



Annual Report of the Trustees and Financial Statements

2018-2019

Company Registration No 5386570
Charity Registration No 1108879

ANNUAL REPORT OF THE TRUSTEES AND FINANCIAL STATEMENTS 2018-2019

LEGAL AND ADMINISTRATIVE INFORMATION

Legal Status:	Community Action Bedfordshire is a charity and a company limited by guarantee. The legal name of the charity and the company were changed from Voluntary and Community Action South Bedfordshire to Community Action Bedfordshire on the 14 February 2019. During the year it operated under the name of Voluntary and Community Action (to October 2017) and Community Action Bedfordshire (from October 2017) and Volunteer Centre Central Bedfordshire.
Charity Registration No:	1108879 (England and Wales)
Company Registration No:	5386570 (England and Wales)
Directors and Trustees:	The directors of the charitable company (the charity) are its trustees for the purposes of charity law and throughout this report are collectively referred to as the trustees. The trustees of the charity were as follows: Elizabeth Bagshaw (Chairperson) William Butler Brian Carter David Deacon Philip Delafield (from September 2018) Rob Dickerson (May to July 2019) Jill Pick
Chief Officer and Company Secretary:	John Gelder
Registered Office:	Bossard House, West Street, Leighton Buzzard, Bedfordshire LU7 1DA.
Independent Examiner	Holmes Peat Thorpe Chartered Accountants Unit B37, Basepoint Business & Innovation Centre, 110 Butterfield, Great Marlings, Luton LU2 8DL
Bankers:	Barclays Bank plc, Market Square, Aylesbury, Buckinghamshire HP20 1TT CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ Virgin Money plc, Jubilee House, Gosforth, Newcastle upon Tyne NE3 4PL
Staff:	Jenny Allthorpe Community Connections Adviser (from May 2018) Geri Bailey Administrator (until March 2019) and Business Services Manager (from April 2019) Gina Croxford Community Engagement Manager Vicki Drummond Volunteering Adviser (until May 2018) John Gelder Director Karen Hall Volunteering Adviser (from June 2019) Kay Henderson Volunteering Adviser (until February 2019) and Volunteer Centre Manager (from March 2019) Kirsty Rudkin Volunteering Adviser (August 2018 to March 2019) Gemma Sheridan Community Connections Adviser (from June 2018)

ANNUAL REPORT OF THE TRUSTEES AND FINANCIAL STATEMENTS 2018-2019

REPORT OF THE TRUSTEES

The trustees, who are also directors for the purpose of company law, are pleased to present their report together with the financial statements of the charity for the year ended 31 March 2019.

Strategic Outcomes and Activities

Public Benefit

Community Action Bedfordshire seeks to promote any charitable purposes beneficial to the community; to develop the capacity and skills of socially and economically disadvantaged communities; to promote citizenship, community development and community cohesion. It is committed to strengthening the effectiveness of the voluntary and community sector in Bedfordshire by developing, enabling, promoting and supporting local voluntary and community action. It seeks to achieve this through advocacy; capacity building activities; enhancing the provision of volunteering opportunities; the exchange of information; the provision of training, advice and consultancy.

As a local infrastructure organisation for the voluntary and community sector, Community Action Bedfordshire provides services to local voluntary organisations, community groups, charities, clubs and societies, faith groups, social enterprises and others who wish to promote, support or engage in local voluntary and community action, including volunteering. These services enable organisations and individuals to deliver better services to members of the public who live or work in Bedfordshire.

In seeking to represent the sector, and to advocate on its behalf, Community Action Bedfordshire also seeks to work in partnership with others. It works to influence and respond to public policy by informing, consulting and involving organisations within and out with the sector. In undertaking this role it seeks to serve the wider community by providing voice for all members of the public who have access to the range of voluntary and community organisations that exist locally.

The majority of our services are available to users free of charge, although some services may incur a small charge.

In exercising their duties to carry out the charity's purposes for the public benefit, the trustees have complied with the duty in section 17(5) of the Charities Act 2011 and have given due regard to public benefit guidance published by the Charity Commission.

In order to meet our ongoing public benefit as a charitable organisation, the Trustee Board develops a programme of activity, set out in its five-year Strategic Plan. A new Strategic Plan is currently under preparation. During the year our work has been delivered under six strategic outcomes, which are reported on below.

Achievements and Performance

Strategic Outcome 1: Voluntary organisations and community groups have the skills, knowledge, structures and resources to fulfil their potential for responding to the needs of, and providing services to, their communities.

Eight voluntary organisations, community groups and social enterprises received funding and development advice during the year. This covered a variety of issues, including legal structures and governance, charity accounts, premises and leases, funding sources and support in making applications to local funders.

ANNUAL REPORT OF THE TRUSTEES AND FINANCIAL STATEMENTS 2018-2019

An open programme of training events was planned and delivered during the year. This included six Safeguarding Awareness sessions; four *Are you Volunteer-Ready?* workshops for Volunteer Managers. We were also able to offer bespoke training upon request. These events were attended by 110 participants from 39 organisations.

Strategic Outcome 2: People are inspired to volunteer, have the opportunity to do so and have an excellent volunteering experience.

Volunteer Centre Central Bedfordshire (a service of Community Action Bedfordshire) has worked with local volunteer-involving organisations to develop the range, quantity and flexibility of volunteering opportunities. By the end of the year there were 120 volunteer-involving organisations offering 198 live opportunities. There were 124 enquiries about local volunteering opportunities from potential volunteers accessing our services.

