

THE SALTASH AND DISTRICT AGE CONCERN COMMITTEE

England & Wales · Charity number 290997

Details

Status Registered

Legal form Other

Registered 1985-02-06

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

Contact

Address 11 The Speares
Latchbrook
Saltash
PL12 4UQ

Phone 01752846638

Email d.shann@btinternet.com

Activities

Objects: TO PROMOTE THE WELFARE OF THE AGED IN ANY MANNER WHICH NOW IS OR HEREAFTER MAY BE DEEMED BY LAW TO BE CHARITABLE WITHIN THE PARISHES OF SALTASH, LANDRAKE AND BOTUS FLEMING.

Activities: THURSDAY LUNCHEON CLUBMONTHLY SOCIAL CLUBMINI BUS (COLLECTING MEMBERS FOR THE DIFFERENT CLUBS, SHOPPING AND TRIPS)

Classification

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

Geography

- **Area of benefit:** SALTASH, LANDRAKE WITH ST ERNEY AND BOTUSFLEMING
- Cornwall

Finances

| Period end | Income | Expenditure | Assets | Employees |
|------------|----------|-------------|--------|-----------|
| 2025-03-31 | £379,698 | £358,234 | - | - |
| 2024-03-31 | £246,549 | £223,354 | - | - |
| 2023-03-31 | £126,053 | £39,561 | - | - |
| 2022-03-31 | £64,540 | £63,137 | - | - |
| 2021-03-31 | £64,030 | £52,683 | - | - |

Trustees

| Name | Role | Appointed |
|---------------------|------|------------|
| ALMA ORGACKI | | 2016-01-21 |
| DIANE SHANN | | 2012-02-01 |
| ELIZABETH EDGCOMBE | | 2022-11-25 |
| MARY ETHEL GRANT | | 2015-12-01 |
| MICHAEL JAMES FINCH | | 2019-07-25 |
| MRS JILL PROUT | | |
| YVONNE HOPE | | 2021-10-25 |

THE SALTASH AND DISTRICT AGE CONCERN COMMITTEE

England & Wales - Charity number 290997

Accounts



Trustees' Annual Report for the period

From 1st April 2024 **Period start date** **To** 31st March 2025
Period end date

Charity name: Saltash & District Age Concern Committee and Saltash Red Bus (Trading arm of Saltash & District Age Concern)

Charity registration number: 290997

Objectives and Activities

| | SORP reference | |
|--|--------------------|--|
| Summary of the purposes of the charity as set out in its governing document | Para 1.17 | To promote welfare of anyone, in any manner which is now, or hereafter may be deemed by law, to be charitable within the PL Postal area. |
| 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. | Para 1.17 and 1.19 | To raise money; open bank accounts; take out insurance. To work with other charitable groups and exchange non-sensitive information. To do anything lawful which will help Saltash & District Age Concern Committee to fulfil its aims. |
| Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit | Para 1.18 | All Saltash & District Age Concern Committee and Saltash Red Bus Trustees are fully conversant and compliant with the guidance issued by the Charity Commission on Public Benefit. |

Additional information (optional)

You may choose to include further statements where relevant about:

| | SORP reference | |
|--|----------------|---|
| Policy on grant making | Para 1.38 | N/A |
| Policy on social investment including program related investment | Para 1.38 | |
| Contribution made by volunteers | Para 1.38 | Between the two organisations - Saltash & District Age Concern and Saltash Red Bus - have 25 volunteers who provide: - a weekly luncheon for 40+ senior citizens; drive min- buses for shopping, |

| | | |
|-------|--|---|
| | | <p>Sunday lunch, theatre, museum and seaside trips.</p> <p>They also provide minibuses and drivers to other similar organisations for their members to take part in similar activities.</p> |
| Other | | <p>Saltash Red Bus had 18 paid part-time employees, 16 of which were term time only</p> |

