

Charity registration number: 1023879

# Karing

Annual Report and Financial Statements

for the Year Ended 31 March 2024



# **Karing**

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## **Karing**

### **Reference and Administrative Details**

<b>Trustees</b>	Dr B Beddoes Dr V Cunliffe Dr A D Thornton R F Mullan, Treasurer
<b>Other Officers</b>	Mrs G Sidney, Committee chair
<b>Charity Registration Number</b>	1023879
<b>Principal Office</b>	1st Floor 299 Torquay Road Preston Paignton Devon TQ3 2EY
<b>Independent Examiner</b>	Westcotts Chartered Accountants Petitor House Nicholson Road Torquay Devon TQ2 7TD

# **Karing**

## **Trustees' Report**

The trustees present the annual report together with the financial statements of the charity for the year ended 31 March 2024.

### **Objectives and activities**

#### ***Objects and aims***

The aim of the charity is to promote any charitable purpose for the benefit of persons residing in Torbay. This includes protection and preservation of health, relief in the elderly in need, relief of poverty, sickness and distress. The provision of recreational facilities by reason of their age, infirmity, disablement, poverty or social and economic circumstances with the object of improving the conditions of life for such persons. To raise funds and invite and receive contributions provided that no permanent trading activities are undertaken in raising funds for the charity.

#### ***Public benefit***

The main activities of the charity are to provide the following:-

Transport to medical appointments as required,  
Information,  
Social clubs, and  
Trips and activities.

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

### **Achievements and performance**

#### **Transport**

The overall number of journeys has been steady with a continuing requirement for Covid jabs. Surgeries now have a greatly reduced number of face-to-face consultations which has impacted the number of requests for transport to their surgeries.

The transport is coordinated by the office manager and a part-time assistant from our office in Preston and is facilitated by our team of voluntary drivers. Transport is now available seven days per week.

- Number of Drivers - 15 (2023 - 14)
- Number of Journeys - 2,898 (2023 - 2,577)
- Mileage Covered - 54,717 miles (2023 - 50,356)

## **Karing**

### **Trustees' Report (continued)**

#### **Transport (*continued*)**

Changes in the mileage were due to the reduction in cases and jobs related to the pandemic, but offset by a 12% increase in journeys:

- Torbay Hospital: 904 (2023 - 821)
- Paignton Hospital: 201 (2023 - 229)
- Pembroke Surgery: 146 (2023 - 159)
- English Riviera Centre (Covid vaccinations): 51 (2023 - 63)
- Newton Abbot Racecourse (Covid tests): 0 (2023 - 36)
- Other hospitals: 158 (2023 - 139)

#### **Social Activities**

Karing produces a quarterly Chronicle (2,400 per annum) listing all upcoming events, items of interest and a review of the previous three months.

The charity continued with a number of coach trips and activities this year. All our social activities are organised by a team of volunteers who give their time to ensure that our programme is varied and appeals to a wide range of people.

We have organised trips to Tavistock, Darts Farm, Newton Abbot, Start Bay Inn, Lypstone, Sidmouth, Dartington, Strawberry Fields, Westpoint, and Honiton. The Art class, and the Social Club continues to provide a valuable social venue for its members, the highlights being the very popular bingo session which we now run fortnightly by popular demand and fish & chips once a month.

#### **Volunteers**

The charity relies on a dedicated team of volunteers from the management team, including the Chair, Secretary, Treasurer and committee members, who together with the office manager, oversee all our work. All our social activities are organised by a further team of volunteers. Our volunteer drivers continue to provide an excellent service.

Number of volunteers:-

- Committee - 9
- Drivers - 16
- Office Volunteers - 5

Several of the volunteers have more than one hat, including office work, organising the activities, committee work and driving.

## **Karing**

### **Trustees' Report (continued)**

#### **Staff**

The manager, a member of the Pembroke House Surgery, was seconded to Karing in September 2017; although he is still an employee of the surgery, his post is entirely funded by Karing and his salary, pension, employer's national insurance and expenses are all paid by the charity. The manager coordinates all the work of the charity; he is employed for 37.5 hours per week. In March 2022 Karing took on a part-time employee, Matt, to assist the manager in the administrative duties

#### **Funding**

The charity continues to be supported by Torbay and South Devon Healthcare Trust and have agreed a new three-year contract. Fund raising is also continually sought from other sources. The transport service provides a surplus of funding which goes towards our core costs.