140 volunteer involving organisations were provided with support and advice on developing their volunteering opportunities or their volunteer management, including marketing, recruitment processes, volunteering policies and induction training for volunteers.

During the year we continued to promote volunteering and the wide range of opportunities that exist. Regular articles in the local press and social media posts also raised awareness of volunteering. 15 promotional campaigns and community engagement events were held throughout the year, including Jobs Fairs, Café Connect sessions and the Central Bedfordshire Festival for Older People. During the year we supported and delivered, in partnership with Central Bedfordshire Council, the *Cheering Volunteering Awards*, which were awarded at a ceremony held in Volunteers Week (June 2017). Planning for a fifth event in June 2019 was also undertaken.

Community Action Bedfordshire continued to deliver volunteering services in Luton on behalf of the Voluntaryworks Consortium. Our Volunteering Advisers worked to market volunteering, meet prospective volunteers and support volunteer-involving organisations in Luton. Four *Are you Volunteer-Ready?* workshops for Volunteer Managers were delivered.

Work was also undertaken to update data on volunteer-involving organisations and volunteering opportunities in Luton. By the end of the year there were 98 volunteer-involving organisations offering 166 live opportunities. There were 150 enquiries from potential volunteers accessing our Luton services this year. Regular Information, Advice and Guidance sessions are held at Luton Central Library and Luton Jobcentre.

During the year we continued to promote volunteering and the wide range of opportunities that exist in Luton. Articles in the local press and regular social media posts also raised awareness of volunteering. 12 promotional campaigns and community engagement events were held throughout the year, including interviews on Inspire FM as part of their 'Make an Impact' campaign, attendance at Skills and Job Fairs, Luton Jobcentre's Switch Café, Luton Council's Volunteers' Week event at St Georges Square (June 2018) and The Mall Cares Week event (June 2018).

We decided to abort an earlier planned ESF-funded project, *Volunteering: Your Pathway to Employment*, following excessive bureaucracy and long delays by the Department for Work and Pensions.

ANNUAL REPORT OF THE TRUSTEES AND FINANCIAL STATEMENTS 2018-2019

Strategic Outcome 3: Local communities are able to do more for themselves by creating, running and sustaining the community groups, volunteering opportunities, social networks and cultural activities needed to develop strong and vibrant communities.

Community Action Bedfordshire continued with work to support local communities in establishing and developing community Timebanks in Northill Parish, Ampthill and Flitwick and in Leighton-Linslade. We worked extensively with local Timebanks and Timebanking UK to ensure that the new *Time Online2* platform worked effectively to support the management of Timebank exchanges across Central Bedfordshire and provided members with guidance on how to use it. Timebanking enables anyone who would like to share or exchange their time and skills with others, and receive help in return, to do so through local Timebanks. These can be a great way for residents to get involved in their community or to help others.

With funding from the Bedfordshire & Luton Community Foundation we also promoted and encouraged communities to set up new social networks in their neighbourhoods using the Nextdoor App.

Strategic Outcome 4: People who are socially and economically disadvantaged are able to participate more fully in society.

During the year we delivered a new project called *CaféConnect*, in Biggleswade, Flitwick, Leighton Buzzard and Sandy. *CaféConnect* was an opportunity for those who would like support to overcome barriers to social isolation and loneliness and make connections with their community; participants met with others and benefitted from peer support in a relaxed, safe environment where they could:

- make connections with others in the locality
- share experiences and learn from others
- provide mutual support and friendship
- connect with community activities and groups
- be active and live life to the full

CaféConnect provided supportive opportunities for participants to talk about a range of issues and concerns, with peer support enabling them to find positive and collaborative solutions for a better quality of life, whatever their story. *Café Connect* also provided participants with:

- information and help to access more specific services and support should they wish to;
- opportunities for developing shared interests; and
- improved well-being and physical / mental health.

Our Community Connections Advisers facilitated the groups; provided information, advice and guidance if needed; connected participants with local community groups, activities and services; and ensured that participants got the most out of their *CaféConnect* experience. 97 residents participated in the project with weekly attendances totalling 1,050 during the year. Unfortunately, the project had to close at the end of March 2019 as funding from Central Bedfordshire Council ceased.

During the year we worked in partnership with Timebanking UK on their *Time to Connect* national demonstration project, which linked existing Timebank members to care homes for older people and for those with learning disabilities. Members of the Leighton-Linslade Timebank, supported by our Community Connections Adviser, undertook activities with residents in local care/residential homes to exchange time, skills and experiences. The project also sought to enable residents to have greater engagement and connectivity with their local community. During the year we

ANNUAL REPORT OF THE TRUSTEES AND FINANCIAL STATEMENTS 2018-2019

successfully piloted, in association with Swing Dance MK, an afternoon Tea Dance for care home residents and, as the year closed, we were making plans to run regular Tea Dances in the coming year.

Strategic Outcome 5: Voluntary organisations and community groups have a strong voice and an active involvement in influencing the decisions that shape the community in which they operate.

Community Action Bedfordshire continues to work in partnership with other Local Infrastructure Organisations, as part of Voluntaryworks, to coordinate and deliver support services to the sector.

Community Action Bedfordshire is committed to partnership and multi-agency working and held regular meetings with key local partnerships and organisations, including:

- Bedfordshire Employment and Skills Service
- Central Bedfordshire Council Partnerships and Community Engagement
- Central Bedfordshire Council Adult Social Care, Health and Housing
- Central Bedfordshire Council Regeneration and Business
- Dunstable Joint Committee
- Dunstable Town Council
- Houghton Regis Town Council
- Leighton-Linslade Town Council
- South East Midlands Local Enterprise Partnership VCSE Steering Group

Strategic Outcome 6: Community Action Bedfordshire is a model of good governance, is fit for purpose and has sufficient resources to fulfil its purpose and better achieve its mission.