Achievements and Performance

| | SORP reference | |
|--|------------------|---|
| <p>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.</p> | <p>Para 1.20</p> | <p>The main objective of the Saltash & District Age Concern was to provide senior citizens with an opportunity to come together, in a communal space, and enjoy a freshly cooked meal, with various entertainment activities.</p> <p>The setting up of the Saltash Red Bus has allowed the charity to utilise the 11 minibuses and other vehicles in its fleet, together with the 10 volunteer drivers, to provide the same groups with access to other recreational and informative activities, both on and off site.</p> <p>Saltash Red Bus started a bus service to the various supermarkets in the Plymouth area for residents of Saltash. We also provide a weekly bus service for residents in Cargreen to shop at Saltash.</p> |

Additional information (optional)

You may choose to include further statements where relevant about:

| | | |
|--|------------------|---|
| <p>Achievements against objectives set</p> | <p>Para 1.41</p> | <p>Saltash & District Age Concern has provided meals etc. for over 40 years to the senior citizens of Saltash.</p> <p>Also, by providing access of the Saltash Red Bus minibuses and volunteer drivers to other groups in the PL area, Saltash Red Bus earns an income to subsidise the aims of the Saltash & District Age Concern.</p> |
| | | <p>N/A</p> |

| | | |
|--|-----------|------------|
| Performance of fundraising activities against objectives set | Para 1.41 | |
| Investment performance against objectives | Para 1.41 | N/A |
| Other | | |

Financial Review

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|--|-----------|--|
| Review of the charity's financial position at the end of the period | Para 1.21 | The charity's position at the end of the fiscal year 2024/2025 is a very healthy one. This is due to setting up Saltash Red Bus as the trading arm of the Saltash & District Age Concern Committee. |
| Statement explaining the policy for holding reserves stating why they are held | Para 1.22 | Currently the income generated by the Saltash Red Bus is held in a separate account to that of the Saltash & District Age Concern Committee. Once the Saltash Red Bus account has been audited, any profit, above that which will be required to maintain the Saltash Red Bus minibus fleet, will be transferred to the Saltash & District Age Concern Committees bank accounts. |
| Amount of reserves held | Para 1.22 | £89,628.70 |
| Reasons for holding zero reserves | Para 1.22 | N/A |
| Details of fund materially in deficit | Para 1.24 | N/A |
| Explanation of any uncertainties about the charity continuing as a going concern | Para 1.23 | None |

Additional information (optional)

You may choose to include further statements where relevant about:

| | | |
|---|-----------|---|
| The charity's principal sources of funds (including any fundraising) | Para 1.47 | The principal source of income for the Saltash & District Age Concern Committee, has been derived from money collected from those members attending the Lunch Club meals. Saltash Red Bus source of income is from operating contacts with Cornwall council, day trips and shopper buses |
| Investment policy and objectives including any social investment policy adopted | Para 1.46 | Its main source of income is funding received based on the number of people using its services. This income is applied directly to furthering the charity's charitable purposes. Funds received are primarily reinvested into improving and developing the services provided to beneficiaries, including staffing, resources, facilities, and programme delivery. The trustees' objective is to ensure that all funds are used efficiently and responsibly to maximise benefit to service users. The charity does not undertake speculative or high-risk investments. Any surplus funds are held in low-risk bank accounts to maintain liquidity and financial stability. |
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|---|-----------|-------------|
| A description of the principal risks facing the charity | Para 1.46 | None |
| Other | | |

Structure, Governance and Management

| | | |
|---|-----------|---|
| Description of charity's trusts: | | Saltash & District Age Concern Committee (Saltash Red Bus-trading arm) |
| Type of governing document (trust deed , royal charter) | Para 1.25 | Constitutional |
| How is the charity constituted? (e.g. unincorporated association , CIO) | Para 1.25 | Saltash & District Age Concern is a separate charity affiliated to AGE UK. |
| 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 | Para 1.25 | Trustees are appointed in relation to the position in which they serve the charity. e.g. Chairman; Secretary; Treasurer etc. |

