REGISTERED CHARITY NUMBER 1161178

REPORT OF THE TRUSTEES

AND

FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2026

FOR

RESPITE AT HOME VOLUNTEERS WEST MID BEDS AND IVEL VALLEY

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REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 JUNE 2026

The trustees present their report with the financial statements of the charity for the year ended 30 June 2026.

Accounting standard

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), and the Charities Act 2011

Independent Examination

The charity's income for the year ended 30 June 2026 was in excess £25,000 and therefore its accounts and financial statements have been subject to independent examination.

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objective of the CIO is to protect and preserve the health of families, carers and friends suffering from life-limiting illness by the provision of hospice-type community care/a home service in the West Mid and Ivel Valley areas of Central Bedfordshire.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is a Charitable Incorporated Organisation (CIO) controlled by its governing document; a constitution dated 4 November 2014.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number: 1161178

Trustees:
Mr G Mackey
Ms C Thompson
Mrs J Hallworth
Mr M Smith
Ms Sarah Murphy

Treasurer

David J Hallworth ACIB
7 Windsor Close
Flitwick
Bedford MK45 1PT

Report on Charitable Activities for the year ended 30 June 2026

Chairman's Report

Mayors, Councillors, Honoured Guests and Friends of Respite at Home Volunteers, welcome to this our Annual General Meeting for 2026.

I stand before you tonight to deliver my fifth address as Chairman of RHV. Frankly, I don't know where the years have gone and it is quite unbelievable when I reflect on everything which has happened in those five years.

Respite at Home is a very different organisation than it was at that time. Having changed from our founder and visionary leader Kevin, supported by Sue, struggling to find a permanent treasurer, navigated the Covid pandemic, the loss of our Big Lottery grant and still have been here to celebrate our 25 year anniversary was a massive achievement for all of you.

I spoke last year of the existential crisis which we weathered at the start of 2025 with regard to ongoing financial and cash flow issues.

I am pleased to report that we find ourselves in a much stronger and certain position and this year has been far more settled. This is, of course, down to all of you. The fund raising and promotion of our charity is down to your hard work and allows us to continue with our special mission of supporting those with life limiting conditions along with their families.

What makes Respite at Home Volunteers special is that it is powered by local people for local people. This makes your work all the more meaningful and important. It makes our community stronger and more compassionate. This is the model for a real and sustainable big society.

I am reminded of case where a colleague of Mark's and mine relayed a story to our group of Councillors at CBC. It was about a gentleman with life limiting illness who couldn't go out. He was lonely and despondent.

Our colleague asked what she could do via the Council. Mark and I recommended RHV.
We then heard a few weeks later that not only did she recommend us to the gentleman, but he now has a volunteer who regularly visits him but his life has been turned around.
He is gaining confidence to get out and about again. Volunteers, you really do change lives!

Our job as a committee and trustees is to steward the ship and give you a strong and stable organisation to allow you to keep doing the wonderful work that you do.

I am incredibly grateful, as every year, to our committee. Mark, Joyce, David, Clare & Sarah. Thank you for your support, time and energy. It is a privilege for me to have worked beside you, especially when we have had so much success this last year. It makes a change from struggling to find where the next pot of funding will come from!

David, your work as our treasurer continues to be extremely important to us. I know the work it takes and thank you for continuing to support us as trustees of the charity. Your work is invaluable.

Nicola, as our Volunteer Manager continues to be the driving force behind our success in raising funds and delivering our services. Thank you Nicola for your dedication and hard work. I know that you live and breathe RV. We would not be where we are without you.

As for my role, you may have seen some adverts asking for new volunteers, trustees and yes, a chairman too. I have informed the committee that it is my intention to stand aside as soon as a replacement can be found and onboarded.

I have dearly loved my time at RV but have concluded that now is a good time for new leadership. The ship is steady and the course is clear. I could not ask for a better group of people to help run the organisation. As such I feel that handing over the organisation in this state give my successor the best opportunity to continue to take the charity to new heights.

I want to extend my thanks and best wishes to you all and wish you and RHV the very best.

Gareth Mackay

Volunteers' Manager's Report

Welcome everyone to our AGM which celebrates community groups, partnerships and Town Councils coming together in our local community, helping families living with life limiting illnesses, *Loneliness*, isolation, disabilities and bereavement in West Mid Beds and Ivel Valley areas across Central Bedfordshire.

Firstly, id like to say I have tried really hard to make this year's report shorter but again bear with me as I have a lot to say and many thank you's. So if I do see someone drifting off I'll know - it's far too long!

So I'd like to start by thanking all our fabulous team of volunteers who are so committed to RHV and who have worked really hard with me over the last year working with their families to ensure they are responded to quickly and given the help and support they need in what are truly challenging times. Without all of you our brilliant and small local charity just would not exist. So a massive thank you again to Kathy, Allan, Anne, Carol, Rob, Janet, Mandy, Clare, Karen, Julia, Sue, Nicky, Jim, Paula, Russ, Jenny, Gill and Lisa who have also attended events with me, fundraising, supplying prizes for our 'Tombola of Curiosities and Antiquities' and yummy cakes! You are such a wonderful group of people always enthusiastic and going the extra mile to help others so thank you again on behalf of all the families we support.

