# HONITON 55+ CIO

## CHARITY NUMBER 1188796

## YEAR ENDED 31 MARCH 2026

## RECEIPTS AND PAYMENTS ACCOUNT

**Honiton 55+ CIO**
**Charity number 1188796**

**For the year ended 31 March 2026**

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**Honiton 55+ CIO**
**Charity number 1188796**

**Report of the trustees**
**For the year ended 31 March 2026**

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|---|---|
| **Registration** | The charity registered as a Charitable Incorporated Organisation on 30 March 2020 |
| **Registration number** | 1188796 |
| **Principal/registered address** | Honiton Daycare Centre<br>St Michaels<br>Orchard Way<br>Honiton<br>Devon<br>EX14 1HU |
| **Board of trustees** | H Penwarden - chair<br>T Darrant<br>C A Gilson<br>N Hurlock - treasurer<br>J Richardson<br>D Smith - secretary |
| **Bankers** | Natwest<br>94 High Street<br>Honiton<br>Devon<br>EX14 1JL |
| **Independent examiner** | Mr N Smy<br>Westcotts (SW) LLP<br>Chartered Accountants<br>Queens House<br>New Street<br>Honiton<br>Devon<br>EX14 1BJ |

**Honiton 55+ CIO**
**Charity number 1188796**

**Report of the trustees**
**For the year ended 31 March 2026**

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The trustees present their report and the accounts for the year ended 31 March 2026. The trustees who served during the year and up to the date of this report are set out one page 1.

**Structure, governance and management**

**Constitution**
Honiton 55+ CIO is a Charitable Incorporated Organisation registered with the Charity Commission 30 March 2020.

**Method of appointment or election of new trustees**
New Trustees are to be appointed for an initial period of 4 years by application. The Trustees will assess a proposed Trustee at their next meeting, and approval requires majority support from those present. Sections 10, 11 and 12 of the Governance Document shall apply. There were no Trustees affected by these provisions during the financial year. Terry Darrant retired as Acting Chair and Heather Penwarden was elected to be Chair of the Trustees with Derek Smith remaining as Secretary and Neil Hurlock as Treasurer.

**Objectives and activities**
The provision of the day care centre facilities is for the benefit of elderly people, including the provision and delivery of hot meals and as well general social benefit to such Citizens of Honiton and surrounding districts originally held on 3 days per week namely Monday Thursday and Friday and provides respite care for up to 24 clients as well as a meals on wheels service on those days for about 20 recipients who receive a 2 course cooked meal for a modest price. The Trust is able to provide a limited Transport Service via a Peugeot Horizon Wheelchair Adapted vehicle, acquired in September 2025 to replace an older Renault Vehicle, and which is also used for the Meals on Wheels service.

The service is provided by 5 trained care assistants, including the Centre Manager and her Deputy, a cook, kitchen assistant, and occasional volunteers who can be called on when needed or to help with the provision of entertainment. The Trust have also employed a clerk /bookkeeper to deal with the administrative side of the business under the direction of the Centre Manager and Treasurer. The Carer Staff are all professionally trained and receive annual refresher training. All staff and volunteers are required to pass enhanced DBS checks. The catering facilities received a Hygiene rating of 5 stars following a Health Inspection in 2025. There have been no Staff changes during the financial year.

As at 1 April 2025, during a period of negotiation on various matters the premises were occupied under the terms of the existing Licence which had expired as at the 31 August 2023 and we had been holding over under the terms of that Licence, and paying the Licence fee reserved. Until July 2024 we had been discussing the possibility of acquiring the freehold of the Property with a view to expanding the service to provide full respite care but these discussions were abandoned in July 2024 and following an internal board re-organisation the Trustees re-opened negotiations with Devon County Council with a view to securing a new Licence. We learned the Wednesday tenant was leaving and agreed to use the premises on a trial basis.

We have therefore been able to acquire a new Licence for 5 years from 1st April 2025, initially for 3 days but for 4 days from and including January 2026.

We have, provided, as well as care and meals various functions, in house such as musical entertainment, provided by professional musicians, and special seasonal functions.

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**Objectives and activities *(continued)***

As a matter of good working practise, including our working relationship with Devon County Council we ensure that all the necessary documentation to regulate our business and make checks are always in place, and all were reviewed, and amended, as necessary during the year One of our Trustees holds a regular meeting with the clients, where the staff are excluded, and they are invited to make any comments they wish as to the service provided for them. In every case they have indicated their approval of the kindness and care received from the staff, and their appreciation of the meals provided.

**Achievements and performance**
We have successfully kept the service stable and valued, and in addition to funding treats and outings for our clients, we have improved our offerings by acquiring a newer, larger vehicle. The capital expense and substantial Licence fee increase are reflected in the annual accounts but we believe that the increase in client numbers will keep the business on a sound financial footing.

**Financial review**
During the year, the Charity received total income of £165,862 (2025: £142,102) and had total costs of £174,066 (2025: £149,092), giving a deficit of £8,204. At 31 March 2026 the bank and cash balances were £116,434 (2025: £124,638).

**Plans for the future**
We intend to maintain the current business, in particular to make the Wednesday opening a success and to build in resilience to enable us continue with the service we provide against the anticipated financial uncertainties for the forthcoming financial year.

**Reserves policy**
To provide reliable and consistent services to its beneficiaries the Charity needs to be resilient. This means that we must be able to meet unexpected expenses and take advantage of change and opportunities for development when they arise, inadequate or no reserves could put the Charity's solvency, future development, or activities at risk.

To do this a sum of £25,000 (2025: £25,000) is set aside for reserves.

