Charity registration number 1187423 (England and Wales)

THE RURAL COFFEE CARAVAN

TRUSTEES' REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

THE RURAL COFFEE CARAVAN

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Richard Browne (Chair) Penelope Creasy (Vice Chair) Thomas Skevington (Treasurer) Katherine Axon Geoffrey Probert Rosemary Taylor Jacqueline Burke Stephen Miles	 (Appointed 11 June 2026)
Patron	Stephen Miles	High Sheriff of Suffolk 2011/2012
Charity registration	England and Wales	1187423
Registered office	Office 1 Church Farm Yard The Causeway Walsham Le Willows Bury St Edmunds Suffolk IP31 3AB	
Independent examiner	Whitings LLP Greenwood House Greenwood Court Skyliner Way Bury St Edmunds IP32 7GY	

THE RURAL COFFEE CARAVAN

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THE RURAL COFFEE CARAVAN

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

The Trustees present their annual report together with financial statements of The Rural Coffee Caravan (the charity) for the year ended 31st December 2025. The financial statements comply with the Charities Act 2011 and the Statement of Recommended Practice “Accounting and Reporting by Charities (FRS 102)”. The report takes account of the requirement for Trustees to report annually on public benefit, and the Trustees have had regard to the Charities Commission guidance on public benefit.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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 (FRS 102)".

Objectives and activities

The objects of the charity are:

1) to promote social inclusion for the public benefit within socially isolated rural communities in Suffolk by preventing people from becoming socially excluded, relieving the needs of those people who are socially excluded and assisting them to integrate into society. For the purpose of this clause ‘socially excluded’ means being excluded from society, or parts of society, as a result of one or more of the following factors: unemployment; financial hardship; youth or old age; ill health (physical or mental); substance abuse or dependency including alcohol and drugs; discrimination on the grounds of sex, race, disability, ethnic origin, religion, belief, creed, sexual orientation or gender reassignment; poor educational or skills attainment; relationship and family breakdown; poor housing (that is housing that does not meet basic habitable standards); and crime (either as a victim of crime or as an offender rehabilitating into society).

2) to further or benefit the residents of socially isolated rural communities in Suffolk, without distinction of sex, sexual orientation, race or of political, religious or other opinions by associating together the said residents and the local authorities, voluntary and other organisations in a common effort to advance education and to provide facilities in the interests of social welfare for recreation and leisure time occupation with the objective of improving the conditions of life for the residents.

3) the prevention or relief of poverty among people residing in socially isolated rural communities in Suffolk, in particular but not exclusively by providing information, advice and signposting services.

4) the relief of sickness and the preservation and protection of good health among people residing in socially isolated rural communities in Suffolk, in particular but not exclusively by providing information, support and advice with a view to alleviating the detrimental effects of loneliness and social isolation.

Activities

In order to achieve the principal objectives, set out above, the charity provides a variety of activities. Campervans and a caravan visit, by invitation, rural villages, set up a mobile café and information hub inviting villagers to have refreshments and chat with neighbours and friends for a few hours. This fosters a sense of community and provides signposting to agencies that will enable individuals to lead happier, healthier lives in their own homes. RCC also manages a network of activities in pubs (called “Meet up Mondays”) and cafes (called c-a-f-e; coffee and friends’ events). These are premises willing, on a weekly basis, to open their doors and provide a place for isolated folk to meet, chat and have a cup of tea or coffee and biscuits. A further network is called More than a Shop which is managed by RCC and involves village shops in rural communities providing a small facility for people to meet and chat to others. These shops also provide information and signposting that would otherwise be missing within an isolated location. RCC also has a comprehensive website enabling rural individuals and communities to access information relevant to them and also responds to specific circumstances affecting people experiencing hardship (the RCC slow cookers appeal and Warm Spaces initiative).

Public benefit
The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

The board of trustees has read the Charity Commission guidance on public benefit and is satisfied that the activities outlined in this document clearly demonstrate that the charity is providing a benefit to the public.

Achievements and performance
Significant activities and achievements against objectives
Review of Activities:

Throughout the year our work to address the causes and symptoms of rural isolation and loneliness throughout Suffolk by promoting social inclusion and the provision of advice remained a constant priority.