It's been another busy year where we have spent most of the hot hot hot summer with our feet in a paddling pool filled with water trying to cool down as temperatures sored into the mid 30's, and families came and hooked ducks all for us! The events are very important and are a chance for us to give out leaflets and chat to the public about what we do, meet new organisations, gain new referrals and of course some new volunteers. So we see it as a win win situation and the long days are always fun and worth it, meeting some incredible people! This year we have attended Stotfold Steam Fair, Flitwick family day, The Lashings cricket event, Ampthill Big Tent, Party on Potton and 2 pub quizzes at The Cross Keys at Pulloxhill and 1 held for us at The Chequers Pub in Westoning. Thanks to all the team who helped out on these hot and occasional 'monsooney' days! Also thank you to Sue and John for their storage

and transportation of our hurricane proof gazebo, and those early morning setups with our friend Captain Mannering!

Our team is growing with recruitment this year of an incredible 6 new volunteers who have been trained and are all now visiting clients regularly. Another 3 volunteers are interested and will be trained next year. We have also started a shadowing process where 2 of our new recruits are visiting clients with experienced volunteers by their side and this seems to be going really well.

Another interesting year where all of the hard work of last year with securing funding has been worth it, but we still cannot sit back and put our feet up as and funding and grants have to be kept firmly at the for front. We still have existing funding from the YAPP charity for £2,000 and the Big Lottery for £10,000. We had a huge surprise donation of £10,000 from Global Ridgeway Holdings. The Albert Hunt Trust gave us a grant of £10,000 earlier this year and The Neighbourly Charitable Trust £1,000. Donations from the Freemasons £420 and local Town Council grants from Ampthill Town Council for training etc for £1893.76, Shefford Town Council for a Sumup machine £200, and Stotfold Town Council for more marketing material £1,300. Thank you, to you all for supporting us in our 27th year of working with families who I know are so grateful for your support to keep us going.

As I said training has been made possible by grants from Ampthill T Council for new volunteers earlier in the year and then Refresher Training in August for many of our team and another 2 new recruits trained with our brilliant trainer Jenny. Topics include health and safety, safeguarding, wheel chair use, listening skill and keeping safe. And with nearly 90 hours of training and support meetings for the whole team, our priority is always to make sure everyone is equipped, confident and safe for their role in the community. When we meet as a team, it is always positive with great discussions, team building and laughter.

We have upped our advertising with free posts in local magazines targeted at carers, and at surgeries on their digital screens. We are also now targeting local pharmacies too. And regular contact with our partners including Social Prescribers, The Stroke Association, Community Nurses, GPs, NHS Trusts and Keech who now deal with the palliative phone service 111 in Central Beds. So we keep spreading the word!

Promoting our community charity is always so important and we have visited libraries, and spoken to people about our service. Again we had a stall at the very popular Older Peoples Festival in Flitwick in October and I recently did a radio interview at Bedfordshire Health Radio.

We attended celebrations with our sister groups Hospice at Home Volunteers Lighton Buzzard at their 30yr old Birthday party with Elvis larger than life, definitely in the building! Also at Home Volunteers Dunstable's AGM who are 40 yrs old an incredible achievement. And we continue to have good working relationships with Jaquie and John at Hospice at Home Leighton Buzzard and Liz and Maureen from Hospice at Home Dunstable, who after a long career at Home Volunteers retires at the end of this year and who will be really missed, Maureen has always been so helpful with advice and information to myself and Jaquie but, Maureen we have you on speed dial so watch out! Thank you all for all your support.

The Community Café in Ampthill where we partner with The Methodist Church and Ampthill Town Council to run this weekly Cafe is growing with 60 people at the Christmas meal last year and 50 people at our summer event 'Ampthill by the sea' with a brass band singalong, fish

n chips, sand, foil windmills and funny glasses all added to the enjoyment of our seaside holiday makers! We have created a space for carers and those struggling with isolation and loneliness to come together and feel comfortable to meet others. And over the last couple of months we have had 8 new people joining us. So with our slogan 'meet friends, make friends' this seems to sum up the great feeling of this Community Cafe! We consider it a great success for everyone who attends and who helps to run it.

It just goes to show when 3 local organisations come together to work for the community, what can be achieved.

From Stotfold down to Woburn Sands we travel anywhere to help people! And just to show how busy we have been with referrals this year which have mainly come from the Social Prescribers, The Stroke Association and surgeries. The number of hours we have spent visiting families is just over 1,300 hours. And, just over 200 hours attending events all across Central Beds talking to people about our service, gaining new referrals and new volunteers. A truly amazing amount of work achieved this year! So well done everyone!

This year we have also updated our technology, with a new laptop and mobile phone which definitely makes my life easier as I really rely on this on a daily basis to do my job.

We still work closely with Keech Hospice, Carers in Bedfordshire, Bluesky Carers, Healthwatch Central Beds, Good Neighbors groups, Social Prescribers, Palliative Nurses, and Neurological Nurses across the county. Although referrals have been interesting this year with more coming through our website and other community partners including the social prescribers rather than the other traditional services. Much of the time our volunteers have willingly visited and supported at least one and sometimes two families on a weekly basis, sometimes agreeing to travel many miles to sit with someone so that their carer can have a much-needed break.

We also had some great news regarding fundraising with East Beds Charity Cricket Shield donating a large sum of money to us back in cold December, and thank you again to Ampthill Fireworks and Ampthill Flexi Rotary who have supported us this year with donations. Again thank you to all of these local organisations. As times are still challenging, we are extremely grateful to them all for this much needed boost.

This year has also saw Allan officially retire from the charity after 18 yrs of loyal service, always sad to see people go especially as we are a small group and work so closely together, but we understand that sometimes life just gets in the way. We thank Allan for all his hard work whilst at RHV, and I will accept a long service certificate later on behalf of Allan which I will deliver personally to him.

