1,014.61
	No. 01408771	53.30
Nationwide (Closed July 21)		-
Lloyds	No. 31158068	15,107.88
		16,196.53
Net movement in funds as above		2,038.13
		<u>£ 18,234.66</u>

Bank & cash balances at 31st March 2023

Petty cash		38.36
HSBC	No. 01027530	1,735.80
	No. 01408771	11,000.00
Lloyds	No. 31158068	5,460.50
		<u>£ 18,234.66</u>

REDRUTH COMMUNITY ASSOCIATION

England & Wales - Charity number 287343

Accounts



Trustees' Annual Report for the period

From 1st April 2021 **To** 31st March 2022

Charity name: REDRUTH COMMUNITY ASSOCIATION

Charity registration number: 287343

Objectives and Activities

Summary of the purposes of the charity as set out in its governing document	To promote the benefit of the inhabitants of Redruth. To advance their education and skills To provide facilities for training and recreation and leisure-time activities. To maintain and manage Redruth Community Centre.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Provision of rooms & hall for hire to enable the Association to promote its objectives for the benefit of the people of Redruth & neighbourhood for all ages and abilities.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Trustees have had regards to the guidance on public benefit issued by the Charities Commission.

Additional information (optional)

You may choose to include further statements where relevant about:

Policy on grant making	
Policy on social investment including program related investment	
Contribution made by volunteers	
Other	

Achievements and Performance

--	--

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	We have managed to re-open the centre after Covid and are building back bookings. We have secured a new manager after our long-standing manager became ill and has now sadly passed away. We applied for and were granted an Awards for All grant for emergency repairs to the roof and fire safety equipment. Without the centre many groups would have no- where to operate from and are delighted to be back.
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	
Performance of fundraising activities against objectives set	
Investment performance against objectives	
Other	

Financial Review

Review of the charity's financial position at the end of the period	We are building back trade since being able to re-open post Covid. We are tightly controlling costs and are actively seeking funding to improve the Community Centre. We have £10k more in the bank at this year end than last year.
Statement explaining the policy for holding reserves stating why they are held	n/a
Amount of reserves held	n/a
Reasons for holding zero reserves	We aim to keep a minimum of £10k in the bank, but don't have a reserves policy as such.
Details of fund materially in deficit	none
Explanation of any uncertainties about the charity continuing as a going concern	none

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	
Investment policy and objectives including any social investment policy adopted	
A description of the	

principal risks facing the charity	
Other	

Structure, Governance and Management

Description of charity's trusts:	
Type of governing document	Constitution
How is the charity constituted?	Association
Trustee selection methods including details of any constitutional provisions	Elected at AGM

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	
The charity's organisational structure and any wider network with which the charity works	
Relationship with any related parties	
Other	

Reference and Administrative details

Charity name	Redruth Community Association
Other name the charity uses	n/a
Registered charity number	287343
Charity's principal address	Redruth Community Centre, Foundry Row, Chapel Street, Redruth, Cornwall, TR15 1AN

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Robert Stephen Barnes	Chairman		Redruth Town Council
2	JUDITH MARILYN DAVIDSON MBE			
3	CAROL TAYLOR	TREASURER (since 29 th September 21)	2 nd June 2021 - 31 st March 22.	
4	BRUCE CRAZE		29 th September 2021	
5	DEREK STANLEY SIMPSON	VICE CHAIRMAN		

6	MARK JOHN SULLIVAN	TREASURER (1 st April 21 - 28 th September 21)	1 st April 21 - 28 th September 21	
7	WINIFRED CARROL SULLIVAN	SECRETARY	1 ST April 21 - 5 th MAY 21 (Due to ill health)	
8	ROBERT HENRY MANSFIELD		1 st April 21- 28 th September 21	
9	BEVERLEY KNOWLES		1 st April 21- 28 th September 21	

Corporate trustees - names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	Nil
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets.	N/A

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

--	--

Full name(s)

--	--

Position (eg
Secretary, Chair, etc)

--	--

Date

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REDRUTH COMMUNITY ASSOCIATION
ACCOUNTS REPORT
ACCOUNTS FOR THE YEAR ENDED 31ST MARCH 2022

We report on the accounts to the Charity for the year ended 31st March which are set out on pages 2 and 3.

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 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is our responsibility to:

examine the accounts under section 145 of the Charities Act
to follow the procedures laid down in the General Directions given by the Charity Commission
(under section 145(5) of the Charities Act and
to state whether particular matters have come to our attention

Basis of independent examiner's report

Our examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes the 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 statement below.

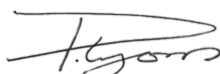
Independent Examiner's statement

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

- (i) which gives us reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 130 of the Act; and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act have not been met; or
- (ii) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Suite 1b
Gateway Business Centre
Barncoose Industrial Estate
Redruth
TR15 3RQ

4th January 2023.