Additional information (optional)

You may choose to include further statements where relevant about:

| | | |
|---|-----------|--|
| Policies and procedures adopted for the induction and training of trustees | Para 1.51 | N/A |
| The charity's organisational structure and any wider network with which the charity works | Para 1.51 | AGE UK |
| Relationship with any related parties | Para 1.51 | Saltash Red Bus |
| Other | | The trustees resolved to restructure the trading arm of Saltash Red Bus as a limited company following a period of growth and expansion. This decision was taken after obtaining professional advice from Westcott Chartered Accountants and the Charity Section of Tozers Solicitors. The purpose of this restructuring was to protect the interests of the charity and its trustees, strengthen governance arrangements, and ensure that the organisation operates in a financially and legally robust manner as it continues to develop. |

Reference and Administrative details

| | |
|-----------------------------|---|
| Charity name | Saltash & District Age Concern Committee |
| Other name the charity uses | Saltash Red Bus |
| Registered charity number | 290997 |
| Charity's principal address | 11 The Speares, Latchbrook, Saltash, Cornwall, PL12 |
| | |

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 | Adrian Shergold | Chair | | |
| 2 | Elizabeth Edgecombe | Vice Chair | | |
| 3 | Diane Shann | Secretary | | |
| 4 | Jillian Prout | Treasurer | | |
| 5 | Mary Grant | Manager Lunch Club | | |
| 6 | Michael Finch | Manager Saltash Red Bus | | |
| 7 | Yvonne Hope | Treasurer Saltash Red Bus | Left position February 2025 | |
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Corporate trustees – names of the directors at the date the report was approved

| Director name | | |
|----------------------|--------------------------------|---------------------|
| Micheal Finch | Saltash Red Bus Limited | January 2025 |
| | | |
| | | |
| | | |
| | | |

Name of trustees holding title to property belonging to the charity

| Trustee name | Dates acted if not for whole year | |
|--------------|-----------------------------------|--|
| | | |
| | | |
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| | | |

Funds held as custodian trustees on behalf of others

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

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

| |
|--|
| |
|--|

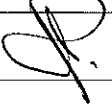
Other optional information

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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) | M.J. FINCH | |
| Position (eg Secretary, Chair, etc) | TRUSTEE | |
| Date | 02/02/2026 | |

Saltash & District Age Concern

Saltash Red Bus

1st April 2024 to 31st March 2025

Fixed Assets

Tangible Assets

| | |
|---|------------------|
| Motor Vehicles | 90,659.40 |
| Less Accumulated Depreciation on Motor Vehicles | -38,224.35 |
| Total Tangible Assets | 52,435.05 |

Total Fixed Assets **52,435.05**

Current Assets

Cash in the bank and in hand

| | |
|---------------------------------------|------------------|
| Saltash Red Bus | 55,193.35 |
| Age Concern Savings A/C | 29,968.06 |
| Total Cash at Bank and in Hand | 85,161.41 |

Accounts Receivable 0.00

Total Current Assets **85,161.41**

Creditors: amounts falling due within one year

| | |
|-------------------------|-----------|
| Accounts payable | 19,670.71 |
| Accruals | 0.00 |
| NIC Payable | 1,168.94 |
| PAYE Payable | 17,252.20 |
| Pensions Payable | 249.71 |
| Wages Payable - Payroll | 4,029.53 |
| Cash Account | 5,434.77 |
| Petty Cash | 161.90 |

Total Creditors: amounts falling due within one year **47,967.76**

Net Assets (Liabilities) **37,193.65**

Total Assets Less Current Liabilities **89,628.70**

Net Assets **89,628.70**

Capital and Reserves

| | |
|----------------------|-----------|
| Current year earning | 37,642.20 |
| Retained Earnings | 51,986.50 |

Total Capital and Reserves **89,628.70**



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

The Saltash Age Concern Committe

**On accounts for the year
ended**

31/03/2025

**Charity
no (if
any)**

290997

Set out on pages

1-2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 09/03/2021.

