

**The Rural Coffee Caravan**

**Unaudited**

**Trustee's Report and Financial Statements**

**For the Year Ended 31st December 2024**

Registered Charity Number 1187423

**The Rural Coffee Caravan**  
**Trustee's Report and Financial Statements**  
**Year Ended 31<sup>st</sup> December 2024**

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**The Rural Coffee Caravan**  
**Charity Information**  
**Year Ended 31<sup>st</sup> December 2024**

<b>Trustees</b>	Richard William Browne (Chair) Penelope Mhairi Creasy (Vice Chair) Thomas Michael Reeves Skevington (Treasurer) Katherine Jane Axon Geoffrey Thomas Carwardine Probert Rosemary Jill Howard Taylor
<b>Patron</b>	Stephen Miles, High Sheriff of Suffolk 2011/2012
<b>Charity Registered Number</b>	1187423
<b>Principal Office</b>	Church Farm Yard The Causeway Walsham le Willows Suffolk IP31 3AB
<b>Independent Examiner</b>	Annatrice Limited Chartered Certified Accountant Registered Auditor 10, The Thoroughfare Harleston Norfolk IP20 9AX

**The Rural Coffee Caravan**  
**Trustee's Annual Report**  
**Year Ended 31<sup>st</sup> December 2024**

The Trustees presents its annual report together with the financial statements of The Rural Coffee Caravan(the charity) for the year ended 31<sup>st</sup> December 2024. 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 Charity Commission's guidance on public benefit.

**Structure, governance and management**

Constitution

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 charity was originally registered in 2010 under number 1125748 before being incorporated as a Charitable Incorporated Organisation (CIO) in January 2020 under number 1187423.

Trustees

The following trustees served office during the year:

- Richard William Browne (Chair)
- Penelope Mhairi Creasy (Vice Chair)
- Thomas Michael Reeves Skevington (Treasurer) – appointed Oct 2024
- Katherine Jane Axon
- Geoffrey Thomas Carwardine Probert
- Rosemary Jill Howard Taylor
- Iona Frances Lawrence (retired May 2024)
- Christine Ann Preston (retired May 2024)

Method of Appointment or Election of Trustee

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.

Organisational Structure and Decision Making

Trustees meet formally at least 4 times a year, more frequently if required. In 2024 they met 7 times and meetings were attended by the Patron, the President, the CEO and the Finance Officer.

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 or 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.

**The Rural Coffee Caravan**  
**Trustee's Annual Report (continued)**  
**Year Ended 31<sup>st</sup> December 2024**

**Objectives and Activities**

Policies and Objectives

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; 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.

**Public Benefit**

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.

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).

**Achievements and performance**

Review of Activities

This was a challenging year for the RCC with increasing demand for our activities whilst developing and implementing a comprehensive transition plan to ensure our financial and organisational sustainability in the coming 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.

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 our priority.

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**Trustee's Annual Report (continued)**  
**Year Ended 31<sup>st</sup> December 2024**

In common with the rest of the country the evident cost of living crises affected rural people and communities in a wide number of ways. RCC endeavoured to deliver practical help and advice; as well as friendship and support for those rural folk affected.

During this period, we made 556 village visits across the county and had a throughput to these visits of 9,341 people.

As in previous years these visits were all in response to an invitation from the parish council, church, or other village group, as a means of providing a forum to get people together. We increased the breadth of our delivery capability (Identifying "Hidden Carers", Blue Badge access and Pension Credit applications) and were able to offer a way for an increased number of residents to access local and county wide support information. This necessitated the development of an RCC Outreach model whereby we provide one-to-one time, by appointment, help to individuals to complete application forms for benefits to which they are entitled. In 2024 we identified 181 people entitled to a carers allowance and helped them obtain the benefits they needed.

*Case Study:*

*A lady living with Parkinson's and dementia had problems getting occupational therapist. We listened to her story and gave her details of a local occupational therapist to contact. During the visit, she spoke at length to Sue from Healthwatch Suffolk. Sue put her in touch with Allied Healthcare who are the NHS occupational Therapy Department. Healthwatch will also support this lady by contacting Alliance themselves to action help for this lady, as her condition is worsening. At the same visit a lady who has recently suffered a bad injury and now has a bad back, couldn't find a walking stick anywhere, so we gave her one for free which we had on the vehicle.... of course, we always carry a spare.*

Delivery focus throughout the year remained on enabling villages to offer residents empowerment, security and belonging. We aimed to be a conduit for agencies and organisations to reach rural communities. In June 2024 we obtained a small van mainly for use in Mid Suffolk and Babergh to increase our outreach and attend networking events.