Suffolk's rural people and communities, as in the rest of the country, continued to be detrimentally impacted by the increasing costs of living and the need for practical help as well as friendship and support remained an obvious need for many.

It was another challenging year for the RCC to meet the increasing demand for our activities as, internally, we continued to implement our comprehensive transition plan to ensure our financial and organisational sustainability in the future years. We remained flexible throughout the year to ensure we were able to achieve successful outcomes to the transition whilst maintaining focus on delivering our constitutional objectives and services across rural Suffolk.

In 2025 we made 562 village visits across the county and had a throughput to these visits of 9,332 people.

We further developed the RCC Outreach Model with one-to-one access time by appointment with our Community Engagement Officers to provide focused, specific help to individuals asking for it. This involves help with application forms for benefits to which they are entitled as well as tailored signposting.

Case Study:

I am writing on behalf of the community in Sweffling to express our wholehearted support for the Rural Coffee Caravan. I first asked the Coffee Caravan to visit our village because there was a significant need that no other organisation was qualified or experienced enough to meet. The difference it has made has been profound. People who do not normally socialise, who were previously isolated and off the radar for help, are now coming along, receiving support, and feeling part of village life. These were exactly the residents I hoped to reach when setting up the sessions. Importantly, I have been able to signpost a number of people in crisis to Annette and the team, and through their confidential, caring support those individuals have received the help they desperately needed. No other organisation could have done this for our village. Sweffling is currently facing a crisis: we have no bus service, our pub, bowls green, and village hall are all on the brink of closure, and our mobile library only stops for 15 minutes twice a month. For those who are lonely and isolated, this creates a frightening situation. The Rural Coffee Caravan provides a lifeline – a reliable, reassuring, and welcoming presence that brings our residents together and strengthens us as a community. We cannot overstate the importance of these visits. To lose them would be devastating for Sweffling. We very much hope that RCC is able to secure the funding it needs to continue this vital work.

Invitations from parish councils, churches and village groups to deliver village visits remained at high levels. We continued to deliver a wider service with the inclusion of digital support to folk experiencing difficulty in completion of on-line forms, helping them to obtain entitled benefits. This became an integral part of our work, and we made a successful bid (December) to the Digital Inclusion Fund to continue with this work.

We continued our work to identify hidden carers and helping them to obtain entitled benefits they needed to continue to provide support. In 2025 we identified a further 134 people entitled to either an attendance or carers allowance. These conversations also revealed people entitled to apply for a Blue Badge or council tax reduction. We have received further funding from the Suffolk Carers Fund to continue with this work.

Case Study:

Cheryl showed me her new mobile phone - bought with the funds from her Carers Assessment - which I recommended to her. She said it's made a huge difference - as she is needing to have a working phone for all the appointments and phone calls with regards to her mum's health and her husband's health. Her old phone battery was so old - she had to have it on charge all day for it to work. She feels so much more reassured. Cheryl's husband been turned down for Attendance Allowance - said we would discuss and encouraged her to appeal the decision. He has severe anxiety and relies on her a lot.

Enabling villages to offer residents empowerment, security and a sense of belonging remained at the centre of our work with communities. We continued to work with agencies and organisations to reach rural communities in whatever way we can. The small van (we named her Sally, after our Founder) that we purchased in 2024, was busy throughout the year enabling us to deliver extra visits and "Information Drops" to village halls and community centres. These in-house Info Drops enabled us to increase sign-ups to our c-a-f-e network and provide increased support.

Case Study:

A very busy drop in - not much chat about PPG info but 5 different people entitled to Attendance Allowance not claiming - sent away with number to call to request forms and the Independent Age guide. One lady also is a family carer - gave her Suffolk Family Carers info and she said she would register as this would help her at work if she needed to take time off to take her mum to appointments. Also signposted her to SFC Occupational Therapy assessment as she has back problems and lifting her mum's walker in and out of the car is painful. Signposted to community transport - people not able to get on the bus. One lady on very low income - is claiming Pension Credit but not claiming Attendance Allowance despite the fact she had a heart attack last year and lost 3 stone in wt due to unknown cause. She is involved with the Stanton Church Rooms coffee morning and asked if I would go speak to them - I said I would speak to Garry as well, as I believe he is due to start some visits there. Gave her £150 Tesco Vouchers. Lady who organises Coffee on the corner spoke of her friend who is going through a difficult divorce and coercive behaviour is an issue - gave her Domestic Abuse support details. Lady whose father lives in Pakefield, she met me last time and found the information I gave her then helpful. Lady who joins the PPG Walking group, they came to the coffee morning after their walk - struggling financially as still not heard about Attendance Allowance, daughter has ED Syndrome and was home last week with suspected heart condition related to her illness - she is currently in university in London. Gave her £300 Tesco vouchers.