Keith Lyons Certified Public Accountants

REDRUTH COMMUNITY ASSOCIATION
CHAPEL STREET, REDRUTH
RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2022

<u>Receipts</u>	<u>Restricted</u>	<u>Unrestricted</u>	<u>Last Year</u>
	<u>Funds</u>	<u>Funds</u>	<u>20/21</u>
Bank balance at 1st April 2021	-	6,572.65	12,948.00
Room Hire			747.00
Meeting Rooms	-	4,901.00	
Hall	-	14,309.84	
Parties	-	466.00	
Murdoch	-	2,637.00	
Refreshments	-	15.00	-
Donations	-	433.70	-
Other	-	115.88	1,450.00
Grants			25,713.00
Furlough	8,113.27	-	
Covid Closure	-	12,763.00	
Community Chest	-	3,778.00	
Awards for All	8,657.00	-	
RTC Draw down	-	240.24	
Bank Interest	-	0.34	-
Previous year rounding diff		0.50	
	<u>16,770.27</u>	<u>46,233.15</u>	<u>40,858.00</u>

REDRUTH COMMUNITY ASSOCIATION
CHAPEL STREET, REDRUTH
RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2022

<u>Payments</u>	<u>Restricted</u> <u>Funds</u>	<u>Unrestricted</u> <u>Funds</u>	<u>Last Year</u> <u>20/21</u>
Insurance	-	1,311.10	1,961.00
Heat and light	-	1,957.35	1,779.00
Wages	8,113.27	19,773.21	25,134.00
PP&S	-	34.72	80.00
Maintenance	-	1,213.38	142.00
Repairs	-	802.00	109.00
Phone, TV & Printer	-	1,456.44	1,790.00
Other	-	267.00	2,561.00
Loan Carroll	-	1,450.00	-
Loan Repayment	-	1,516.20	-
Bank charges	-	15.00	-
Annual Checks	-	-	494.00
Awards for All	8,657.00	-	-
RTC Grant	-	240.22	-

	<u>16,770.27</u>	<u>30,036.62</u>	<u>34,050.00</u>
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Bank balances at 31st March 2022

Unrestricted		16,196.53	6,808.00
Restricted		-	-
		<u>16,770.27</u>	<u>40,858.00</u>
		<u>46,233.15</u>	<u>40,858.00</u>

REDRUTH COMMUNITY ASSOCIATION
CHAPEL STREET, REDRUTH
RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2022

Note 1 movement of funds	<u>Restricted</u>	<u>Unrestricted</u>	<u>Total</u>
Receipts	16,770.27	39,660.50	56,430.77
Payments	16,770.27	30,036.62	46,806.89
	<u>-</u>	<u>9,623.88</u>	<u>9,623.88</u>

Bank & cash balances at 1st April 2021

Petty cash		24.72
HSBC	No. 01027530	1,076.45
	No. 01408771	53.30
Nationwide (Closed July 21)		356.58
Lloyds	No. 31158068	<u>5,061.60</u>
		6,572.65
Net movement in funds as above		9,623.88
		<u>£ 16,196.53</u>

Bank & cash balances at 31st March 2022

Petty cash		20.74
HSBC	No. 01027530	1,014.61
	No. 01408771	53.30
Lloyds	No. 31158068	15,107.88
		<u>£ 16,196.53</u>

REDRUTH COMMUNITY ASSOCIATION

England & Wales - Charity number 287343

Accounts



Trustees' Annual Report for the period

From **1st April 2020** To **31st March 2021**

Charity name: REDRUTH COMMUNITY ASSOCIATION

Charity registration number: 287343

Objectives and Activities

Summary of the purposes of the charity as set out in its governing document	TO PROMOTE THE BENEFIT OF THE INHABITANTS OF REDRUTH. TO ADVANCE THEIR EDUCATION AND SKILLS. TO PROVIDE FACILITES FOR TRAINING & RECREATION & LEISURE-TIME ACTIVITIES. TO MAINTAIN & MANAGE REDRUTH COMMUNITY CENTRE.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	PROVISION OF ROOMS & HALLL FOR HIRE TO ENABLE THE ASSOCIATION TO PROMOTE ITS OBJECTIVES FOR THE BENEFIT OF THE PEOPLE OF REDRUTH AND NEIGHBOURHOOD FOR ALL AGES AND ABILITIES.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	TRUSTEES HAVE HAD REGARD TO THE GUIDANCE ON PUBLIC BENEFIT ISSUED BY THE CHARITIES COMMISSION.