*Case Study:*

*We had a PCSO in attendance who was able to support the Parish with ongoing issues. This visit gave the PCSO an important opportunity to re-establish connection with the village, as this had been lost in the past couple of years due to changes in policing. During the visit we gave 13 x £25 Tesco vouchers to people struggling to cover essential costs. Stuart Blanchard from Anglia Care Trust was with us and gave first hand help with financial issues from Anglia Care Trust to 3 local bungalow community houses with low-income issues.*

In Nov 2024 after a routine inspection, we were devastated to be told that our caravan was suffering damp so badly that it could not be regarded as fit for purpose. The caravan, which was due to go into storage for the winter, was sold for parts, and we started planning for a replacement for 2025.

Throughout 2024 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. In the year we gave out 54 slow cookers and changed 124 walking stick ferrules. We also distributed £10,000 of Government Hardship Funding.

*Case Study:*

*We gave £300 worth of Tesco vouchers to a lady who has been visiting us regularly and with whom we have been building trust as we knew she had problems. She eventually opened up about the abuse she has suffered from her family, resulting in her losing her home. She's now settled in a sheltered accommodation, but her savings have been wiped out by her family. She was over the moon to receive the vouchers. She is very frail and in her early 80s.*  
*We also gave one slow cooker to an elderly gentleman who lives on his own and is keen to eat better but has a low income.*  
*We gave another slow cooker to a lady in her early 80s who has had her bungalow completely flooded. She had to move to the village temporarily and is able to stay reasonably long term in temporary accommodation as her bungalow will be unusable for 6 to 8 months. She was given information about flood grants. advice re insurance*

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**Trustee's Annual Report (continued)**  
**Year Ended 31<sup>st</sup> December 2024**

*claims, and we put a new ferrule on her walking stick. She also received a power networks torch pack. We will also give her food vouchers. A lady told us that one of the other ladies in the group is struggling on only a basic pension and has not been putting her gas heating on or using gas to cook. We identified her for food vouchers as well.*

During the year Trustees formulated and delivered a comprehensive Transition Plan to strengthen resilience and improve sustainability objectives. This included:

- The Trustee Board: conducted a comprehensive competency review of the board, after which two appointments were made during the year. Jacqui Burke joined in Feb bringing wide safeguarding experience; and Tom Skevington joined in Oct bringing accounting and management experience. Tom was appointed Treasurer. Sally Fogden, who resigned in a Trustee in March 2023 of the RCC, meaning we retained her experience of the sector and knowledge of our operation. Sally attends Board meetings which are under the chairmanship of Richard Browne.
- Financial Management: implementation of Xero as our accounting system to handle all day-to-day accounting, as well as improving control of budgeting and fund management during the year. This included the recruitment of a part-time Xero experienced Finance Officer, Louisa Thorp. This (and the board appointment) greatly strengthened our accounting control and management.
- Offices: we sourced and moved into new office premises in Walsham le Willows. A former cart lodge and buildings on the Martineau Estate, these provide two offices, kitchen and toilet, outside space and parking. Fully operational from 30<sup>th</sup> Aug, this provides administration and meeting facilities. Our patron, Stephen Miles has also gifted a converted shipping container nearby as storage for RCC equipment.
- Job responsibilities realignment: confirmed increased responsibilities for Community Engagement Officers included the devolvement of responsibility for Volunteers and Vehicles. Handover periods were completed successfully.
- IT Upgrade: we upgraded our IT with all employees having replacement laptops and the appointment of an outsourced provider of IT support and security.

Trustees allocated a budget of £20,000 from funds available (delivered within this sum) and during the early part of 2024 the Board met more often to ensure these transitional objectives were both appropriate, implemented and delivered within the budget.

Throughout the year we continued to work with our MeetUpMondays network and had 57 venues throughout the year with a conservative estimated throughput of circa 25,000 people.

