

**Cornwall Community Development Limited
(Limited by Guarantee)
Trading as Cornwall Rural Community Council**

Trustees' report and financial statements

For the year ended 31 March 2007

Company registration number 4144745
Charity registration number 1087550

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Cornwall Community Development Limited
(Limited by Guarantee)
Trading as Cornwall Rural Community Council

Annual Report and Accounts
1 April 2006 – 31 March 2007

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Annual Report and Accounts

1 April 2006 - 31 March 2007

Reference and Administrative Details of the Charity, its Trustees and Advisers

for the year ended 31 March 2007

Name	Cornwall Community Development Limited T/A Cornwall Rural Community Council (CRCC)
Company registration number	4144745
Charity registration number:	1087550 from 16 July 2001
Principal address and registered office:	9a River Street, Truro, Cornwall TR1 2SQ
Other addresses	6 Walsingham Place, Truro TR1 2RP 10 Walsingham Place, Truro TR1 2RP 14 Chapel Street, Camborne TR14 8ED ClayTawc, St Dennis PL26 8AF Oakleigh House, Menheniot, Liskeard PL14 3QR

Trustees

Trustees appointed by the council fall into two categories a) independent trustees, the number of which may not exceed ten at any one time and b) representative trustees, from persons nominated by certain bodies to serve as their representative

Independent trustees appointed by the council

Mr A Bryce	***	(Vice Chairman)	
Cllr B Biscoe	***	(Chair Monitoring)	
Mrs S Blaylock			Reappointed 19 September 2007
Mr R Evans	***	(Chairman)	
Mr J Fox	**	(Financial Trustee)	
Mrs J Hackett	*	(Vice Monitoring)	
Mr R Lingham	**	(Chair Policy & Finance)	
Mr P Parkin	**	(Financial Trustee)	Appointed 07 December 2006
Mr R Thomson			Resigned 17 August 2006

Representative trustees appointed by the council

Miss S Benjamin	*		
Cllr G Chun Quee	*		Resigned 06 June 2007
Mrs P Hooper	**		
Cllr G Hocking	***		
Cllr I Jolly			Appointed 21 May 2007
Cllr R Jones	**		
Mr J Keeling	*		
Cllr Mrs A Kerridge	**		Resigned 22 May 2007
Cllr R A Mann			Resigned 18 June 2007
Cllr E Parkin	*		

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Cllr Mrs M Peacock	*	
Cllr Mrs E Polmounter		Appointed 25 June 2007
Mr P Randall	**	
Cllr Mrs J Symons		Appointed 23 May 2007
Mrs C Watmore	***	(Vice Policy & Finance)
Cllr Mrs J Whiteley		Appointed 25 May 2007
Mrs J Williams	*	Resigned 11 December 2006

The trustees constitute directors of the company for the purposes of the Companies Act 1985. No director has any beneficial interest in the company. All directors are members of the company and guarantee to contribute £10 in the event of winding up.

no asterix	sits on Council meetings only
*	sits on Council and Monitoring
**	sits on Council and Policy and Finance
***	sits on Council, Monitoring and Policy and Finance

Lady Mary Holborow agreed to act as patron from the 1st of March 2006

Senior Executives Mark Richardson, Chief Executive
Paul Coyne, Finance Director & Company Secretary

Bankers: Lloyds TSB Bank plc, 7 Boscawen Street, Truro TR1 2QT
Solicitors: Follett Stock, Truro Business Park, Truro TR4 9NH
Auditors: Robinson Reed Layton, Peat House, Newham Road, Truro TR1 2DP

Structure, Governance and Management

The trustees are pleased to present their report together with the financial statements of the charity for the year ended 31 March 2007. The reference and administrative information set out on pages 2 and 3 forms part of this report. The financial statements comply with current statutory requirements, the memorandum and articles of association and the Statement of Recommended Practice - Accounting and Reporting by Charities.

Governing Document ***Constitution of Charity:***

Memorandum and articles of association
Charity established as a company limited by guarantee on 19 January 2001

Appointment of Trustees

The organisation seeks trustees who can provide advice and guidance, based on individual experience, on all aspects of the CRCC's work, utilising their specific skills, knowledge or expertise to assist in the making of sound decisions. They must have the following attributes:

- A firm commitment to the CRCC, a working knowledge of RCCs in general and the CRCC in particular
- An acceptance and understanding of the duties, responsibilities and liabilities of Trusteeship
- The willingness to devote the necessary time and effort to the duties of a Trustee
- Integrity mixed with good independent judgement plus the desire to be an effective team member
- The ability to think creatively and strategically and a willingness to speak their mind

A number of the Trustees are, as previously stated, nominated by certain organisations to serve as their representatives on the Board. The nominating organisations are predominately Cornwall County Council and the six local District Councils although there is representation from other bodies, such as the local Partnership Trust and the Voluntary Sector Forum.

Induction and Training of Trustees

The CRCC aims to provide a carefully considered induction programme for each new Trustee in order to absorb them quickly and effectively into the organisation and make them feel valued and welcome. They will be given:

- Access to relevant documentation regarding the role of Trustee
- Information regarding CRCC – its mission, role, working systems, policies and procedures
- Good level of support from fellow trustees and CRCC staff members
- Opportunity to meet CRCC staff and find out more about work in progress

The induction programme is laid out in phases, allowing the new Trustee to be trained on all aspects of the CRCC, the work that it undertakes and their own role in the organisation. On completion of the induction, feedback from the new Trustee enables the organisation to assess if further training is required.

Organisational Structure of the Charitable Company

Cornwall Community Development Ltd (T/A CRCC) is an independent charitable company employing 25 full time and 31 part-time staff (as at 31 March 2007). The policy and general affairs of the charitable company are directed by the full Council of Trustees who may exercise all the powers of the charitable company as set out in its Memorandum and Articles of Association.

