

AGE CONCERN APPLEBY AND DISTRICT

England & Wales · Charity number 517868

Details

Status Registered

Legal form Other

Registered 1986-10-06

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

Contact

Address 2 Burrells House
Burrells
Appleby-In-Westmorland
Cumbria
CA16 6EG

Phone 01768352502

Email june.codd@btinternet.com

Activities

Objects: THE OBJECT OF THE CHARITY SHALL BE TO; PROMOTE THE RELIEF OF ELDERLY PEOPLE IN ANY MANNER WHICH NOW IS OR HEREAFTER MAY BE DEEMED BY LAW TO BE CHARITABLE IN AND AROUND APPLEBY AND ITS SURROUNDING VILLAGES (HEREINAFTER CALLED "THE AREA OF BENEFIT") IN PARTICULAR BY THEPROVISION OF FINANCIAL SUPPORT TO GROUPS AND INDIVIDUALS WITHIN THE AREA OF BENEFIT TOGETHER WITH THOSE AGENCIES, GROUPS AND INDIVIDUALS THAT SUPPORT THOSE PEOPLE.

Activities: Age Concern Appleby & District have two shops in the town. both run entirely by volunteers. We have no paid staff what so ever and all money raised, after expenses, rates, rents etc is given to local charities and groups which help and care for older people in the Appleby District.

Classification

- **How:** Makes Grants To Organisations
- **What:** General Charitable Purposes
- **Who:** Elderly/old People, Other Charities Or Voluntary Bodies

Geography

- **Area of benefit:** APPLEBY AND ITS SURROUNDING VILLAGES
- Cumbria

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£93,219	£83,443	-	-
2023-12-31	£91,909	£74,530	-	-
2022-12-31	£79,298	£65,240	-	-
2021-12-31	£93,213	£80,289	-	-
2020-12-31	£67,424	£57,417	-	-

Trustees

Name	Role	Appointed
JUNE CODD	Chair	2022-06-03
Ann Preston-Green		2024-05-16
Debbie Knowles		2025-09-24
ELAINE MARY BARRACLOUGH		2021-09-10
JANET MARTIN		2022-05-06
JEAN ROBINSON		
JUDITH GRAY		2021-09-10
Kathryn Martin		2024-05-16
Mary Elizabeth Richardson		2024-05-16
Susan Bradley		2019-05-10

AGE CONCERN APPLEBY AND DISTRICT

England & Wales - Charity number 517868

Accounts

ANNUAL REPORT OF TRUSTEES

Year ended 31 December 2024

Trustees:

June Codd, 2 Burrells House, Appleby, CA16 6EG - Charity Commission contact

David Sampson

Judith Gray

Elaine Mary Barraclough

Susan Bradley

Janet Martin

Mary Elizabeth Richardson

Kathryn Martin

Jean Robinson

Ann Preston-Green

Michael Boulton Saint: Independent Examiner

Structure:

10 Trustees, including Chair, Treasurer, Secretary, 2 Shop Managers. There are no paid employees. Trustee vacancies are recruited by word of mouth and local advertising. We seek to encourage people with skills and relevant experience as necessary to fill existing skills gaps. Induction for Trustees is as advised by the Charity Commission website. New Trustees are ratified at the next AGM.

We have 4 premises in Appleby and two managers who manage day to day activities in the 2 shops. There are approximately 50 volunteers who cover all activities in the shops including sorting, selling and recycling. All of our income comes from donated goods. Our volunteers are also recruited by word of mouth and local advertising.

- 2 -

Activities & Objectives:

We are not affiliated to any other charity or group and run completely independently. Donated goods bring in all of our income. Our objectives are to distribute the income to organisations, groups, clubs in our local area and surrounding villages – all areas covered by the CA16 postcode – who cater to older people and their needs and desires. This is done by application, giving all relevant details of the request and discussed and agreed, or not, by the Trustees. Please see our Income & Expenditure Account for details of donations made.

We have an AGM where our Accounts are presented and a Report is given by the Chair and the Treasurer of our activities over the previous year, up to 31 December. All of the organisations we have donated to are invited and give a brief update of their activities to the Meeting.

We believe that the Trustees have complied with the public benefit guidance in exercising their powers and duties.

All Trustees have had sight of this Report and are in agreement with the contents.