**Risk management**
The Trustees have assessed the major risks facing the Charity and developed appropriate procedures to mitigate and control those risks.

**Public benefit**
The trustees consider that the Trust's activities during the year satisfy the Charity Commission's guidance on public benefit.

**Statement of trustees' responsibilities**

The trustees are responsible for preparing the Trustees' Annual Report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Law applicable to charities in England and Wales requires the trustees to prepare accounts for each financial year which give a true and fair view of charity and of the incoming resources and application of resources of the charity for that year. In preparing these accounts the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the accounts; and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the accounts comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. 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.

**D Smith**
**On behalf of the board of trustees**

**Date:** 26/10/2026

**Honiton 55+ CIO**
**Charity number 1188796**

**Accountant's report to the trustees of Honiton 55+ CIO**
**For the year ended 31 March 2026**

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I report to the trustees on my examination of the financial statements of Honiton 55+ CIO ('the charity') for the year ended 31 March 2026.

**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 ('the Act').

I report in respect of my examination of the charity's financial statements 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 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 Act; or

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 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.

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**Mr N Smy ACA**
**Independent Examiner**
**Westcotts (SW) LLP**
**Chartered Accountants**
**Queens House**
**New Street**
**Honiton**
**Devon**
**EX14 1BJ**

**Date:** 28/10/26

**Honiton 55+ CIO**
**Charity number 1188796**

**Receipts and payments account**
**For the year ended 31 March 2026**

| | Year ended 31 March 2026 | | | Year ended 31 March 2025 | | |
|---|---|---|---|---|---|---|
| | Unrestricted funds £ | Restricted funds £ | Total funds £ | Unrestricted funds £ | Restricted funds £ | Total funds £ |
| **Receipts** | | | | | | |
| Sales | 103,709 | | 103,709 | 89,757 | - | 89,757 |
| DCC non grant income | 60,420 | | 60,420 | 49,660 | - | 49,660 |
| Donations | 1,583 | | 1,583 | 2,474 | - | 2,474 |
| Other income | 150 | | 150 | 211 | - | 211 |
| **Total receipts** | **165,862** | **-** | **165,862** | **142,102** | **-** | **142,102** |
| **Payments** | | | | | | |
| Accountancy fees | 1,055 | | 1,055 | 1,504 | | 1,504 |
| Bad debts | 1,932 | | 1,932 | - | | - |
| Bank charges | 665 | | 665 | 572 | | 572 |
| Clothing expenses | 227 | | 227 | - | | - |
| Consumables | 18,765 | | 18,765 | 14,101 | | 14,101 |
| Equipment | 1,626 | | 1,626 | 5,539 | | 5,539 |
| Insurance | 802 | | 802 | 347 | | 347 |
| Motor vehicle expense | 2,308 | | 2,308 | 2,923 | | 2,923 |
| Motor vehicle purchase | 12,845 | | 12,845 | - | | - |
| Printing and stationery | 378 | | 378 | 681 | | 681 |
| Rent | 13,148 | | 13,148 | 13,563 | | 13,563 |
| Repairs and maintenance | 1,486 | | 1,486 | 947 | | 947 |
| Staff salaries | 112,183 | | 112,183 | 102,592 | | 102,592 |
| Staff pension ocntributions | 3,804 | | 3,804 | 2,058 | | 2,058 |
| Staff training | 479 | | 479 | 1,184 | | 1,184 |
| Subscriptions | 98 | | 98 | - | | - |
| Sundry expenses | 359 | | 359 | 445 | | 445 |
| Telephone | 1,427 | | 1,427 | 1,345 | | 1,345 |
| Trips and activities | 460 | | 460 | 1,240 | | 1,240 |
| Volunteer expenses | 19 | | 19 | 51 | | 51 |
| **Total payments** | **174,066** | **-** | **174,066** | **149,092** | **-** | **149,092** |
| **Surplus/(deficit) for year before transfers** | **(8,204)** | **-** | **(8,204)** | **(6,990)** | **-** | **(6,990)** |
| **Transfers** | **-** | **-** | **-** | **-** | **-** | **-** |
| **Surplus/(deficit) for year after transfers** | **(8,204)** | **-** | **(8,204)** | **(6,990)** | **-** | **(6,990)** |

**Honiton 55+ CIO**
**Charity number 1188796**

**Statement of assets and liabilities**
**At 31 March 2026**

| | As at 31 March 2026 | | | As at 31 March 2025 | | |
|---|---|---|---|---|---|---|
| | Unrestricted funds £ | Restricted funds £ | Total funds £ | Unrestricted funds £ | Restricted funds £ | Total funds £ |
| **Reserves** | | | | | | |
| Reserves brought forward | 124,638 | - | 124,638 | 131,628 | - | 131,628 |
| Surplus/(deficit) for year | (8,204) | - | (8,204) | (6,990) | - | (6,990) |
| **At 31 March 2026** | **116,434** | **-** | **116,434** | **124,638** | **-** | **124,638** |
| **Cash funds** | | | | | | |
| Bank account | 116,307 | - | 116,307 | 124,614 | - | 124,614 |
| Petty cash | 127 | - | 127 | 24 | - | 24 |
| **At 31 March 2026** | **116,434** | **-** | **116,434** | **124,638** | **-** | **124,638** |
| **Fund balances** | | | | | | |
| Honiton 55+ CIO | | | | | | |
| General | 116,434 | - | 116,434 | 124,638 | - | 124,638 |
| **At 31 March 2026** | **116,434** | **-** | **116,434** | **124,638** | **-** | **124,638** |