We continued to have high levels of activity to ensure our social media presence was effective using Facebook, Instagram, and community pages (we removed ourselves from X as we no longer consider it an appropriate platform for our charity). However, we have increased our engagement with LinkedIn which is proving effective in raising awareness of RCC across a wider spectrum.

The year provided no indication that obtaining funds would not remain extremely competitive. As in previous years we maintained high levels of engagement with funders. We continued to be supported by The National Lottery Community Fund, together with Trusts, Foundations and Service Level Agreements, as well as donations, and 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 Christie Care for his support with our website. In 2024 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 £317,984 (2023: £466,262). Total net outgoing resources, after all operational expenses, was £39,055 (2023: £147,234 incoming).

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 the circumstances in a professional and organised manner.

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**Trustee's Annual Report (continued)**  
**Year Ended 31<sup>st</sup> December 2024**

The total amount of free reserves, defined as unrestricted funds excluding fixed assets, at the end of the financial year was £200,607 (2024: £198,700). This exceeds 6 months of average operating costs. Trustees are content with this in the current challenging funding environment.

**Plans for the future**

Our plans for 2025 revolve around ensuring the continuing delivery of our practical services and our support and advice on emotional aspects of everyday life. We anticipate an increase in demand for both; (Cost of Living, Sizewell C). We will need to address the need to meet these in a 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 are 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 continuing with the expansion of our MeetupMondays and c-a-f-e networks.

This resolve will require 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.

During 2025 we will continue, at all times, to control costs.

Specifically, in 2025, we will:

- source and purchase a replacement caravan that meets our needs
- embed implemented transition plan and commence work on phase 2 with planning for retirement of our CEO (April 2026)
- on village visits we will continue to focus on encouraging applications for Pension Credit be everyone eligible to apply
- continue to strengthen and develop our presence in both existing networks and rural communities and we will ensure these are supported.
- hold 8 "Walk into Wellness" events in East Suffolk
- work with Mobile Mens Sheds to help establish themselves as a new charity
- reinvigorate our slow cooker initiative, dependant upon specific funding
- increase our admin resource appropriately to meet increased workload
- encourage representatives from local councils and voluntary organisations to accompany us on visits and 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
- aim to further strengthen our relationship with Public Health England
- ensure we take every opportunity to increase our pool of volunteers.

**Trustees' Responsibility Statement**

The Trustees are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial year that 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 period. 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;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

**The Rural Coffee Caravan**  
**Trustee's Annual Report (continued)**  
**Year Ended 31<sup>st</sup> December 2024**

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable the Trustees 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. The Trustees 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

This report was approved by the Trustees on 15/10/2025 ..... and signed on its behalf by:

*Penny Creasy*  
Penny Creasy (Oct 15, 2025 08:58:59 GMT+1)

**Penny Creasy**

Print Name ..... Trustee

**Independent Auditors Report**  
**to the Trustees of The Rural Coffee Caravan**  
**Year Ended 31<sup>st</sup> December 2024**

I report on the financial statements of the charity for the year ended 31st December 2024 set out on pages 6 to 17.

This report is made solely to the charity's Trustees, as a body, in accordance with section 145 of the Charities Act 2011 and regulations made under section 154 of that Act. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for my work or for this report.

**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 charity's accounts carried out under section 145 of the 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**

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of The Association of Chartered Certified Accountants, which is one of the listed bodies

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 accounts do not accord with those records; or
3. the accounts 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.
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.



Mr Anthony James Brice FCCA MEng (Hons)  
Director

Annatrice Limited  
Chartered Certified Accountant  
Registered Auditor  
10, The Thoroughfare  
Harleston  
Norfolk  
IP20 9AX

15/10/2025

Date: .....