Signed by Elaine Barraclough

Trustee & Secretary

16 November 2025, submitted electronically



Section A Independent Examiner's Report

Report to the trustees

Charity Name: ACE CONCERN APPLEBY

On accounts for the year ended

31/12/2024 Charity no (if any) 517868

Set out on pages

1 (remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD/MM/YYYY.

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

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [] if not applicable.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) 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.

* Please delete the words in the brackets if they do not apply.

Signed: [Signature]

Date: 25/3/2025

Name: MICHAEL BOULTON LINDSAY

Relevant professional: RETIRED CHARTERED ACCOUNTANT

qualification(s) or body
(if any):

--

Address:

6 FRIARY FIELDS
APPLEBY
CUMBRIA. CA6 6UT

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.

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Printed with MobioOffice

Income and Expenditure Accounts Ending 31st December 2024

<u>Expenditure</u>	2023	2024	<u>Income</u>	2023	2024
Appleby Archeology Group	500.00	500.00	Building Society Interest	939.46	2808.70
Alms Houses Food Vouchers	270.00				
Appleby Crafty Womens Group	500.00	500.00	Donations	626.95	310.80
Appleby Evergreens Club	2000.00	500.00			
Appleby First Responders	1000.00	1000.00	Shop 1 Sales	34999.85	33154.39
Appleby Medical Practice	1500.00	5350.00			
Appleby Smarter	1000.00	1500.00	Shop 2 Sales	53541.89	55534.36
Appleby Town Council		1670.00			
BEEP Fund Ltd	2000.00	2500.00	World Of Books	145.05	105.56
Blood Bikes	2500.00	2500.00			
Carer Support Carlisle and Eden	1000.00	1000.00	Nathans Waste Save	853.10	907.85
Eden Valley Hospice	5500.00	5500.00			
Exercise Classes	1810.00	1520.00	UK Recycling	458.74	382.55
Great North Air Ambulance	5500.00	5500.00			
Heart Of Eden Newsletter	1700.00	1000.00	Mitchells Auctions		14.80
Hospice at Home	5500.00	5500.00			
Long Marton Village Hall		4500.00	Repayments	343.80	
Macmillan Cancer Relief	5500.00	5500.00			
Memory Club Sands Meth Church	2000.00	2000.00			
Over 80's Lunch/Afternoon Tea		1573.00			
Penrith Hospital League of Friends	2500.00	2500.00			
Renew Wellbeing	2500.00				
Total Charitable Gifts	44780.00	52113.00			
Administration and Sundries	3128.96	1891.60			
Cleaning, Repairs and Renewals	496.69	800.70			
Rent, Rates, Insurance and Services	26124.47	28637.87			
Overall Totals	89530.12	83443.17			
Surplus Funds	2378.12	9775.84			
Final Total	91908.84	93219.01		91908.84	93219.01

BALANCE OF FUNDS AS AT 31ST DECEMBER 2024

	2023	2024			
Shop 1 – 28 Boroughgate	30.00	40.00			
Shop 2 – 4 Low Wiend	50.00	50.00			
Barclays Community Account	23309.70	30276.84			
Cumberland Building Society	74811.57	77620.27			

Cumberland Building Society Account as at 31st December 2024

Balance as at 31.12.23	74811.57				
Interest 31 st March 2024	2808.70				
Balance as at 31.12.2024		77620.27			

Barclays Bank Account as at 31st December 2024

Balance as at 31.12.2023	23309.70				
Balance as at 31.12.2024	30276.84	(Assuning all cheques presented)			

MB/uv
25/3/25



Section A Independent Examiner's Report

Report to the trustees

Charity Name: ACE CONCERN APPLEBY

On accounts for the year ended

31/12/2024 Charity no (if any) 517868

Set out on pages

1 (remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD/MM/YYYY.

Responsibilities and basis of report

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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

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [] if not applicable.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

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• 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.

* Please delete the words in the brackets if they do not apply.

Signed: [Signature]

Date: 25/3/2025

Name: MICHAEL BOULTON LINDS

Relevant professional: RETIRED CHARTERED ACCOUNTANT

qualification(s) or body
(if any):

--

Address:

6 FRIARY FIELDS
APPLEBY
CUMBRIA. CA6 6UT

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.