To aid the full Council to discharge its duties and responsibilities there are two sub-committees of trustees. The role of the Policy and Finance Committee is to guide the overall direction of the CRCC's work and oversee the allocation of funds and other resources. The role of the Monitoring Committee is to review and evaluate the CRCC's performance and targets.

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Day to day responsibility for the overall operation of the CRCC is delegated to the Chief Executive, supported by the Programme Management Group, a small team of senior staff with responsibility for key work areas. The current membership of this group is as follows

Chief Executive	Finance Director
Carers Support Manager	Mental Health Co-ordinator
Head of Community Planning & Development	
Marketing Manager	Support Services Manager

Contracts and Funding bids are discussed by Trustees at full Council or Policy and Finance meetings in advance of submission although authority for final approval is sometimes delegated to a senior Trustee for reasons of timing and application deadlines. In every case contracts are signed by one senior Trustee, usually the Chairman, sometimes counter signed by the Finance Director in his role as Company Secretary

Equal opportunities

The company operates an Equal Opportunities Policy. The following statement formalises the position and takes account of the progress already made and experience gained

The CRCC is an equal opportunities employer. It aims to ensure that no job applicant, employee or trustee receives less favourable treatment on the grounds of sex, age, disability, marital status, sexual orientation, religion, colour, nationality or ethnic or national origin, nor is disadvantaged by conditions or requirements which cannot be shown to be justifiable. This principle will apply to recruitment, promotion, transfer, training, benefits, facilities, procedures and all terms and conditions of employment. Selection criteria and procedures will be regularly reviewed to ensure that individuals are selected, promoted and treated on the basis of their relative merits and abilities. All employees will be given, where appropriate and possible, the equal opportunity to progress within the organisation. The CRCC will ensure that any future changes of office location will be easily accessible to all.

This policy aims to challenge discrimination in all areas of the organisation. We aim to ensure that the organisation reflects and meets the needs of the community and incorporates equal opportunities into all areas of work.

Risk management

The trustees regularly review the major strategic, business and operational risks faced by the charity. These risks are identified in participation with project managers, volunteers, users and by the management and administrative staff of the CRCC, and form part of the quarterly reporting process to trustees. Regular risk assessments are carried out at all CRCC premises and systems have been established to mitigate these risks. The trustees recognise that they need to understand

- The respective roles of board and staff
- The good practice that needs to be followed in the recruitment and induction of new trustees
- That regular reviews need to be undertaken of trustee and organisational performance
- That compliance is essential with relevant laws affecting the organisation
- That they must ensure that good employment procedures and practices are in place in order to provide a well supported staff

Auditors

In accordance with section 385 of the Companies Act 1985, a resolution proposing that Robinson Reed Layton be re-appointed as auditors of the company will be put to the Annual General Meeting

Objectives and Activities

Objects of the Charity

The objects of the Charity are to promote any charitable purposes for the benefit of communities in the geographical County of Cornwall, including the Isles of Scilly, by, amongst other things

- Improving the understanding of the social and economic strengths of Cornwall through research,
- Raising awareness of the importance of community services and encouraging and promoting their affordable provision,
- Supporting and promoting best value in the work of community and voluntary organisations,
- Promoting, developing and initiating activities for the welfare of disadvantaged individuals and groups,
- Encouraging economic diversification and strengthening and supporting measures to provide and create sustainable employment,
- Working with others to ensure that policy makers and service providers take the needs and circumstances of local communities and voluntary organisations into account

The Charity seeks to promote and organise co-operation in the achievement of the above objects and to that end bring together in Council, representatives of the authorities and organisations engaged in the furtherance of these objectives within the geographical County of Cornwall and the Isles of Scilly

Aims of the Charity

CRCC's aim is to empower individuals and groups across Cornwall and the Isles of Scilly in order to sustain and enhance the quality of life in the community

To achieve this aim we will adopt the following philosophies -

- Give people and communities the tools to determine their own priorities and paths,
- Respond to demands from them and the needs expressed by them, encouraging self-advocacy and the effective representation of those needs,
- Strengthen and support the social, community and economic regeneration of Cornwall and the Isles of Scilly, and voluntary activities and self help within them

In working with individuals and groups, the CRCC will respect the following values -

- We will be flexible, adaptable and responsive,
- We will respect views expressed to us and do our best to ensure that those views are given an appropriate hearing,
- We will not seek to impose our views on others,
- We will be proactive where we see potential solutions to needs brought to our attention,
- We will pursue an active policy of equal access to our services, equal opportunity for customers and staff and sensitivity to the needs of individuals and groups,
- We will promote dialogue and mediation

In 2005, the Board of Trustees adopted a new Business Plan to cover the period from 2005 – 2010. The Plan has a series of work areas. Under each work area there are a series of aims and objectives. Progress against the Plan is reviewed at six monthly intervals and new interim outcomes and measures are set annually dependent on progress towards the stated aims.

The four areas of work are

- A Services to rural communities,
- B Services to the voluntary and community sector groups,
- C Services to individuals,
- D Services supporting our work

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Volunteer Policy

The CRCC is committed to involving a diverse range of local people in our work in both formal volunteering and community activity. We do this because we believe that -

- The support of community networks and individuals within them is vital to compliment the work of the CRCC,
- By utilising the skills, knowledge and experience of local people better services are provided,
- As volunteers, local people can bring a different perspective to that of professionals which is valuable in developing our work,
- People of all ages and cultures care about and want the opportunity to contribute to making life a more fulfilling and enjoyable experience for everyone,
- We value the resourcefulness of volunteers as without their input we would be able to achieve only a small percentage of what we currently undertake

We define a 'CRCC Volunteer' as someone who commits time and energy for the benefit of the CRCC's operations. CRCC Volunteers help with the delivery of our services and are active in projects and community-led activities supported by the CRCC.

