

Registered Charity Number: 297955 (England & Wales)

REDDBOURN COMMUNITY GROUP

ANNUAL REPORT & FINANCIAL STATEMENTS

FOR THE PERIOD

1 SEPTEMBER 2023 TO 31 AUGUST 2024

Objectives and Activities

The Charitable Objects of Redbourn Community Group

To promote any charitable purposes for the benefit of the community in the Parish of Redbourn and its environs, in particular the protection of health and the relief of poverty, distress, sickness and loneliness.

Summary of activities

During the year the charity fulfilled its objectives through the activities below. Services were provided by volunteers, overseen by a paid administrator and the board of Trustees. At the end of the year, 365 residents of Redbourn were registered to engage with our services.

- We addressed transport needs and helped residents of Redbourn to access 484 medical appointments in the vicinity which were not possible for them to reach by public transport.
- We addressed isolation by organising regular outings to local places of interest and to weekly village events for residents who spend most of their time at home.
- Volunteers undertook weekly personal food shopping for a small number of residents unable to shop online or in person, and the minibus made a weekly trip to a local supermarket for residents who were able to shop for themselves.
- We organised a team of Friendly Walkers and Talkers to ensure more than 20 residents had opportunities for exercise and/or conversation each week.
- We provided wheelchairs, mobility scooters, rollators and other mobility aids for no charge on short- or long-term loan.
- We brought together teams of able-bodied residents to pick up litter whilst socialising. This benefits all the village as no similar service is provided by the local authorities.
- We liaised closely with Citizens Advice and St Albans and District Food Bank and with local social prescribers to identify residents in need of additional support.
 - When possible, we navigated them to appropriate sources of support or funding.
 - When all other options were exhausted, we acted as grantor of last resort, by providing household grants for necessities.
- From time to time as a direct result of interactions with clients, we were able to identify possible safeguarding issues and make referrals to the relevant public authorities for further investigation.

Public Benefit

The Trustees are aware of the Charity Commission requirement to provide public benefit and always take it into account in making decisions in relation to services provided. The charity always aims to deliver beneficial value to residents of Redbourn who require support. Services are generally provided at no cost, with the exception of certain 'paid for' activities such as the Christmas lunch, which the charity nonetheless partly subsidises. Beneficiaries are encouraged to donate to the charity, but as a rule no resident is excluded from any activity if they cannot afford to provide monetary contributions. Volunteers give their time freely and Trustees facilitate communication of all services to the wider Redbourn population making use of multiple communication channels, including social media.

Grants Policy

Redbourn Community Group has an established grants policy approved by all Trustees. In the first instance it will signpost clients to possible external sources of funding, both national and local. However, it will act as grantor of last resort for households lacking the funds to access essential items where no other funding can be identified.

During the year Redbourn Community Group received funds from the Government Household Support Fund through Hertfordshire Community Foundation. These funds are reserved to provide hardship grants or essential equipment to improve quality of life for residents.

We also received funds from the Co-Op Local Causes programme. Mindful of its position as a Community Group for the whole village, the charity contributes funds to projects for the improvement of wellbeing in the wider community. To this end, during the year, we utilised the Co-Op grant to pay for the hire of the Parish Centre to enable the Food Bank to operate in the village one day per week.

The charity also received funds from Redbourn Parish Council to support the operations of the minibus and our fleet of mobility scooters, all of which incur significant costs including for servicing and insurance needs.

Volunteering

Services were provided by 168 registered volunteers recruited primarily from local residents. Recruitment and induction of volunteers is conducted in accordance with the Volunteer Policy. Once accepted, each new volunteer undergoes an induction session which includes information on health and safety and safeguarding.

Volunteers are not required to commit to providing regular support, although many do.

During the AGM this year we celebrated 10 years of volunteering with 5 volunteers.

Recruitment of new volunteers was extremely challenging during the year. At peak holiday times in particular, we have only narrowly avoided being unable to fulfil

requests for lifts to medical appointments. A generous donation specifically for use of taxis in this event has been a valuable additional resource.

Management of Services

At the beginning of the reporting period administration and organisation tasks were undertaken by volunteers assisted by a remunerated freelance Office Manager. When the Office Manager moved on, the Trustees took the decision to recruit the charity's first ever employee to the new role of Services Coordinator which took effect from January 2024.

Over the second half of the reporting period the efficiency of the office gradually improved as work began on streamlining the IT and manual systems/processes. Clients were encouraged to give more notice for transport requests and as a result the service provision could be better planned.

Impact of Services and Achievements of Redbourn Community Group

The services provided by Redbourn Community Group are regarded as vital to enable the population of Redbourn to maintain an appropriate quality of life. The impact may best be measured by identifying what would happen if the charity ceased to operate. As there are no alternative providers of the services we offer, many residents without family support or sufficient funds would be unable to attend medical appointments. Residents with limited mobility would become more isolated and overall, there would more instances of vulnerable residents missing out on support.