**The Rural Coffee Caravan**  
**Statement of Financial Activities**  
**Year Ended 31<sup>st</sup> December 2024**

		Unrestricted Funds	Restricted Funds	Total Funds 2024	Total Funds 2023
	Note	£	£	£	£
<b><u>Incoming Resources</u></b>					
<b>From generated funds</b>					
Voluntary income	3	106,738	209,549	316,287	455,463
Investment income	4	1,697	-	1,697	376
Charitable activities	5	-	-	-	10,423
Other incoming resources	6	-	-	-	-
<b>Total incoming Resources</b>		<b><u>108,435</u></b>	<b><u>209,549</u></b>	<b><u>317,984</u></b>	<b><u>466,262</u></b>
<b><u>Resources Expended</u></b>					
<b>Charitable activities</b>					
Direct charitable expenditure	7	73,391	191,422	264,813	294,469
Costs of generating funds		<u>35,053</u>	<u>57,173</u>	<u>92,226</u>	<u>24,559</u>
<b>Total resources expended</b>		<b><u>108,444</u></b>	<b><u>248,595</u></b>	<b><u>357,039</u></b>	<b><u>319,028</u></b>
<b>Net (outgoing)/incoming Resources</b>		<b>(9)</b>	<b>(39,046)</b>	<b>(39,055)</b>	<b>147,234</b>
Transfers between funds		-	-	-	-
<b>Net movement in Funds</b>		<b>(9)</b>	<b>(39,046)</b>	<b>(39,055)</b>	<b>147,234</b>
<b>Reconciliation of Funds</b>					
Balances brought forward		<u>245,733</u>	<u>185,154</u>	<u>430,887</u>	<u>283,653</u>
<b>Balances carried forward</b>		<b><u>245,724</u></b>	<b><u>146,108</u></b>	<b><u>391,832</u></b>	<b><u>430,887</u></b>

The charity has no recognised gains or losses other than the results for the year as set out above.

All of the activities of the charity are classed as continuing.

The notes on pages 8 to 13 form part of these financial statements.

**The Rural Coffee Caravan**  
**Balance Sheet**  
**Year Ended 31<sup>st</sup> December 2024**

		2024		2023	
	Note	£	£	£	£
<b>Fixed assets</b>					
Tangible assets	8		114,893		134,131
<b>Current assets</b>					
Debtors	9		-		-
Cash at bank and in hand		<u>280,541</u>		<u>299,448</u>	
		280,541		299,448	
<b>Creditors:</b>					
Amounts falling due within one year	10	<u>(3,602)</u>		<u>(2,692)</u>	
<b>Net current assets</b>			<u>276,939</u>		<u>296,756</u>
<b>Total assets less</b>					
<b>Current liabilities</b>			391,832		430,887
Long term liabilities			=		=
<b>Total net assets</b>			<b><u>391,832</u></b>		<b><u>430,887</u></b>
<b>Represented by:</b>					
Unrestricted funds	11		245,724		245,733
Restricted			<u>146,108</u>		<u>185,154</u>
			<b><u>391,832</u></b>		<b><u>430,887</u></b>

These financial statements were approved by the Trustees on 15/10/2025 and are signed on its behalf by;

Penny Creasy  
Penny Creasy [Oct 15, 2025 08:58:39 GMT+1]

Penny Creasy  
 Print Name .....Trustee

The notes on pages 10 to 12 form part of these financial statements.

**The Rural Coffee Caravan**  
**Notes to the Financial Statements**  
**Year Ended 31<sup>st</sup> December 2024**

**1. Accounting policies**

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and in the preceding year.

**a) Basis of accounting**

The Rural Coffee Caravan is Charitable Incorporated Organisation (CIO) registered with the Charity Commission in England and Wales and governed in accordance with an Association constitution. The address of the registered office is given in the charity information page of these financial statements. The nature of the charity's operations and principal activities are described in the Trustees' Report.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Statement of Recommended Practice: Accounting and Reporting by charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Practice.

The financial statements are prepared on a going concern basis under the historical cost convention. Assets are stated at cost less impairments which are charged to the statement of financial activities. The financial statements are prepared in sterling which is the functional currency of the charity

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

**b) Fund accounting**

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the general objects of the charity.

Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

Surpluses on restricted funds are made available to other funds in the furtherance of the objectives of the charity as a whole.

**c) Incoming resources**

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income.

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 along with any recoverable income tax is recorded when receivable.

Gift aid reclaimable on donations to the charity is included with the amount received.

**d) Resources expended**

Expenditure is recognised in the accounts on an accruals basis and includes any irrecoverable VAT.

*Charitable* expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

*Governance costs* include those costs associated with meeting the constitutional and statutory requirements of the charity.