Achievements, Performance and Future Plans

A. Services to Rural Communities

Review 06/07

We successfully promoted the parish plan process to 20 groups, and supported 10 community planning groups in carrying out their activities. We provided the secretariat to the Getting Connected community planning partnership and assisted the Market and Coastal Town Association (MCTA) with development meetings and training. We have also created a dedicated community planning website called Interact which we have regularly updated and linked to other sites. We appointed a new Rural Services Manager to assist groups with activities following on from community plans.

Plans for the Future 07/08

Service Objectives	Activities 07/08	Outcomes and Measures 07/08
To support and promote community planning processes	Community Planning Team 1 Continued extensive involvement in this function (community planning, parish plans, MCTA etc). Providing support, literature and guidance to Parish Councils and communities on community planning processes and work required to make this a success. Much of the support will be on a one-to-one level, but workshops and attendance at events etc, will also help. 2 Continued promotion and administration of the Parish/Community Plan Grant Scheme. 3 It is the aim to link community planning with local authorities, LSPs, strategies, policies and relevant initiatives and this is one of the reasons that the Getting Connected partnership was formed. Therefore it is intended to continue building on the Getting Connected partnership to promote better and more effective practices and to deliver LAA objectives. 4 Working on Carnegie youth consultation project – to help and	1 Provision of preliminary information and/or support to 15 groups enabling them to make informed decisions about community planning. Measured in part by feedback from annual user survey process and general feedback as well as take up of Parish/Community Plan Grant. 2 Measured by number of enquiries, help given to groups on application forms and through spend of approx £40,000 allocation in 07/08. 3 Continue to provide secretariat to Getting Connected partnership. Achievements of group measured by actions and activities (production of resource packs, joint working etc), workplan for LAA and through minutes of meetings. 4 Measured by success in meeting targets set out in Carnegie work plan.

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	promote youth consultation techniques in conjunction with other CRCC staff	
5 In addition, the Community Planning Team will also be involved in the Calor Village of Year competition and other miscellaneous pieces of work (both external and internal)		
Rural Services Manager To provide follow on support to communities who have been involved in community planning processes To assist rural communities in the development of new services	1 Support the development of new services and projects arising from community planning processes and programmes 2 Promotion and administration of the Community Planning Project Grant Scheme 3 Development of dedicated rural services section of CRCC website, to enable groups, organisations and partners to access a range of information/toolkits related to rural issues, community planning and rural service delivery 4 Raise awareness of issues affecting rural communities and help ensure where possible these are addressed within the project 5 The new Community Enterprise Officer to drive forward the development of small community enterprises within the County, working with the Rural Cornwall & Isles of Scilly Partnership	1 Provide advice, guidance and support to 15 projects arising from community planning processes 2 Allocation of pump priming funding to new projects arising from the community planning process Measured by number of enquiries received, total amount grant allocated and advice and guidance given to applicants 3 Measured by the development of rural services section of website, and regular updates 4 Measured by number of community groups advised, feedback from projects and funders 5 Measured by the development of a number of new community enterprise projects as outlined in the partnership agreements with SWAN and Cornwall Community Foundation

B. Services to Community Groups and Voluntary Sector Organisations

Review 06/07

Community Development – We held five funding information events and five training events involving governance Over 2,000 copies of Money Matters were printed and are also online on the CRCC website The Money Matters website is being improved and updated 32 groups and/or projects have been supported The Cornwall Regeneration Network has been suspended on the basis of plethora of other networks focussing on targeted remit Had input into four

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papers/strategies, keeping CRCC aware of emerging and influential activities that will have a bearing on how CRCC works We have influenced 14 organisations, plus the ChangeUp Partnership and the six district councils in regard to policy

Information and Communication Technology (ICT) Service - Support has been given to the local ChangeUp Partnership, plus five other organisations A total of £56,867 has been paid to VCS organisations to vastly improve their ICT Marketing of the ICT service is in progress

Community Buildings Advice Service - 61 village hall committees have received advice and support Funding advice was provided to Caradon Village Hall Forum and assistance in an audit of Caradon halls

Social Inclusion Project - 50 young people's projects have been supported, assisted with funding advice and have delivered a range of projects benefiting disadvantaged young people Work is on-going with 10 statutory bodies, raising their awareness of social inclusion issues Three Poverty Hearings have been organised, allowing those seriously disadvantaged to have a voice Input into a number of strategies and policies The project has given assistance to 40 people, addressing issues with benefits, housing and homelessness and mental health needs Support and assistance has been given to five BME community projects

ProHelp - Four information/training events have been held to increase awareness of ProHelp and 39 community groups supported 19 professionals have been engaged through Business in the Community and via promotion at meetings and conferences, and £50,000 worth of professional assistance provided during the year

YP2 Clay - The volunteer scheme is being developed by working with young people throughout the year, with 23 young people supported in depth Newsletters have been distributed The voucher deadline has been extended as take up has been slower than in previous years, due to staff concentrating on volunteer scheme, but 70 young people have been engaged Evaluation forms and workshops scheduled One young volunteer working in the project office for two hours a week

Playwise - Six meetings attended to represent the community and voluntary sector Lottery application submitted which sits within emerging strategy Advice given to 12 Cornwall Playing Field Committees 15 information packs sent out to play organisations Three Playday events delivered across Cornwall to which 3,500 children and families attended Please note that this service has now ended and we have started 'Allplay', a pilot play service with a different focus

Plans for the Future 07/08

Service Objectives	Activities 07/08	Outcomes and Measures 07/08
To build the capacity of rural VCS groups and individuals including through community	Community Development Team 1 Training event in North Cornwall (in partnership with North Cornwall Skills Group) to identify skills and knowledge gaps and provide information of assistance available	1 40 delegates have access to appropriate support and advice and additional support designed in response to the skills evaluation