#### **Funders:**

- Torbay & South Devon NHS Trust grant - £17,707 towards core costs 2023
- Torbay & South Devon NHS Trust grant - £17,708 towards core costs 2024

#### **Financial review**

The results for the year are shown on page 8. Incoming resources for the year are £74,597 (2023 - £66,976) and expenditure is £82,884 (2023 - £73,316) which gives a net deficit of £8,287 (2023 - £6,340 net deficit).

The Balance sheet shows an unrestricted reserve fund of £15,452 (2023 - £23,739).

#### ***Policy on reserves***

The reserves are held to enable the charity to continue normal operations for a period of twelve months, where income falls significantly, and may be used in order to see the charity through a period of under funding.

#### **Plans for future periods**

##### ***Activities planned to achieve aims***

During 2024-25 the charity will seek to find sustainable core funding to ensure that our work will continue to grow and provide a valuable service to people of Torbay. Karing has moved office to reduce overhead costs for rental and utilities. A stall has opened at Torbay Hospital to raise funds and increase awareness. A Facebook page has been introduced and Karing is examining specialist transport provision.

The transport service provides affordable transport to clients who would otherwise struggle to get their hospital and medical appointments. We aim to continue with our varied activity programme and further expand the transport service to reduce the isolation and loneliness often suffered by our clientele. The Karing committee works closely with the trustees to ensure that the charity meets its legal obligations.

#### **Going concern**

The accounts have been prepared on a going concern basis, but due to a number of unsuccessful grant applications, the charity may not have sufficient funding going forward. The charity is working to raise further funding and the trustees and the NHS (main donor) are aware of the situation.

## **Karing**

### **Trustees' Report (continued)**

#### **Trustees and officers**

The trustees and officers serving during the year and since the year end were as follows:

Trustees:

- Dr B Beddoes
- Dr V Cunliffe
- Dr A D Thornton
- R F Mullan, Treasurer (appointed 1 January 2024)

Other Officers:

- Mrs L Lawrence, Committee chair (resigned 29 November 2023)
- Mrs G Sidney, Committee chair

#### **Structure, governance and management**

##### ***Nature of governing document***

The charity is an unincorporated members association and consists of ordinary and volunteer members, as set out in the Karing Rules adopted on 31 March 1993 and amended on 2 November 2016.

##### ***Recruitment and appointment of trustees***

A minimum of three trustees of the association shall be appointed from time to time as necessary during a general meeting. A trustee shall hold office until they resign, or a resolution is passed at a general meeting removing them by at least a two thirds majority vote.

The charity was set up by Dr Green from Pembroke Medical surgery in Paignton. The trustees were nominated and introduced from the partners at the practice. When they retire, the practice would look for new trustees within the practice. Otherwise, there would be external recruitment.

##### ***Induction and training of trustees***

The existing trustees and chairperson would look to explain the responsibilities to the new trustees and their role within the charity. All of the trustees are asked to read the Charity Governance code.

## Karing

### Trustees' Report (continued)

#### Statement of Trustees' Responsibilities

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

The law applicable to charities requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, 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 keeping 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 Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008, and the provisions of the constitution. 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The annual report was approved by the trustees of the charity on 8 November 2024 and signed on its behalf by:

.....  
Dr V Cunliffe  
Trustee

## **Karing**

### **Independent Examiner's Report to the trustees of Karing**

I report to the trustees on my examination of the accounts of Karing for the year ended 31 March 2024.

#### **Responsibilities and basis of report**

As the charity trustees of Karing 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 Karing'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 - matter of concern identified**

I have completed my examination. I would like to draw attention to disclosure note 19, which indicates a material uncertainty related to going concern. However, the accounts have been prepared on a going concern basis, as the trustees are confident that funding opportunities will become available.

I confirm that no other matters have come to my attention in connection with the examination giving me reasonable cause to believe that in any material respect:

1. accounting records were not kept in respect of Karing as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting 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 confirm that there are no other matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.

.....  
S R Smith ACA  
Westcotts  
Chartered Accountants  
Petitor House  
Nicholson Road  
Torquay  
Devon  
TQ2 7TD

3 December 2024

## Karing

### Statement of Financial Activities for the Year Ended 31 March 2024

	Note	Unrestricted funds £	Total 2024 £	Total 2023 £
<b>Income and Endowments from:</b>				
Donations and legacies		37,979	37,979	34,111
Charitable activities		36,242	36,242	32,618
Other trading activities		376	376	247
Total income		<u>74,597</u>	<u>74,597</u>	<u>66,976</u>
<b>Expenditure on:</b>				
Charitable activities		<u>(82,884)</u>	<u>(82,884)</u>	<u>(73,316)</u>
Total expenditure		<u>(82,884)</u>	<u>(82,884)</u>	<u>(73,316)</u>
Net expenditure		<u>(8,287)</u>	<u>(8,287)</u>	<u>(6,340)</u>
Net movement in funds		(8,287)	(8,287)	(6,340)
<b>Reconciliation of funds</b>				
Total funds brought forward		<u>23,739</u>	<u>23,739</u>	<u>30,079</u>
Total funds carried forward	16	<u><u>15,452</u></u>	<u><u>15,452</u></u>	<u><u>23,739</u></u>

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2023 is shown in note 16.