All costs are allocated between the expenditure categories of the SOFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis.

**e) Fixed assets**

Tangible fixed assets are stated at historic cost less accumulated depreciation. Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset.

**The Rural Coffee Caravan**  
**Notes to the Financial Statements (continued)**  
**Year Ended 31<sup>st</sup> December 2024**

**2. Taxation**

The Rural Coffee Caravan is a registered charity and is therefore exempt from direct taxation. It is unable to reclaim value added tax, which is included under the various relevant expenditure headings.

**3. Voluntary Income**

	Unrestricted Funds 2024	Restricted Funds 2024 £	2023 £
Fundraising	-	-	-
Government grants receivable	-	-	-
Other grants receivable	66,669	209,549	391,629
Donations	<u>40,069</u>	-	<u>63,834</u>
	<u>106,738</u>	<u>209,549</u>	<u>455,463</u>

**4. Investment Income**

	Unrestricted Funds 2024 £	2023 £
Bank interest receivable	1,697	376
Other interest receivable	-	-
	<u>1,697</u>	<u>376</u>

**5. Income from Charitable Activities**

	Unrestricted Funds 2024 £	2023 £
General	-	10,423
Other	-	-
Total	-	<u>10,423</u>

**6. Other Incoming Resources**

	Unrestricted Funds 2024 £	2023 £
Other income	-	-
Total	-	-

**The Rural Coffee Caravan**  
**Notes to the Financial Statements (continued)**  
**Year Ended 31<sup>st</sup> December 2024**

**7. Analysis of Charitable Expenditure**

**Direct charitable services**

	<b>Unrestricted Funds 2024</b>	<b>Restricted Funds 2024 £</b>	<b>Total Funds 2023 £</b>
Grant making – hardship and welfare	-	10,312	17,879
Activities undertaken directly	73,391	181,110	216,114
Support	<u>35,053</u>	<u>57,173</u>	<u>60,476</u>
	<b><u>108,444</u></b>	<b><u>248,595</u></b>	<b><u>294,469</u></b>

**Analysis by activity**

	<b>Unrestricted Funds 2024</b>	<b>Restricted Funds 2024 £</b>	<b>Total Funds 2023 £</b>
Addressing loneliness and isolation	86,755	49,719	235,576
Connecting via social media	<u>21,689</u>	<u>198,876</u>	<u>58,893</u>
	<b><u>108,444</u></b>	<b><u>248,595</u></b>	<b><u>294,469</u></b>

**Analysis of support costs**

	<b>Unrestricted Funds 2024</b>	<b>Restricted Funds 2024 £</b>	<b>Total Funds 2023 £</b>
Governance	1,402	3,684	1,698
Administration	5,874	23,944	18,442
Other	<u>27,777</u>	<u>29,545</u>	<u>40,336</u>
	<b><u>35,053</u></b>	<b><u>57,173</u></b>	<b><u>60,476</u></b>

**Staff costs**

	<b>Total 2024 £</b>	<b>Total 2023 £</b>
Salaries and wages	217,812	183,941
Social security	14,807	10,938
Defined contribution pension scheme	<u>3,066</u>	<u>2,871</u>
	<b><u>235,685</u></b>	<b><u>197,750</u></b>

The average number of staff employed by the charity during the financial year was 8 (2023: 8). No employee received remuneration amounting to more than £60,000 in either year.

**The Rural Coffee Caravan**  
**Notes to the Financial Statements (continued)**  
**Year Ended 31<sup>st</sup> December 2024**

**8. Tangible fixed assets**

	£	Plant, Machinery & Motor Vehicles £	Fixtures, Fittings & Equipment £	Total £
<b>Cost</b>				
Brought forward		230,570	7,537	238,107
Additions		11,400	8,763	20,169
Disposals		<u>(26,000)</u>	-	<u>(26,000)</u>
Carried forward		<u>215,970</u>	<u>16,300</u>	<u>232,276</u>
<b>Depreciation</b>				
Brought forward		96,439	7,537	103,976
Charge for the year		27,262	2,923	30,185
Elimination on disposal		<u>(16,784)</u>	-	<u>(16,784)</u>
Carried forward		<u>106,917</u>	<u>10,460</u>	<u>117,377</u>
<b>Net book value</b>				
Carried forward		<u>109,053</u>	<u>5,840</u>	<u>114,893</u>
Brought forward		<u>134,131</u>	-	<u>134,131</u>