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development activities, guidance, networking and training	2 Distribution of 1000 updated copies of Money Matters to a range of groups and community development officers Improved website updated accordingly	2 Better informed projects able to increase success rates in accessing funding Increased access to this information
To assist groups to access funding, support and advise in project planning and management	3 20 community groups supported in project planning, governance and accessing funding opportunities	3 Additional money drawn into Cornwall to finance better planned and managed projects Greater effectiveness of groups supported
To build the capacity of rural VCS groups and individuals including through community development activities, guidance, information, networking and training	Community Buildings 1 Continued support in this area delivered through advising at hall committee meetings, internal and external events, and improved use of the CRCC website 2 Six training events across Cornwall to cover issues such as governance, legislative requirements and funding opportunities aimed at village halls 3 Secure funding to develop a range of village hall training events across Cornwall Through training events it will be proposed to form appropriate forums across Cornwall similar to that in Caradon 4 To improve the community buildings section of the new CRCC website, including the establishment of a regular newsletter and downloadable toolkits e.g. village hall surveys	1 Provide advice and guidance to 40 hall committees plus additional support to the Caradon Community Halls network 2 Better informed management groups able to deal with complexities of effectively running their services 3 It is aimed to develop 12 events which cover issues currently faced by hall committees such as changes in legislation, funding opportunities, and governance Measured by attendance to events and feedback 4 Hall committees will be able to access relevant information at any time, measured by hits and download statistics
To assist groups to access funding, support and advise in project planning and management	Social Inclusion 1 To provide support and assistance to young people and young peoples projects throughout Cornwall to address the issues of social exclusion that young people face To provide support and assistance to play projects for young people To undertake outreach and support work to enable youth projects to access the Local Network Fund To support and assist the development of the YP2 project	1 20 young people's projects supported Five play projects supported To ensure the budget for the Local Network Fund of £400,000 is fully allocated To ensure additional funding is secured for the YP2 project 2 To support 20 people from the BME communities To support 5 BME groups To support funding application for 10 BME projects
To build the capacity of local communities to tackle social exclusion		
To raise awareness and understanding of rural social exclusion amongst service providers and		

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influence them to adopt more inclusive approaches to delivery To assist and support the development of the Cornwall Independent Poverty Forum To assist and support Black and Minority Ethnic (BME) communities and raise awareness of the issues they face	2 To provide support, information and advice to children, young people and families from the BME communities including travellers, gypsies and migrant workers This work may involve a range of issues, such as, homelessness, benefits and work opportunities, alcohol issues, bullying and school attendance 3 To input into the district council plans to establish traveller sites, and to encourage members from the traveller and gypsy communities to engage with this initiative 4 To undertake a 'Mapping' exercise to establish what work is being delivered in Cornwall, at present, with regard to travellers 5 To network with members of other organisations, with a remit, to work with the BME communities, i.e Fusion, Unity Cornwall, Fata He, the Diocese of Truro and other faith groups 6 To undertake project development with key partners, Bridging Arts and the Diocese of Truro, to deliver work to support migrant workers 7 To arrange and facilitate three events as part of the SWAN Networking programme, to share information and good practice on social inclusion issues 8 To assist and support the development of the Cornwall Independent Poverty Forum	3 To influence six district councils, to establish traveller sites 4 Report on existing work provision and future proposals for traveller support 5 To network with six organisations working with BME communities via a new project funded by the Learning and Skills Council 6 To assist and support with the development and delivery of three activities to support migrant workers 7 To organise three social inclusion networking events 8 Give a voice to the rurally socially excluded by supporting two countywide events
To enable Performance Improvement and Strengthening Governance	Pro Help 1 To continue the facilitation of ProHelp in Cornwall through promotion, advice to groups, application administration, and liaison with Business in the Community	1 Training events to increase awareness of ProHelp to groups thereby facilitating uptake of the service Monitored by number of applications

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	2 To produce a publication on the success of ProHelp in Cornwall that can be used to promote the scheme to potential applicants and professional members alike	2 Use of publicity material will increase uptake of service through increased awareness Measured by number of applications 3 Support to 40 community groups will facilitate delivery of community projects Measured by outcomes to successful applicants 4 Increase in number of professionals (19) will broaden expertise available Measured by additional professionals recruited
To raise levels of self-esteem amongst young people in the clay area, to provide opportunities for them to gain new skills	YP2 1 To continue the ongoing development of volunteer opportunities for young people for 2007 2 For at least three groups of young people to complete the programme by March 2008 3 For at least 100 young people to take up the voucher scheme by Dec 2008 4 Key skills are developed and exercised through the voucher and volunteer scheme Taking part in the volunteer opportunities will raise the awareness of their local area and community issues 5 Delivering work for the Carnegie Trust 6 Aim to combine youth work with community development, leading to the greater involvement and inclusion of young people with their communities	1 Partners and opportunities to be identified and a draft timetable to in place by May 2007 2 Publicise the volunteer opportunities 3 130 vouchers to be distributed to eligible young people, including hard to reach (eg BME groups and NEET) by April 2008 and newsletters to be distributed to young people about voucher scheme 4 Continuous evaluation of volunteer and voucher scheme 5 Exploring different methods of consultation with young people
To advocate, influence and support policy development at a local, regional and national level to address the	Head of Community Development and Chief Executive 1 To organise meetings and disseminate advice to our own networks, and attend six other networking events 2 To influence 20 statutory bodies and other organisations, in regard to policy	1 Attendance by relevant officers at SWAN network meetings (village halls, rural services, community planning etc) 2 Attendance at North Cornwall Skills Group, Funding Advice Network, Town Centre Partnership and Interlink

