

Registered Charity Number: 297955 (England & Wales)

**REDBOURN COMMUNITY GROUP**

**ANNUAL REPORT & FINANCIAL STATEMENTS**

**FOR THE PERIOD**

**1 SEPTEMBER 2024 TO 31 AUGUST 2025**

## Objectives and Activities

### The Charitable Purposes 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 purposes through the activities below. Services were provided by volunteers, coordinated and overseen by a paid employee and governed by the Board of Trustees. At the end of the year, 376 residents of Redbourn were registered to engage with our services.

- We addressed transport needs and helped residents of Redbourn to access 366 medical and wellbeing appointments in the vicinity which otherwise it would not have been possible for these residents to attend.
- We addressed isolation by organising 89 outings over the year 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 those residents who were able to shop for themselves but needed transport.
- We organised a team of Friendly Walkers and Talkers to enable 14 residents to have opportunities for exercise and/or conversations each week.
- We provided wheelchairs, mobility scooters, rollators and other mobility aids for no charge on short- or long-term loans.
- 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, in 10 cases this year we acted as grantor of last resort, by providing household grants for necessities or in one case, by funding a wheelchair taxi to enable a disabled resident to attend a programme of rehabilitation appointments that otherwise they could not afford.
- From time to time, and 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, regularly reviewed and re-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 or provided quickly enough.

Redbourn Community Group's grants policy also allows for providing funding to non-charitable organisations for projects or activities that bring benefits to the community. In doing so, it abides by Charity Commission guidance on this matter. During the year, Redbourn Community Group provided funding for the local Primary School to build an outdoor learning area for its playground. Support was also provided to a new football club in Redbourn that was set up during the year for local girls and boys aged 6 to 17. In both cases, Redbourn Community Group's support was targeted at younger residents, illustrating how the charity's activities are not solely focused on older residents and how it brings benefits to the whole community.

During the year Redbourn Community Group received funds from Hertfordshire County Council which supported the subsidisation of the charity's Christmas lunch, which is a highly valued annual event.

## **Volunteering**

Services were provided by 171 registered volunteers, recruited primarily from local residents. By giving up their time to help other residents, volunteers also inspire many clients and their relations to provide donations to Redbourn Community Group, providing important flows of income that enable the charity to offer its services for free.

11 new volunteers were recruited during the year. Recruitment and induction of new 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 Redbourn Community Group celebrated 10 years of volunteering with 5 volunteers.

Recruitment of new volunteers remains extremely challenging. At peak holiday times in particular, the charity sometimes struggles to fulfil all requests for lifts to medical appointments and so, in some cases, the charity has had to arrange a pay for a taxi service.

### **Impact of Services and Achievements of Redbourn Community Group**

The services provided by Redbourn Community Group are regarded as vital to enable many residents 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 free of charge providers of the services we offer, many residents without family support or sufficient funds would be unable to attend medical appointments or go to the shops, with obvious detrimental effects on them. Residents with limited mobility would become more isolated. The mental health of many of these residents would suffer as a result. Moreover, there would more instances of vulnerable residents missing out on essential, possibly life-saving support.

The charity's services also provide significant 'peace of mind' benefits for relatives and friends of residents supported, which is important for their mental well-being too.

Supporting Redbourn Community Group is more than giving to a charity; it is an investment in the future of the Redbourn community. More details on how to donate can be found on the charity's website at [www.redbourncg.org](http://www.redbourncg.org).

### **Future Plans**

Following the recruitment of its first ever employee during the previous financial year, the efficiency of the office continued to improve. However, it became evident during this financial year that further employed office support was needed, and plans were made for further recruitment to be implemented after the end of the reporting period.

Redbourn Community Group is not the only organisation that provides support services to residents in Redbourn. The charity recognises that more can be done to improve communication with other relevant local organisations and strengthen partnership working, so that Redbourn Community Group can better identify and provide navigation for residents in need towards the best source for help for them. In addition, regular communication with the community is seen as essential for identifying gaps in services provision that the charity, or other relevant local organisation, might fill.

Redbourn Community Group plans to enhance its use of a broad spectrum of communication channels, to enable better targeting of residents, in particular when recruiting Trustees, staff and volunteers, when reaching out to residents in need who are not yet clients and when fundraising.

## FINANCIAL REVIEW

At the end of the reporting period, total financial assets were £233,863. This was a decrease of £20,862 over the previous reporting period. The table below shows how the charity's income fell significantly compared with the previous year as much less local authority grants were received, while expenditure rose in part because more was spent by the charity on issuing grants to worthy causes.

The level of financial assets still 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.

### Change in Income and Expenditure

	<u>2024-2025</u>	<u>2023-2024</u>
INCOME	<u>£48,727.86</u>	<u>£63,255.72</u>
EXPENDITURE	<u>£69,588.77</u>	<u>£59,886.68</u>
NET ADDITION TO FUNDS	<u>-£20,860.91</u>	<u>£3,369.04</u>

## Reserves Policy

The Reserves Policy in force at the start of the reporting period required absolute minimum financial assets of £200,000. This was reduced to £120,000 during the reporting period.

The rationale was that, as a bare minimum, it was only necessary to hold funds sufficient to allow 50% of the replacement cost of the minibus including customisation costs, and to cover at least one year's operating costs. When the minibus comes up for replacement, it is expected that several potential additional sources of funding will be available, including launching a fundraising appeal, hence 50% of the full cost was deemed appropriately prudent as a bare minimum. The full cost of a new minibus was conservatively estimated at £120,000 for the purposes of this policy. One year's operating costs were estimated to be around £60,000, just below current expenditure levels, as it was anticipated that some savings could be made as the funding position deteriorated.