**9. Debtors: Amounts falling due within one year**

	2024 £	2023 £
Trade debtors	-	-
Other debtors	-	-
Total	-	-

**10. Creditors: Amounts falling due within one year**

	2024 £	2023 £
Trade creditors	1,329	-
Accruals and deferred income	1,637	2,692
Social security and other taxes	-	-
Other creditors	<u>636</u>	-
Total	<u>3,602</u>	<u>2,692</u>

**The Rural Coffee Caravan**  
**Notes to the Financial Statements (continued)**  
**Year Ended 31<sup>st</sup> December 2024**

**11. Statement and Summary of Funds**

	Balance Brought Forward £	Incoming £	Outgoing & Transfers £	Balance Carried Forward £
<b><u>Current Period</u></b>				
<b>Unrestricted funds</b>				
General funds	<u>245,733</u>	<u>108,435</u>	<u>(108,444)</u>	<u>245,724</u>
<b>Restricted funds</b>				
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)	-
Princes C'tryside 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	<u>54,343</u>	-	<u>(54,339)</u>	<u>4</u>
	<u>185,154</u>	<u>209,549</u>	<u>(248,595)</u>	<u>146,108</u>
<b><u>Previous Period</u></b>				
<b>Unrestricted funds</b>				
General funds	<u>206,153</u>	<u>142,235</u>	<u>(102,655)</u>	<u>245,733</u>
<b>Restricted funds</b>				
The Fuserna Foundation	20,000	-	-	20,000
SCF	4,000	30,151	(22,005)	12,146
Suffolk County Council	13,896	15,555	(29,451)	-
Babergh DC	1,000	4,000	(5,000)	-
Mid Suffolk DC	5,000	10,000	(15,000)	-
Princes C'tryside Fund	3,000	10,000	(11,000)	2,000
Hopkins Homes CT	12,800	-	(6,693)	6,107
Suffolk Family Carers	3,650	-	(3,650)	-
Slow Cookers(inc L D Rope CT)	4	-	(4)	-
Hardship Fund	1,150	10,053	(10,053)	1,150
East Suffolk Council	-	21,000	(21,000)	-
West Suffolk Council	-	5,000	(5,000)	-
National Lottery	-	17,847	(17,847)	-
Francis Winham	-	10,000	(10,000)	-
Didymus	-	5,000	(5,000)	-
Norfolk Community	-	5,000	(5,000)	-
29th May CT	-	4,000	-	4,000
Belstead Ganzoni	-	4,000	(3,700)	300
Garfield Weston	-	20,000	(11,000)	9,000
Masonic Charitable	-	5,000	(5,000)	-
Burrows CT	-	7,000	-	7,000
Limbourne Trust	-	8,000	(5,800)	2,200
Inman CT	-	4,500	-	4,500
New vans 2023	-	79,536	(17,128)	62,408
Other	<u>13,000</u>	<u>48,385</u>	<u>(7,042)</u>	<u>54,343</u>
	<u>77,500</u>	<u>324,027</u>	<u>(216,373)</u>	<u>185,154</u>

**The Rural Coffee Caravan**  
**Notes to the Financial Statements (continued)**  
**Year Ended 31<sup>st</sup> December 2024**

**Description of funds**

*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 County Council.*

Grant for village visits specifically focused in the west of the County and for our work on the “Ways to Wellness” initiative.

*Babergh DC and Mid Suffolk DC.*

Local Authority grants to enable village visits to continue in the parts of the county covered by the specific councils.

*The Royal Countryside Fund (previously the Prince’s Countryside Trust).*

A grant made to RCC to continue our work supporting rural communities. Used to make village visits.

*Suffolk Community Foundation.*

Grants made to continue and develop our work either through village visits or supporting our networks. Grants are often specifically for RCC to deliver Public Health focussed village visits. Grants to finance work aimed at finding Hidden Carers and providing support from The Carers Fund. Fonnereau Rd CT provided £5,000 for slow cookers. Through the Foundation the Pargiter Trust granted £7,533 specifically for village visits. The Community Cares East of England Coop granted £5,000 to increase our activities on Meet up Mondays through the Foundation.