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needs of rural communities	3 To input into six strategic documents relating to community development	events by appropriate officers Better informed officers as a result of networking offering more robust and appropriate advice 3 Greater sharing of information within Cornwall's community development network leading to greater capacity to support groups effectively
To work in partnerships with public, private and voluntary sectors to shape strategic delivery initiatives to benefit rural communities, including shaping infrastructure investment plans and their implementation	Chief Executive and Finance Director 1 By acting as accountable body and providing leadership to Cornwall Infrastructure Partnership - by which means support programmes can be planned and implemented The CIP will continue to deliver its Change Up Programme, including the following services and activities Interlink Development, Diversity Toolkit, Governance, Performance Improvement Workforce Development, ICT Support and Funding Access 2 Under the LAA, the CRCC works in partnership with the CIP, District Councils, Cornwall Association of Local Councils, Business in the Community, Market and Coastal Town Association, and others to shape implementation and delivery to communities ICT Support Officer 1 Under the local Change Up programme, CRCC's ICT officer provides support to voluntary sector organisations through one-to-one training and maintaining and developing their ICT networks We will help to manage any partnership ICT investment and continue to market the ICT service to the voluntary and community sector	1 To enable the targets to be delivered as stated in the Cornwall Infrastructure Partnership Business Plan As a result the infrastructure support to the local VCS is enhanced and improved 2 To enable the targets to be delivered as stated in the Strong 1 "Empower Communities" outcome of the Local Area Agreement for Cornwall
To strengthen Voluntary Sector Organisations with their ICT skills and systems		1 To support at least 10 voluntary or community organisations through assistance with ICT To increase income through charging for services, year on year compared with 2006/07

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C. Services to Individuals

Review 06/07

Carers Service - 774 carers were identified, 1005 new/reopened visits and 1017 revisits (including phone work) Continuing work with GP surgeries, using Resource Packs (12 surgeries completed) and distributing Carers Information Pack on request GP referrals increased 41% Figures for 2006/7 included 181 referrals to Adult Social Care for assessment/carers grant £270,851 obtained for carers in benefits and grants Funding applications made for the employment of a Development Worker to work with the 'Carers Voice' and forums

Young Carers - 360 young carers currently identified Secured funding from Duchy Health Charity Ltd for an additional part time worker to co-ordinate befriending for young carers aged 5-12 Young carers have met with the Counties MP's

Mental Health Service - Our Sanctuary project provided pre-crisis support to individuals in contact with secondary mental health services We provided a confidential out of hours telephone listening and support service from 5pm until midnight for seven days a week through our Nightlink project Completed a telephone audit of callers Working on marketing the service We supported six mental health forums, meeting every 8 weeks Two Forum Co-ordinators recruited Phone cover implemented Review of user run/user led groups underway User Empowerment Grant applications increasing The Independent Visiting Scheme supports service users who are in-patients The scheme at Longreach has been reviewed The scheme continues in all in-patient units

Plans for the future 07/08

Service Objectives	Activities 07/08	Outcomes and Measures 07/08
To directly identify and support Adult Carers	Adult Carers Support Services 1 A continued increase in number of carers identified through promotion of service, taking referrals and direct contact with other services	1 Over 800 carers to be identified 2 As above
To encourage the identification and support of adult carers by other services	2 Continued increase of carers visited, one to one and phone As work of Carers Support Workers increases so signposting may increase	3 Workers target Source benefit training, increase income generation to £300,000
To organise events to give recognition to carers, provide information, a break and a social outlet	3 Promote direct payments, benefits, charity grants for carers and 'cared-fors' as support services cut budgets Financial support for carers is more important as statutory services reduce Enables choice and independence	4 Use of Resource Pack by all Carers Support Workers Increase in health referrals Target Increase referrals from Primary Health Care teams by 20% Make contact with discharge teams to enhance carers support at discharge

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To enable adult carers to meet in a group in a safe confidential environment to share, have a break and maintain social contact and activities To provide support to groups, information to adult carers through groups and encourage take up of new initiatives To give adult carers a "Voice" as in the principles of the Cornwall Carers Strategy To encourage adult carers in the planning, formation and implementation of policy	4 Ongoing contact with GP surgeries, supporting them to identify carers and taking direct referrals. Presentations and meetings with Practice Managers and Primary Care Trust, Adult Social Care leads 5 Supporting carers through Carers Assessment self assessment process 6 Explore options for events for carers, opportunities for carers to take up relaxation therapies Explore possibilities for Event for carers around "Carers Voice" 7 Investigate new ways of supporting groups and volunteers who lead, organise and support groups Create and distribute survey to volunteers, offer training, support etc as result of survey Carers Support Workers continue to attend groups to disseminate information etc Delegate to and support Development Worker in ongoing work with groups, liaising with Carers Support Workers 8 Continuing work to re-establish Forums Funding to be sought Working Group of carers to be formed to take forward events, recruitment of Development Worker Re-introduce Forums with new terms of reference, support and work towards them being carer led, effective and independently financed Re-affirm Chairs, promote to all carers and professionals	5 Carers Support Workers to continue to proactively offer support for self assessment Identify method of recording effect of cuts in low and moderate care packages 6 Make contact with Eden regarding 2008 event for carers 7 Create survey and distribute Appointment of Development Worker to continue this group support Identification of sources of relevant training and funding Ensure up to date information about charity grants 8 Recruitment and employment of Development Worker in 2007 Development Worker to take forward once in post
Identifies young carers and ensures support services are provided Arranges respite breaks and builds local partnerships	Young Carers' Project 1 To launch a new befriending scheme for young carers aged 5 to 12 years 2 Monthly activities and respite will be organised as well as Youth Achievement Awards and Cornwall Awards 3 As a large number of our young people care for parents suffering from mental ill health a course called WRAP (Well Being, Recovery and Action Planning) will be implemented to help this group of young people Courses on health and well being will also take place	1 To recruit a worker to coordinate the befriending scheme, with an aim to launch the scheme by September 2007 2 Monthly evaluation will measure respite and individual activities accessed by the young carers, and quarterly consultation days will be held with the young carers themselves to assess and review the project 3 At least 25 young carers attend courses and

