Camberley Care Trust CIO
Final Accounts for the year to 31 March 2026

	Transport Services Unrestriced	Handyperson Services Unrestriced	Restricted Funds	TOTAL
OPENING BANK BALANCE 1st April 2025	£134,383	-£26,990	£1	£107,394
INCOME	£	£	£	£
Client Donations/Contributions	£40,894	£2,050		£42,944
Other Income:-				
Other Donations	£15,478			£15,478
Gift Aid	£6,429			£6,429
Bank Interest	£4,092			£4,092
Sundry	£341			£341
Restricted donations			£0	£0
TOTAL INCOME	£67,234	£2,050	£0	£69,285
DIRECT EXPENDITURE				
Mileage Claims	£21,742			£21,742
Handperson Costs		£2,615		£2,615
TOTAL	£21,742	£2,615		£24,356
ClientDonations/Contributions less Direct Expe	£19,152	-£564		£18,588
Income(excluding exceptional) less Direct Expe	£45,493	-£564		£44,929
OVERHEADS				
Admin.Staff Costs - Gross	£34,906	£8,727		£43,633
Rent,rates & insurance	£4,658	£1,165		£5,823
IT & telephones	£2,823	£706		£3,529
Print,post & stationery	£799	£200		£999
Professional fees & DBS checks	£647	£162		£808
Advertising & marketing	£123	£31		£154
Sundry expenses	£1,661	£415		£2,076
Restricted funds specific costs			£0	£0
TOTAL OVERHEADS	£45,617	£11,404	£0	£57,021
TOTAL EXPENDITURE	£67,359	£14,019	£0	£81,378
ORDINARY INCOME less EXPENDITURE	-£124	-£11,968	£0	-£12,093
TOTAL INCOME less EXPENDITURE	-£124	-£11,968	£0	-£12,093
CLOSING BANK BALANCE 31 March 2026	£134,258	-£38,958	£1	£95,301

Available Funds:-

Funds @ 1/4/25	£107,394
Loss for year ended 31/3/26	-£12,093
Funds @ 31/3/26	£95,301
Split:-	
Unrestricted funds	£65,300
Restricted funds	£1
Reserves	£30,000
	£95,301

Bank Accounts at End of March 2026

CAF Bank Cash a/c	£1,209.52
CAF Bank Gold a/c	£13,087.34
NatWest Current a/c	£2,418.24
Cambridge & Counties 1 year bond	£42,010.96
Cambridge & Counties 2 year bond	£36,575.00
Total	£95,301.06

Commentary

Overall Deficit

Camberley Care Turst incurred a deficit of £12,093 for the financial year to 31st March 2026.
The key elements of this deficit were:-
1. A surplus of driving donations over expenses of £19,152, and a deficit of handyman expenses of £564. This resulted in a net surplus on donations over direct expenses of £18,588
2. A high level of other Donations in year of £15,478 supported by Gift Aid (£6,429) and Bank Interest primarily from 2 Cambridge and Counties Accounts of £4,092.
3. Overheads of £57,021, with the bulk of the costs incurred on direct staff costs, property related costs and IT costs.

Key Points on specific lines in the accounts

1. The surplus on driving services is broadly in line with previous years at circa 47%. The proposed donation rates and driver mileage reimbursement rates were unchanged. A number of drivers donate mileage with a cost reduction of £3394.05 due to donated mileage
2. There was a deficit of £564 on Handyman services. The explanation for this was a loss in April and May of approximately £700 which is due to delayed claiming of handyman expenses from the previous year.
3. Donations are analysed on the separate tab of this report. The exceptional donation was £10,000 from Frimley Fuel Allotments.
4. Gift Aid was claimed on all qualifying donations from HMRC. The value is broadly in line with prior years.
5. Interest is primarily from fixed term accounts with Cambridge and Counties Building Society.
6. The largest item in Sundry income was a compensation payment of £150 from Natwest Bank due to poor service provision. Refunds on purchases made make on the majority of the balance - with an offset in Sundry Expenditure
7. Staff Costs of £43,633 are higher due to the recruitment of a new member of staff for the office, with the retention of the former office manager to ensure a smooth handover and to focus on specific improvement projects for the charity.
8. The bulk of office rent is the £402 per month lease payment, with additional costs for insurance and room rental for Trustee meetings.
9. The primary component of IT and Telephony costs are the annual contract with NITC for IT support, costing £207 per month.
10. Sundry Expenses include a variety of costs analysed in the expenses analysis tab. As per note 5 there is some offset between sundry income and sundry expenditure. The largest item is the cost of the annual Christmas volunteer event, which was circa £500.

