Blunham Good Neighbour Scheme

Registered Charity No. 1204874

Accounts for the year ending 5th April 2026

INTRODUCTION

The Blunham Good Neighbour Scheme (BGNS) was set up in January 2023 under the umbrella of Bedfordshire Rural Community Charity (BRCC). There are 40 such schemes in Bedfordshire where volunteers offer help and assistance to people in a defined location. Initially the organisation was set up using the BRCC Constitution. However, the Trustees decided to become a Charitable Incorporated Organisation (CIO) and obtained charitable status in September 2023, at which time the Trustees decided to change the period to the financial year to 6th April to 5th April. This report is for the financial year 2025 to 2026.

In order to set up the organisation, BGNS approached Blunham Parish Council for financial assistance and were awarded a Start Up Grant of £3749.15 to cover operations over the first two years.

INCOME and EXPENDITURE

The business plan for BGNS seeks to obtain funds from donations for work carried. For driving operations, a donation is suggested based on HMRC pence per mile, which is offered to volunteers to cover their costs. All donations are banked to support the charity. However, no one is obliged to make a donation and volunteers expenses will be covered by the charity.

Expenditure is agreed by the Trustees at their regular meetings.

All income and expenditure is managed through a Lloyds Bank Account, with expenditure requiring a two layer authorisation process.

Records of all income and expenditure are recorded against jobs through a schedule, where details of the Job, Job type, Volunteer, Client, Client details, and income are recorded. This is reconciled with the Bank Statement on a monthly basis.

FINANCIAL STATEMENT 6th April 2025 to 5th April 2026

Please see Appendix 1 & 2 Income & Expenditure & Balance sheet

In total we have recorded 109 jobs from 6th April 2025 an increase of 17% on last year. Income from these jobs by way of donations has totalled £425.70 an increase of 43%. Expenditure since Aprill 2025 was £439.90, however£123.05 refers to expenditure for 2026/27 (Insurance for 26/27) In addition we have £99.05 in cash at Aarons Dept for future DBS checks.

Hence comparing April to April income £425.70, expenditure £439.90, an annual loss of £14.20 from the £337.09 loss last year. Taking the assets from Aarons Dept and Insurance the loss was £14.06 compared with £215.65 last year and £411.23 the year before. If this trend continues we would forecast a surplus on this year od £185.

Income from jobs has been steady throughout the year, however this year we have had a number of larger donations for Gardening, Dog Walking and Driving and this may affect the above forecast.

CHARITY WORK

The Trustees recognise the financial difficulty clients are under and are looking at further opportunities to seek funding in order to support the most needy in our community. There is clearly a need within our area for the type of support we offer and the Trustees are open to suggestions on how we can assist those in need better.

FLOWERS

We are very fortunate to have within the village a small company who donate a bouquet every month , which we pass onto one of our clients, chosen at random. This helps with advertising our work and spreads a little bit of happiness to those who need it.

FUTURE FUNDING

In order to better support our most needy clients, the Trustees reserve the right to chang the financial model to one where financial support is obtained by a mixture of donations and grants, with the latter taking a greater role in the long term. This model is similar to many of such schemes running in Bedfordshire, some of which rely entirely on grants for their financial support. At present however income is sufficient to cover costs.

In addition, we have widened our Area of Benefit to include Charlton, a small village adjacent to Blunham which had no Good Neighbour scheme.

SAFEGUARDING

We have a dedicated Safeguarding Trustee and all Trustees undergo safeguarding training. In addition, all Trustees and Volunteers are checked by the DBS scheme. This was initially completed via BRCC but is now being moved to a Private Company as BRCC no longer support this. Our volunteers are asked to sign off that they have read our safeguarding policy.

INDEPENDENT EXAMINERS REPORT

The income and expenditure of the charity is below the threshold required by the Charity Commission for an Independent Examiners Report. As such we have agreed to forego such a report. However, this Financial Statement will be filed with the Charity Commission.

Phil Rose

Treasurer Trustee

April 2026

APPENDIX 1

Blunham Good Neighbour Scheme
Registered Charity No. 1204874

Accounts for the year ending April 5th 2026

Balance Sheet

Description		2025/2026	2024/2025	2023/2024
Current Assets				
Bank Account		£2,336.83	£2,351.03	£2,688.12
	Cash in hand	£0.00	£0.00	£0.00
	Aarons Dept DBS	£99.05	£105.00	£0.00
	Insurance	£123.05	£117.24	£100.80
	Total Assets	£2,558.93	£2,573.27	£2,788.92
Liabilities				
Account payable		£0.00	£0.00	£0.00
	Uncleared cheques	£0.00	£0.00	£0.00
	Total Liabilities	£0.00	£0.00	£0.00
Net Assets				
	Mobile Phone	£0.00	£0.00	£319.00
	MF Doc Case	£0.00	£0.00	£16.97
	A4 Diary	£0.00	£0.00	£5.70
Reserves				
Excess/(deficit)		£2,336.83	£2,351.03	£2,688.12
Change year on year				
	Current account	-£14.20	-£337.09	-£512.03
	Assets	£0.14	£121.44	£100.80
	Total change	-£14.06	-£215.65	-£411.23