The Trustee Board has continued to deliver services in the context of a difficult economic environment. Everyone has worked extraordinarily hard to ensure that we continued to deliver services at a very difficult time, for which the Trustee Board is extremely grateful.

The trustees and the chief officer have continued to seek additional funding to sustain and improve the organisation's capacity at a time when funding for local infrastructure organisations has significantly reduced. To this end, the Trustee Board agreed that we should look to set up and run a social enterprise that could earn sales income and, in the longer term, donate profits to the charity.

A successful tender to Leighton-Linslade Town Council resulted in new catering and ice cream concessions for Parson's Close Recreation Ground being awarded to Community Action Bedfordshire from 1 April 2019. In the second half of the year extensive planning for a new business venture called *Café in the Park* was undertaken. At the close of the year, the charity set up a separate trading company and was successful in securing a s106 Community Facilities grant from Central Bedfordshire Council and private investment to take the café forward. Plans to launch *Café in the Park* in April 2019 were also in hand.

Financial Review

Total income for the year decreased from £206,202 (2017-2018) to £181,006. Unrestricted income decreased by £866 as a result of a reduction in management fees, sales and service charges. Restricted income also decreased by £25,230; this was largely due to the reduction in funding from local government grants.

ANNUAL REPORT OF THE TRUSTEES AND FINANCIAL STATEMENTS 2018-2019

Total expenditure decreased from £267,114 (2017-2018) to £182,089. Unrestricted spending decreased from £57,843 (2017-2018) to £55,210 as a result of the need to reduce our overhead costs. Restricted spending decreased from £207,963 (2017-2018) to £126,879 as a result of a reduction in staffing and other operational costs following the cessation of our employment support courses and Work Clubs provision, and the need to reduce costs in the Volunteering and Community Engagement teams as a result of reduced infrastructure funding from Central Bedfordshire Council. A further £900 of restricted funds was paid to Third Parties from funds held in trust.

There was an operating deficit for the year of £43,293 for unrestricted funds. Following the transfer of funds at the year end, our unrestricted funds were £42,518, all of which has been designated for specific purposes, including a Redundancy Fund to cover the costs of any future redundancies that may be necessary.

Reserves Policy

It is the policy of the trustees to maintain the 'free reserves' (unrestricted funds not committed or invested in tangible fixed assets) at a minimum level to facilitate cash flow and the payment of contracts in arrears. We estimate that this should ideally be in the region of £16,250, but we are not able to make any provision for this at the year-end; funds held in reserve for other purposes will need to be used to facilitate cash flow and the payment of contracts in arrears.

There is also a need to manage risk and meet the lead-in costs associated with 'payment by results' contracts and to meet the associated staffing, premises and service delivery costs of our contractual obligations. The trustees therefore designate, and make provision for, funds that equate to contractual redundancy payments and funds for the provision of future depreciation following the transfer of assets from restricted funds. The trustees would also like to make provision for approximately three months' salaries and premises costs, anticipated to be £39,317 but are unable to do so at present because of the need to ring-fence retained profits from education and training provision for future services of a similar nature.

The reserves remain at a critical level, putting at risk the trustees' ability to continue the current level of activity in the event of a significant drop in future funding. At the year end, there were no 'free' reserves and designated reserves were at £42,518.

Investment Powers and Policy

Under its Memorandum and Articles of Association, the charity has the power to make investments that the trustees see fit. At present, reserves are invested in interest bearing bank accounts and funds are moved between accounts to maximise the interest earned. Interest receivable during the year decreased as a result of the reduction in reserves and amounted to £176 (2017-2018: £365).

Plans for the Future

Community Action Bedfordshire will review and prepare a new five-year Strategic Plan. We will actively seek funding to ensure the organisation can continue to deliver services that meet the needs of local community groups, voluntary organisations, charities and communities.

We will continue to support the development of our new trading company and the *Café in the Park* concessions for catering services from a kiosk in Parson's Close Recreation Ground, Leighton Buzzard.

We will promote and develop local Timebanks, including two new Timebanks covering the Ivel Valley and the Watling Vale areas of Central Bedfordshire, and continue to deliver the *Time to Connect* national demonstration project in association with Timebanking UK.

ANNUAL REPORT OF THE TRUSTEES AND FINANCIAL STATEMENTS 2018-2019

We will continue to promote and encourage communities to set up new social networks in their neighbourhoods using the Nextdoor App. We also expect to develop new projects to tackle loneliness and social isolation.

The trustees are committed to developing the organisation's capacity to deliver volunteering services in Central Bedfordshire and Luton, and deliver a programme of safeguarding awareness sessions.

We will continue to liaise with developers, make plans and attempt to secure the resources needed for addressing the social infrastructure needs of new communities planned across Bedfordshire. It is expected that there will be additional work on the emerging Central Bedfordshire Local Plan.

Structure, Governance and Management

The legal and administrative information set out on the page 2 forms part of this report.

Governing document

Community Action Bedfordshire is a charitable company limited by guarantee, incorporated on 9 March 2005 and registered as a charity on 6 April 2005. The company is governed by its Memorandum and Articles of Association, which were amended on the 5 November 2008 and the 29 November 2018. In the event of the company being wound up, members are required to contribute an amount not exceeding £1.