Another fantastic year with lots of positivity. We are all focused and passionate about what we do, helping others, giving up some of our time each week for a couple of hours visiting people that really need our help and support at some of the most difficult times in their lives. We should all be very proud of what we do and have achieved, and my heartfelt thanks goes out to our incredible team of volunteers.

And last but not least I would like to thank our Chairman Gareth and all of existing Committee Joyce, Mark, Clare, and Sarah. And thanks also to our Trustee Clare and David our Treasurer who have done a huge amount of work with the grant applications again this year. David also

doubles up as our official photographer tonight so please do give him a smile! Again thanking you all for your continued support and guidance throughout another interesting and fast year.

After the business bit is over, our speaker is Shirley Scorcher CEO of the Beds and Northants MS Centre in Bedford. We thank her for taking the time to attend our AGM tonight.

And something special tonight a poem written especially for us called 'The Respite at Home Volunteers' from Adrian one of the clients who we have been visiting for many years now, and voiced using ai. And a giant lego project undertaken and completed by Mandy and Adrian's wife Lucy, under the strict supervision and watchful eye of Adrian!

And to finish I think this quote from one of our families, sums up perfectly why we do what we do:

'My husband has the most amazing volunteer who sits with him for 2.5 hours each week. She cheers my husband up and they have a good laugh. Sometimes they play a game, sometimes they just chat. It depends on the mood of my husband on the day. It allows me to meet a friend or catch up on home stuff. It would be a huge loss to both of us if this service ended! Our volunteer helps us both!'

Thank you all again for joining us tonight and please stay for a cuppa afterwards.

Nicola Mills

Treasurer's Report

1. **Introduction**

   This has been another busy financial year with RHV continuing to seek out grants and donations to maintain its activities. Our Volunteers' Manager has again worked very hard to secure meaningful grants and these will certainly enable at least another 12 months of operation.

   Many of our grant providers stipulate that their funds may only be used for specific purposes and some have mandated that we hold their grant in a separate Restricted Fund. This adds a degree of complexity to our financial record keeping and reporting. It also means that it may not be possible to fully expend such grants within a 12 month period.

   At the end of the year c £9.5k of grants allocated to 2025/26 was unused and therefore carried forward to 2026/27. Not all the grants and donations received in 2025/26 and allocated for expenditure in the years were used hence the overall surplus of income over expenditure of £19.25k. This together with grants and donations of £24k already received and allocated to 2026/27 means that RHV is in a position to cover its costs for 2026/27.

   The accounts are kept on an accruals basis which in short means that income and

expenditure is only recognised in the year to which it applies (as opposed to the year in which it is received/spent – this is cash accounting). It's important to understand this concept as if you look at the bank balances held at the year end (£63k) they include £24k of grants and donations received but allocated for use in 2026/27 (£27.25) and 2027/28(£2.25k). Also, some grant providers only pay a portion of the agreed grant up front and require an interim report before releasing the balance.

2. Financial Statements

Include various accounting reports:

a. Statement of Financial Activities (SOFA) – This gives a summary of Income and Expenditure over broad categories. The detail which makes up the summary can be found in:

b. Analysis of Income & Expenditure

c. Balance Sheet (Separate Funds) – Here you will note the separate columns for General, Designated and Restricted Funds

d. Statement of Assets and Liabilities (by fund) – this is a more detailed breakdown of the previous report (Balance Sheet separate funds)

3. Financial Summary

Income is up £23.8k on prior year at £50.2k. Fund raising events are £4.5k down mainly because in the prior year we benefited significantly from being a main beneficiary from a number of community events and sponsorship from the wider Stotfold community.

Expenditure is up by a net £2.5k which can be attributed to salaries. The Employers' National Insurance overpayment from prior years has now worked its way through with all overpaid sums being recovered form HMRC. With effect from 1 July 2026 we have placed our Volunteers' Manager on a fixed monthly hours (117) contract and increased the rate of pay, which we backdated to 1 January 2026. As a consequence, we have increased the redundancy provision for £5.5k to £6.5k with the additional £1k charged to expenditure in 2025/26. The Volunteers' Manager was previously monthly in arrears for hours actually worked. The trustees feel that the more conventional fixed hours contract will give a more stable cost base

The balance sheet reveals that we have £63k in the bank, but please note that of this:

a. £6.5k is reserved for redundancy costs
b. £24k of grants/donations available to be expended in 2026/27
c. £2.25k of grants for use in 2027/28
d. £29k as General Reserves

Major grantors and donors in the year are

Grantor/Donor	Full Amount	Allocations			
		Prior Year	2025/26	2026/27	2027/28
Albert Hunt Trust	10,000			10,000	
Ampthill Fireworks	400		400		
Big Lottery Community Fund	20,000		10,000	10,000	
Bedfordshire & Luton Community Foundation	10,000	2,500	7,500		
Central Bedfordshire Council	1,566		1,566		
East Beds Cricket Assn	800		800		
Gale Family Trust	3,000		3,000		
Global Ridgeway Holdings Ltd	10,000		10,000	0	
Neighbourly Trust	2,000	340	760	900	
Wixamtree Trust	5,000		5,000		
YAPP Charitable Trust	9,000	750	3,000	3,000	2,250
Totals	71,766	3,590	42,026	24,900	2,250

4. Conclusion

If we assume that our annual expenditure is £32k and our own fundraising generates say £4k p.a. then with the grants already secured/unused and in order to preserve a General Reserve at £13.5k, we will need to raise the following amounts from Donations and Grants (combined):

a. 2026/27 -£Nil
b. 2027/28 - £26k
c. 2028/29 - £28k

Our aim should be to raise the General Reserve to £30k which gives about one year of operation. Our Reserves Policy says that where possible we will use our own fund raising events to increase the General Reserve to one year's normal expenditure. Therefore, if we set that as a target, we would need to raise the following revised sums from Grants & Donations:

1. 2026/27 - Nil
2. 2027/28 - £30k
3. 2028/29- £32k

The charity remains viable in the short term but is still very dependent on larger grants and donations. Ideally, we need a sponsor willing to support us on a medium to long terms basis at circa £15/20k p.a.