**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 Trust's accounts carried out under section 145 of the 2011 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 which gives me cause to believe that in, any material respect:

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

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

Signed:

Date:

30th January 2026

Name:

Jonathan Lambert (MICB, PM.Dip)

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

Institute of Certified Bookkeepers (ICB) Member 405918

ICB Practice Licence Number 22531

| | |
|-----------------|------------------------|
| Address: | April Sunset, Latchley |
| | Gunnislake, Cornwall |
| | PL18 9AX |

Section B**Disclosure**

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

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

THE SALTASH AND DISTRICT AGE CONCERN COMMITTEE

England & Wales - Charity number 290997

Accounts



Trustees' Annual Report for the period

From **Period start date 1st April 2023 To 31st March 2024**
Period end date

**Charity name: Saltash & District Age Concern Committee and Saltash Red Bus
(Trading Arm of Saltash & District Age Concern)**

Charity registration number: 290997

Objectives and Activities

| | SORP reference | |
|--|--------------------|--|
| Summary of the purposes of the charity as set out in its governing document | Para 1.17 | To promote welfare of anyone, in any manner which is now, or hereafter may be deemed by law, to be charitable within the PL Postal area. |
| 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. | Para 1.17 and 1.19 | To raise money; open bank accounts; take out insurance. To work with other charitable groups and exchange non-sensitive information. To do anything lawful which will help Saltash & District Age Concern Committee to fulfil its aims. |
| Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit | Para 1.18 | All Saltash & District Age Concern Committee and Saltash Red Bus Trustees are fully conversant and compliant with the guidance issued by the Charity Commission on Public Benefit. |

Additional information (optional)

You may choose to include further statements where relevant about:

| | SORP reference | |
|------------------------|----------------|--|
| Policy on grant making | Para 1.38 | |

| | | |
|--|-----------|--|
| Policy on social investment including program related investment | Para 1.38 | |
| Contribution made by volunteers | Para 1.38 | <p>Between the two organisations - Saltash & District Age Concern and Saltash Red Bus - have 18 volunteers who provide: - a weekly luncheon for 40+ senior citizens; drive min- buses for shopping, Sunday lunch, theatre, museum and seaside trips.</p> <p>They also provide minibuses and drivers to other similar organisations for their members to take part in similar activities.</p> |
| Other | | <p>Saltash Red Bus had 8 paid part-time employees, 6 of which were term time only</p> |

Achievements and Performance

| | SORP reference | |
|---|----------------|--|
| 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. | Para 1.20 | <p>The main objective of the Saltash & District Age Concern was to provide senior citizens with an opportunity to come together, in a communal space, and enjoy a freshly</p> <p>cooked meal, with various entertainment activities.</p> <p>The setting up of the Saltash Red Bus has allowed the charity to utilise the 11 minibuses and other vehicles in its fleet, together with the 10 volunteer drivers, to provide the same groups with access to other recreational and informative activities, both on and off site.</p> |

| | | |
|--|--|---|
| | | <p>Saltash Red Bus started a bus service to the various supermarkets in the Plymouth area for residents of Saltash. We also provide a weekly bus service for residents in Cargreen to shop at Saltash.</p> |
|--|--|---|

Additional information (optional)

You may choose to include further statements where relevant about:

| | | |
|---|------------------|---|
| <p>Achievements against objectives set</p> | <p>Para 1.41</p> | <p>Saltash & District Age Concern has provided meals etc. for over 40 years to the senior citizens of Saltash.</p> <p>Also, by providing access of the Saltash Red Bus minibuses and volunteer drivers to other groups in the PL area, Saltash Red Bus earns an income to subsidise the aims of the Saltash & District Age Concern.</p> |
| <p>Performance of fundraising activities against objectives set</p> | <p>Para 1.41</p> | <p>N/A</p> |
| <p>Investment performance against objectives</p> | <p>Para 1.41</p> | <p>N/A</p> |
| <p>Other</p> | | |