Final Accounts Comparison

	APE 3/31/2026	APE 3/31/2025
INCOME		
Client Donations/Contributions	£42,944	£44,325
Other Income:-		
Other Donations	£15,478	£8,856
Gift Aid	£6,429	£6,700
Bank Interest	£4,092	£4,322
Sundry	£341	£10
Restricted donations	£0	
TOTAL INCOME	**£69,285**	**£64,213**
DIRECT EXPENDITURE		
Mileage Claims	£21,742	£21,304
Handperson Costs	£2,615	£3,496
TOTAL		**£24,800**
ClientDonations/Contributions less Direct Expenditure	£18,588	£19,525
Income(excluding exceptional) less Direct Expenditure	£44,929	£39,413
OVERHEADS		
Admin.Staff Costs - Gross	£43,633	£35,751
Rent,rates & insurance	£5,823	£4,883
IT & telephones	£3,529	£4,330
Print,post & stationery	£999	£608
Professional fees & DBS checks	£808	£1,444
Advertising & marketing	£154	£84
Sundry expenses	£2,076	£2,874
Restricted funds specific costs	£0	
TOTAL OVERHEADS	£57,021	£49,973
TOTAL EXPENDITURE	£81,378	£74,773
ORDINARY INCOME less EXPENDITURE	-£12,093	-£10,560
TOTAL INCOME less EXPENDITURE	-£12,093	-£10,560

APE 3/31/2024	APE 3/31/2023
£38,192	£28,512
£17,787	£5,825
£5,306	£4,235
£1,367	£253
£48	£304
£250	
£62,950	**£39,129**
£17,986	£13,554
£4,729	£4,416
£22,715	**£17,971**
£15,477	£10,541
£39,985	£21,158
£33,937	£29,749
£3,349	£3,457
£2,943	£3,758
£1,372	£930
£627	£296
£160	
£1,170	£3,738
£249	
£43,807	£41,928
£66,522	£59,899
-£3,572	-£20,770
-£3,572	-£20,770

Other Donations - Year to 31 March 2026

	Apr-25	May-25	Jun-25	Jul-25	Aug-25
Betty Wagner	£6.00	£6.00	£6.00	£6.00	£6.00
Surrey Lottery	£0.00	£0.00	£66.00	£0.00	£45.00
Frimley Fuel Allotments		£10,000.00			
Forex		£164.43	£17.10	£18.60	£25.20
Lady Queen Church					
Sanjha Restaurant					
Costco	£100.00				
Aaron Associates					
Anonymous > £30					
Anonymous < £30	£0.00	£39.52		£0.00	£7.07
Drivers mileage	£2,400.90				
Kelly		£10.00			
Whitmore		£10.00			
Wellington				£28.71	
Slade					
RA Warren					
Thomas					
Robinson					
Hughes					
Mrs Meredith					
David McCormick estate					
Sumpter					
Glencross					
Mr Ferreira					
Lamplough					
Patricia Osborne					
Lana Morgan					
	£2,506.90	£10,229.95	£89.10	£53.31	£83.27
Deduct Drivers	£2,400.90	£0.00	£0.00	£0.00	
Net Other Donations	£106.00	£10,229.95	£89.10	£53.31	£83.27

Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26
£6.00	£6.00	£6.00	£6.00	£6.00	£6.00	£6.00
£22.50	£26.00	£19.00	£22.50	£23.00	£22.00	£22.50
	£64.47	£29.62		£56.75	£0.00	£35.04
		£200.00				
						£204.49
					£73.75	
			£100.00			
		£20.00		£10.00		£20.00
						£41.00
	£15.00					
			£50.00			
			£30.00			
			£30.00		£20.00	
			£10.00			
			£30.00			£36.00
				£1,000.00		
				£10.00		
					£10.00	
						£100.00
					£20.00	
			£100.00			
£28.50	£111.47	£274.62	£378.50	£1,105.75	£151.75	£465.03
£28.50	£111.47	£274.62	£378.50	£1,105.75	£151.75	£465.03

Total
£72.00
£268.50
£10,000.00
£411.21
£200.00
£204.49
£100.00
£73.75
£100.00
£96.59
£2,400.90
£51.00
£10.00
£28.71
£15.00
£50.00
£30.00
£50.00
£10.00
£66.00
£1,000.00
£10.00
£10.00
£100.00
£20.00
£0.00
£100.00
£15,478.15
£2,400.90
£13,077.25

Analysis of Expenditure

1	**Rent, rates and insurance**	**£5,823.00**
	Trustee meetings room rental (High Cross)	£210.00
	Office desk rental and parking	£4,824.00
	Insurance	£444.01
	Office Consumables	£35.97
	St Paul's for IT training / volunteer catch up	£70.00
	Interviews/other meetings	£239.02
		£5,823.00
2	**IT and telephone**	**£3,528.61**
	Giff Gaff mobiles for office	£72.00
	Smarty House mobile for office	£60.00
	Talkmobile mobiles for office	£54.45
	SPSU mobile for Treasurer	£15.22
	Treasurers Mobile SIM	£59.99
	Office IT Equipment	£334.98
	Mobile handset	£289.90
	Ethernet Splitter	£38.00
	NITC IT Support	£2,500.28
	Dropbox License	£95.80
	Sundry	£7.99
		£3,528.61
	IT and telephone cost alignment changes	
	Mobile Phone costs allocated to Sundry	£12.00
	Revised IT and telephone costs	**£3,540.61**

3	**Sundry Expenses**	**£2,076.03**
	Monthly bank charges	£40.00
	Christmas event (for volunteers and staff)	£506.66
	NCVO Training	£65.00
	Volunteer catch up meetings	£16.80
	Hospital parking fines / carparking	£84.60
	Vouchers for Independent Examiner	
	Flowers and cards	£76.33
	Collectively Camberley Award Dinner	£108.00
	Office Signage	
	Customer repairs (porch / ramp)	£213.95
	General refreshments	£141.80
	Office move	£218.00
	Mobile Phone costs	£12.00
	Shredding Costs	£4.00
	Printer Ink	£13.49
	Software license - Policy creation	£183.25
	Sundry office costs	£392.15
		£2,076.03
	Sundry Expenses cost alignment changes	
	Bank Charges incorrectly allocated to Prof Fees / Driver Expenses	£20.00
	Vouchers for Independent Examiner incorrectly allocated to Advertising / Marketing	£100.00
	Mobile phone costs incorrectly charged to Sundry	-£12.00
	Revised Sundry Expenses	**£2,184.03**
4	**Professional Fees and DBS Checks**	**£808.20**
	Bright HR Consultancy fees	£302.20
	Payroll fees and end of year	£234.00
	DBS checks	£120.00
	Bank Charges	£15.00
	NCVO membership	£137.00
		£808.20
	Revised Professional Fees and DBS Checks	
	Bright HR fees incorrectly allocated to Staff costs	£75.60
	Bank Charges incorrectly allocated to Prof Fees	-£15.00
		£868.80

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees

Charity Name
Camberley Care Trust

On accounts for the year ended	31 March 2026	**Charity no (if any)**	1188130

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 / 03 / 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 (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

** Please delete the words in the brackets if they do not apply.*

Signed:		**Date:**	14 June 2026
Name:	David Wilson		
Relevant professional qualification(s) or body (if any):			
Address:	23 Ridgeway Close, Lightwater, Surrey, GU18 5XX		

Section B	Disclosure
	Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).
Give here brief details of any items that the examiner wishes to disclose.	

CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 1st April 2025 To 31st March 2026

Charity name: Camberley Care Trust

Charity registration number: 1188130

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The relief of poverty, distress and sickness of the elderly, disabled or vulnerable living in the Camberley and Frimley area by providing a car service and a handyman service and in such other ways as the trustees consider appropriate.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Camberley Care provides a transport service for the elderly, vulnerable and disabled in Camberley and Frimley using volunteer drivers. There is no charge as such for the service, but a donation amount is suggested as contribution towards driver fuel costs. Camberley Care also manages a low-cost handyman service, which also helps elderly, vulnerable and disabled in the Camberley and Frimley areas.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees declare that they have had regard to the guidance issued by the Charity Commission on public benefit. In all aspects of the day-to-day operation and administration of Camberley Care the Trustees meet all the Public Benefit requirements: • By supporting elderly, vulnerable people in the community to continue to live independently.

		• By reporting annually on our operations and providing financial reports in support of this.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	The success, high quality and continuity of service provided by Camberley Care is largely attributable to our many volunteers – drivers, duty officers and trustees. Without their dedication and selfless efforts Camberley Care would not be able to support so many people within the Camberley and Frimley Communities. Finding and attracting new volunteers, especially drivers, has remained challenging over the last year. We are therefore especially grateful to everyone who has joined and all those who have continued to volunteer.
Other		Our small handyman team, Mark and Graeme, continue to provide an excellent service to our very grateful clients. Camberley Care Trust are also very fortunate to have an exceptional Office Manager, who is the backbone of the day-to-day running of the Charity, supported by our Office Administrator. Both members of staff are completely dedicated to supporting our many

		volunteers and serving our clients to the very best standards. The office manager has indicated that she would like to step back so recruitment for a replacement is ongoing.

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	Camberley Care Trust continue to operate very successful and busy driving and handyman services. The car service is now operating at pre-pandemic levels and demand is stabilising. The main challenge of fulfilling the many drive requests is the number of volunteer drivers available. Recruitment advertising initiatives are ongoing and the driver numbers are increasing slowly. During the 2025/2026 accounting period 2,797 drives were conducted, a 3% increase on last year. Along with the regular drives, many clients were taken to the vaccination centres for their Flu Vaccinations. Our handyman service is in decline : 101 handyman jobs were completed, which is a 40% drop on last year. In this case it is demand itself that is slowing. Regular Social events were organised for our volunteers. These are welcomed and enjoyed by our volunteers. Our Christmas Afternoon Tea for all our volunteers and handymen was held at St Paul's Church again in December 2025, and was hosted by the office team.

Additional information (optional)
You may choose to include further statements where relevant about:

Achievements against		**Office Team Initiatives/Achievements**

objectives set	Para 1.41	**April 2025 to March 2026** **General office administration IT** • Continued to work with IT consultant on further improvements to Charity Portal our IT system. • Now able to do monthly invoicing run unaided • Continued to increase the number of donations taken over the phone **Volunteer administration** • Continued to update our posters and banners for volunteer recruitment • Recruited new volunteers • Recruited more bank staff to help with holiday cover and ad-hoc extra demand • Held three Volunteer coffee and catch-ups plus a (self-funded) curry night **Duty Officers** • Trained Duty officers and Bank staff in IT changes to the Charity Portal **Marketing and social media** • Developed new marketing adverts. • Continued to post on Facebook. • Created adverts for volunteer recruitment and advertised in Surrey Heath Heathscene, and Round&About Magazine • Produced 3 newsletters for the volunteers. **Trustee Initiatives/Achievements April 2025 to March 2026** • Charity Portal Upgrades and

		Enhancements are ongoing and are making the booking and donation process more efficient. • Website Updates ongoing, which is mainly adding News articles • A new treasurer was appointed • Review of the CCT Policy Documents is ongoing. A specialist HR company is reviewing all changes that we make. • Tim Harrison was appointed as Trustee. • A large donation was secured from a local charity • We were nominated for the Kings Award for Voluntary Services and put a good presentation forward but unfortunately we were not successful. • We were notified during the year that a large legacy has been left to Camberley Care. The Trustees have set up an Investment Committee to research options.
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of	Para 1.21	At the end of the period the financial position remained positive. Although the position is

the period		positive it is recognised that year on year we are still eating into existing reserves and without additional legacies or donations we will exhaust our existing funds in approximately 3-4 years (all other things remaining equal). If the potential legacy comes through as expected it will secure our future for 15 years or more.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Camberley Care Trust reserve policy is to keep an agreed sum of £30,000 in reserve, in order that the trustees can discharge their responsibilities should the charity have to close.
Amount of reserves held	Para 1.22	£30,000
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