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Printed with MobioOffice

Income and Expenditure Accounts Ending 31st December 2024

<u>Expenditure</u>	2023	2024	<u>Income</u>	2023	2024
Appleby Archeology Group	500.00	500.00	Building Society Interest	939.46	2808.70
Alms Houses Food Vouchers	270.00				
Appleby Crafty Womens Group	500.00	500.00	Donations	626.95	310.80
Appleby Evergreens Club	2000.00	500.00			
Appleby First Responders	1000.00	1000.00	Shop 1 Sales	34999.85	33154.39
Appleby Medical Practice	1500.00	5350.00			
Appleby Smarter	1000.00	1500.00	Shop 2 Sales	53541.89	55534.36
Appleby Town Council		1670.00			
BEEP Fund Ltd	2000.00	2500.00	World Of Books	145.05	105.56
Blood Bikes	2500.00	2500.00			
Carer Support Carlisle and Eden	1000.00	1000.00	Nathans Waste Save	853.10	907.85
Eden Valley Hospice	5500.00	5500.00			
Exercise Classes	1810.00	1520.00	UK Recycling	458.74	382.55
Great North Air Ambulance	5500.00	5500.00			
Heart Of Eden Newsletter	1700.00	1000.00	Mitchells Auctions		14.80
Hospice at Home	5500.00	5500.00			
Long Marton Village Hall		4500.00	Repayments	343.80	
Macmillan Cancer Relief	5500.00	5500.00			
Memory Club Sands Meth Church	2000.00	2000.00			
Over 80's Lunch/Afternoon Tea		1573.00			
Penrith Hospital League of Friends	2500.00	2500.00			
Renew Wellbeing	2500.00				
Total Charitable Gifts	44780.00	52113.00			
Administration and Sundries	3128.96	1891.60			
Cleaning, Repairs and Renewals	496.69	800.70			
Rent, Rates, Insurance and Services	26124.47	28637.87			
Overall Totals	89530.12	83443.17			
Surplus Funds	2378.12	9775.84			
Final Total	91908.84	93219.01		91908.84	93219.01

BALANCE OF FUNDS AS AT 31ST DECEMBER 2024

	2023	2024			
Shop 1 – 28 Boroughgate	30.00	40.00			
Shop 2 – 4 Low Wiend	50.00	50.00			
Barclays Community Account	23309.70	30276.84			
Cumberland Building Society	74811.57	77620.27			

Cumberland Building Society Account as at 31st December 2024

Balance as at 31.12.23	74811.57				
Interest 31 st March 2024	2808.70				
Balance as at 31.12.2024		77620.27			

Barclays Bank Account as at 31st December 2024

Balance as at 31.12.2023	23309.70				
Balance as at 31.12.2024	30276.84	(Assuning all cheques presented)			

MB/uv
25/3/25

AGE CONCERN APPLEBY AND DISTRICT

England & Wales - Charity number 517868

Accounts

Trustees

Chair	Mrs	L Ronan
Vice Chair	Mr	D Sampson
Secretary	Mrs	E Barraclough
Treasurer	Ms	J Gray
	Mrs	J Robinson
	Mrs	J Sampson
	Mrs	C Robertson
	Mrs	S Bradley
	Mrs	J Martin
	Mrs	J Codd
Auditor		Mr M Saint