## Karing

### (Registration number: 1023879) Balance Sheet as at 31 March 2024

	Note	2024 £	2023 £
<b>Fixed assets</b>			
Tangible assets	11	970	1,293
<b>Current assets</b>			
Debtors	12	821	1,999
Cash at bank and in hand	13	<u>20,171</u>	<u>26,475</u>
		20,992	28,474
<b>Creditors: Amounts falling due within one year</b>	14	<u>(6,510)</u>	<u>(6,028)</u>
<b>Net current assets</b>		<u>14,482</u>	<u>22,446</u>
<b>Net assets</b>		<u>15,452</u>	<u>23,739</u>
<b>Funds of the charity:</b>			
<b>Unrestricted income funds</b>			
Unrestricted funds		<u>15,452</u>	<u>23,739</u>
<b>Total funds</b>	16	<u>15,452</u>	<u>23,739</u>

The financial statements on pages 8 to 18 were approved by the trustees, and authorised for issue on 8 November 2024 and signed on their behalf by:

.....  
Dr V Cunliffe  
Trustee

# Karing

## Notes to the Financial Statements for the Year Ended 31 March 2024

### 1 Accounting policies

#### Statement of compliance

The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

#### Basis of preparation

Karing meets the definition of a public benefit entity under FRS 102. The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

#### Summary of disclosure exemptions

The entity satisfies the criteria of being a qualifying entity as defined in FRS 102. As such, advantage has been taken of the following disclosure exemptions available under paragraph 1.12 of FRS 102:

- (a) No cash flow statement has been presented for the company.
- (b) Disclosures in respect of financial instruments have not been presented.

#### Going concern

The financial statements have been prepared on a going concern basis.

However, the trustees have assessed that there are material uncertainties relating to future funding that may cast significant doubt on the ability of the charity to continue as a going concern. The trustees make this assessment in respect of a period of one year from the date of approval of the financial statements.

#### Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Accounting estimates and assumptions are made concerning the future and, by their nature, will rarely equal the related actual outcome. The key assumptions and other sources of estimation uncertainty that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year is depreciation.

#### Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

## Karing

### Notes to the Financial Statements for the Year Ended 31 March 2024 (continued)

#### ***Donations and legacies***

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

#### ***Grants receivable***

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

#### **Expenditure**

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources.

#### ***Charitable activities***

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

#### **Support costs**

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources.

#### **Governance costs**

These include the costs attributable to the charity's compliance with constitutional and statutory requirements.

#### **Tangible fixed assets**

Individual fixed assets are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

#### **Depreciation and amortisation**

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

<b>Asset class</b>	<b>Depreciation method and rate</b>
Office equipment	20% straight line

## Karing

### Notes to the Financial Statements for the Year Ended 31 March 2024 (continued)

#### Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

#### Fund structure

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

#### Financial instruments

##### *Classification*

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

##### *Recognition and measurement*

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction.

## 2 Income from donations and legacies

	<b>Unrestricted funds</b>	<b>Total</b>	<b>Total</b>
	<b>General</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Donations	2,564	2,564	2,406
Grants receivable	35,415	35,415	31,705
	<u>37,979</u>	<u>37,979</u>	<u>34,111</u>

## Karing

### Notes to the Financial Statements for the Year Ended 31 March 2024 (continued)

#### 3 Income from charitable activities

	<b>Unrestricted funds General £</b>	<b>Total 2024 £</b>	<b>Total 2023 £</b>
General transport	35,654	35,654	31,838
100 Club	588	588	780
	<u>36,242</u>	<u>36,242</u>	<u>32,618</u>

#### 4 Income from other trading activities

	<b>Unrestricted funds General £</b>	<b>Total 2024 £</b>	<b>Total 2023 £</b>
Fundraising events	376	376	247
	<u>376</u>	<u>376</u>	<u>247</u>

#### 5 Expenditure on charitable activities

	<b>Unrestricted funds General £</b>	<b>Total 2024 £</b>	<b>Total 2023 £</b>
Transport, coaches and staff travel	29,769	29,769	26,380
Fundraising events	1,926	1,926	1,752
Governance and support costs	51,189	51,189	45,184
	<u>82,884</u>	<u>82,884</u>	<u>73,316</u>