In the year we replaced the caravan that failed its routine inspection in 2024 with a smaller van that has enabled us to increase our capacity for confidential conversations and is easier to tow, which will help with tower recruitment.

Throughout 2025 we continued to provide feelings of connection as we tried to enable people to have increased confidence and generally improved emotional, mental, and physical wellbeing. We held 7 “Walk to Wellness” events, gave out 184 slow cookers, changed 134 walking stick ferrules, and demonstrated assistive technology on a one-to-one basis to 181 people. We distributed food vouchers to the value of £24,000 from government initiatives and £2,500 from Suffolk Community Foundation’s Surviving Winter Appeal.

We continued to work with Men’s Sheds throughout the year.

Throughout the year we continued to work with our MeetUpMondays network. The hospitality trade is experiencing difficult trading conditions which is affecting numbers in our network. We had 43 venues in the year with a throughput of circa 30,000 people indicating larger numbers of attendees at the venues still offering MeetupMondays. Some of the venues “closing” are moving to village halls and rejoining as c-a-f-e members. We now have 35 c-a-f-e venues. In 2025 we developed and supplied a MeetupMondays digital toolkit for venues to use to promote themselves and increase attendance which has been successful.

We also engaged in the annual Walsham le Willows Open Gardens weekend to show support for the village that is now the location of our office. We were visited by around 55 village residents and shared information on our work.

Case Study:

Good afternoon, it has been a few months since you sent us our slow cookers, and I wanted to touch base and let you know what we are doing. We have currently given 10 slow cookers out to our slow cooker clubs and have a 3rd club in October. Our clubs allow young people to meet each other, chat, cook meals they may not normally – I have attached one of slow cooker flyers, we cook a range of things including sweet and sour, aero cake, rice pudding, curry etc. I have also heard from some young people who are still using their slow cookers now and cooking meat for roasts, stews etc. We have some photos also if you would like some of these, I can double check young people are happy for me to share. Thank you again for your kind donation, this has helped make this possible and enabled us to give young people slow cookers.

Warm regards, Sian Bell (Independence Program, Project Lead)

During the year Trustees oversaw the continued successful operation of the changes made the previous year as the Transition Plan. Changes made in 2024 to the make-up of the Board itself were embedded; the new Xero accounting system was successfully used throughout the year under the management of our new Finance Manager; the new offices were seen as a major benefit to our day-to-day operations; job responsibilities realignment was smoothly implemented; and the IT upgrade achieved without problems. This was a significant benefit to our sustainability.

During 2025 there was no indication that obtaining funds would not remain extremely competitive. We continued to maintain high levels of engagement with funders. We continued to be supported by The National Lottery Community Fund, together with Trusts and Foundations, as well as donations. We would like to thank everybody for their support throughout the year.

We would also, once again, like to thank CoffeeLink of Ipswich for their continued donations of fantastic coffee; and thank Helen Oldfield of Affinity PR for her continued support. We would also like to thank Hudson Signs for gifting us livery for the new vehicles. Once again, special thanks go to Freddie Gaythorne-Hardy of Christies Care for his support with our website especially with the work involved in the design and implementation of our new website. To avoid compatibility and security issues, and better reflect the charity as a whole, we decided (as part of our sustainability planning) on a complete overhaul of our website. It will evolve into a more cohesive site, with streamlined user navigation and content uploads with increased reliability and functionality using more up to date software.
In 2025 no payments were made to any of the trustees other than receipted expenses incurred whilst carrying out their duties for RCC.