Chairpersons Report on behalf of the Trustees

Welcome to you all and thank you for coming to our AGM. We hope that the move to Thursday will save some of you the tortuous Friday return through Penrith. I am pleased to report on another successful year for Age Concern Appleby. Judy will report on the money we are able to distribute. We continue to receive some high quality donations for sale, unfortunately along with some rubbish that we are left to dispose of. Footfall from locals and tourists in both shops is high and takings have been consistently high throughout the year. The expected disruption caused by street closures for Environment Agency work did not materialise this year but are yet to come – the effect on Appleby businesses will not be known till it happens. Our success is obviously due to the quality of our 2 shops which is driven by our managers; Sue Bradley in Low Wiend and Janet Martin in Boroughgate. Two shops, both very different and each with its own problems but Sue, Janet and an army of about 50 volunteers are proud of attractive, efficiently run shops. Sincere thanks and well done to all of you. This year has seen the end of the “Friends Agreement” with Age UK. When Age Concern Appleby stayed separate from Age UK there was an affiliation known as the “Friends Agreement” whereby we could access their expertise and advice. The 2 organisations have developed differently and the advice and support offered by Age UK has little to do with our sole purpose, the money raising from the 2 shops to distribute to locally. So when Age UK re-visited this agreement it was decided not to continue it. I do not believe this will have any material effect on us. As a group of Trustees we have made considerable progress with required policies, which most of you will know all about. Even as a tiny charity we need to have policies in place – Health and Safety, Safeguarding, Data Protection – the list seems endless and we have spent considerable time this year updating and producing these policies relevant to our shops. I thank all the Trustees for their specific work in this regard and for all their support through the year. Unfortunately this year will see changes to the Trustees. Tina Robertson Wragg, who unfortunately can’t be with us today, has given many years service and her measured, common sense contributions at meetings have always been welcomed. Joy Sampson became manager of the clothes shop in 2006 and remained in that post till 2019. She has seen the transfer from Chapel Street to Low Wiend to Boroughgate. The move to Boroughgate was a particular turning point for us and required considerable effort, skill and planning, something which Joy managed in her own quiet efficient way. Many thanks for all your work over all those years. (Presentation) I will also be resigning as Chair and from the Trustees. Having been involved in the charity since 2009, joining the Trustees in 2013 and serving as Secretary from 2015, I became Chair in 2021. I just feel I have progressed the charity as much as I can and to be honest, I have not found it easy. So new blood will see Age Concern Appleby move on. Both Joy and I will continue as volunteers in the shops. My “go-to guy” over the last 10 years has been David Sampson. I and Age Concern owe him a great debt of gratitude for many, many years service. A special thank you from me. When our shops were both in Low Wiend they basically functioned as one unit but after the move in 2019 both shops had new managers and space to develop individually. As our record shows they have done that very well. But in the end they are both working towards the same goal. To raise money so that we can support established and new charities in the local area. We know how hard you all

work for your own charities and applaud you. I know we will continue to work hard together to enable you all to develop.

Treasure's Report

My comments relate to our accounts for the calendar year ending 31.12.2023. I am pleased to say that both shops continue to thrive. Yet again they have surpassed themselves with takings for 28 Boroughgate up by 9% on 2022 to £34999.85 and for Low Wiend takings up by 19% on 2022 to £53541.89. This income continues to reflect the hard work and dedication of our volunteers and shop managers. I would also like to thank those who think of us when looking for charities to pass unwanted items onto.

We were able to pass on our success to 19 different charities donating a total of £44780.00. This is an increase on last year of £7655.

We continue to operate out of 4 properties which generate most of our costs. The operating costs of the charity amounted £29750.12. This is an increase of 6% on 2022. This reflects the increase in fuel prices and other utilities. We have set aside sufficient funds to secure the future of the charity for the next year and beyond

AGE CONCERN APPLEBY INCOME AND EXPENDITURE 2023

EXPENDITURE	2022	2023	<u>Char.</u>	INCOME	2022	2023
Charitable Gifts				Building Society Interest	145.96	939.46
Appleby Crafty Womens Group		500.00	N			
Alms Houses Food Vouchers		270.00	N	Donations	578.42	626.95
Appleby First Responders	1000.00	1000.00	Y			
Appleby Grange Residents Fund	600.00			Shop 1 Sales	32221.75	34999.85
Appleby Medical Practice		1500.00	N			
Appleby Smarter	1000.00	1000.00	Y	Shop 2 Sales	45141.98	53541.89
Appleby Archeology Group		500.00	N			
Beep Fund Ltd	1000.00	2000.00	Y	World Of Books	109.55	145.05
Blood Bikes	2000.00	2500.00	Y			
Carer Support Carlisle and Eden	1000.00	1000.00	Y	Nathans Waste Save	635.20	853.10
Eden Valley Hospice	5000.00	5500.00	Y			
Exercise Classes	1775.00	1810.00	N	UK Recycling	465.15	458.74
Evergreen Club	1100.00	2000.00	N			
Eden Valley Friends of Dementia UK	1000.00			Re-Payments		343.80
Fellside Singers	250.00					
Great North Air Ambulance	5000.00	5500.00	Y			
Heart Of Eden Newsletter		1700.00	N			
Hospice at Home	5000.00	5500.00	Y			
Macmillan Cancer Relief	5000.00	5500.00	Y			
Memory Club Sands Meth Church	1200.00	2000.00	Y			
Penrith Hospital League of Friends	2000.00	2500.00	Y			
Renew Wellbeing	1200.00	2500.00	Y			
Talking Messenger	2000.00					
Total for Charitable Gifts	37125.00	44780.00				
Administration and Sundries	2757.83	3128.96				
Cleaning, Repairs and Renewals	760.75	496.69				
Rent, Rates, Insurance and Services	24596.52	26124.47				
Transfer of funds from Bank To B. S.		15000.00				
Overall Totals	65240.10	89530.12			79298.01	91908.84

