



CHARITY COMMISSION
FOR ENGLAND AND WALES

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 | |

| | | |
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| 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 | | Saltash Red Bus had 8 paid part-time employees, 6 of which were term time only |

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 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> |

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| | | <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> |
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Additional information (optional)

You may choose to include further statements where relevant about:

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| Achievements against objectives set | Para 1.41 | <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> |
| Performance of fundraising activities against objectives set | Para 1.41 | N/A |
| 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 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 | <p>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.</p> <p>Funds received are primarily reinvested into improving and developing the services provided to beneficiaries,</p> |

| | | |
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| | | <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 |

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| | | |
| 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

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| 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 Assests

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 Recievable 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 |

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|------------------|-------------------|
| Section B | Disclosure |
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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.

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