Our change of name (from Voluntary and Community Action South Bedfordshire to Community Action Bedfordshire) was approved by Companies House on the 14 February 2019 and by the Charity Commission on the 26 February 2019.

Community Action Bedfordshire (Trading) Ltd

A subsidiary company, known as Community Action Bedfordshire (Trading) Ltd, was established on 22 March 2019. The company is limited by shares, with Community Action Bedfordshire being the sole shareholder. Separate accounts for the period 22 March 2019 to 31 March 2020 will be published in due course and do not therefore form part of this Annual Report and Accounts.

The Chief Officer is the Managing Director of the trading company and two trustees of the charity are also directors of the company, these being Brain Carter and Philip Delafield.

Recruitment and appointment of trustees

The trustees who have served during the year and since the year end are set out on page 2. One third of the trustees are retired (and may be reappointed) annually. Opportunities for members to join the Board as trustees are promoted throughout the year. The Board has an Appointments Committee to oversee the recruitment, appointment and retirement of trustees and has developed procedures for undertaking this function. The Trustee Board usually meets six times a year.

Trustee induction and training

An induction programme is provided for all new trustees, along with an Induction Pack. Trustees are encouraged to attend appropriate training and conferences. Community Action Bedfordshire has a specific budget for this purpose. As part of the forward planning process trustees, along with the Chief Officer and staff, meet together for occasional Away Days.

Volunteers

Community Action Bedfordshire greatly appreciates the valuable contribution made by its many volunteers, who assist and deliver services alongside staff in the Volunteer Centre and at our offices in Leighton Buzzard. Thank you!

ANNUAL REPORT OF THE TRUSTEES AND FINANCIAL STATEMENTS 2018-2019

General management

The day to day running of the organisation is entrusted to the Chief Officer (also known as the Director); he is also the Managing Director of Community Action Bedfordshire (Trading) Ltd. The Chief Officer is not a director or trustee of the charitable company. During the year the Chief Officer also acted as a Corporate Director of Voluntaryworks Ltd.

Internal control and risk management

During the year the trustees examined the major risks that the charity faces in relation to external factors and relationships, its governance and management, its internal operations and business. The trustees considered the likelihood and the impact of the risk concerned materialising. They also reviewed the controls in place to control risk and agreed a number of additions to these. The management of risk is reviewed by the Management Services team every six months and by Trustee Board every year.

The trustees continue to keep under review their systems of internal financial control, which conform to guidelines issued by the Charity Commission. The systems have been designed to provide reasonable, but not absolute, assurance against material misstatement or loss. They include:

- a Strategic Plan and an annual budget approved by the trustees;
- performance against the non-financial annual Development Plan;
- regular consideration by the trustees of financial results and variance from budgets;
- delegation of authority and separation of duties.

Trustees' responsibilities in relation to the Financial Statements

Company law requires the trustees to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the charity at the end of the financial year and of its incoming resources and application of resources, including income and expenditure for the financial year. In doing so the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether the policies adopted are in accordance with Charities SORP and with applicable accounting standards and statements of recommended practice, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for maintaining proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on 19 December 2019 and signed on their behalf by:



Elizabeth R Bagshaw
Trustee

and



Brian Carter
Trustee

ANNUAL REPORT OF THE TRUSTEES AND FINANCIAL STATEMENTS 2018-2019

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF COMMUNITY ACTION BEDFORDSHIRE

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2019, set out on pages 11 to 22.

Responsibilities and basis of report

As the charity's trustees of the Company (who are also directors of the company for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied myself that the accounts of the Company are not required to be audited for this year under part 16 of the 2006 Act and are eligible for an independent examination. I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 Act ("the 2011 Act"). In carrying out my examination, I have followed the Directions given by the Charity Commissioners under section 145(5)(b) of the 2011 Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention which gives me cause to believe that:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 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; or
- the accounts have not been prepared in accordance with the Charities SORP (FRS 102).

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



Peter Cooper F.C.A.

Holmes Peat Thorpe

Chartered Accountants and Registered Auditors

Basepoint Business Centre, 110 Butterfield, Great Marlings, Luton LU2 8DL

Dated: 19 December 2019

ANNUAL REPORT OF THE TRUSTEES AND FINANCIAL STATEMENTS 2018-2019**STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDING 31 MARCH 2019
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)**

	Note	Unrestricted Funds	Restricted Funds	Total Funds 2018-2019	Total Funds 2017-2018
		£	£	£	£
Incoming Resources					
Donations and legacies	[2]	0	128	128	0
Charitable activities	[2]	11031	660	11691	14571
Governmental grants	[2]	0	42058	42058	82929
Non-Governmental grants	[2]	710	43343	44053	51923
Governmental contracts	[2]	0	62000	62000	56414
Investments	[2]	176	0	176	365
Other incoming resources	[2]	0	20000	20000	0
Total incoming resources for Community Action Bedfordshire	[2]	11917	168189	180106	206202
Income received on behalf of Third Parties	[2]	0	900	900	0
Total Incoming Resources	[2]	11917	169089	181006	206202
Resources Expended					
Cost of generating funds	[5]	6419	0	6419	1500
Charitable activities		48081	2759	50840	264306
Other resources expended		710	123220	123930	0
Total resources expended for Community Action Bedfordshire	[3]	55210	125979	181189	265806
Funds paid to Third Parties	[3]	0	900	900	1308
Total Resources Expended	[3]	55210	126879	182089	267114
Net Incoming (Outgoing) Resources		(43293)	42210	(1083)	(60912)
Transfers between Funds	[15/16]	25339	(25339)	0	0
Net Movement of Funds		(17954)	16871	(1083)	(60912)
Reconciliation of Funds					
Funds Brought Forward 1 st April		60472	11857	72329	133241
Funds Carried Forward 31 st March	[15/16]	42518	28728	71246	72329

The statement of financial activities includes all gains and losses recognised in the year.