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	4 The Young Carers Forum will actively, with project leads, work on young carers issues	workshops over the course of the year 4 To actively support at least 120 young carers through a variety of activities
Promoting self advocacy, providing emotional support, encouraging self-help and self-direction	Sanctuary House 1 Continues to provide time limited, time out, in a safe, supported, homely environment for people who have mental health problems, to help avert crisis The service can only be accessed by people who have a care plan	1 To continue to provide pre-crisis support to individuals in contact with secondary mental health services Positive mental health maintained
Providing emotional support through listening	Nightlink 1 Continues to provide a County wide confidential out of hours telephone listening and support service for people in emotional distress	1 To provide support 7 days a week from 5pm until midnight Positive mental health maintained 2 Develop marketing activities
Promoting self-advocacy Group support Emotional Support Encouraging self-help Contributing to policy development	Mental Health Forums 1 Continues to provide increased public awareness of mental health issues, strengthen the voice of service users and carers, acts as a platform in seeking improvements in mental health services, provides statutory agencies with interested service users who can become actively involved in planning, monitoring and reviewing services 2 Acts as a source of information and provide a safe non-judgemental meeting point for the sharing of ideas, experience and concerns	1 Better communication between user and service providers leading to improved support 2 Production of 4 Forum newsletters, increase circulation To support six mental health forums, meeting every 8 weeks
Promoting self advocacy Contributing to policy development	Independent Visiting Scheme 1 Continues to support service users who are in-patients	1 To provide independent opportunities for in-patients to raise issues about their experiences with the acute care forum to improve service delivery

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Promoting self advocacy Group support Emotional support Encouraging self- help Promoting social inclusion	Mental Health Self Help Groups 1 (user run/user led) provide social contact and specialist support for people with mental health issues 2 Management and Administration of Individual Empowerment Grant to people experiencing emotional distress	1 To provide support for current user run/user led initiatives and continue to identify further self help needs 2 Enabling individuals with emotional distress to pursue interests and opportunities that will be of benefit to the individual's mental health and well being
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D. Services Supporting our Work

Review 06/07

Human Resources - Volunteer Policy implemented and leaflet produced Next IIP assessment due in October 2007 ACRE Level 3 to be assessed in July 2007 Staff appraisals were held early 2007 The organisational training plan has now been implemented and priorities identified Staff have had equal opportunities and diversity training Some training has been completed including Funding and Finance, Time Management and Supervision Training for Managers

Funding Strategy - We have a Fundraising and Project Sustainability Policy, which was created in 2006 We are currently implementing a 10% management fee on all projects Bids have been submitted to the Big Lottery, Capacity Builders, Carnegie Trust, V Funding and Pirate Trust Funding for CRCC's traditional charitable activities has come in large part from national and local government This has been added to by project, research and other earned income Income from charitable trusts, lottery funds and European funds all face increased pressure The diversification of income streams needs to be further developed during the plan period as part of a broad based financial strategy

There is potential for effective partnerships utilising CRCC's expertise, networks and knowledge We will actively look at increasing our consultancy and research capabilities, selling training, as well as seeking focused support from public and private sector funds locally, regionally, nationally and possibly from European Union funds

CRCC has started to implement the recommendation by Government and others that charitable organisations cost their work using full cost recovery This allows management and administration costs to be supported by the full range of CRCC's activities, and facilitates strong financial management CRCC remains committed to openness and accountability in its financial management and reporting

Premises and Facilities - An accommodation consultant has been appointed to review CRCC's accommodation needs and to find an appropriate future office base

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Review of Organisational Structure and Roles - A restructure of the Community Development Team, Community Planning Team and our Children and Young People's work was completed in July 2006, with three managers now reporting to a Head of Community Development and Planning. We have also undertaken a survey of trustees, revised the role of our management team and looked into the appointment of a staff representative.

Communications Action Plan – A part-time Marketing Manager was appointed in April. Regular press releases are now being issued. Corporate identity being investigated. Staff intranet introduced. Presence at ACRE/SWAN events. Chief Executive is now SWAN Vice Chair. Successful conference held in October.

Plans for the Future 07/08

Objectives	Activities 07/08	Outcomes and Measures 07/08
Organisational Training Plan in operation and linked to staff and organisational training needs	Organisational Training Plan 1 Training database now implemented for monitoring and evaluation of training – still in initial stages 2 Continued allocation of specific funding for training 3 Planned attendance at Village Halls Adviser's event, SWAN network groups and community enterprise training 4 Some individual training programmes completed following appraisal process, including accredited training 5 Presentation skills training for Carers Support Workers and some community workers now complete. Further training to be accessed as available and appropriate 6 Time management training for CRCC managers now complete. People skills, delegation and some leadership training	1 Ongoing monitoring and evaluation of training via improved information from staff and finance department to enable more thorough evaluation of staff development 2 Further training to be accessed as available and appropriate 3 Measured by monitoring and evaluation of training reports and increased skills of staff within their specific roles 4 Further training to be accessed for staff as necessary 5 Evidenced on appraisal forms and linked to organisational training plan. Further needs to be identified through appraisal process and line management meetings 6 Increased staff skills in the area of marketing and presentation skills. Priorities to be highlighted on training plan for 2007/08