Our services also provide significant 'peace of mind' benefits for relatives of residents we support.

Future Plans

Redbourn Community Group's origins and general service provision have by necessity focused on the needs of older residents, although not all clients are past retirement age. We are now actively seeking to work more with the whole community of Redbourn. We are building links with special interest sports and community groups and organisations across the age and activity spectrum and we plan to expand and capitalise on these relationships for the benefit of the wider village population.

We aim to educate the community to understand that Redbourn Community Group is more than a charity; it is an investment in the future of Redbourn and its residents.

FINANCIAL REVIEW

At the end of the reporting period, total financial assets were £254,723. This was an increase of £3,369 over the previous period.

This level of funds ensures that should it become necessary to replace the charity's minibus in the near future through outright purchase of a new vehicle – which is the worst-case scenario for replacement - there are sufficient funds available to cover this. It also ensures that, in the unlikely event that no further income is received, the charity is robust enough to continue provision of current services to clients for at least a further year in line with the Reserves Policy in force during the period.

Reserves Policy

The Reserves Policy in force at the start of the reporting period required minimum financial assets of £170,000. This was increased to £200,000 during the reporting period. The rationale was to hold funds sufficient to allow the replacement of the minibus, including customisation, and to cover at least one year's operating costs.

Redbourn Community Group also designates certain funds as 'Restricted' where these have been given to the charity, often as an inward grant, for specific uses only. An example is the grant from Hertfordshire Community Foundation received in 2023 that could only be used to support residents in Redbourn in need of assistance for warmth, energy and food.

We held a balance sheet provision of £100,000 for minibus replacement at the end of the reporting period, together with restricted funds amounting to £8,851.

Sources of funds

The principal sources of income in the reporting period were donations from service users and other residents. Restricted funds were primarily received as grants for specific purposes. By its nature, income at the same level cannot be guaranteed in future years.

We also received a significant amount of investment income during the year, boosted by the high interest rate environment during the reporting period. This source of income is also variable from year to year.

The Investment Policy restricts investment to the "COIF Charities Deposit Fund" managed by CCLA (Churches, Charities and Local Authorities) Investment Management which takes a strong stance on Environmental, Social and Governance standards.

Financial risk and mitigation

The principal financial risks facing Redbourn Community Group are:

- a permanent significant reduction in income;
- inadequate reserves causing inability to make future capital investments (e.g. new minibus);
- fraud.

Trustees are countering these risks by:

- increasing the prominence of the charity within the wider community;
- establishing more fundraising opportunities to encourage more donations and to improve the robustness of this income channel;
- establishing alternative, less capital-intensive, options for future replacement of the minibus;
- authorisation requirements and regular monitoring of bank accounts with detailed reporting to Trustees at each monthly meeting;
- Red/Amber/Green warning system prompting early Trustees interventions if the levels of funds gets too low or too high each month.

GOVERNANCE AND MANAGEMENT

Redbourn Community Group is a registered charity (no. 297935) governed by a constitution dated 3 September 1987 and amended on 29 October 2009, 18 October 2018, 15 October 2020 and 2 November 2021.

The charity is governed by a board of up to 9 Trustees. All current Trustees are Redbourn residents.

Applications for new Trustees are sought through advertising vacancies in local social and print media and by word of mouth. Applicants undergo a set recruitment process involving completion of an application form, interviews by the Chair/Vice Chair and other board members and attendance at a board meeting to establish their interest and suitability for the role. New Trustees undergo a DBS check and an induction process to include safeguarding awareness and an introduction to the organisation's policy portfolio. Trustee appointments are confirmed at the next AGM.

All Trustees serve for a minimum term of three years and may be re-confirmed for two further three-year terms.

Trustees in 2023-2024

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)-
1	Edward Wheen	Chair	As Chair wef 29/2/24	Members at AGM 2/11/23
2	Catharine Pusey	Vice-Chair		
3	Alan Mason	Treasurer	wef 2/11/23 (AGM)	
4	Simone Deans			
5	Ben Miller			
6	James Regan			
7	Sue Hill			
8	Peta Gunson		Resigned 2/11/23	
9	Dennis Poole	Treasurer	Resigned 2/11/23	
10	Sally Bartlett	Chair	Resigned 29/2/24	

Reference and Administrative details

Charity name	Redbourn Community Group
Registered charity number	297955
Charity's principal address	Redbourn Village Hall 63 High Street Redbourn St Albans Hertfordshire AL3 7LW
Name of Key staff	Rebecca Firth – Services Coordinator (wef 22 January 2024). Sole employee.
Independent Examiner	RS Harding Limited
Bank	HSBC

Declarations

The Trustees declare that they have approved the Trustees' report above at their Board Meeting on 9 June 2025.