All incoming resources and resources expended derive from continuing activities.

ANNUAL REPORT OF THE TRUSTEES AND FINANCIAL STATEMENTS 2018-2019**BALANCE SHEET AS AT 31 MARCH 2019** for Company Registration No: 5386570

	Note	2018-2019		2017-2018	
		£		£	
Fixed Assets					
Tangible Fixed Assets	[10]	2385		3990	
Long Term Investment	[10]	100		0	
Current Assets					
Debtors	[12]	22983		16378	
Pre-payments	[12]	2055		325	
Accounts Payable	[12]	0		0	
Cash at Bank and in Hand	[14]	45979		53275	
		71017		69978	
Current Liabilities					
Creditors	[13]	2256		1639	
Deferred Income		0		0	
Net Current Assets		2256	68761	1639	68339
Total Net Assets			71246		72329
Accumulated Funds					
Unrestricted Funds - General	[15]	0		0	
Unrestricted Funds - Designated	[15]	42518	42518	60472	60472
Restricted Funds	[16]		28728		11857
			71246		72329


For the financial year ended 31 March 2019 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:


- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of the accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime and in accordance with FRS 102 SORP.

Approved and authorised by the Board on 19 December 2019 and signed on its behalf by:


 Elizabeth R Bagshaw
 Trustee

and


 Brian Carter
 Trustee

ANNUAL REPORT OF THE TRUSTEES AND FINANCIAL STATEMENTS 2018-2019

NOTES TO THE ACCOUNTS

1. Accounting Policies

The principle accounting policies adopted, judgements and key sources of estimation in the preparation of the financial statements are as follows:

Basis of Accounting – The financial statements have been prepared in accordance with the *Accounting and Reporting by Charities – Statement of Recommended Practice* applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the United Kingdom and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)), effective 1 January 2015; Financial Reporting Standards applicable in the United Kingdom and Republic of Ireland (FRS 102); the Charities Act 2011 and the Companies Act 2006.

Separate Funds – Incoming and outgoing resources are split between restricted funds, designated funds and other unrestricted funds. Closing funds are categorised in the same way.

- **Restricted Funds** – These are funds subject to specific trusts which may have been declared by the funders or with their authority (e.g. in a public appeal), but still within the objects of Community Action Bedfordshire. They may be restricted income funds, which are expendable at the discretion of the trustees in furtherance of a particular project or objective of Community Action Bedfordshire. The restricted funds of the charity are detailed in note 16.
- **Designated Funds** – These are unrestricted funds, which have been designated by the trustees for a particular purpose or project that they have decided to undertake. The designated funds of the charity are detailed in note 15.
- **Unrestricted Funds** – These are expendable at the discretion of the trustees in the furtherance of the objects of Community Action Bedfordshire.

Grants Receivable – Grants receivable are recognised in the *Statement of Financial Activities* when the conditions for receipt have been complied with. Grants receivable in respect of certain activities are paid in relation to a given period such as a year and in these circumstances the grants are deferred to the extent that they relate to future accounting periods.

Grants received for specific projects are accounted for as restricted funds. Grants received on behalf of third parties are separately identified and paid over during the lifetime of the project (see notes 2, 3 and 16).

Grants that are provided as core funding, and are of a general nature, are included within *Voluntary Income*.

Those grants that have conditions attached, and for example are provided to deliver a service and therefore are similar in economic terms to trading income, are included within *Incoming resources from charitable activities*.

Incoming Resources from Charitable Activities – Income from charitable activities is included in the year in which the charity is entitled to receipt and the amount can be measured with reasonable certainty.

Investment Income – Bank and building society interest is included when receivable by the charity.

Resources Expended – Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT that cannot be recovered, and it is reported as part of the expenditure to which it relates.

Expenditure that is directly attributable to specific activities has been included in those cost categories. Other costs, which are attributable to more than one activity, are apportioned across cost categories on the basis of an estimate of proportion of staff time spent on those activities.

- **Cost of Generating Funds** – This includes the costs of promotional items together with an allocation of other costs in respect of costs incurred to generate voluntary income. Management and administration costs have been allocated based on staff time spent undertaking this function.

ANNUAL REPORT OF THE TRUSTEES AND FINANCIAL STATEMENTS 2018-2019

- **Charitable Activities** – These are the direct and indirect costs of Community Action Bedfordshire’s work to meet its charitable objectives. They include the costs of specific projects as well as the cost of core services.

All staff costs and overheads not allocated to the cost of generating funds have been allocated to charitable activities.

Tangible Fixed Assets – Tangible fixed assets are included at original cost less accumulated depreciation. Depreciation on IT equipment, office furniture and fittings is calculated so as to write off the cost of fixed assets over their expected useful lives, which is assumed to be four years (straight line). Only expenditure on fixed assets exceeding £500 per item is capitalised, with the exception of the bulk purchase of assets used to furnish and equip our offices.

Debtors – Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any discounts due.

Cash at Bank and in Hand – includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit account or similar account.

Creditors and provisions – are recognised where the charity has a present obligation resulting from a past event that will result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Operating Leases Rentals – payable under operating leases are charged to the *Statement of Financial Activities* as incurred over the term of the lease.

