

The Old Bank Annual General Meeting

Chair's Report, 29th May 2022

The Old Bank, Camelford is a charity with community at its heart, we run and maintain a building in the main street of Camelford for the benefit of residents from Camelford and the surrounding area. We continuously liaise with other community groups and offer a range of events and activities, many of which have been suggested by residents.

Holding a prime location within Camelford we benefit from the town car park 150 metres and two disabled bays directly outside our main entrance; we also have accessible washroom facilities and level access throughout the main ground floor areas.

The nature and size of the building means that we can hire out three rooms of varying size, for regular and one-off events as well as offering a range of activities and events that we ourselves organise. We keep ticket and hiring fees as low as possible to remove the monetary barrier that would cause a hinderance to a lot of our local residents. Current users include a diverse range of people.

Trustee meetings are held on a monthly basis to review progress and consider future plans, in accordance to the Charity Commission's guidance our trustees are a mix of age and gender.

2021/2022 has brought with it a lot of changes for our charity, the main one being the shift of focus from us not only being a community building but also a community larder, the larder aspect of the charity has grown immensely and is now a huge asset to the town with many households relying on us for food and essentials from week to week. We are currently reaching almost 100 households a week through this service and, sadly, demand is increasing every week.

We have welcomed on board a new trustee, who has brought with her amazing energy and drive, recently running a 'Quiz & Chips' night for us which was extremely well received and managed to raise over £300 to help us with our ever increasing costs. We have also been able to run half term drop ins for parents and children, offering an affordable means of socialising for the younger families in Camelford, more of these are planned for the upcoming summer holidays.

Another big change that is still in process is the appointing of a member of staff, we have been very fortunate in being awarded funding through The National Lottery to enable us to do this, we are hoping that this will free up our trustee's time, ensuring that we are able to concentrate on propelling the charity forward.

Receipts and Payments Account 2021/22

	Unrestricted Funds	Restricted Funds	Total			
Receipts						
Grant Funding	7000.00	14600.00	21600.00			
Fundraising	1644.83		1644.83			
Donations	4722.39		4722.39			
Room Hire	1430.00		1430.00			
Refunds	672.55		672.55			
Total Receipts			30069.77			
Payments						
Rent	429.48		429.48			
Business Rates	480.00		480.00			
Utilities	2171.78		2171.78			
Professional Fees	854.40		854.40			
Premises	832.36	10640.12	11472.48			
Events	416.11		416.11			
Office & Admin	305.36	1931.85	2237.21			
Waste Removal		480.00	480.00			
Volunteer Expenses		285.66	285.66			
Food		2501.92	2501.92			
Transport		4115.88	4115.88			
Cookery Club		348.54	348.54			
Charity Donation	50.00		50.00			
Total Payments			25843.46			

Balance Sheet 31 March 2022

	Opening Balance			Closing Balance
Current Account	32596.91			34823.22
Savings Account	2016.46			4016.46
	34613.37			38839.68
Total Receipts		30069.77		
Total Payments			25843.46	
Un banked Cash		96.80		
Total				38936.48
Un restricted Funds	20213.34			
Restricted Funds	18723.14			
	38936.48			



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
THE OLD BANK AND COMMUNITY LARDER

On accounts for the year
ended

31ST MARCH 2022

Charity no
(if any)

Set out on pages

182

(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.~~ N/A

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:

6/9/2022

Name:

JAMES SYMONS

Relevant professional
qualification(s) or body

~~INSTITUTE OF ACCOUNTANTS~~ INSTITUTE OF ACCOUNTANTS + BOOKKEEPERS

(if any):

Address:

POLMER, ROUGHAGE ROAD, TREGOWELL,
CAMELFORD, CORNWALL
PL32 9PS

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.

NOTHING TO DISCLOSE. ACCOUNTS KEPT IN GOOD ORDER.

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