The Treasurer is also required under the Reserves Policy to provide regular monitoring of the financial position of the charity and to signal to the other Trustees the need for action well before funds fall to the minimum reserve level.

## **Balance Sheet**

Redbourn Community Group designates certain funds as 'Restricted' where these have been given to the charity, often as an inward grant, for specific uses only. At the end of the reporting period, restricted funds amounted to £9,345. These funds are separately accounted for but are not segregated from the rest of the charity's financial assets.

The charity also held a balance sheet provision of £100,000 for minibus replacement at the end of the reporting period.

## **Sources of funds**

The principal sources of income in the reporting period were donations from clients and other Redbourn residents. Restricted funds were primarily received this year as corporate donations to be used only for specific purposes. By its nature, none of the income can be guaranteed to recur in future years.

The charity also received a significant amount of investment income during the year. This source of income also varies from year to year as it depends on the level of the charity's funds and the interest rate environment.

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;
- dual authorisation requirements and regular monitoring of investment funds while maintaining low cash balances in the bank account and providing detailed reporting to Trustees at each monthly meeting;
- Red/Amber/Green warning system prompting early Trustee interventions if the levels of funds get 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 2024-2025

	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		Members at AGM
2	Catharine Pusey	Vice-Chair		
3	Alan Mason	Treasurer		
4	Simone Deans			
5	Ben Miller			
6	James Regan			
7	Sue Hill			
8	Ailsa Hulme		wef 14 July 2025	

## 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 - 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 8 June 2026.

**Signed on behalf of the charity's Trustees**

	<b>Signature</b>	EDWARD WHEEN
	<b>Full name</b>	EDWARD CHARLES LOTHIAN WHEEN
	<b>Position</b>	CHAIR
	<b>Date</b>	8 JUNE 2026



**Redbourn Community Group - Annual Accounts  
2024-2025**

**Prepared By Independent Examiner**

**Redbourn Community Group**  
**Registered Charity No. 297955**

**Income & Expenditure summary for the year ended 31 August 2025**

<b>Income</b>			<b>£</b>
Donations			25,790.24
Collection boxes			155.18
Bequests/ In Memorium			2,622.34
Miscellaneous Income			-
Herts County Council Mileage			393.30
Gift Aid tax refunds			3,249.28
Bank Interest received			10,075.83
Redbourn PCC Grant			-
Other Grants - restricted			6,441.69
Minibus Operations Income			-
Donated by RCT			-
<b>Total Income</b>			<b>48,727.86</b>
<b>Expenditure</b>			<b>£</b>
Minibus	Service/Rep	284.10	
	Fuel	969.37	
	Insurance	995.03	
	Garage	271.00	
	Other	994.10	<b>3,513.60</b>
Office	Office costs	3,657.77	
	Staff	29,616.81	<b>33,274.58</b>
Foodbank Room Hire		2,016.00	
Marketing expenses		1,168.94	
Subscriptions, Fees & DBS		1,367.00	
Business Insurance		1,152.82	
Miscellaneous expenses		623.96	
Scooter Insurance & Servicing		3,283.00	
Training expenses		0.00	
IT Expenses		1,843.11	
Volunteer expenses		1,293.37	
Sum Up and Just Giving fees - Don		476.37	
Events & Outings		5,401.75	
Taxis		560.00	
Grants		13,513.47	
Transfer to RCT		30.00	
Bank charges		70.80	<b>32,800.59</b>
<b>Total Expenditure</b>			<b>69,588.77</b>
<b>Net Deficit for year</b>			<b>- 20,860.91</b>

**Redbourn Community Group**  
**Registered Charity No. 297955**

**Balance Sheet as at 31 August 2025**

<u>2024</u>	<b>Fixed Assets</b>	£	£	£	£
		<u>Cost</u>	<u>Depn</u>	<u>Book value</u>	
	0.00 Garage	0.00	0.00	0.00	
	0.00 Minibus	50,000.00	50,000.00	0.00	
	0.00 Electric scooters, wheel chairs & walking ai	13,500.00	13,500.00	0.00	
	0.00 Office furniture & Equip.	1,000.00	1,000.00	0.00	
	<b>0.00</b>	<b>Note 1</b>			<b>0.00</b>
	<b>Current Assets</b>				
	33,080.35 HSBC 71120093 Current a/c			16,870.81	
	0.00 Santander 57698300 Minibus a/c			0.00	
	0.00 Santander .....Emergency a/c			0.00	
	1,339.38 Charis Grants a/c			1,612.18	
	220,303.70 COIF Deposit a/c			215,379.53	
	<b>254,723.43</b>				<b>233,862.52</b>
	<b>Creditors</b>				
	Coronavirus Grants Remaining Available				
	<b>254,723.43 Total Assets</b>				<b>233,862.52</b>
	Represented by:				
	<b>Capital account</b>				
	8,850.95 Restricted Funds			9,344.53	
	100,000.00 Provision for minibus replacement			100,000.00	
	145,872.48 Unrestricted Funds			145,378.90	
	Balance b/fwd 1 September 2024				
	Deficit for the year			- 20,860.91	
	<b>254,723.43 Balance 31 August 2025</b>				<b>233,862.52</b>

**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.**

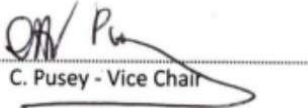
We have reviewed the accompanying Balance Sheet of The Redbourn Community Group at 31st August 2025, and the Income & Expenditure Account for the year ended on that date. These financial statements are the responsibility of the Trust's Management Committee. Our responsibility is to issue a report on 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 31<sup>st</sup> August 2025.



R. Harding - Accountant



C. Pusey - Vice Chair



A. Mason - Treasurer

Date

16 JANUARY 2026