Pension Costs – The charity has a group personal pension plan. Contributions are charged to the *Statement of financial activities* as they become payable.

Legal Status – The charity is a company limited by guarantee and has no share capital.

ANNUAL REPORT OF THE TRUSTEES AND FINANCIAL STATEMENTS 2018-2019**2. Incoming Resources**

Note	Unrestricted Funds	Restricted Funds	Total Funds 2018-2019	Total Funds 2017-2018
	£	£	£	£
Donations and legacies				
Donations	0	128	128	0
	0	128	128	0
Incoming resources from charitable activities				
Management Fees	4300	300	4600	9245
Membership Fees	0	0	0	0
Sales and Service Charges:				
CAB (Trading) Ltd Management Charges	5534	0	5534	0
Catering Charges	46	0	46	251
Photocopying	941	0	941	898
Room and Equipment Hire	140	0	140	285
Referral Fees	0	0	0	0
Trainers Fees	0	240	240	0
Workshops, Events and Activities	0	120	120	1160
Other Fees and Charges	70	0	70	2732
Other Income	0	0	0	0
	11031	660	11691	14571
Governmental Grants				
Central Bedfordshire Council:				
Adult Safeguarding	0	3600	3600	4500
Better Care Fund Community Grants Support	0	0	0	3000
Central Bedfordshire Together	0	0	0	28174
Community Engagement	0	0	0	0
Timebanking	0	15000	15000	15000
Volunteering	0	14711	14711	23705
Dunstable Town Council	0	500	500	500
Houghton Regis Town Council	0	3000	3000	3000
Leighton-Linslade Town Council	0	5247	5247	5050
	0	42058	42058	82929
Non-Governmental Grants				
Bedfordshire & Luton Community Foundation: Nextdoor Project	0	5000	5000	0
Timebanking UK	0	10000	10000	0
Voluntaryworks:				
Luton Volunteering Services	0	28343	28343	25500
ESF/BBO Financial Inclusion Project	710	0	710	1610
ESF/BBO Support into Employment Project	0	0	0	24813
	710	43343	44053	51923

ANNUAL REPORT OF THE TRUSTEES AND FINANCIAL STATEMENTS 2018-2019**2. Incoming Resources** (continued)

	Note	Unrestricted Funds	Restricted Funds	Total Funds 2018-2019	Total Funds 2017-2018
		£	£	£	£
Governmental Contracts					
Central Bedfordshire Council:					
Employment Support Courses		0	0	0	15389
Work Clubs		0	0	0	41025
Café Connect		0	62000	62000	0
		0	62000	62000	56414
Investments					
Bank Interest		176	0	176	365
Other Incoming Resources					
Sundry income		0	20000	20000	0
Total incoming resources for Community Action Bedfordshire		11917	168189	180106	206202
Income received on behalf of Third Parties					
CVS Bedfordshire Central Bedfordshire Council – Adult Safeguarding		0	900	900	0
Total income received on behalf of Third Parties		0	900	900	0
Total Incoming Resources		11917	169089	181006	206202

ANNUAL REPORT OF THE TRUSTEES AND FINANCIAL STATEMENTS 2018-2019**3. Resources Expended by Activity**

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2018-2019 £	Total Funds 2017-2018 £
Cost of generating funds	[5]	6419	0	6419	1500
Core Services		48081	2759	50840	58496
		54500	2759	57259	59996
Governmental Grants					
Central Bedfordshire Council:					
Adult Safeguarding		0	1500	1500	2400
Better Care Fund Community Grants Support		0	0	0	3000
Central Bedfordshire Together		0	0	0	28174
Community Engagement		0	0	0	9252
Timebanking		0	15000	15000	15000
Volunteering		0	23711	23711	25961
Employment Support Travel Fund		0	0	0	601
Dunstable Town Council		0	500	500	500
Houghton Regis Town Council		0	3000	3000	3000
Leighton-Linslade Town Council		0	5247	5247	5050
		0	48958	48958	92938
Non-Governmental Grants					
Bedfordshire & Luton Community Foundation: Nextdoor Project		0	0	0	0
Timebanking UK		0	10000	10000	0
Voluntaryworks:					
ESF/BBO Financial Inclusion Project		710	0	710	1610
ESF/BBO Support into Employment Project		0	0	0	24813
Luton Volunteering Services		0	28343	28343	26292
		710	38343	39053	52715
Governmental Contracts					
Central Bedfordshire Council:					
Café Connect		0	35919	35919	0
Employment Support Courses		0	0	0	28308
Work Clubs		0	0	0	31849
		0	35919	35919	60157
Total resources expended on charitable activities for Community Action Bedfordshire		55210	125979	181189	265806
Resources paid to Third Parties					
CVS Bedfordshire – Adult Safeguarding		0	900	900	600
Sandhills Baby and Toddler Group		0	0	0	708
Total resources paid to Third Parties		0	900	900	1308
Total Resources Expended		55210	126879	182089	267114

ANNUAL REPORT OF THE TRUSTEES AND FINANCIAL STATEMENTS 2018-2019**4. Resources Expended by Fund**