BALANCE OF FUNDS AT 31st December 2023

	2022	2023			
Shop 1 - 28 Boroughgate	30.00	30.00			
Shop 2 - 4 Low Wiend	50.00	50.00			
Barclays Community Account	21870.44	23309.70			
Cumberland Building Society	58872.11	74811.57			

Cumberland Building Society Account at 31st December 2023

Balance as at 31.12.22	58872.11				
Interest 31 st March 2023	939.46				
Transfer from Bank Account	15000.00				
Balance as at 31.12.23		74811.57			

Barclays Bank Account as 31st December 2023

Balance at 31.12.22	21870.44				
Balance at 31.12.23	23309.70	(assuming all cheques presented)			

MB/ain ✓ 15/4/24.



Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees

AGE CONCERN APPELBY

On accounts for the year ended

31/12/2023 Charity no (if any) 517868

Set out on pages

1

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended

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

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [] if not applicable.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) 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.

* Please delete the words in the brackets if they do not apply.

Signed:

Michael

Date:

15/4/24

Name:

Michael Bowton Jones

Relevant professional

Retired Chartered Accountant

AGE CONCERN APPLEBY AND DISTRICT

England & Wales - Charity number 517868

Accounts

Trustees

Chair	Mrs L Ronan
Vice Chair	Mr D Sampson
Secretary	Mrs E Barraclough
Treasurer	Ms J Gray
	Mrs J Robinson
	Mrs J Sampson
	Mrs C Robertson
	Mrs S Bradley
	Mrs J Martin
	Mrs J Codd
Auditor	Mr M Saint

Chairperson's Report on behalf of the Trustees

This is the first time since 2019 that we have held an AGM covering a full, uninterrupted year, from May 2022 to May 2023. So welcome back everyone.

The year has run pretty smoothly, despite road closures, knee replacements and advertising boards with a welcome stability in our 10 trustees, 2 managers and approximately 50 volunteers. As ever they are the backbone of our charity and deserve sincere thanks and much credit for all they have done to bring about another successful year. Remember everyone concerned is unpaid and that is what has enabled us to donate about £40,000 this year to charities and organisations that help so many people in the CA16 postcode. Young blood, however, is always required and we continue to search for that to guarantee progress.

This money comes from 2 shops in Appleby, both very different and both requiring different management and both managers, Janet Martin and Sue Bradley deserve great credit for developing unique, inviting shops.

The officers from the trustees do a lot of unseen work, as you can imagine, and without them we couldn't exist. Elaine Barraclough as secretary, Judy Gray as treasurer and David Sampson as vice chair, thank you for your continued efforts.

So all these people, in 2 shops, combine into one charity of which we are all rightly proud. I am certainly proud to be chair and although next year holds the uncertainty of rising bills and flood alleviation work in Appleby I am optimistic that we will continue to succeed.

Linda Ronan, May 2023

Treasurer's Report

I am pleased to say that both shops were open for the whole year with only slight alterations to the opening times and bank holiday/fair week closures. Yet again both shops have surpassed themselves with takings for 28 Boroughgate up by 33% on 2021 to £32,221 and for Low Wiend by 37% to £45,141.98. This income continues to reflect the hard work of our volunteers and shop managers.

We were able to pass on our success to 18 different charities, donating a total of £37,125. This is £16,720 less than last year. The withdrawal of the Covid Support Grant in 2022 did affect our overall income and with the increase in the cost of living we were forced to bring our donations in line accordingly.

We continue to operate out of 4 properties which generate most of our costs. The operating costs for the charity amounted to £28,115.10. This is an increase of 6% on 2021. There were some one off purchases: a new laptop for the Treasurer, a new water heater and shelving for 1 Cherry Row. We have not been fully affected by the increase in fuel prices as our tariffs do not finish until 2023. With the likelihood that we will continue to see all round price increases next year we have set aside sufficient funds to secure the charity for the next year and beyond.