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	complete Marketing Workshop planned for July 2007 Further management training to be identified for 2007/08 as part of organisational plan	
The CRCC will support the personal development of its staff and volunteers by • Maintaining the process of accreditation as an Investor in People • Implementing the staff appraisal process and linking it to organisational development • Prioritising funds for training and staff and volunteers development • Ensuring effective and supportive staff and volunteers supervision • Welcoming suggestions from staff and volunteers on issues relating to personal development • Continuing to develop the role of CRCC volunteers • Maintaining and enhancing CRCC quality standards related to human resources • Implementing the organisational training plan	Human Resources 1 Volunteer policy and process being reviewed under ACRE Quality Standards level 3 assessment 2 ACRE Level 3 working group in progress Continued monitoring and evaluation of policies/procedures and systems in preparation of assessment July 2007 3 Investors in People working group to be formed in Summer 2007 Actions to be highlighted against standards and recommendations reviewed in preparation of assessment in October 2007 4 Appraisals due first quarter of 2008 Continued identification of training needs for staff and organisation Ongoing line management, team meetings and supervision sessions in operation 5 CRCC to continually review our policies to ensure they comply with new legal requirements Adapt to new and forthcoming legislation for 2007 including maternity/flexible working etc	1 To be measured by feedback from volunteers Volunteer survey to be undertaken and analysed by March 2008 2 ACRE Level 3 assessment to be achieved by summer 2007 Action plan to be put in place and processed as agreed with ACRE 3 Review of new standards to be completed and agreed actions to be achieved by October 2007 Assessment to be undertaken to maintain Investor in People Standard 4 All staff appraisals to be complete by April 2007 in line with policy Training needs identified and fed into the Organisational Training Plan To be reviewed and evidenced as part of ACRE Level 3 and IiP assessments 5 We will carry out a review of maternity policy, flexible working to include carers leave
Support projects in planning, operation and administration of their activities	Supporting Service Delivery 1 Involve users in the development, delivery and assessment of services	1 Results of the User Survey Provision of management, personnel and financial advice

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	2 Looking in detail at our current and future office needs, plan and carry out a successful office move Also considering how we can make better use of home working 3 Take into account the views, needs and aspirations of project staff in the preparation of their own projects' plans 4 Improved use of ICT and the creation of a CRCC trustee intranet area	2 Certain staff successfully relocated More staff have access to webmail and mobile ICT 3 Provision of the means for projects to come together for planning or other purposes, for example through the business planning process, team meetings or all staff events 4 Successful implementation of the new ICT strategy
CRCC has a duty to be financially viable and follow strict financial procedures so that it, within its resources, offers the optimum level of service to projects and its customers	Finance 1 Ensuring that an adequate management fee should be raised on all projects Issuing projects with regular financial updates and support with budgeting Write better bids for funding Increase income from charitable trusts and grow earned income, e g from research and consultancy Grow our local fundraising efforts in terms of the amount we receive from sponsorship, donations and membership	1 All CRCC projects, and the organisation as a whole, will remain financially viable
To improve internal and external communication mechanisms To improve trustee – staff relations To communicate clearly, in a focused way, CRCC's key messages and achievements	Marketing 1 Press releases 2 Conference steering group co-ordinating work activity 3 Develop Marketing Strategy by working closely with Prohelp professionals, MPad 4 Work with Prohelp professionals to develop corporate identity Make sure it fits with ACRE's planned national identity	1 Continue to create press releases at least monthly and to copy to trustees 2 To co-ordinate conference for October 2007 3 Marketing Strategy developed by April/May 2007 4 Make sure all literature, web and email content is consistent with CRCC branding

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	5 Working with ICT officer and steering group to develop new website 6 Communications Action Plan steering group to address twelve objectives identified 7 Networking with ACRE, SWAN and local events 8 Identify sponsors for Calor Village of the Year, corporate leaflets and publications	5 To go live in April/May and continue to work with ICT officer to maintain the site and keep information updated 6 Working through medium priorities on action plan holding quarterly meetings with steering group 7 Liaising with ACRE on branding, develop links with SWAN re RCC marketing generally Attending events such as WCCN to deliver training 8 At least one new sponsor identified by end of March 2008
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Financial Review

The balance sheet on page 28 indicates that at 31 March 2007 the total funds of the CRCC stood at £955,717. This was represented by tangible fixed assets of £695, investments of £844,836 and net current assets of £110,186. Unrestricted funds of £332,642 together with the designated reserve of £100,000 and the revaluation reserve of £32,687 represent the reserves available to the organisation to fulfil its existing commitments over the long term.

Unrestricted funds

The statement of financial activities on page 27 indicates that total incoming resources for the year ended 31 March 2007 were £242,767 on unrestricted funds. This was £13,723 more than the total resources expended, no transfers were made to restricted funds leaving a surplus balance of £13,723.

Restricted funds

As shown in the statement of financial activities, total incoming resources were £1,587,435 and total resources expended were £1,545,443, giving net incoming resources before transfers of £41,992. At the year end one fund, the Local Area Agreement had a negligible deficit due to delayed funding.

Irrecoverable VAT

During the year ended 31 March 2007 the Charity incurred irrecoverable VAT of £13,550 due to the partial exemption rules.

Grants

During the year ended 31 March 2007 grants totalling £44,135 were paid on behalf of funders. Of these, 25 were paid to individuals totalling £7,135 and 12 were paid to institutions totalling £37,000. Individual institutional grant payments of over £1,000 were made as follows:

Recipient	No of Payments	£
FataHe – Neighbourhood Learning	2	9,000
ECCVS – Neighbourhood Learning	2	9,000
All Saints – Marazion – Penwith DC Fund	1	1,000
Gwinear Hall – Penwith DC Fund	1	2,000
Perranuthnoe Committee Rooms	1	2,000
Chy Sawel Project – Expert Patient	1	4,000
Mental Health Forums – User Grants	4	10,000

Investment powers

Under the memorandum and articles of association, the charity has the power to make any investment which the trustees see fit.