	Unrestricted		Restricted								
	General Fund	Dunstable / Houghton Regis / Leighton-Linslade Town Councils	Central Bedfordshire Council Adult Safeguarding	Central Bedfordshire Council Café Connect	Central Bedfordshire Council Timebanking	Central Bedfordshire Council Volunteering	Timebanking UK	Voluntaryworks: Luton Volunteering Services	Other Funds -	Total	
	£	£	£	£	£	£	£	£	£	£	
Cost of generating funds	6419	0	0	0	0	0	0	0	0	6419	
Employment	45798	8645	1138	24064	7066	16497	6597	20346	576	130727	
Professional Development	0	0	0	0	0	100	0	100	0	200	
Travel	219	0	8	2176	1013	490	273	1953	0	6132	
Premises	(20)	0	0	34	66	158	34	0	2183	2455	
Equipment	(273)	0	0	837	1674	3309	837	1309	0	7693	
Operating Costs	3067	102	354	8808	5181	3157	2259	4635	0	27563	
Total Resources Expended by Community Action Bedfordshire	55210	8747	1500	35919	15000	23711	10000	28343	2759	181189	
Paid to Third Parties	0	0	900	0	0	0	0	0	0	900	
Total Resources Expended	55210	8747	2400	35919	15000	23711	10000	28343	2759	182089	

5. Income Generation and Support Costs

	Charitable Activities	Income Generation	Total Costs 2018-2019	Basis of Allocation
	£	£	£	
Professional Fees	2545	0	2545	Expenditure
Management & Administration	45803	6035	51838	Staff time
Recruitment	131	5	136	Head count
Premises	272	20	292	Floor space
Equipment	2309	174	2483	Floor space
ICT	5384	185	5569	Head count
Total Support Costs	56444	6419	62863	

6. Staff and Volunteers

Staff Costs	2018-2019	2017-2018
Salaries	124049	156964
Employer National Insurance Contributions	6971	10804
Pension	5289	7346
Sickness, Maternity and Redundancy Payments etc.	0	12007
Recruitment	458	50
Temporary Staff	0	0
Total	136767	187171

No employee had emoluments in excess of £60,000 per annum (2017-2018: No employee in excess of £60,000).

ANNUAL REPORT OF THE TRUSTEES AND FINANCIAL STATEMENTS 2018-2019

Staff Numbers	2018-2019	2017-2018
Average number of full-time equivalent staff employed during the year was as follows:		
Management Services	1.35	1.44
Learning and Skills	0.00	1.50
Volunteer Centre	1.45	1.80
Community Engagement	1.73	1.02
Total	4.53	5.76

Volunteer Numbers

Four volunteers (excluding trustees) were involved in supporting and delivering services during the year (2017-2018: 18). There were also 39 individual members of the Leighton-Linslade Timebank.

7. Trustee Remuneration, Expenses and Related Party Interests

None of the Trustees received any remuneration during the year. There were no claims for out of pocket expenses (for travel) or any reimbursements paid to the Trustees (2017-2018: £63.00).

The Disability Resource Centre provides a payroll service to the charity, which has one common trustee with the charity. The cost of the provision of the service was £600.00 (2017-2018: £610.00).

Trustees are expected to comply with the organisation's Governance Policy, which states that trustees' access, use and benefit from the organisation's services shall be without due favour and on the same terms and conditions as other Members and users.

The Chief Officer received remuneration (including pension), out of pocket expenses (for travel) and reimbursements of £37,149.05 (2017-2018: £39,894.85).

8. Pension Scheme

Community Action Bedfordshire makes payments on behalf of employees to a group personal pension scheme (a defined contribution scheme) administered by the Legal & General. Employer's contributions to the scheme during the year were £5,289 for seven employees (2017-2018: £7,346 for 10 employees) at a rate of 5% or 3% matched by employee contributions.

9. Taxation

Since Community Action Bedfordshire is a registered charity and all funds are used for charitable purposes, its results for the year are not subject to Corporation Tax.

Community Action Bedfordshire is not registered for VAT purposes as its taxable turnover is below the threshold for compulsory registration. Any surpluses achieved from educational and training contracts are also exempt as these are used exclusively to fund future services of a similar nature.

10. Fixed Assets

Tangible Assets	ICT Equipment	Office Furniture and Fittings	Fund at 31 March 2019
Cost	£	£	£
As at 1 April 2018	50750	7078	57828
Additions	0	0	0
Disposals	0	0	0
As at 31 March 2019	50750	7078	57828
Depreciation			
As at 1 April 2018	46760	7078	53838
Disposals	0	0	0
Charge for the year	1605	0	1605
As at 31 March 2019	48365	7078	55443
Net book amount			
As at 31 March 2019	2385	0	2385
As at 31 March 2018	3990	0	3990

ANNUAL REPORT OF THE TRUSTEES AND FINANCIAL STATEMENTS 2018-2019**Long Term Investment**

The charity has a long term investment of shares to the value of £100.00 in its subsidiary company Community Action Bedfordshire (Trading) Ltd.

11. Commitments

Capital Expenditure authorised by the Trustee Board but not provided for in the accounts:	2018-2019	2017-2018
	£	£
Other Furniture, ICT, Fixtures and Fittings	0	0
Total	0	0

12. Debtors

Amounts falling due within one year:	2018-2019	2017-2018
	£	£
Trade debtors	22983	16378
Pre-payments	2055	325
Accounts payable	0	0
Total	25038	16703

13. Creditors

Amounts falling due within one year:	2018-2019	2017-2018
	£	£
Trade creditors	1556	1310
Accruals	600	329
Deferred income	100	0
Total	2256	1639

14. Cash at Bank and in Hand

	2018-2019	2017-2018
	£	£
Barclays Current Account	1	264
CAF Accounts	19228	26436
Virgin Money	26675	26500
Petty Cash and Floats	75	75
Total Cash	45979	53275

15. Unrestricted Funds

The Trustee Board has had to utilise some of its reserves to fund the delivery of services and, as a consequence, these have reduced from £60,472 (2017-2018) to £42,518. There are insufficient funds to meet the desired level of reserves needed to meet our ongoing commitments. The Trustee Board considers the following allocation of unrestricted funds to be prudent allowing for the delays that occur in receiving grants and contingency plans for meeting contractual obligations.