The accounts were audited by Mike Saint, a retired Chartered Accountant. Mike has agreed to audit the accounts for 2023. Judy Gray proposed that Mike Saint is the auditor for 2023 accounts, seconded by Jean Robison and agreed by all. Our thanks go to Mike/

Judy Gray May 2023



Section A Independent Examiner's Report

Report to the trustees AGE CONCERN APPEBY

On accounts for the year ended 31/12/2022 Charity no (if any) 517868

Set out on pages 1

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Signed: MBSaint Date: 3/5/2023

Name: MICHAEL BOULTON SAINT

Relevant professional RETIRED CHARTERED ACCOUNTANT

AGE CONCERN APPLEBY AND DISTRICT

England & Wales - Charity number 517868

Accounts

Trustees

Chair	Mrs L Ronan
Vice Chair	Mr D Sampson
Secretary	Mrs E Barraclough
Treasurer	Ms J Gray
	Mrs J Robinson
	Mrs J Sampson
	Mrs C Robertson
	Mrs S Bradley
	Mrs J Martin
	Mrs J Codd
Auditor	Mr M Saint

Chairperson's Report on behalf of the Trustees

After 3 years we have been able to return our AGM to its normal month of May. I would point out that my report as Chair covers the period from AGM to AGM so, as last years was held in September this is only 8 months. This is in contrast to the Treasurer's report which covers our financial year Jan to Dec 2021 So it has been 8 months I have worked as Chairperson and at the same time last year we elected a new Secretary, Elaine Barraclough, and a new Treasurer, Judy Gray. We have all been helping each other to overcome problems and I thank them sincerely for their help and the conscientious way they have carried out the work required. Supporting us all the time and our go-to for advice has been Dave Sampson, Vice Chairperson, who is always there with the benefit of his wisdom Thank you. Similarly the Trustees have continued to oversee the proper running of the charity and I am grateful for that. Unfortunately 3 Trustees have resigned since September: Margaret Taylor, who also served as Chairperson for a while, Yvonne May and Pauline Shieldhouse. I should say, at this point, that all the resignation letters cited health or family reasons as the cause, not I believe, anything I have said or done in my 8 months!! I thank them for all their work and wish them the very best for the future. Margaret will continue as a shop volunteer. The period covered by this report is the first time since 2018-2019 that we have been able to open as normal for a prolonged period. Following enforced restrictions it was decided to reduce opening hours by 1 hour to 10am-3pm, a cut of 17%. Despite this, as Judy will report, we have continued to generate increased income to provide our donations. This is a tremendous reflection on our wonderful volunteers, around 50 of them, who have supported the Charity loyally throughout the recent disruptions and they all deserve our heartfelt thanks. It is also a direct result of our 2 managers, Sue Bradley, in Low Wiend, and Janet Martin in Boroughgate who are both seen in the shops almost every day. The shops are very different and each has its own unique problems which require different management but they are run efficiently and with good humour and in the end they both support the single charity, Age Concern Appleby, for which we are all working together with the sole aim of raising money for the local community.

I believe it is emphasised at every AGM, and I don't apologise for re-iterating it now, that Age Concern Appleby is run entirely by volunteers and no one takes any money, other than expenses, out of the charity. This is why we have been able to donate £30,000-£40,000 a year for the last few years, and even more last year, to groups and charities who provide help or services to local, older people in the CA16 post code.

Please continue to raise awareness of our shops and aims in the local community; people need to buy goods from our shops (and they have a choice of almost everything) and to donate good quality items. Some volunteers are also needed in the clothes shop in Boroughgate (see Janet)

The officers, trustees and volunteers will, I am sure continue to work and support the Charity over the coming year and I look forward with optimism.

Linda Ronan, Chair May 2022

Treasurer's Report

My comment relate to our accounts for the year 2021. A copy is available if you need one to refer to. In 2021 the Covid factor meant that our 2 shops were only able to operate for 37 weeks of the year. However, during this time our takings increased by an unprecedented amount, possibly because of the ease in restrictions which allowed people to get out and about. Our total shop takings in 2021 were £57114.18, £25,277.71 more than in 2020. We were able to pass on our good fortune and increases our donations to other charities and organisations by a significant amount. We donated a total of £53,845, £15,950 more than in 2020. Our operating costs increased in part due to working out of 4 properties for the whole of the year and an increase in our utility bills. Our total running costs for 2021 were £26,444.49 an increase of £? From 2020. We also had some one of purchases that were needed. We bought a new laptop for the secretary and some display manikins for shop 1. Whilst we are unsure how the increase in the cost of living is going to affect us in 2022 and beyond, we have set aside sufficient funds to keep us going for the foreseeable future. Mike Saint kindly agreed to be the independent auditor for these accounts. Judy Gray proposed the accounts be accepted, Jean Robinson seconded and the were unanimously accepted.

