



## Trustees' Annual Report for the period

From **1<sup>st</sup> April 2024** To **31<sup>st</sup> March 2025**

**Charity name: REDRUTH COMMUNITY ASSOCIATION**

**Charity registration number: 287343**

### Objectives and Activities

Summary of the purposes of the charity as set out in its governing document	<b>To promote the benefit of the residents of Redruth. To advance their education and skills. To provide facilities for training, health, recreation and leisure-time activities. To maintain and manage Redruth Community Centre.</b>
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.	<b>Provision of room and hall for hire to enable the Association to promote its objectives for the benefit of the people of Redruth and neighbourhood for all ages and abilities.</b>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	<b>Trustees have had regards to the guidance on public benefit issued by the Charities Commission.</b>

### Additional information (optional)

You may choose to include further statements where relevant about:

Policy on grant making	
Policy on social investment including program related investment	
Contribution made by volunteers	
Other	

### Achievements and Performance

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.	Our trade has been steady this year, but the centre does need investment to improve. We have been working with an architect firm to develop agreed plans for developing the centre going forward to put us in a position to apply for and hopefully secure monies to improve the centre. We have received some donation monies and secured some small grants.
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### Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	
Performance of fundraising activities against objectives set	
Investment performance against objectives	
Other	

### Financial Review

Review of the charity's financial position at the end of the period	<b>We are continuing to build back trade and the range of activities on offer. This means the centre is open longer so operating costs have risen, even though costs are being tightly controlled. We are a living wage employer, so wages have increased. We continuing to actively seek grant funding to improve the centre.</b>
Statement explaining the policy for holding reserves stating why they are held	n/a
Amount of reserves held	n/a
Reasons for holding zero reserves	<b>We aim to keep a minimum of £10k in the bank, but don't have a reserves policy as such.</b>
Details of fund materially in deficit	<b>None</b>
Explanation of any uncertainties about the charity continuing as a going concern	<b>None</b>

### Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	
Investment policy and objectives including any social investment policy adopted	
A description of the principal risks facing the charity	
Other	

### Structure, Governance and Management

Description of charity's trusts:	n/a
Type of governing document	<b>Constitution</b>
How is the charity constituted?	<b>Association</b>
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	<b>Elected at AGM</b>

**Additional information (optional)**

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	
The charity's organisational structure and any wider network with which the charity works.	
Relationship with any related parties	
Other	

**Reference and Administrative details**

Charity name	Redruth Community Association
Other name the charity uses	n/a
Registered charity number	287343
Charity's principal address	Redruth Community Centre, Foundry Row, Chapel Street, Redruth, Cornwall, TR15 1AW.

**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	Robert Stephen Barnes	Chairman		Redruth Town Council
2	Judith Marilyn Davidson MBE			
3	Carol Taylor	Treasurer		
4	Bruce Craze	Vice Chairman		
5	Bob Mansfield			
6	Imelda Martin	Secretary		
7	Nick Lake			

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

Director name		
n/a		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
n/a		

**Funds held as custodian trustees on behalf of others**

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

**Additional information (optional)**

**Names and addresses of advisers (Optional information)**

Type of adviser	Name	Address
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**Name of chief executive or names of senior staff members (Optional information)**

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**Exemptions from disclosure**

Reason for non-disclosure of key personnel details

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**Other optional information**

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**Declarations**

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

Signed on behalf of the charity's trustees

<b>Signature(s)</b>		
<b>Full name(s)</b>	Imelda Martin	
<b>Position (eg Secretary, Chair, etc)</b>	Secretary	
<b>Date</b>	30 <sup>th</sup> January 2026	

REDRUTH COMMUNITY ASSOCIATION  
ACCOUNTS REPORT  
ACCOUNTS FOR THE YEAR ENDED 31ST MARCH 2025

We report on the accounts to the Charity for the year ended 31st March which are set out on pages 2 and 3.