David Hallworth ACIB
Hon. Treasurer
21 July 2026

Financial Statements Declaration

The financial statements which follow were approved by the trustees and authorised for issue on 24 August 2026 and are signed on behalf of the trustees by:

.....
Gareth Mackey Date: 24 August 2026

RESPITE AT HOME VOLUNTEERS WEST MID BEDS & IVEL VALLEY

(Charity Registration No. 1161178)

FINANCIAL STATEMENTS

For the Year ending 30 June 2026

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RESPITE AT HOME VOLUNTEERS WEST MID BEDS AND IVEL VALLEY
Statement of Financial Activities (SoFA)
For the period from 01 July 2025 to 30 June 2026

Notes		Unrestricted funds	Designated funds	Restricted funds	Total funds	*Prior year total funds*
3	**Income and endowments from:**	£	£	£	£	£
	Grants	19,210		11,505	30,715	*14,220*
	Donations	15,403			15,403	*4,074*
	Fund Raising Events	3,560			3,560	*7,995*
	Interest	531			531	*193*
	Other Income					
	Total income	38,704		11,505	50,209	*26,481*
4	**Expenditure on:**					
	Employment Costs	19,647		3,508	23,155	*20,200*
	Rent & Document Storage	710		250	960	*1,272*
	Office Costs	2,060		741	2,801	*2,128*
	Website & IT	169			169	*153*
	Insurance	531		57	588	*554*
	Volunteers' Travel & Expenses	152		59	211	*152*
	Fund Raising Costs	417			417	*872*
	Training	1,232		861	2,093	*640*
	Community Cafe					*1,148*
	Depreciation					*662*
	Other Costs	573			573	*664*
	Total expenditure	25,491		5,477	30,968	*28,445*
	Net income / (expenditure) resources before transfer	13,214		6,028	19,241	*(1,963)*
10.3	**Transfers:**					
	Gross transfers between funds - in	5,973		89		
	Gross transfers between funds - out	(89)		(5,973)		
	Other recognised gains / losses					
	Gains/losses on investment assets					
	Gains on revaluation, fixed assets, charity's own use					
	Net movement in funds	19,098		143	19,241	*(1,963)*
	Reconciliation of funds					
	Total funds brought forward	9,811				*11,774*
	Total funds carried forward	**28,909**		**143**	**19,241**	***9,811***
	Represented by					
	Unrestricted					
	General Fund	28,909			28,909	*9,811*
	Restricted					
	Bedfordshire & Luton Community Foundation					
	Shefford Town Council					
	TRAINING & RECRUITMENT			143	143	
	YAPP Charitable Trust					
	Total Funds	**28,909**		**143**	**29,052**	***9,811***

RESPITE AT HOME VOLUNTEERS WEST MID BEDS AND IVEL VALLEY

Balance Sheet

Notes		General £	Designated £	Restricted £	At 30/06/2026 £	*At 30/06/2025 £*
	Fixed assets					
7	Tangible Assets					
	Current assets					
8	Debtors	324			324	*1,523*
	Cash At Bank And In Hand	59,634		3,282	62,916	*41,121*
		59,957		**3,282**	**63,240**	***42,644***
	Liabilities					
9	Creditors: Amounts Falling Due In One Year	24,548		3,139	27,687	*27,334*
		24,548		**3,139**	**27,687**	***27,334***
	Net current assets less current liabilities	**35,409**		**143**	**35,552**	***15,311***
	Total assets less current liabilities	**35,409**		**143**	**35,552**	*15,311*
9.2	Provision For Liabilities After One Year	6,500			6,500	*5,500*
		6,500			**6,500**	*5,500*
	Total net assets less liabilities	**28,909**		**143**	**29,052**	***9,811***
	Represented by					
	Unrestricted					
	Unrestricted - General Fund	28,909				*9,811*
	Designated					
10	**Restricted**			143		
	Fund Totals	**28,909**		**143**	**29,052**	***9,811***