Financial review
Total income for the year was £384,876 (2024: £317,984). Total net outgoing resources, after all operational expenses, was £9,677 (2024: £39,055).

Reserves policy
The RCC has a documented Financial Reserves policy designed to minimise the effects of unforeseen circumstances and ensure we can continue to deliver our services. The policy is designed to ensure we can provide sufficient working capital to deal with circumstances in a professional and organised manner. It aims to ensure that free reserves, defined as unrestricted funds excluding fixed assets at the end of the financial year, should be more than 3 but no more than 6 months of operating expenses.

The total amount of free reserves at the end of the financial year was £180,887 (2024: £200,607). This meets the reserves policy.

Plans for future periods
Plans for 2026

We will continue to deliver our core work revolving around ensuring the continuing delivery of our practical services, support and advice on emotional aspects of everyday life. We anticipate an increase in demand for this as the cost-of-living issues for people continue and, specifically, Suffolk feels the impact of the Sizewell C construction.

We will need to address the need to meet these objectives during what will be a continuing challenging environment for fundraising. We will continue to ensure we are positioned as a vital part of the voluntary and “not for profit sector” infrastructure in Suffolk, continuing to help Local Authorities and organisations to serve and to deliver their work to people in rural communities.

The numbers of those who are experiencing loneliness, or who at the risk of experiencing loneliness will continue to increase. We will maintain and grow our programme of village visits throughout the county, as well as continue with the expansion of our MeetupMondays and c-a-f-e networks.

These objectives will require increasing efforts to attract funding which will remain our focus, and we will ensure we have a high profile with funding bodies and Local Authorities. At the same time, we will endeavour to establish alternative sources of funding wherever possible, as well as monitoring closely our funds available.

As in previous years, during 2026 we will continue, at all times, to control costs.

Specifically, in 2026, we will:

- continue to monitor our implemented transition plan;
- plan for the retirement of our CEO in May 2026 with a recruitment process to appoint her successor;
- ensure change is implemented smoothly with no interruption to our service delivery;
- on village visits, we will continue to focus on finding carers, encouraging them to apply for entitled benefits and assist them in their applications;
- in line with funding obtained, increase our activities in the east of the county in locations affected by Sizewell C construction;
- continue to strengthen and develop our presence in both existing networks and rural communities and we will ensure these are supported;
- review job roles and increase our admin resource appropriately to meet increased workload;
- encourage representatives from local councils and voluntary organisations to accompany us on visits;
- continue to work with partners and encourage them to take part in our events;
- ensure all staff and volunteers are fully trained and accredited to perform effectively and confidently all aspects of their roles;
- ensure we continue to maintain our reputation as an effective and respected outsourced service provider to Local Authorities to enable them to deliver more effective services to their customers;
- continue work to further strengthen our relationship with Public Health England;
- ensure we take every opportunity to increase our pool of volunteers with particular focus on our towing resource;
- continue to identify and use new sources of revenue generation;
- hold a significant trustee-led fundraising event;
- finalise development of IT infrastructure with the introduction of a new website and upgrade to our SharePoint document and information sharing platform;
- evaluate our uniforms provision and establish both a supplier of replacements and a sponsor to help with costs;
- continue to foster excellent relationships with neighbours and organisations in Walsham le Willows; and
- continue our work around improving all aspects of the digital inclusion of our visitors in line with our grant from the Digital Inclusion Fund Fund.

Structure, governance and management

The charity was originally registered under number 1125748 before being incorporated as a Charitable Incorporated Organisation (CIO) in January 2020 under number 1187423.

The following trustees served office during the year:
Richard Browne (Chair)
Penelope Creasy (Vice Chair)
Thomas Skevington (Treasurer)
Katherine Axon
Geoffrey Probert
Rosemary Taylor
Jacqueline Burke
Stephen Miles (Appointed 11 June 2026)

Recruitment and appointment of trustees

When a need is evident, potential Trustees are recommended to the Board by an existing Trustee, the President, Patron or CEO and discussed at an RCC Trustees Meeting. Trustees (not necessarily the whole Board but always including the Chair) meet with the possible recruit(s), finalise the matter and the decision is ratified by a vote of all Trustees. Following agreement, the Chair will then issue an invitation to join the Board.