Financial Review

| | | |
|--|-----------|--|
| Review of the charity's financial position at the end of the period | Para 1.21 | The charity's position at the end of the fiscal year 2023/2024 is a very healthy one. This is due to setting up Saltash Red Bus as the trading arm of the Saltash & District Age Concern Committee. |
| Statement explaining the policy for holding reserves stating why they are held | Para 1.22 | Currently the income generated by the Saltash Red Bus is held in a separate account to that of the Saltash & District Age Concern Committee. Once the Saltash Red Bus account has been audited, any profit, above that which will be required to maintain the Saltash Red Bus minibus fleet, will be transferred to the Saltash & District Age Concern Committees bank accounts. |
| Amount of reserves held | Para 1.22 | £51,748.12 |
| Reasons for holding zero reserves | Para 1.22 | N/A |
| Details of fund materially in deficit | Para 1.24 | N/A |
| Explanation of any uncertainties about the charity continuing as a going concern | Para 1.23 | None |

Additional information (optional)

You may choose to include further statements where relevant about:

| | | |
|---|-----------|---|
| The charity's principal sources of funds (including any fundraising) | Para 1.47 | The principal source of income for the Saltash & District Age Concern Committee, has been derived from money collected from those members attending the Lunch Club meals. Saltash Red Bus source of income is from operating contacts with Cornwall council, day trips and shopper buses |
| Investment policy and objectives including any social investment policy adopted | Para 1.46 | Its main source of income is funding received based on the number of people using its services. This income is applied directly to furthering the charity's charitable purposes. Funds received are primarily reinvested into improving and developing the services provided to beneficiaries, |

| | | |
|---|-----------|---|
| | | <p>including staffing, resources, facilities, and programme delivery.</p> <p>The trustees' objective is to ensure that all funds are used efficiently and responsibly to maximise benefit to service users.</p> <p>The charity does not undertake speculative or high-risk investments. Any surplus funds are held in low-risk bank accounts to maintain liquidity and financial stability.</p> |
| A description of the principal risks facing the charity | Para 1.46 | None |
| Other | | |

Structure, Governance and Management

| | | |
|---|-----------|---|
| Description of charity's trusts: | | Saltash & District Age Concern Committee (Saltash Red Bus-trading arm) |
| Type of governing document (trust deed, royal charter) | Para 1.25 | Constitutional |
| How is the charity constituted? (e.g unincorporated association, CIO) | Para 1.25 | Saltash & District Age Concern is a separate charity affiliated to AGE UK. |
| 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 | Para 1.25 | Trustees are appointed in relation to the position in which they serve the charity. e.g. Chairman; Secretary; Treasurer etc. |

Additional information (optional)

You may choose to include further statements where relevant about:

| | | |
|---|-----------|------------------------|
| Policies and procedures adopted for the induction and training of trustees | Para 1.51 | N/A |
| The charity's organisational structure and any wider network with which the charity works | Para 1.51 | AGE UK |
| Relationship with any related parties | Para 1.51 | Saltash Red Bus |

| | | |
|-------|--|--|
| | | |
| Other | | |

Reference and Administrative details

| | |
|-----------------------------|---|
| Charity name | Saltash & District Age Concern Committee |
| Other name the charity uses | Saltash Red Bus |
| Registered charity number | 290997 |
| Charity's principal address | 11 The Speares, Latchbrook, Saltash, Cornwall, PL12 |
| | |

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 | Adrian Shergold | Chair | | |
| 2 | Elizabeth Edgecumbe | Vice Chair | | |
| 3 | Diane Shann | Secretary | | |
| 4 | Jillian Prout | Treasurer | | |
| 5 | Mary Grant | Manager Lunch Club | | |
| 6 | Michael Finch | Manager Saltash Red Bus | | |
| 7 | Yvonne Hope | Treasurer Saltash Red Bus | | |
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Corporate trustees – names of the directors at the date the report was approved

| Director name | | |
|---------------|--|--|
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Name of trustees holding title to property belonging to the charity

| Trustee name | Dates acted if not for whole year | |
|--------------|-----------------------------------|--|
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Funds held as custodian trustees on behalf of others