*West Suffolk Council.*

Grant for village visits in the west.

*The National Lottery Community Fund.*

Grant providing a contribution to our core costs and all operations throughout the county and the year.

*The National Lottery*

Two grants to specifically support our work delivering help to individuals and communities adversely affected by the Cost of Living crisis in the early part of the year.

*29th May Charitable Trust.*

Specifically for village visits.

*Belstead- Ganzoni Charitable Trust.*

Specifically for village visits.

*Masonic Charitable Fund.*

Grant for village visits with agreed approach to promotion and publicity.

*Borrows Charitable Trust.*

Village visits with digital work, preventative poor health work and some focus on carers.

*The Truemark Trust*

Grant for village visits and core funding

*W.G.Edwards Charity*

Grant for village visits

*J & L Randall Charitable Trust*

Grant for village visits

*Allan Lane Foundation*

Grant for village visits.

*Scarfe Charitable Trust*

Grant for village visits.

*SMB Charitable Trust*

**The Rural Coffee Caravan**  
**Notes to the Financial Statements (continued)**  
**Year Ended 31<sup>st</sup> December 2024**

Grant for village visits.

*The Weinstock Fund*  
Grant for village visits.

*The Barnes Group*  
Grant for village visits.

*The CPF Trust*  
Grant for village visits.

**12. Analysis of net assets between restricted and unrestricted funds**

	<b>Fixed Assets</b>	<b>Other Net</b>	<b>Total</b>
	<b>£</b>	<b>Assets</b>	<b>£</b>
		<b>£</b>	
<b><u>Current Period</u></b>			
Restricted funds	69,776	76,332	146,108
Unrestricted funds	<u>45,117</u>	<u>200,607</u>	<u>245,724</u>
	<b><u>114,893</u></b>	<b><u>276,939</u></b>	<b><u>391,832</u></b>
<b><u>Previous Period</u></b>			
Restricted funds	87,098	98,056	185,154
Unrestricted funds	<u>47,033</u>	<u>198,700</u>	<u>245,733</u>
	<b><u>134,131</u></b>	<b><u>296,756</u></b>	<b><u>430,887</u></b>

**13. Related Party Transactions**

There were no related party transactions during this or the preceding year.

**The Rural Coffee Caravan**  
**Notes to the Financial Statements (continued)**  
**Year Ended 31<sup>st</sup> December 2024**

**14. Comparative Statement of Financial Activity**

		Unrestricted Funds	Restricted Funds	Total Funds 2023	<i>Total Funds 2022</i>
	Note	£	£	£	
<b><u>Incoming Resources</u></b>					
<b>From generated funds</b>					
Voluntary income	3	131,436	324,027	455,463	176,894
Investment income	4	376	-	376	37
Charitable activities	5	10,423	-	10,423	9,424
Other incoming resources	6	-	-	-	-
<b>Total incoming Resources</b>		<b><u>142,235</u></b>	<b><u>324,027</u></b>	<b><u>466,262</u></b>	<b><u>186,355</u></b>
<b><u>Resources Expended</u></b>					
<b>Charitable activities</b>					
Direct charitable expenditure	7	80,217	214,252	294,469	259,483
Costs of generating funds		<u>17,559</u>	<u>7,000</u>	<u>24,559</u>	12,524
<b>Total resources expended</b>		<b><u>97,776</u></b>	<b><u>221,252</u></b>	<b><u>319,028</u></b>	<b><u>272,007</u></b>
<b>Net (outgoing)/incoming Resources</b>		<b>44,459</b>	<b>102,775</b>	<b>147,234</b>	<b>(85,652)</b>
Transfers between funds		<u>(4,879)</u>	<u>4,879</u>	-	-
<b>Net movement in Funds</b>		<b>39,580</b>	<b>107,654</b>	<b>147,234</b>	<b>(85,652)</b>
<b>Reconciliation of Funds</b>					
Balances brought forward		<u>206,153</u>	<u>77,500</u>	<u>283,653</u>	<u>369,305</u>
<b>Balances carried forward</b>		<b><u>245,733</u></b>	<b><u>185,154</u></b>	<b><u>430,887</u></b>	<b><u>283,653</u></b>