RESPITE AT HOME VOLUNTEERS WEST MID BEDS AND IVEL VALLEY

Statement of Assets and Liabilities (by fund)
As at: 30 June 2026

		Balance	*Previous balance*
		£	£
	General Fund: Unrestricted		
	Fixed Asset		
	9000: Equipment		*6,874*
	9001: Equipment - Accumulated Depreciation		*(6,874)*
	Current Asset		
	5000: Barclays - Current (Community) Account	(8,020)	*(5,714)*
	5100: Barclays - Business Premium Account	67,103	*40,093*
	5200: Petty Cash	50	*50*
8	Z05: Accounts Receivable		*1,000*
	Z20: Prepayments	324	*466*
	Z99: DUMMY FUND TRANSFERS	500	*500*
		59,957	*36,394*
	Liability		
9	Z04: Accounts Payable		*20*
	Z07: HMRC	380	*(1,626)*
	Z08: Accrued Payroll & Employee Expenses	3,269	*2,030*
	Z09: Income in Advance	20,900	*20,660*
	Z10: Redundancy Provisions	6,500	*5,500*
		31,048	*26,584*
	General Fund: Unrestricted	**28,909**	***9,811***
	Bedfordshire & Luton Community Foundation: Restricted		
	Current Asset		
	5000: Barclays - Current (Community) Account	3,000	*3,943*
8	5001: Barclays Business Premium Account	(3,000)	*57*
			4,000
	Liability		
9	Z09: Income in Advance		*4,000*
			4,000
	Bedfordshire & Luton Community Foundation: Restricted		
	Shefford Town Council: Restricted		
	Current Asset		
	5000: Barclays - Current (Community) Account	250	*250*
	Z99: DUMMY FUND TRANSFERS	(250)	*(250)*
	Shefford Town Council: Restricted		
	TRAINING & RECRUITMENT: Restricted		
	Current Asset		
	5000: Barclays - Current (Community) Account	1,282	*250*
	Z99: DUMMY FUND TRANSFERS	(250)	*(250)*
		1,032	
	Liability		
	Z09: Income in Advance	889	
	TRAINING & RECRUITMENT: Restricted	**143**	
	YAPP Charitable Trust: Restricted		
	Current Asset		
	5000: Barclays - Current (Community) Account	4,380	*2,250*
	5100: Barclays - Business Premium Account	(2,130)	
		2,250	2,250
	Liability		
9	Z09: Income in Advance	2,250	*2,250*
	YAPP Charitable Trust: Restricted		
	Grand Total	**29,052**	***9,811***

Note 1 - Basis of preparation

This section should be completed by all charities.

1.1 Basis of accounting

These accounts have been prepared on the basis of historic cost (except that investments are shown at market value) in accordance with:

- Accounting and Reporting by Charities – Statement of Recommended Practice (SORP 2005);
- and with Financial Reporting Standards (FRS 102)
- and with the Charities Act.

1.2 Change in basis of accounting

There has been no change to the accounting policies (valuation rules and methods of accounting) since last year (§ except for the following).

Give details in this box of any material changes that have been made.
None

1.3 Changes to previous accounts

No changes have been made to accounts for previous years.

Give details in this box of any material changes that have been made.

Note 2 Accounting policies

This standard list of accounting policies has been applied by the charity except for those deleted. Where a different or additional policy has been adopted then this is detailed in the box below.

INCOMING RESOURCES

Recognition of incoming resources	These are included in the Statement of Financial Activities (SoFA) when: · the charity becomes entitled to the resources; · the trustees are virtually certain they will receive the resources; and · the monetary value can be measured with sufficient reliability.
Incoming resources with related expenditure	Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.
Grants and donations	Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.
Tax reclaims on donations and gifts	Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.
Contractual income and performance related grants	This is only included in the SoFA once the related goods or services have been delivered.
Gifts in kind	Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.
Donated services and facilities	These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.
Investment income	This is included in the accounts when receivable.
Investment gains and losses	This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

EXPENDITURE AND LIABILITIES

Liability recognition	Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.
Governance costs	Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.
Grants with performance conditions	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.
Grants payable without performance conditions	These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.
Support Costs	Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

ASSETS

Tangible fixed assets for use by charity	These are capitalised if they can be used for more than one year. They are valued at cost or a reasonable value on receipt.
Investments	Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.
Stocks and work in progress	These are valued at the lower of cost or market value.
POLICIES ADOPTED ADDITIONAL TO OR DIFFERENT FROM THOSE ABOVE	None

Note 3 - Analysis of resources received

	General	Designated	Restricted	Total This year	*Last year*
	£	£	£	£	£
Income and endowments from:					
Grants					
1000 - Grants	19,210		11,505	30,715	*14,220*
Grants Totals	19,210		11,505	30,715	*14,220*
Donations					
1100 - Donations - General	15,403			15,403	*3,908*
1110 - Donations - In Memory					*166*
Donations Totals	15,403			15,403	*4,074*
Fund Raising Events					
1200 - Fund Raising - General	1,518			1,518	*6,288*
1210 - Fund Raising - Pub Quizes	1,582			1,582	*997*
1220 - Fund Raising - Tea & Cake	460			460	*710*
Fund Raising Events Totals	3,560			3,560	*7,995*
Interest					
1300 - Bank Interest	531			531	*193*
Interest Totals	531			531	*193*
Income and endowments Grand totals	**38,704**		**11,505**	**50,209**	***26,481***