Additional information (optional)
You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Camberley Care Trust's principal source of funding is from the donations made by our clients for the driving service provided. In addition to this, we receive donations from local churches, businesses, and private individuals. Our significant additional income/donations/legacies (> £200) were as follows during the finance period: Frimley Fuel Allotments £10,000 Driver's mileage £2,400 David McCormick £1,000 Sanjha Restaurant £204 Lady Queen of Heaven £200 Foreign Exchange (coins) £411
Investment policy and objectives including any social		We do now have an Investment policy in readiness of the legacy arriving. We have cash funds on notice bank accounts to enable the maximum interest return to be received whilst not putting funds at risk. The interest

investment policy adopted	Para 1.46	returns are reviewed regularly and funds are moved when a higher interest rate is offered elsewhere. We have no documented social investment policy but in practice try to be as ethical, environmentally friendly and sustainable as possible in our purchasing and office activities.
A description of the principal risks facing the charity	Para 1.46	The charity's biggest challenge is the recruitment of volunteer drivers. Without the drivers, trip numbers cannot increase further. A reduced number of client drives, means less donation funds to help support the charities fixed overheads. Increased salary costs plus more drivers claiming mileage allowances due to their own increased costs further squeezing available funds. The IT system used (Charity Portal) is 10 years old and has been struggling to keep up with demand. Improvements have been made by an IT Specialist to keep the current system running and work on a fully modernised version is in progress.
Other		Fuel price increases and the general cost of living increase will continue to impact on our ability to attract volunteer drivers.

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO (Charitable Incorporated Organisation)
Trustee selection methods including details of any constitutional provisions e.g.	Para 1.25	Appointment of charity trustees (1) Apart from the first charity trustees, every trustee is appointed for a term of three years by a

election to post or name of any person or body entitled to appoint one or more trustees		resolution passed at a properly convened meeting of the charity trustees. (2) In selecting individuals for appointment as charity trustees, the charity trustees have regard to the skills, knowledge and experience needed for the effective administration of the CIO.

Additional information (optional)
You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	New Trustees are provided with a copy of the Trustee Handbook (from the Charity Commission) and are encouraged to attend a dedicated Trustee Workshop provided by Voluntary Support North Surrey (VSNS). Trustees are also encouraged to familiarise themselves with our comprehensive set of operational policies and procedures which includes Complaints, Confidentiality, Health & Safety, Conflict of Interest, Volunteering and many more.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	Camberley Care Trust is managed by a Board of Trustees. The charity employs two part-time staff : an Office Manager and an Office Administrator, who manage a number of office volunteers and bank staff. The Board and Office Manager meet once a month to discuss and agree on the management of the charity's operations.
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Camberley Care Trust
Other name the charity uses	Camberley Care
Registered charity number	1188130
Charity's principal address	Unit 2J, Station House, 1 Pembroke Broadway Camberley GU15 3XD

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Antonie van de Bovenkamp	Chair		
2	Michael Craft		Interim Treasurer until 26/11/25	
3	Anthony Pipe	Treasurer	From 26/11/25	
4	Janet Chapman			
5	Susan Collett	HR		
6	Wendy Orr	Secretary		
7	Tim FitzGerald			
8	Ruby Ford			
9	Tim Harrison		From 16/4/25	
10				
11				
12				
13				
14				
15				
16				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Susan Pearson, Office Manager

Exemptions from disclosure

Reason for non-disclosure of key personnel details

Other optional information

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Antonie van de Bovenkamp	Anthony Pipe
Position (eg Secretary, Chair, etc)	Chair	Treasurer
Date	3/11/2026	