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is our responsibility to:

examine the accounts under section 145 of the Charities Act  
to follow the procedures laid down in the General Directions given by the Charity Commission  
(under section 145(5) of the Charities Act and  
to state whether particular matters have come to our attention

**Basis of independent examiner's report**

Our examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes the review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

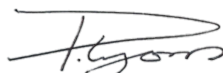
**Independent Examiner's statement**

In connection with our examination, no matter has come to our attention:

- (i) which gives us reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 130 of the Act; and
  - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act have not been met; or
- (ii) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Suite 1b  
Gateway Business Centre  
Barncoose Industrial Estate  
Redruth  
TR15 3RQ

19th January 2026.



Keith Lyons Certified Public Accountants

REDRUTH COMMUNITY ASSOCIATION  
CHAPEL STREET, REDRUTH  
RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2025

<u>Receipts</u>	<u>Restricted</u> <u>Funds</u>	<u>Unrestricted</u> <u>Funds</u>	<u>Last Year</u> <u>23/24</u>
Bank & cash balances at 1st April 2024	12,622.30	21,656.92	18,234.66
Room Hire			-
Meeting Rooms	-	18,388.50	17,113.00
Hall	-	19,938.00	15,890.00
Parties	-	1,250.00	1,380.00
Murdoch	-	8,835.00	12,779.00
Refreshments	-	-	-
Donations	-	2,105.00	1,739.70
Other	-	525.59	304.43
Grants	361.20	1,474.98	
Community Capacity Fund	-	-	17,907.00
Community Chest	-	-	1,000.00
RTC Draw down	-	-	3,600.00
Artwell	-	-	-
Bank Interest	-	483.35	382.75
Previous year rounding diff	-	-	-
Difference Recorded	-	-	-
	<u>12,983.50</u>	<u>74,657.34</u>	<u>90,330.54</u>

REDRUTH COMMUNITY ASSOCIATION  
CHAPEL STREET, REDRUTH  
RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2025

<u>Payments</u>	<u>Restricted Funds</u>	<u>Unrestricted Funds</u>	<u>Last Year 23/24</u>
Insurance	-	1,631.75	1,629.38
Heat and light	-	5,081.37	4,342.62
Wages	-	36,556.67	33,983.59
PP&S	-	18.95	9.70
Maintenance	-	2,077.14	2,171.76
Repairs	-	2,861.04	457.91
Phone, TV & Printer	-	265.34	1,503.80
Other	-	402.20	1,402.60
Sample chairs	-	-	272.04
Loan Repayment	-	1,516.20	1,516.20
Bank charges	-	60.00	60.00
Refreshments	-	56.20	51.82
Community Capacity Fund	-	-	6,284.70
Planning fee	152.50	-	64.00
RTC Grant	-	1,247.85	2,301.20
Lilly Lewarne	11,612.00	712.79	-
Room hire	219.00	-	-
X-Act It	1,000.00	-	-
Child Picnic	-	181.00	-
Difference	-	2.00	-
	12,983.50	52,670.50	56,051.32

Bank & cash balances at 31st March 2025

Unrestricted		21,986.84	21,656.92
Restricted	-		12,622.30
	12,983.50	74,657.34	90,330.54

Combined £ 21,986.84

REDRUTH COMMUNITY ASSOCIATION  
CHAPEL STREET, REDRUTH  
RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2025

<b>Note 1 movement of funds</b>	<b><u>Restricted</u></b>	<b><u>Unrestricted</u></b>	<b><u>Total</u></b>
Receipts	361.20	53,000.42	53,361.62
Payments	12,983.50	52,670.50	65,654.00
	<u>- 12,622.30</u>	<u>329.92</u>	<u>- 12,292.38</u>

Bank & cash balances at 1st April 2024

Petty cash		36.56
HSBC	No. 01027530	2,065.91
	No. 01408771	28,382.75
Lloyds	No. 31158068	<u>3,794.00</u>
		34,279.22
Net movement in funds as above		- 12,292.38
		<u><u>£ 21,986.84</u></u>

Bank & cash balances at 31st March 2025

Petty cash		36.68
HSBC	No. 01027530	1,083.76
	No. 01408771	17,566.10
Lloyds	No. 31158068	3,300.30
		<u><u>£ 21,986.84</u></u>

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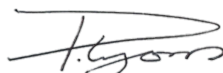
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