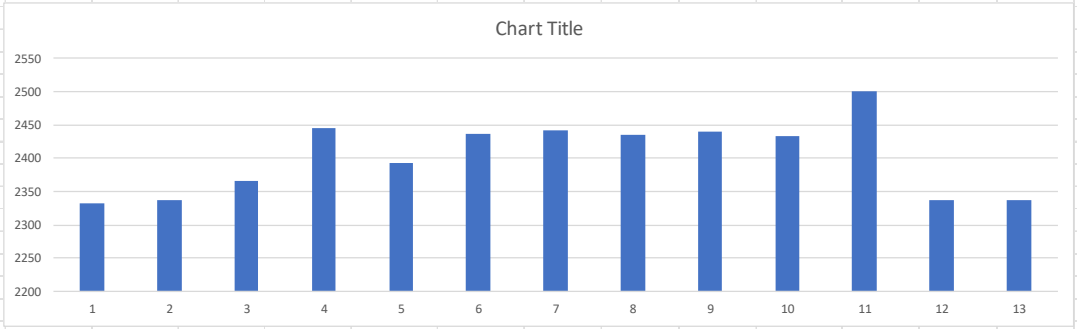
As can be seen 2025/2026 moved the charity very close to break even. My thanks to all the Trustees and Volunteers for their hard work during the year. We are in a strong financial position and I would wish that we maintain our reserve level to meet any headwind we may face. Insurance costs continue to increase with an above inflation increase of 16% last year and a 4.9 % this year.

APPENDIX 2

Blunham Good Neighbour Scheme

Income and Expenditure

		2025									2026				
		Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	6th Apr	Totals
Income															
	Donation			£20.00	£20.00	£20.00	£40.00					£70.00			£170.00
	Grant														£0.00
															£0.00
Job Donat	Check DB	£3.00	£15.00	£19.00	£79.00	£18.00	£14.00	£15.00	£3.70	£15.00	£27.00	£8.00	£39.00	£0.00	£255.70
	Total	£3.00	£15.00	£39.00	£99.00	£38.00	£54.00	£15.00	£3.70	£15.00	£27.00	£78.00	£39.00	£0.00	£425.70
															£0.00
	Cum Inc	£3.00	£18.00	£57.00	£156.00	£194.00	£248.00	£263.00	£266.70	£281.70	£308.70	£386.70	£425.70	£425.70	£425.70
Expenditure															
GiffGaff Mobile		£10.00	£10.00	£10.00	£10.00	£10.00	£10.00	£10.00	£10.00	£10.00	£10.00	£10.00	£10.00	£0.00	£120.00
AnsVar Insurance													£123.05		£123.05
JCB Printing		£12.00													£12.00
Riversmeet Recorder						£90.00									£90.00
Lanyards & Reciepts															£0.00
Aarons Dept															£0.00
Refund Brenda															£0.00
Xmas tree															£0.00
Team Meeting											£24.85				£24.85
Colin Hinson													£70.00		£70.00
															£0.00
Reimbursement															£0.00
															£0.00
															£0.00
															£0.00
															£0.00
	Total	£22.00	£10.00	£10.00	£10.00	£100.00	£10.00	£10.00	£10.00	£10.00	£34.85	£10.00	£203.05	£0.00	£439.90
	Cum Exp	£22.00	£32.00	£42.00	£52.00	£152.00	£162.00	£172.00	£182.00	£192.00	£226.85	£236.85	£439.90	£439.90	
Balance	2351.03	£2,332.03	£2,337.03	£2,366.03	£2,455.03	£2,393.03	£2,437.03	£2,442.03	£2,435.73	£2,440.73	£2,432.88	£2,500.88	£2,336.83	£2,336.83	
Bank Reconcilliation		2332.03	2337.03	2366.03	2445.03	2393.03	2437.03	2442.03	2435.73	2440.73	2432.88	2500.88	2336.83	2336.83	



This years receipts in the form of donations has been supplemented by a number of larger than normal donations from Gardening, Dog Walking and Driving.

Job donations are those made against specific job numbers.

Donations are made where no specific job number has been allocated, such as regular dog walking.