Fund	Balance at 1 April 2018	Additional Resources	Released Resources	Transfers	Fund at 31 March 2019	Desired Reserves
	£	£	£	£	£	£
General Purpose Reserve Fund	(19602)	11917	55210	1605	(61290)	16250
Salaries Reserve	0	0	0	0	0	39317
Redundancy Reserve	0	0	0	0	0	23926
Premises Reserve	0	0	0	0	0	3000
Education and Training Reserve	76084	0	0	(742)	75342	75342
Community Engagement Reserve	0	0	0	26081	26081	26081
Asset Replacement Reserve	0	0	0	0	0	66513
Depreciation	3990	0	0	(1605)	2385	2385
Total Unrestricted Funds	60472	11917	55210	25339	42518	252814

ANNUAL REPORT OF THE TRUSTEES AND FINANCIAL STATEMENTS 2018-2019**Description of Fund**

General Purpose Reserve – to cash flow contracts paid in arrears based on three months' income from contracts.

Salaries Reserve – three months' salaries, pension and Employer National Insurance Contributions for all established posts.

Redundancy Reserve – provision for contractual redundancy payments for current payroll.

Premises Reserve – three months' lease and service charges for Bossard House and provision for removals and making good.

Education and Training Reserve – accumulated surplus from employment support contracts retained for future services of a similar nature.

Community Engagement Reserve – accumulated surplus from previous community engagement contracts retained for the future provision of activities and services to reduce social isolation and enable residents to be more actively involved in their community.

Asset Replacement Reserve – accumulated depreciation on all capitalised items of equipment.

Depreciation – provision for future depreciation on all capital items of equipment.

16. Restricted Funds

	Balance at 1 April 2018	Incoming Resources	Outgoing Resources	Transfers	Fund at 31 March 2019
	£	£	£	£	£
Core Services	0	660	2759	2099	0
Donations	0	128	0	0	128
Bedfordshire & Luton Community Foundation	0	5000	0	0	5000
Community Action Bedfordshire (Trading) Ltd	0	20000	0	0	20000
Central Bedfordshire Council:					
Adult Safeguarding	1500	3600	1500	0	3600
Café Connect	0	62000	35919	(26081)	0
Employment Support Travel Fund	1357	0	0	(1357)	0
Timebanking	0	15000	15000	0	0
Volunteering	9000	14711	23711	0	0
Dunstable Town Council	0	500	500	0	0
Houghton Regis Town Council	0	3000	3000	0	0
Leighton-Linslade Town Council	0	5247	5247	0	0
Timebanking UK	0	10000	10000	0	0
Voluntaryworks: Luton Volunteering Services	0	28343	28343	0	0
Total Restricted Funds (Community Action Bedfordshire)	11857	168189	125979	(25339)	28728
Funds held on behalf of Third Parties:					
Central Bedfordshire Council - Adult Safeguarding Board	0	900	900	0	0
Total Restricted Funds (held on behalf of Third Parties)	0	900	900	0	0
Total Restricted Funds	11857	169089	126879	(25339)	28728

Description of Fund

Core Services (Earned Income) – Earned income from fees used to meet the costs of core services.

Donations – donation made for use in connection with Leighton-Linslade Timebank.

Bedfordshire & Luton Community Foundation – grant funding for connecting people together in neighbourhoods through the promotion, support and development of the Nextdoor social media platform.

ANNUAL REPORT OF THE TRUSTEES AND FINANCIAL STATEMENTS 2018-2019

Community Action Bedfordshire (Trading) Ltd – restricted income received for the establishment of a new enterprise, known as *Café in the Park*, as part of a new trading company, pending opening of a new bank account for the business.

Central Bedfordshire Council:

- **Adult Safeguarding** – for the provision of safeguarding awareness sessions to small voluntary and community sector organisations.
- **Café Connect** – for the provision of activities to enable those who are socially isolated to connect with others, develop peer support and access services.
- **Employment Support Travel Fund** – grant funding to support unemployed people to access employment support courses or paid work.
- **Timebanking** – provision of activities that enable local communities to establish and develop community Timebanks.
- **Volunteering** – provision of activities that enable more people to access a diverse range of volunteering opportunities that meet both the needs of volunteers and local volunteer-involving organisations.

Dunstable Town Council – provision of information, advice and technical support to voluntary organisations and community groups delivering services in Dunstable and to people seeking volunteering opportunities in the town.

Houghton Regis Town Council – provision of information, advice and technical support to voluntary organisations and community groups delivering services in Houghton Regis and to people seeking volunteering opportunities in the town.

Leighton-Linslade Town Council – provision of information, advice and technical support to voluntary organisations and community groups delivering services in Leighton-Linslade and to people seeking volunteering opportunities in the town.

Timebanking UK – provision of activities that enable residents in local care and residential homes to connect with the community through Timebank UK's *Time to Connect* project; delivered in association with the Leighton-Linslade Timebank.

Voluntaryworks: Luton Volunteering Services – provision of activities that enable the residents of Luton to access a diverse range of volunteering opportunities that meet both the needs of volunteers and local volunteer-involving organisations.

ANNUAL REPORT OF THE TRUSTEES AND FINANCIAL STATEMENTS 2018-2019

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