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

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) M. J. FINCH

Position (eg Secretary, Chair, etc) TRUSTEE

Date 02/02/26



Saltash & District Age Concern

Saltash Red Bus

1st April 2023 to 31st March 2024

Fixed Assets

Tangible Assets

| | |
|---|------------------|
| Motor Vehicles | 38,724.00 |
| Less Accumulated Depreciation on Motor Vehicles | -17,010.33 |
| Total Tangible Assets | 21,713.67 |

Total Fixed Assets **21,713.67**

Current Assets

Cash in the bank and in hand

| | |
|---------------------------------------|-----------------|
| Saltash Red Bus | 18,096.22 |
| Age Concern Savings A/C | 29,641.16 |
| Total Cash at Bank and in Hand | 7,737.38 |

Accounts Receivable 162.00

Total Current Assets **47,899.38**

Creditors: amounts falling due within one year

| | |
|-------------------------|----------|
| Accounts payable | 3,360.49 |
| Accruals | 1,150.00 |
| NIC Payable | 408.51 |
| PAYE Payable | 5,580.00 |
| Pensions Payable | 133.41 |
| Wages Payable - Payroll | 6,377.13 |
| Cash Account | 855.39 |
| Petty Cash | 0.00 |

Total Creditors: amounts falling due within one year **17,864.93**

Net Assets (Liabilities) **30,034.45**

Total Assets Less Current Liabilities **51,748.12**

Net Assets **51,748.12**

Capital and Reserves

| | |
|----------------------|-----------|
| Current year earning | 23,192.70 |
| Retained Earnings | 28,555.42 |

Total Capital and Reserves **51,748.12**



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

The Saltash Age Concern Committee

**On accounts for the year
ended**

31/03/2024

**Charity
no (if
any)**

290997

Set out on pages

1-2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 09/03/2021.

**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 Trust's accounts carried out under section 145 of the 2011 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 which gives me cause to believe that in, any material respect:

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

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

Signed:

Date:

30th January 2026

Name:

Jonathan Lambert (MICB, PM.Dip)

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

Institute of Certified Bookkeepers (ICB) Member 405918

ICB Practice Licence Number 22531

| | |
|-----------------|------------------------|
| Address: | April Sunset, Latchley |
| | Gunnislake, Cornwall |
| | PL18 9AX |

Section B**Disclosure**

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

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

THE SALTASH AND DISTRICT AGE CONCERN COMMITTEE

England & Wales - Charity number 290997

Accounts

Trustees' Annual Report for the period

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

**Charity name: Saltash & District Age Concern Committee and Saltash
Red Bus (Trading Arm of Saltash & District Age Concern)**

Charity registration number: 290997

Objectives and Activities

Summary of the purposes of the
charity as set out in its Governing
document

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.

Statement

confirming

whether the trustees have had
regard to the guidance
issued by the

SORP reference

Para 1.17

Para 1.17 and

1.19

Para 1.18

To promote welfare of anyone, in any manner which is now, or hereafter may be deemed by law, to be charitable within the PL Postal area.

To raise money; open bank accounts; take out insurance. To work with other charitable groups and exchange non-sensitive information. To do anything lawful which will help Saltash & District Age Concern Committee to fulfil its aims.

All Saltash & District Age Concern Committee and Saltash Red Bus Trustees are fully conversant and compliant with the guidance issued by the Charity Commission on Public Benefit.