## Karing

### Notes to the Financial Statements for the Year Ended 31 March 2024 (continued)

#### 6 Analysis of governance and support costs

##### Charitable activities expenditure

	<b>Unrestricted funds General £</b>	<b>Total 2024 £</b>	<b>Total 2023 £</b>
Administrative services	32,274	32,274	29,523
Rent	7,846	7,846	8,000
Rates	166	166	323
Insurance	1,031	1,031	984
Light and heat	1,563	1,563	787
Repairs and maintenance	1,646	1,646	309
Office expenses	3,178	3,178	2,647
Legal fees	1,470	1,470	-
Depreciation	323	323	323
	<u>49,497</u>	<u>49,497</u>	<u>42,896</u>

##### Governance costs

	<b>Unrestricted funds General £</b>	<b>Total 2024 £</b>	<b>Total 2023 £</b>
Independent examiner fees			
Examination of the financial statements	652	652	878
Other fees paid to examiners	1,040	1,040	1,410
	<u>1,692</u>	<u>1,692</u>	<u>2,288</u>

## Karing

### Notes to the Financial Statements for the Year Ended 31 March 2024 (continued)

#### 7 Net incoming/outgoing resources

Net outgoing resources for the year include:

	<b>2024</b>	<b>2023</b>
	£	£
Depreciation of fixed assets	<u>323</u>	<u>323</u>

#### 8 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

#### 9 Staff costs

The monthly average number of persons employed by the charity during the year was as follows:

**2024**  
**Nil**

No employee received emoluments of more than £60,000 during the year

## Karing

### Notes to the Financial Statements for the Year Ended 31 March 2024 (continued)

#### 10 Taxation

The charity is a registered charity and is therefore exempt from taxation.

#### 11 Tangible fixed assets

	Furniture and equipment £	Total £
<b>Cost</b>		
At 1 April 2023	2,111	2,111
At 31 March 2024	2,111	2,111
<b>Depreciation</b>		
At 1 April 2023	818	818
Charge for the year	323	323
At 31 March 2024	1,141	1,141
<b>Net book value</b>		
At 31 March 2024	970	970
At 31 March 2023	1,293	1,293

#### 12 Debtors

	2024 £	2023 £
Prepayments	500	1,846
Other debtors	321	153
	821	1,999

#### 13 Cash and cash equivalents

	2024 £	2023 £
Cash on hand	50	50
Cash at bank	20,121	26,425
	20,171	26,475

#### 14 Creditors: amounts falling due within one year

	2024 £	2023 £
Accruals	6,510	6,028

## Karing

### Notes to the Financial Statements for the Year Ended 31 March 2024 (continued)

#### 15 Commitments

##### Other financial commitments

Property operating lease;

The total amount of other financial commitments not provided in the financial statements was £Nil (2023 - £8,000).

#### 16 Funds

	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Balance at 31 March 2024 £
<b>Unrestricted funds</b>				
General funds	<u>23,739</u>	<u>74,597</u>	<u>(82,884)</u>	<u>15,452</u>
	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Balance at 31 March 2023 £
<b>Unrestricted funds</b>				
<b>General</b>				
General funds	<u>30,079</u>	<u>66,976</u>	<u>(73,316)</u>	<u>23,739</u>

The specific purposes for which the funds are to be applied are as follows:

The unrestricted funds are held to continue the charity's main objectives, should there be a fall in income in the future.

#### 17 Analysis of net assets between funds

	Unrestricted funds General £	Total funds at 31 March 2024 £
Tangible fixed assets	970	970
Current assets	20,992	20,992
Current liabilities	<u>(6,510)</u>	<u>(6,510)</u>
Total net assets	<u>15,452</u>	<u>15,452</u>

## Karing

### Notes to the Financial Statements for the Year Ended 31 March 2024 (continued)

	<b>Unrestricted funds General £</b>	<b>Total funds at 31 March 2023 £</b>
Tangible fixed assets	1,293	1,293
Current assets	28,474	28,474
Current liabilities	<u>(6,028)</u>	<u>(6,028)</u>
Total net assets	<u>23,739</u>	<u>23,739</u>

#### 18 Related party transactions

There were no related party transactions in the year.

#### 19 Non-adjusting events after the financial period

The accounts have been prepared on a going concern basis, but due to a number of unsuccessful grant applications, the charity may not have sufficient funding going forward. The charity is working to raise further funding and the trustees and the NHS (main donor) are aware of the situation.