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

Organisational structure

Trustees meet formally at least 4 times a year, more frequently if required. In 2025 they met 4 times and meetings were attended by the Patron, the President, the CEO and the Finance Officer.

Other matters

Risk Management

During the year the trustees considered the risks the Charity faces and has concluded that there are no major risks at this time. Trustees are satisfied that the charity has systems and procedures in place to deal with the major risks to which the charity is exposed. A review of risks is made on a regular basis.

Statement of trustees' responsibilities

The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the charity and which enable it to ensure that the financial statements comply with Charities Act 2011. They 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 law applicable to charities in England and Wales 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 year.

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 2019 (FRS 102);
- 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 operation.

The trustees are responsible for keeping sufficient 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 Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They 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' report was approved by the Board of Trustees.

Richard Browne

Richard Browne (Sep 10, 2026 18:31:42 GMT+1)

.....

Richard Browne (Chair)

Trustee

Date: 10/09/2026 .....

THE RURAL COFFEE CARAVAN

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF THE RURAL COFFEE CARAVAN

I report to the trustees on my examination of the financial statements of The Rural Coffee Caravan (the charity) for the year ended 31 December 2025.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

Since the charity's gross income exceeded £250,000, the independent examiner must be a member of a body listed in section 145 of the Charities Act 2011. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

1 accounting records were not kept in respect of the charity as required by section 130 of the Charities Act 2011.

2 the financial statements do not accord with those records; or

3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements 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 financial statements to be reached.



Jaimie King ACA DChA
Whitings LLP
Greenwood House
Greenwood Court
Skyliner Way
Bury St Edmunds
Suffolk
IP32 7GY
Date: 14/09/2026

THE RURAL COFFEE CARAVAN

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Income from:							
Donations and legacies	**2**	60,869	321,107	381,976	106,738	209,549	316,287
Investments	**3**	2,900	-	2,900	1,697	-	1,697
Total income		63,769	321,107	384,876	108,435	209,549	317,984
Expenditure on:							
Raising funds	**4**	5,403	3,642	9,045	3,181	3,182	6,363
Charitable activities	**5**	91,796	293,712	385,508	105,263	245,413	350,676
Total expenditure		97,199	297,354	394,553	108,444	248,595	357,039
Net income/(expenditure) and movement in funds		(33,430)	23,753	(9,677)	(9)	(39,046)	(39,055)
Reconciliation of funds:							
Fund balances at 1 January 2025		245,724	146,108	391,832	245,733	185,154	430,887
Fund balances at 31 December 2025		212,294	169,861	382,155	245,724	146,108	391,832

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 11 to 21 form part of these financial statements.

THE RURAL COFFEE CARAVAN

BALANCE SHEET

AS AT 31 DECEMBER 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible assets	**10**		97,370		114,893
Current assets					
Cash at bank and in hand		290,054		280,541	
Creditors: amounts falling due within one year	**11**	(5,269)		(3,602)	
Net current assets			284,785		276,939
Total assets less current liabilities			382,155		391,832
The funds of the charity					
Restricted income funds	**13**		169,861		146,108
Unrestricted funds	**14**		212,294		245,724
			382,155		391,832

The notes on pages 11 to 21 form part of these financial statements.

The financial statements were approved by the trustees on 10/09/2026

Tom Skevington

Tom Skevington (Sep 10, 2026 18:51:55 GMT+1)

Thomas Skevington (Treasurer)
Trustee

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

1 Accounting policies

Charity information

The Rural Coffee Caravan is a Charitable Incorporated Organisation (CIO) registered with the Charity Commission in England and Wales and is governed in accordance with an Association constitution.

1.1 Basis of preparation

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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 (FRS 102)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, unless otherwise stated in the accounting policies. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Voluntary income is received by way of donations and gifts and is included in full in the SOFA when receivable. Grants and donations are recognised when receivable. Investment income is recorded when receivable. Gift aid reclaimed on donations to the charity is included with the amount received.