Charity Commission on
public benefit

Additional information (optional)

You may choose to include further statements where relevant about:

SORP reference

Para 1.38

N/A

Policy on grant making

Policy on social investment
including program related
investment

Para 1.38

N/A

Contribution made by
volunteers

Other

Para 1.38

Between the two organisations - Saltash & District Age Concern and Saltash Red Bus - have 25 volunteers who provide: - a weekly luncheon for 40+ senior citizens; drive min- buses for shopping, Sunday lunch, theatre, museum and seaside trips.

They also provide minibuses and drivers to other similar organisations for their members to take part in similar activities.

N/A

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.

SORP reference

Para 1.20

The main **objective of the Saltash & District Age Concern was to provide senior citizens with an opportunity to come together, in a communal space, and enjoy a freshly cooked meal, with various entertainment activities.**

The setting up of the Saltash Red Bus has allowed the charity to utilise the 8 minibuses and other vehicles in its fleet, together with the 10 volunteer drivers, to provide the same groups with access to other recreational and informative activities, both on and off site.

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements
objectives set

against

Para 1.41

Saltash & District Age **Concern** has **provided meals etc. for over 40 years to the senior citizens of Saltash.**

Also, by providing access of the Saltash Red Bus minibuses and volunteer drivers to other groups in the PL area, Saltash Red Bus earns an income to subsidise the aims

of the Saltash & District Age Concern.

Performance of fundraising
activities against objectives

set

Investment performance
against objectives

Other

Para 1.41

N/A

Para 1.41

N/A

During the lockdown periods of the pandemic years of 2020/21, Saltash Red Bus, in collaboration with a local pub and a local bakery, provided more than 10,000 meals to senior citizens, and others in the PL area, who were unable to leave their homes due to underlying health conditions. They also delivered eggs, milk, bread and other groceries as requested.

Financial Review

Review of the charity's financial position at the end of the period

Statement explaining the policy for holding reserves stating where they are held

Para 1.21

Para 1.22

The charity's position at the end of the fiscal year 2022/2023 is a very healthy one. This is due to setting up Saltash Red Bus as the trading arm of the Saltash & District Age Concern Committee.

Currently the income generated by the Saltash Red Bus is held in a separate account to that of the Saltash & District Age Concern Committee. Once the Saltash Red Bus account has been audited, any profit, above that which will be required to maintain the Saltash Red Bus minibus fleet, will be transferred to the Saltash & District Age Concern Committees bank accounts.

Amount of reserves held

Para 1.22

£35,500.52

Reasons for holding zero

Para 1.22

N/A

reserves

Details of fund materially in
deficit

Para 1.24

N/A

Explanation of

any

Para 1.23

NONE

uncertainties about

the

charity continuing as a going

concern

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources
of funds (including any
fundraising)

Para 1.47

The principal source of income for the Saltash
& District Age Concern Committee, has been
derived from money collected from those
members attending the Lunch

Club meals.

Investment policy and
objectives including any

social investment policy
adopted

Para 1.46

N/A

A description of the principal

Para 1.46

NONE

risks facing the charity

Other

NONE

Structure, Governance and Management

Description of charity's

trusts:

Type of governing document

Para 1.25

**Saltash & District Age Concern Committee
(Saltash Red Bus-trading arm)**

Constitutional

**buse deed royal charter How is
the charity constituted?**

Para 1.25

**Saltash & District Age Concern is a separate
charity affiliated to AGE UK.**

**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

Para 1.25

**Trustees are appointed in relation to the
position in which they serve the charity.**

e.g. **Chairman; Secretary; Treasurer** etc.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures Para 1.51

N/A

adopted for the induction
and **training of trustees.**

The charity's organisational structure and any wider network
with which the **charity works**

Para 1.51

AGE UK

Relationship with any related parties

Para 1.51

Saltash Red Bus

Other

Reference and Administrative details

Charity name

Other name the charity

uses

Registered charity number

Charity's principal address

Saltash & District Age Concern Committee

Saltash Red Bus

290997

11 The Speares, Latchbrook, SALTASH, Cornwall PL12

Funds held as custodian trustees on behalf of others

Description of the assets **NONE**

held in this capacity

Name and objects of the **N/A** charity on

whose behalf

the assets are held and how this falls within
the custodian charity's objects **Details**

of arrangements for **N/A**

safe custody and segregation
of such assets

from the charity's own

assets

Additional information (optional)