Note 4 - Analysis of resources expended

Expenditure on:	General £	Designated £	Restricted £	Total This year £	Total *Last year* £
Employment Costs					
2000 - Salary - Volunteers' Manager	16,457		2,831	19,288	*19,626*
2010 - Pension Contributions - Volunteers' Manager	557		348	905	*926*
2020 - Employer National Insurance - VM	95			95	*(2,320)*
2030 - Travel - Volunteers' Manager	1,531		325	1,856	*1,957*
2040 - Entertaining - Volunteers' Manager	7		4	11	*11*
2199 - Redundancy Provisions	1,000			1,000	
Employment Costs Totals	19,647		3,508	23,155	*20,200*
Rent & Document Storage					
2400 - Rent - Virtual Office	210		150	360	*672*
2410 - Document Storage	500		100	600	*600*
Rent & Document Storage Totals	710		250	960	*1,272*
Office Costs					
2300 - Printing	977			977	*484*
2310 - Stationery	21			21	*67*
2320 - Other Office Supplies	86		(0)	86	*174*
2325 - Compliance and DBS Checks	94			94	*16*
2330 - Postage	2		2	4	*9*
2350 - Telephone & Broadband	699		740	1,439	*1,364*
2370 - Accounting Software	180			180	*15*
Office Costs Totals	2,060		741	2,801	*2,128*
Website & IT					
2200 - Website & IT	169			169	*153*
Website & IT Totals	169			169	*153*
Insurance					
2100 - Insurance	531		57	588	*554*
Insurance Totals	531		57	588	*554*
Volunteers' Travel & Expenses					
2600 - Volunteers' Travel	152		59	211	*152*
Volunteers' Travel & Expenses Totals	152		59	211	*152*
Fund Raising Costs					
2700 - Fund Raising Costs	417			417	*872*
Fund Raising Costs Totals	417			417	*872*
Training					
2500 - Training - Volunteers	1,232		861	2,093	*640*
Training Totals	1,232		861	2,093	*640*
Community Cafe					
2800 - Community Cafe - Rent Contribtion					*638*
2805 - Community Cafe - Publicity					*356*
2810 - Community Cafe - Food					*154*
Community Cafe Totals					*1,148*
Depreciation					
3000 - Depreciation					*662*
Depreciation Totals					*662*
Other Costs					
2420 - Venue Hire	312			312	*288*
2510 - Counselling Services	140			140	
2750 - Miscellaneous Expenses	121			121	*376*
Other Costs Totals	573			573	*664*
Expenditure Grand totals	**25,491**		**5,477**	**30,968**	***28,445***

Note 5 - Details of certain items of expenditure

5.1 Trustee expenses

Please provide details of the amount of any payment or reimbursement of out-of-pocket expenses made to trustees or to third parties for expenses incurred by trustees. If no expenses were paid, please enter 'None' in the appropriate box(es).

	This year	*Last year*
Number of trustees who were paid expenses	nil	*1*
Nature of the expenses		*Travelling to visit clients*
Total amount paid	nil	*152*

5.2 Fees for examination or audit of the accounts

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner or auditor. If nothing was paid please enter NONE in the appropriate box(es).

	This year £	***Last year £***
Independent examiner's or auditors' fees for reporting on the accounts	nil	*nil*
Other fees (for example: advice, consultancy, accountancy services) paid to the independent examiner or auditor	nil	*nil*

Note 6 - Paid employees

6.1 Staff Costs

	This year £	***Last year £***
Gross wages, salaries and benefits in kind	19,288	*19,626*
Employer's National Insurance costs	95	*(2,320)*
Pension costs	905	*926*
Total staff costs	20,288	*18,232*

6.2 Average number of full-time equivalent employees in the year

		This year Number	***Last year Number***
The parts of the charity in which the employees work	Fundraising	1	*1*
	Charitable Activities	1	*1*
	Governance	1	*1*
	Other	1	*1*
	Total	1	*1*

6.3 Defined contribution pension scheme

Brief details of the scheme: Scheme operated by Nest. On eligilble earnings, 3% employer contribution and 5% employee. The employee contribution is paid by the employer.

	This year £	***Last year £***
The costs of the scheme to the charity for the year		
The amount of any contributions outstanding at the year end	86	*79*
The amount of any contributions prepaid at the year end		

Note 7 - Tangible fixed assets

7.1 Cost or valuation

	Freehold land & buildings £	Other land & buildings £	Plant, machinery and motor vehicles £	Fixtures, fittings and equipment £	Payments on account and assets under construction £	Total £
Balance brought forward				6,874		6,874
Additions						
Revaluations						
Disposals						
Transfers *						
Balance carried forward				**6,874**		**6,874**

7.2 Accumulated depreciation and impairment provisions

****Basis**	SL or RB	SL or RB	SL or RB	SL	SL or RB	
**** Rate**				3 years		
Balance brought forward				6,211		6,211
Depreciation charge for year				662		662
Impairment provisions						
Revaluations						
Disposals						
Transfers*						
Balance carried forward				**6,874**		**6,874**

7.3 Net book value

Brought forward				**nil**		
Carried forward				nil		

7.4 Revaluation

If any fixed assets have been revalued please give details of the valuer and method of valuation

Note 8 - Debtors and prepayments

8.1 Analysis of debtors

	Amounts falling due within one		Amounts falling due after more	
	This year £	Last year £	This year £	Last year £
Trade debtors	0	0	0	0
Amounts due from subsidiary and associated undertakings	0	0	0	0
Other debtors	0	1,000	0	
Prepayments and accrued income	324	523	0	
Total	**324**	**1,523**	**0**	**0**

Note 9 - Creditors and accruals

9.1 Analysis of creditors

	Amounts falling due within one		Amounts falling due after more	
	This year £	Last year £	This year £	Last year £
Salaries, wages, expenses and pension contributions	3,269	2,030	0	
HMRC	380	(1,626)	0	
Amounts due to subsidiary and associated undertakings			0	
Other creditors	0	20	0	
Accruals, deferred income, income in advance	24,039	26,910	0	0
Total	**27,687**	**27,334**	**0**	**0**

9.2 Provisions for liabilities and charges

	Amounts falling due within one		Amounts falling due after more	
	This year £	Last year £	This year £	Last year £
Statutory Redundancy Pay	6,500	5,500		
		0	0	0
Total	**6,500**	**5,500**	**0**	**0**

9.3 Security over assets

If any loan, overdraft or other creditor holds a charge or other security over any assets of the charity please provide details.