1 Accounting policies **(Continued)**

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.
Governance costs are those costs associated with meeting the constitutional and statutory requirements of the charity.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures, Fittings & IT Equipment	3 years straight line
Plant, Machinery & Motor Vehicles	20% reducing balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

1 Accounting policies **(Continued)**

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.9 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations	26,870	-	26,870	40,069	-	40,069
Grants receivable	33,999	321,107	355,106	66,669	209,549	276,218
	60,869	321,107	381,976	106,738	209,549	316,287

3 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Bank interest receivable	2,900	1,697

4 Expenditure on raising funds

	Unrestricted funds 2025	Restricted funds 2025	Total 2025	Unrestricted funds 2024	Restricted funds 2024	Total 2024
	£	£	£	£	£	£
Fundraising						
Fundraising consultancy	5,403	3,642	9,045	3,181	3,182	6,363

5 Expenditure on charitable activities

	Addressing loneliness and isolation 2025 £	Connecting via social media 2025 £	Hardship and welfare 2025 £	Total 2025 £	Addressing loneliness and isolation 2024 £	Connecting via social media 2024 £	Hardship and welfare 2024 £	Total 2024 £
Direct costs								
Staff costs	204,623	51,156	-	255,779	188,561	47,140	-	235,701
Activities undertaken directly	26,570	6,642	26,000	59,212	21,838	5,459	10,000	37,297
	231,193	57,798	26,000	314,991	210,399	52,599	10,000	272,998
Share of support and governance costs (see note 6)								
Support	51,318	12,829	-	64,147	58,074	14,518	-	72,592
Governance	5,096	1,274	-	6,370	4,069	1,017	-	5,086
	287,607	71,901	26,000	385,508	272,542	68,134	10,000	350,676
Analysis by fund								
Unrestricted funds	73,437	18,359	-	91,796	84,212	21,051	-	105,263
Restricted funds	214,170	53,542	26,000	293,712	188,330	47,083	10,000	245,413
	287,607	71,901	26,000	385,508	272,542	68,134	10,000	350,676

6 Support costs allocated to activities

	2025	2024
	£	£
Depreciation	34,947	38,904
Rent	7,200	4,400
Postage, stationery and office expenses	1,487	5,094
Repairs and maintenance	507	-
Electricity, telephone and internet	5,077	4,635
IT costs	4,904	6,383
Advertising and marketing	1,970	3,803
Subscriptions	280	-
Meeting and site costs	2,079	3,790
Insurance	4,920	4,820
Bank charges and other professional costs	776	763
Governance costs	6,370	5,086
	70,517	77,678
Analysed between:		
Addressing loneliness and isolation	56,414	62,143
Connecting via social media	14,103	15,535
	70,517	77,678

	2025	2024
Governance costs comprise:	£	£
Independent examination	1,105	2,282
Accountancy	1,815	2,804
Legal and professional	3,450	-
	6,370	5,086

7 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

8 Employees

The average monthly number of employees during the year was:

	2025	2024
	Number	Number
Employees	10	8

8 Employees **(Continued)**

Employment costs	2025	2024
	£	£
Wages and salaries	236,200	217,828
Social security costs	16,124	14,807
Other pension costs	3,455	3,066
	255,779	235,701

There were no employees whose annual remuneration was more than £60,000.

9 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

10 Tangible fixed assets

	Fixtures, Fittings & IT Equipment	Plant, Machinery & Motor Vehicles	Total
	£	£	£
Cost			
At 1 January 2025	16,301	215,970	232,271
Additions	2,553	14,870	17,423
Disposals	(4,078)	(45,090)	(49,168)
At 31 December 2025	14,776	185,750	200,526
Depreciation and impairment			
At 1 January 2025	10,460	106,917	117,377
Depreciation charged in the year	3,774	23,186	26,960
Eliminated in respect of disposals	(4,078)	(37,103)	(41,181)
At 31 December 2025	10,156	93,000	103,156
Carrying amount			
At 31 December 2025	4,620	92,750	97,370
At 31 December 2024	5,840	109,053	114,893

11 Creditors: amounts falling due within one year

	2025	2024
	£	£
Trade creditors	2,597	1,329
Other creditors	692	636
Accruals and deferred income	1,980	1,637
	5,269	3,602

12 Retirement benefit schemes

Defined contribution schemes	2025 £	2024 £
Charge to profit or loss in respect of defined contribution schemes	3,455	3,066