Names and **addresses** of advisers (Optional information)

Type of

Name

adviser

Address

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

Exemptions from disclosure

Reason for non-disclosure of key personal details

Other optional information
Names of the charity trustees who manage charity

| | TRUSTEE NAME | OFFICE (IF ANY) | DATES ACTED |
|---|----------------------|------------------------------|-------------|
| 1 | ADRIAN SHERGOLD | CHAIR | |
| 2 | ELIZABETH EDGE CUMBE | VICE CHAIR | |
| 3 | DIANE SHANN | | |
| 4 | JILLIAN PROUT | SECRETARY | |
| | | TREASURER | |
| S | MARY GRANT | MANAGER LUNCH CLUB | |
| 6 | MICHAEL FINCH | MANAGER SALTASH RED BUS | |
| 7 | YVONNE HOPE | TREASURER SALTASH RED BUS | |
| 8 | | | |

Q (IF NOT WHOLE YEAR)
 Name of person (or body) entitled to appoint trustee (if any)

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

Receipts and Payments Account

5TH APRIL 2022 TO 4TH APRIL 2023

| Receipts (In) | 2022/23 | 2021/22 |
|--|-----------|-----------|
| CORNWALL COUNCIL SCHOOL RUNS | 112684.50 | 39,841.00 |
| SALTASH RED BUS - PL12 SHOPPING TRIPS.VISITS ETC | 13,368.50 | 10,614.50 |
| CORONA VIRUS - SENIOR CITIZENS LUNCHES/FOOD | 0.00 | 5,985.50 |
| Sub total | 126053.00 | 56441.00 |

Payments (Out)

| | | |
|--------------------|----------|----------|
| FOOD | 0.00 | 5367.00 |
| ROAD TAX/INSURANCE | 6344.81 | 3301.75 |
| FUEL | 22536.10 | 10529.43 |
| MOT & OTHER CHECKS | 8268.06 | 9738.99 |
| REPAIRS & RENEWALS | 4152.75 | 1501.54 |
| SUNDRIES | 13382.38 | 2777.92 |
| WAGES | 19048.85 | 0.00 |
| EXPENSES | 7219.33 | 0.00 |
| MINIBUS PURCHASES | 32584.97 | 23556.50 |
| Sub Total | 107192.4 | 56773.13 |

| | | |
|---|----------|---|
| Surplus or (Deficit) for the Year | 18860.56 | -332.13 |
| Brought Forward from 2021/22 | 20700.4 | B/fwd from 2020/21 21032.53 |
| Carried forward to financial year 2023/2024 | 39560.96 | c/fwd to 2022/23 20700,40 |

Assets and Liabilities: In addition to the above cash balances has 16 minibuses and vans to the value of £ and there are no other assets or liabilities.

Prepared by: *YGHOPE*
(printed name)

Signature & Date: *YGHOPE 15.8.24*

MrS
(printed name)

Signature & Date: _____ 2024



Section A

Independent Examiner's Report

Report to the trustees/
members of

The Saltash Age Concern Committee

On accounts for the year
ended

31/03/2023

Charity
no (if
any)

290997

Set out on pages

1-2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 09/03/2021.

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 Trust's accounts carried out under section 145 of the 2011 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 which gives me cause to believe that in, any material respect:

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

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

Signed:

Date:

30th January 2026

Name:

Jonathan Lambert (MICB, PM.Dip)

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

Institute of Certified Bookkeepers (ICB) Member 405918

ICB Practice Licence Number 22531

| | |
|-----------------|------------------------|
| Address: | April Sunset, Latchley |
| | Gunnislake, Cornwall |
| | PL18 9AX |

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

| | |
|--|--|
| | |
|--|--|