Mike Saint was proposed as independent auditor for 2022 and seconded by?

Age Concern Appley

Income and Expenditure 2021

	EXPENDITURE		INCOME	
	2020	2021	2020	2021

	2020	2021	2020	2021
Appley Emergency Response Gp	500.00	500.00	Building Society Interest	381.97
Appley First Responders	2000.00	5000.00	Donations	322.15
Appley Friday Club	600.00	600.00	Shop 1 Sales	14328.44
Appley Strange Resident's Fund	600.00	3900.00	Shop 2 Sales	17508.03
Appley Medical Practice	900.00	500.00		
Appley Smarter	1000.00	4000.00		
BeeP Fund Ltd	1000.00	1000.00		
Blood Bikes	500.00	1000.00		
Eden Carers	9500.00	1000.00	World of Books	128.85
Eden Valley Hospice	9500.00	6000.00	Nahans Wastesavers	588.80
Exercise Classes	1005.00	1645.00	UK Recycling + 4G	292.30
Great North Air Ambulance	8500.00	9000.00		
Hospice at Home	9500.00	9000.00		
Macmillan Cancer Relief	3500.00	6000.00		
Penrith Hospital League of Friends	3000.00	3000.00	EDC Grants re Covid 19	34002.00
Rampkin House Social Fund	600.00	600.00		
Renew Well Being Eden	1000.00	1000.00		
Talking Messenger	1000.00	2000.00		
Administration and Sundries	1812.21	3741.18		
Cleaning, Repairs and Renewals	321.60	288.49		
Rents, Rates Insurance and Services	13598.21	22414.82		
Expenses for 'Covid set up' in shops	3780.12			
57417.14	80289.49		67423.69	93213.00

Balance of Funds at 31st December 2021

Shop 1 - 28 Boroughgate	30.00	20.00
Shop 2 - 4 Low Wield - Float	30.00	50.00
Barclays Community Account	13158.18	7958.49
Cumberland Building Society - No.2 a/c	40602.95	58726.15
53821.13	66754.64	

Cumberland Building Society Account at 31st December 2021

Balance as at 31.12.20	40602.95
Interest 30.03.21	123.20
Bank Transfer	18000.00
Balance as at 31.12.21	58726.15

MR/2021
21/04/2022



Section A

Independent Examiner's Report

Report to the trustees/
members of

AGE CONCERN APPELBY

On accounts for the year
ended

31/12/2021

Charity no
(if any)

517868

Set out on pages

1

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended

Responsibilities and
basis of report

As the charity trustees of the Trust, 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 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 (~~either than that disclosed below*~~) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

* Please delete the words in the brackets if they do not apply.

Signed:

M B Saint

Date:

21/04/2022

Name:

MICHAEL BOURTON SAINT

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

RETIRED CHARTERED ACCOUNTANT

Address:

6 FRACY FIELDS

APPELBY

CUMBERLAND CA16 6UT

Section B

Disclosure

Only complete if the examiner needs to highlight 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.

Blank box for disclosure details.

AGE CONCERN APPLEBY AND DISTRICT

England & Wales - Charity number 517868

Accounts

ANNUAL REPORT
2020

for

AGE CONCERN APPLEBY

Charity No 517868

Trustees

Chair:	Mrs M Taylor
Vice Chair	Mr D Sampson
Secretary	Mrs L Ronan
Treasurer	Mrs J Robinson
	Mrs S Bradley
	Mrs P Kelly
	Mrs Y May
	Mrs C Robertson
	Mrs J Sampson
	Mrs P Shieldhouse
Auditor	Mr A Little FCA

Chairperson's Report on behalf of Trustees

At last we have been able to hold our AGM in person following further lockdowns at various times during the past sixteen months. During 2020 we, like many others, were affected by the constrictions put upon us by the Covid-19 pandemic

However due to the amazing resilience shown by all our volunteers I am pleased to report that we have continued to be able to successfully support financially numerous local groups and charities. This has been so, not just through our own efforts, but also to the various Covid grants that we have received during the year. Most importantly we have to recognise the sterling work done by our two shop managers, Sue Bradley and Janet Martin together with all the other volunteers.