Signed on behalf of the charity's Trustees

Signature

EDWARD WHEEN

Full name

EDWARD CHARLES LOTHIAN WHEEN

Position

CHAIR

Date

10 JUNE 2025

Redbourn Community Group - Annual Accounts 2023-2024

Prepared By Independent Examiner

Redbourn Community Group Registered Charity No. 297955

Income & Expenditure summary for the year ended 31 August 2024

Income		£
Donations		28,536.83
Collection boxes		-
Bequests/ In Memorium		340.00
Miscellaneous Income		1,854.64
Herts County Council Mileage		869.40
Gift Aid tax refunds		3,670.19
Bank Interest received		10,771.69
Redbourn PCC Grant		-
Other Grants - restricted		16,980.84
Minibus Operations Income		-
Donated by RCT		232.13
Total Income		63,255.72
Expenditure		£
Minibus	Service/Repairs	305.87
	Fuel	1,138.79
	Insurance	997.02
	Garage	70.00
	Other	1,948.68
		4,460.36
Office	Office costs	3,876.87
	Manager	20,383.79
		24,260.66
Foodbank Room Hire		1,912.50
Marketing expenses		742.62
Subscriptions, Fees & DBS		1,324.20
Public Liability Insurance		1,118.10
Miscellaneous expenses		882.80
Scooter Purchase & Servicing		3,063.01
Training expenses		2,767.80
IT Expenses		2,129.99
Volunteer expenses		1,715.45
Sum Up and Just Giving fees - Donations		583.69
Events & Outings		4,569.85
Taxis		1,245.00
Grants		9,037.11
Bank charges		73.54
		31,165.66
Total Expenditure		59,886.68
Net Surplus for year		3,369.04

Redbourn Community Group
Registered Charity No. 297955

Balance Sheet as at 31 August 2024

<u>2023</u>	Fixed Assets	£	£	£	£
		<u>Cost</u>	<u>Depn</u>	<u>Book value</u>	
-	Garage	0.00		0.00	
-	Minibus	55,000.00	55,000.00	0.00	
-	Electric scooters, wheel chairs & walking aids	2,000.00	2,000.00	0.00	
-	Office furniture & Equip.	1,000.00	1,000.00	0.00	
		Note 1			
	Current Assets				
41,382.76	HSBC 71120093 Current a/c			33,080.35	
-	Santander 57698300 Minibus a/c			0.00	
-	SantanderEmergency a/c			0.00	
439.62	Charis Grants a/c			1,339.38	
209,532.01	COIF Deposit a/c			220,303.70	
251,354.39					254,723.43
	Creditors				
	Coronavirus Grants Remaining Available				
251,354.39	Total Assets				254,723.43
	Represented by:				
	Capital account				
8,317.00	Restricted Funds				8,850.95
-	Provision for minibus replacement				100,000.00
243,037.39	Unrestricted Funds				145,872.48
	Balance b/fwd 1 September 2023				
	Surplus of years				
251,354.39	Balance 31 August 2024				254,723.43

Note 1 In accordance with current accounting practice it has been decided to include Fixed Assets on the Balance Sheet either at cost where known or at nominal value, with these assets being depreciated over their estimated useful life.

It should be noted that the insurance cover for the fixed assets shown above is in excess of the original costs of these assets.

Note 2 Certain donations have been made to the Redbourn Community Group for specific purposes and to provide more clarity in these accounts, these donations have been isolated into a separate restricted fund as shown above.

Note 3 As the Redbourn Community Group will need to replace the minibus, it is seen as prudent to make a provision for the estimated cost of any replacement vehicle, as shown above.

Accountant's report.

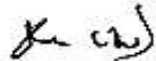
We have reviewed the accompanying Balance Sheet of The Redbourn Community Group at 31st August 2024, and the Income & Expenditure Account for the year ended on that date. These financial statements are the responsibility of the Trust's Management Committee. Our responsibility is to issue a report on these financial statements based on our review.

We conducted our review in accordance with the International Standard of Review Engagements 2400. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review is limited primarily to inquiries of Trust officers and analytical procedures applied to the financial data and thus provide less assurance than an audit. We have not performed an audit and, accordingly, we do not express an audit opinion.

Based on our review, nothing has come to our attention that causes us to believe other than that the accompanying financial statements do give a true and fair view of the financial affairs of the Group as at 31st August 2024.



R. Harding - Accountant



E. Whelan - Co-Chairman



A. Mason - Treasurer

Date

8 November 2024

Redbourn Community Group
Registered Charity No. 297955

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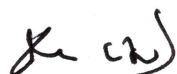
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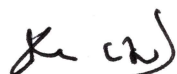
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