Note 10 - Endowment and restricted income

10.1 Funds held

Please give a brief description of any of the following type of funds held by the charity:

- **permanent endowment funds (PE);**
- **expendable endowment funds (EE); and**
- **restricted income funds, including special trusts, of the charity (R).**

Fund Name	Type PE, EE or R	Purpose and Restrictions
Training Fund	R	Volunteer training. Funded from grants specifically for this
Beds & Luton Community Foundation	R	Core costs excluding fund raising costs
Shefford Town Council	R	Office Storage
Yapp Trust	R	Core Running costs but no capital purchases

10.2 Movements of major funds

Fund names	Fund balances brought forward £	Incoming resources £	Outgoing resources £	Transfers £	Income Deferred for 1 Year £	Income Deferred for more than 1 Year	Fund balances carried forward £
Training Fund	0	1,005	(861)	0			143
Beds & Luton Community Foundation	0	7,500	(4,377)	(3,123)			0
Shefford Town Council	0	250	(250)	0			0
Yapp Trust	0	3,000	(239)	(2,761)			0
General Fund	9,811	48,705	(25,491)	5,884	(10,000)		28,909
	0	0	0	0			0
Total Funds	**9,811**	**60,460**	**(31,218)**	**0**	**(10,000)**	**0**	**29,053**

Included in the General Fund incoming resources is the grant of £10,000 from the Albert Hunt Trust. This grant was received in 2025/26 but expressley for 2026/27 expenditure. The £10,000 is therefore represented in the Deferred Income figures.

10.3 Transfers between funds

From Fund (Name)	To Fund (Name)	Reason	Amount
Beds & Luton Community Foundation	General Fund	expenditure processed via General	3,123
Yapp Trust	General Fund	expenditure processed via General	2,761
Total			5,884

Note 11 - Transactions with related parties

If the charity has any transactions with related parties (other than the trustee expenses explained in note 6) details of such transactions should

11.1 Remuneration and benefits

Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee or other related parties by the charity or

Name of trustee or connected party	Legal authority (eg order, governing document)	Amounts paid or benefit value	
		This year £	Last year £
None			

11.2 Loans

Please give details of and amounts owing to or from the charity's trustees or other related parties by the charity at the year end.

	Name of trustee or connected party	Legal authority	Amount owing	
			This year £	Last year £
Due to trustees and related parties	None			
Due from trustees and related parties	None			

11.3 Other transaction(s) with trustees or related parties

Please give details of any transaction undertaken by (or on behalf of) the charity in which a trustee or related party has a material interest.

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	This year £	Last year £
None				

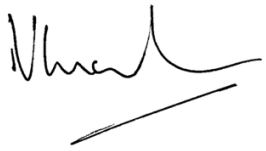
RESPITE AT HOME VOLUNTEERS WEST MID BEDS AND IVEL VALLEY (the Charity)

Report and Accounts for the year ended 30 June 2026

Declarations

I confirm that these accruals-based accounts for the year to 30 June 2026 have been prepared from the records of the Charity and that they include all funds under the control of the Charity.

Signature of treasurer



Date 21 July 2026

Name and address of treasurer:

David James Hallworth ACIB

7 Windsor Close,
Flitwick,
Bedford MK45 1PT

Presentation to the Charity trustees

I confirm that the annual report and accounts for the year ended 30 June 2026 were presented to a meeting of the trustees held on: 24 August 2026.

Signature of the Chair of the meeting:

Gareth Mackay

Date:

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the trustees of **Respite at Home Volunteers West Mid Beds and Ivel Valley (Charity No 1161178)** on the accounts for the year ended 30 June 2026.

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30 June 2026

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

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination 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.

Signed: *CJSheehan* Date: 21/10/2026

Name: C J Sheehan

Relevant professional qualification(s) or body: Chartered Accountant

Address: 88 Goswell End Road, Harlington, Beds LU5 6NX

RESPITE AT HOME VOLUNTEERS – WEST MID BEDS AND IVEL VALLEY

Treasurer's Report for the year ended 30 June 2026

1. Introduction

This has been another busy financial year with RHV continuing to seek out grants and donations to maintain its activities. Our Volunteers' Manager has again worked very hard to secure meaningful grants and these will certainly enable at least another 12 months of operation.

Many of our grant providers stipulate that their funds may only be used for specific purposes and some have mandated that we hold their grant in a separate Restricted Fund. This adds a degree of complexity to our financial record keeping and reporting. It also means that it may not be possible to fully expend such grants within a 12 month period.

At the end of the year c £9.5k of grants allocated to 2025/26 was unused and therefore carried forward to 2026/27. Not all the grants and donations received in 2025/26 and allocated for expenditure in the years were used hence the overall surplus of income over expenditure of £19.25k. This together with grants and donations of £24k already received and allocated to 2026/27 means that RHV is in a position to cover its costs for 2026/27.

The accounts are kept on an accruals basis which in short means that income and expenditure is only recognised in the year to which it applies (as opposed to the year in which it is received/spent – this is cash accounting). It's important to understand this concept as if you look at the bank balances held at the year end (£63k) they include £24k of grants and donations received but allocated for use in 2026/27 (£27.25) and 2027/28(£2.25k). Also, some grant providers only pay a portion of the agreed grant up front and require an interim report before releasing the balance.