During the year we have experienced outdoor Trustee meetings, thanks to Jean Robinson allowing us to make use of her garden. This has at least made it possible to discuss matters in person and not to be dependant on Zoom. Also many thanks to Jean for the many years of service she has given as Treasurer.

I would particularly like to thank our Secretary Linda for the magnificent way that she has ensured the efficient running of the Charity. It has not been an easy task and she deserves an enormous amount of credit.

Pam Kelly resigned as a Trustee after an amazing number of years of service to our Charity and we extend our thanks for all that she has done and wish her well.

As for the future, who knows how things will develop? I am certain that as a Group we will all do our very best to ensure the continued success of Age Concern Appleby. Always remember that we are a totally voluntary run Charity and that we can be very proud of what has been achieved.

Margaret Taylor
Chair
September 2021

Treasurer's Report

The accounts show that Covid-19 grants received have enabled us to maintain donations comparable to those given last year. Naturally during lockdown our shops were unable to open and this obviously impacted on our shop sales. The remaining balance from the legacy that was received during 2018 has been split equally between Eden Valley Hospice, GNAAS and Hospice at Home as was requested.

Thanks to all our volunteers who have continued to offer their services during this very difficult time.

I would like to thank Anthony Little who has audited our accounts for a number of years at no cost to the Charity. However, due to poor health he regrets that he will be unable to act as our auditor in the future

Jean Robinson
Treasurer
September 2021

Age Concern Appleby

Income and Expenditure 2020

	2020	2019		2020	2019
EXPENDITURE			INCOME		
<u>CHARITABLE GIFTS</u>					
Age UK Carlisle and Eden		5000.00	Building Society Interest	381.97	244.99
Appleby Day Care		600.00	Donations	322.15	386.00
Appleby Emergency Response Gp	500.00		Shop 1 Sales	14328.44	26661.30
Appleby First Responders	2000.00		Shop 2 Sales	17508.03	32866.76
Appleby Friday Club		600.00	World of Books (Shop 1)		130.45
Appleby Grange		600.00	Nathans Wastesavers	588.80	686.15
Appleby Smarter	900.00	900.00	4G Textiles	125.99	545.89
Blood Bikes	1000.00	1500.00	UK Recycling	166.31	
Eden Carers	500.00	1000.00	EDC Grants re Covid 19	34002.00	
Eden Timebank		1000.00			
Eden Valley Hospice	9500.00	5000.00			
Evergreen		600.00			
Exercise Classes	1005.00	2195.00			
Great North Air Ambulance	8500.00	5000.00			
Hospice at Home	9500.00	5000.00			
Long Marton Community Centre		150.00			
Macmillan Cancer Relief	3500.00	5000.00			
Oaklea Trust		1000.00			
Penrith Hospital		2000.00			
Rampkin House		600.00			
Sundry Donation		500.00			
Talking Messenger	1000.00	1000.00			
Administration and Sundries	1812.21	2665.89			
Cleaning, Repairs and Renewals	321.60	690.91			
Rents, Rates Insurance and Services	13598.21	16469.15			
Set-up shops for Covid 19	3780.12				
	57417.14	59070.95		67423.69	61521.54

Balance of Funds at 31st December 2020

Shop 1 - 28 Boroughgate	30.00	20.00
Shop 2 - 4 Low Wiend - Float	30.00	20.00
Barclays Community Account	13158.18	3553.60
Cumberland Building Society - No.2 a/c	40602.95	40220.98
	53821.13	43814.58

A. Apple
19/2/21

*independent examiner's report to the trustees of Age Concern, Appleby,
registered charity No. 517868*

I report on the accounts of the Trust for the year ended 31 December 2020, which are set out on the pages attached.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act;
- To follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- To state whether particular matters have come to my attention

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement.

Independent examiner's statement

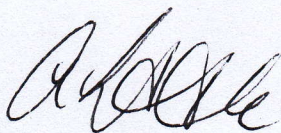
In connection with my examination, no matter has come to my attention:

(1) Which gives me reasonable cause to believe that in any material respect the requirements:

- To keep accounting records in accordance with section 130 of the 2011 Act; and
- To prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

Have not been met; or

(2) To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Anthony Little FCA

12 cumwhinton Drive, Carlisle. CA1 3HX

Chartered Accountant

19 February 2021