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

13 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 January 2025	Incoming resources	Resources expended	At 31 December 2025
	£	£	£	£
The Fuserna Foundation	20,000	-	-	20,000
SCF	34,127	181,679	(154,421)	61,385
Hopkins Homes CT	6,107	-	-	6,107
National Lottery - Other	37,166	69,220	(79,834)	26,552
New Vans 2023	48,704	-	(10,963)	37,741
Other	4	-	(4)	-
Mid Suffolk DC Funding	-	44,300	(42,500)	1,800
National Lottery - New Caravan	-	15,000	(2,974)	12,026
TCLF - Village Visits	-	908	(908)	-
Inman Charity - Vehicle	-	5,000	(750)	4,250
WSC - Village Visits	-	5,000	(5,000)	-
	146,108	321,107	(297,354)	169,861

13 Restricted funds **(Continued)**

Previous year:	At 1 January 2024	Incoming resources	Resources expended	At 31 December 2024
	£	£	£	£
The Fuserna Foundation	20,000	-	-	20,000
SCF	12,146	39,439	(17,458)	34,127
Suffolk County Council	-	23,148	(23,148)	-
Mid Suffolk DC	-	250	(250)	-
Prince's Countryside Fund	2,000	1,200	(3,200)	-
Hopkins Homes CT	6,107	-	-	6,107
Hardship Fund	1,150	-	(1,150)	-
National Lottery - DCMS cost of living grant	-	70,383	(70,383)	-
National Lottery - Other	-	75,129	(37,963)	37,166
29th May CT	4,000	-	(4,000)	-
Belstead Ganzoni	300	-	(300)	-
Garfield Weston	9,000	-	(9,000)	-
Burrows CT	7,000	-	(7,000)	-
Limbourne Trust	2,200	-	(2,200)	-
Inman CT	4,500	-	(4,500)	-
New vans 2023	62,408	-	(13,704)	48,704
Other	54,343	-	(54,339)	4
	185,154	209,549	(248,595)	146,108

13 Restricted funds **(Continued)**

The Fuserna Foundation.
A one-off grant made by the Fuserna Foundation specifically to be held as a reserve to be used in the event of the charity being wound up.

Suffolk Community Foundation.
Grants made by several trusts to continue and develop our work either through village visits or supporting our networks, including the digital inclusion fund and finding hidden carers.

Hopkins Homes CT
Village visits and van livery.

The National Lottery
Grant providing a contribution to our core costs and all operations over a 5 year period.

New Vans 2023
Funding raised in 2023 to purchase 2 vehicles to be used by the charity. Represents the value of the assets and will be released over the 5 year period of depreciation.

Babergh District Council and Mid Suffolk DC Funding
For village visits and staff training.

National Lottery - New Caravan
To purchase a new caravan to be used by the charity. Represents the value of the asset and will be released over the 5 year period of depreciation.

TCLF - Village Visits
To carry out village visits.

Inman Charity - Vehicle
To purchase a vehicle to be used by the charity. Represents the value of the asset and will be released over the 5 year period of depreciation.

WSC - Village Visits
To carry out village visits.

14 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 January 2025	Incoming resources	Resources expended	At 31 December 2025
	£	£	£	£
General funds	245,724	63,769	(97,199)	212,294

14 Unrestricted funds **(Continued)**

Previous year:	At 1 January 2024	Incoming resources	Resources expended	At 31 December 2024
	£	£	£	£
General funds	245,733	108,435	(108,444)	245,724

15 Analysis of net assets between funds

	Unrestricted funds 2025	Restricted funds 2025	Total 2025
	£	£	£
At 31 December 2025:			
Tangible assets	31,407	65,963	97,370
Current assets/(liabilities)	180,887	103,898	284,785
	212,294	169,861	382,155

	Unrestricted funds 2024	Restricted funds 2024	Total 2024
	£	£	£
At 31 December 2024:			
Tangible assets	45,117	69,776	114,893
Current assets/(liabilities)	200,607	76,332	276,939
	245,724	146,108	391,832

16 Operating lease commitments

Lessee

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2025	2024
	£	£
Within one year	1,200	1,200

17 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).