Additional information (optional)

You may choose to include further statements where relevant about:

Policy on grant making	
Policy on social investment including program related investment	
Contribution made by volunteers	
Other	

Achievements and Performance

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	DUE TO COVID THIS HAS BEEN A VERY DIFFICULT YEAR. THE ASSOCIATION WORKS IN PARTNERSHIP WITH INDIVIDUALS, VOLUNTARY GROUPS AND LARGER ORGANISATIONS TO PROVIDE BOTH INDIVIDUAL AND COMMUNITY SUPPORT.
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	
Performance of fundraising activities against objectives set	
Investment performance against objectives	
Other	

Financial Review

Review of the charity's financial position at the end of the period	DUE TO COVID THE COMMUNITY CENTRE HAS BEEN CLOSED FOR MOST OF THIS YEAR. VERY MINIMAL ROOM HIRE REVENUE HAS BEEN GENERATED AND GRANTS HAVE FORMED MOST OF THE INCOME. THE CHARITY LOST £6,139 THIS YEAR & FINISHED WITH £6807 IN THE ACCOUNTS.
Statement explaining the policy for holding reserves stating why they are held	N/A
Details of fund materially in deficit	NONE
Explanation of any uncertainties about the charity continuing as a going concern	NONE

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	
Investment policy and objectives including any social investment policy adopted	
A description of the principal risks facing the charity	
Other	

Structure, Governance and Management

Description of charity's trusts:	
Type of governing document	CONSTITUTION
How is the charity constituted?	ASSOCIATION
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	ELECTED AT AGM

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	
The charity's organisational structure and any wider network with which the charity works	
Relationship with any related parties	
Other	

Reference and Administrative details

Charity name	REDRUTH COMMUNITY ASSOCIATION
Other name the charity uses	
Registered charity number	287343
Charity's principal address	REDRUTH COMMUNITY CENTRE, FOUNDRY ROW, CHAPEL STREET REDRUTH CORNWALL TR15 1AN

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	ROBERT STEPHEN BARNES	CHAIRMAN		REDRUTH TOWN COUNCIL
2	DEREK STANLEY SIMPSON	VICE CHAIRMAN		
3	MARK JOHN SULLIVAN	TREASURER		
4	WINIFRED CARROLL SULLIVAN	SECRETARY		
5	ROBERT HENRY MANSFIELD			
6	BEVERLEY KNOWLES			
7	JUDITH MARILYN DAVIDSON			

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	NIL
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
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Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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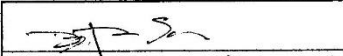
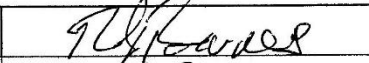
Other optional information

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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	D S SIMPSON	R. S. BARNES
Position (eg Secretary, Chair, etc)	VICE CHAIRMAN	Chair
Date	21.2.22	



CHARITY COMMISSION
FOR ENGLAND AND WALES

REDRUTH COMMUNITY ASSOCIATION

287343

Receipts and payments accounts

CC16a

For the period
from

1ST APRIL 2020

To

31ST MARCH
2021

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Room Hire	747	-	-	747	32,220
Bar Hire	-	-	-	-	1,895
IT Suite	-	-	-	-	7,393
Refreshments	-	-	-	-	75
Donations	-	-	-	-	-
Bank Interest	-	-	-	-	1
Other	1,450	-	-	1,450	-
Grants	25,713	-	-	25,713	1,152
Sub total (Gross income for AR)	27,910	-	-	27,910	42,736
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	27,910	-	-	27,910	42,736
A3 Payments					
Insurance	1,961	-	-	1,961	1,816
Heating, lighting & power & water	1,779	-	-	1,779	5,708
Wages & employers NIC	25,134	-	-	25,134	26,384
Stationery & Postage	80	-	-	80	-
Maintenance (inc cleaning)	142	-	-	142	1,152
Repairs	109	-	-	109	714
Telephone / TV/ Printer	1,790	-	-	1,790	1,725
Annual Checks	494	-	-	494	431
Independent Examination Fee	-	-	-	-	150
Grant Spending	-	-	-	-	-
Other	2,561	-	-	2,561	2,001
Sub total	34,050	-	-	34,050	40,081
A4 Asset and investment purchases, (see table)					
Sub total	-	-	-	-	-
Total payments	34,050	-	-	34,050	40,081
Net of receipts/(payments)	- 6,140	-	-	- 6,140	2,655
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	12,948	-	-	12,948	10,292
Cash funds this year end	6,808	-	-	6,808	12,947

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Current Account	1,076	-	-
	Money Manager	53	-	-
	Lloyds	5,322	-	-
	Nationwide	357	-	-
	Total cash funds	6,808	-	-

(agree balances with receipts and payments account(s))

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	

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

Signature	Print Name	Date of approval
	D S S M B O N R. S. BARNES	21.2.22 22.2.22

Independent examiners report to the Trustees of Redruth Community Association

– Registered Charity No. 28733

I report on the accounts of the charity for the year ended 31st March 2021, which are set out on the attached pages.

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 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the Charities Act,
- To follow the procedures laid down in the general directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- To state whether particular matters have come to my attention.

Basis of independent examiner's report

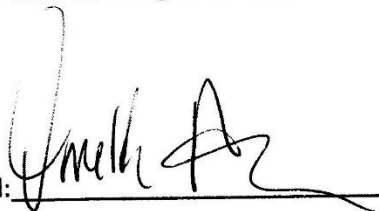
My examination was conducted in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the 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 statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention 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 Charities Act; and
- To prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met: or
- To which in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: _____



Date: 18th February 2022

Name: Imelda Martin
AAT Level 3.

Address: 3 Blights Row, Redruth, Cornwall, TR15 1JL.