2. Financial Statements

Include various accounting reports:

a. Statement of Financial Activities (SOFA) – This gives a summary of Income and Expenditure over broad categories. The detail which makes up the summary can be found in:

b. Analysis of Income & Expenditure

c. Balance Sheet (Separate Funds) – Here you will note the separate columns for General, Designated and Restricted Funds

d. Statement of Assets and Liabilities (by fund) – this is a more detailed breakdown of the previous report (Balance Sheet separate funds)

3. Financial Summary

Income is up £23.8k on prior year at £50.2k. Fund raising events are £4.5k down mainly because in the prior year we benefited significantly from being a main beneficiary from a number of community events and sponsorship from the wider Stotfold community.

Expenditure is up by a net £2.5k which can be attributed to salaries. The Employers' National Insurance overpayment from prior years has now worked its way through with all overpaid sums being recovered form HMRC. With effect from 1 July 2026 we have placed our Volunteers' Manager on a fixed monthly hours (117) contract and increased the rate of pay, which we backdated to 1 January 2026. As a consequence, we have increased the redundancy provision for £5.5k to £6.5k with the additional £1k charged to expenditure in 2025/26. The Volunteers' Manager was previously monthly in arrears for hours actually worked. The trustees feel that the more conventional fixed hours contract will give a more stable cost base

The balance sheet reveals that we have £63k in the bank, but please note that of this:

a. £6.5k is reserved for redundancy costs
b. £24k of grants/donations available to be expended in 2026/27
c. £2.25k of grants for use in 2027/28

d. £29k as General Reserves

Major grantors and donors in the year are

Grantor/Donor	Full Amount	Allocations			
		Prior Year	2025/26	2026/27	2027/28
Albert Hunt Trust	10,000			10,000	
Ampthill Fireworks	400		400		
Big Lottery Community Fund	20,000		10,000	10,000	
Bedfordshire & Luton Community Foundation	10,000	2,500	7,500		
Central Bedfordshire Council	1,566		1,566		
East Beds Cricket Assn	800		800		
Gale Family Trust	3,000		3,000		
Global Ridgeway Holdings Ltd	10,000		10,000	0	
Neighbourly Trust	2,000	340	760	900	
Wixamtree Trust	5,000		5,000		
YAPP Charitable Trust	9,000	750	3,000	3,000	2,250
Totals	**71,766**	**3,590**	**42,026**	**24,900**	**2,250**

4. Conclusion

If we assume that our annual expenditure is £32k and our own fundraising generates say £4k p.a. then with the grants already secured/unused and in order to preserve a General Reserve at £13.5k, we will need to raise the following amounts from Donations and Grants (combined):

a. 2026/27 -£Nil
b. 2027/28 - £26k
c. 2028/29 - £28k

Our aim should be to raise the General Reserve to £30k which gives about one year of operation. Our Reserves Policy says that where possible we will use our own fund raising events to increase the General Reserve to one year's normal expenditure. Therefore, if we set that as a target, we would need to raise the following revised sums from Grants & Donations:

1. 2026/27 - Nil
2. 2027/28 - £30k
3. 2028/29- £32k

The charity remains viable in the short term but is still very dependent on larger grants and donations. Ideally, we need a sponsor willing to support us on a medium to long terms basis at circa £15/20k p.a.

David Hallworth ACIB
Hon. Treasurer
21 July 2026

Respite at Home Volunteers
West Mid Beds & Ivel Valley

Reserves Policy 2026/27

This document includes General Unrestricted and any Designated funds held by the charity trustees of Respite at Home Volunteers West Mid Beds & Ivel Valley (RHV). It does not include any Funds which are Restricted by virtue of terms and conditions of expense allocation imposed by the grantor organisation or individual. Whilst not part of this policy, we outline the way in which we control the use of any Restricted Funds.

Our General (unrestricted) funds are available to be used for any or all of the purposes of RHV.

Aim

Our aim is twofold:

(1) To secure and sustain RHV's viability and future.

(2) To give reassurance to the general public that RHV, which is a registed charity, intends to use all of the money coming into its care for the purposes of the charity and in furtherance of its charitable objectives.

RESERVES POLICY

Introduction

The balances of our various funds as at 30/6/2026 are detailed at the end of this section. We also show any surplus or shortfall against our stated policy (below).

RHV uses accrual accounting and therefore income and expenditure is allocated (pro rata if appropriate) to the financial year of use which may not necessarily correspond to the year of receipt or payment.

Unrestricted Funds

General Fund

Our policy is to hold 6 months of gross core expenditure as a reserve. In addition, as an absolute must, we hold 3 months of our Volunteers' Manager normal salary as a "Redundancy Reserve".

Our rationale is that we need the 6 months core expenditure buffer to cover any years where we are unsuccessful in securing grants and donations sufficient to cover all our normal annual expenditure.

If General reserves fall below our target, we will look to make up the shortfall by:

1. Using monies raised from our own fund raising activities and events.
2. Using personal donations from individuals who have not specified a particular use for their donation.

If General Reserves are above our target, the surplus will be:

1. Used to reduce our reliance on external grants and be allocated to our core running costs.

Funds held as at 30 June 2026

General Unrestricted	£28,909
Less Redundancy Provision	(£6,500)
Less Unused income	(£9,909)
Net Funds available	£12,500
6 months expenditure	£15,484
Shortfall on policy	(£2,984)

Restricted Funds

External grant providers may place restrictions on the nature and type of expenditure we may allocate their grants towards. Such grants may not always cover the total annual expenditure for which the grant has been awarded.

In all such circumstances we create a specific Restricted Fund for each such grant and ensure we can identify and show that the grant has been used for the purpose for which it was awarded.

This policy was adopted by the RHV committee on 24 August 2026

Signed on behalf of the trustees by:

…….
Gareth Mackey (Chair)