Investment policy

Surplus cash is placed on bank deposit in order to maximise interest receivable subject to security of the funds and their availability to meet the needs of the business. All cash investments are made in the form of government securities or unit trusts. There will be no investments in the shares of individual companies and there will be no speculative investment in land or buildings. Investments are reviewed annually by Truro Stockbrokers Ltd. A reserves and investment report is submitted to the Policy and Finance committee at every meeting of that committee. The trustees consider the performance of the investments in the year to be satisfactory.

Reserves policy

Sufficient reserves are required to provide

- Working capital equivalent to three month's expenditure
- Protection against the unpredicted loss of grant funding and
- A hedge against liabilities

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It is the policy of the charity to maintain unrestricted funds, which are the free reserves of the charity, at a level that equates to approximately three months' total expenditure. Based on the accounts to 31 March 2007, this target level would be £443,620. At present the free reserves amount to £332,642 and as there is a shortfall, the trustees will continue to actively seek to expand the charity's funding base. Sufficient reserves should be retained under each of the restricted funds to meet the company's obligations under that fund. However, due to the timing of the funding received, it may be necessary to meet some obligations before receipt of the related funding.

Statement of Trustee's Responsibilities

The trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under that law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). The financial statements are required by law to give a true and fair view of the state of affairs of the company and of the profit or loss of the company for that period. In preparing those financial statements, trustees are required to

- Select suitable accounting policies and then apply them consistently,
- Make judgments and estimates that are reasonable and prudent, and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the company and to enable them to ensure that the financial statements comply with the Companies Act 1985 and the Charities Act 1993. They have general responsibility for taking such steps as are reasonably open to them to safeguard the assets of the company and to prevent and detect fraud and other irregularities.

Statement of Disclosure to Auditor

- (a) so far as the trustees are aware, there is no relevant audit information of which the company's auditors are unaware, and
- (b) they have taken all the steps that they ought to have taken as trustees in order to make themselves aware of any relevant audit information and to establish that the company's auditors are aware of that information.

This report has been prepared in accordance with the special provision of part VII of the Companies Act 1985 relating to small companies.

By order of the trustees

**9a River Street
Truro
TR1 2SQ**

Trustee



Date

21/11/07

Cornwall Community Development Limited (Limited by Guarantee) Trading as Cornwall Rural Community Council (CRCC)

Independent auditors' report

to the members of Cornwall Community Development Limited

We have audited the financial statements of Cornwall Community Development Limited (Limited by guarantee) trading as Cornwall Rural Community Council on pages 27 to 40 for the year ended 31 March 2007. These financial statements have been prepared under the historical cost convention, as modified by the revaluation of investments and the accounting policies set out herein.

This report is made solely to the company's members, as a body, in accordance with section 235 of the Companies Act 1985. Our audit work has been undertaken so that we might state to the company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and the company's members as a body, for our audit work, for this report, or the opinions we have formed.

Respective responsibilities of trustees and auditors

The charitable company's trustees are responsible for the preparation of the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), as set out in the statement of trustee's responsibilities on page 24.

Our responsibility is to audit the financial statements in accordance with relevant legal and regulatory requirements and International Standards on Auditing (UK and Ireland).

We report to you our opinion as to whether the financial statements give a true and fair view and are properly prepared in accordance with the Companies Act 1985. We also report to you if, in our opinion, the trustees' report is not consistent with the financial statements.

In addition we report to you if, in our opinion, the charitable company has not kept proper accounting records, if we have not received all the information and explanations we require for our audit, or if information specified by law regarding trustees' remuneration and transactions with the charitable company is not disclosed.

We are not required to consider whether the statement in the trustees' report concerning the major risks to which the charitable company is exposed covers all existing risks and controls, or to form an opinion on the effectiveness of the charitable company's risk management and control procedures.

We read the trustees' report and consider the implications for our report if we become aware of any apparent misstatements within it.

Basis of audit opinion

We conducted our audit in accordance with International Standards on Auditing (UK and Ireland) issued by the Auditing Practices Board. An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures in the financial statements. It also includes an assessment of the significant estimates and judgements made by the trustees in the preparation of the financial statements, and of whether the accounting policies are appropriate to the charitable company's circumstances, consistently applied and adequately disclosed.

We planned and performed our audit so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or other irregularity or error. In forming our opinion we also evaluated the overall adequacy of the presentation of information in the financial statements.

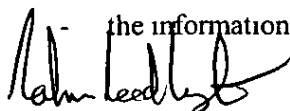
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Opinion

In our opinion

- the financial statements give a true and fair view, in accordance with United Kingdom Generally Accepted Accounting Practice, of the state of the charitable company's affairs as at 31 March 2007 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended, and
- the financial statements have been properly prepared in accordance with the Companies Act 1985, and

- the information given in the Trustees report is consistent with the financial statements



Chartered Accountants
Registered Auditors

22 NOVEMBER 2007

Robinson Reed Layton
Peat House
Newham Road
TRURO
TR1 2DP

Cornwall Community Development Limited (Limited by Guarantee)
Trading as Cornwall Rural Community Council (CRCC)

Statement of Financial activities (incorporating income and expenditure account)

For the period ended 31 March 2007

	Notes	Restricted £	Unrestricted £	2007 £	2006 £
Incoming Resources					
<u>Incoming Resources from generated funds</u>					
<u>Voluntary Income</u>	5	8,844	183,224	192,068	195,754
<u>Activities for generating funds</u>					
Project Fees		-	32,703	32,703	53,805
Other Income		45,114	12,000	57,114	80,728
<u>Investment Income</u>	6	33,051	14,840	47,891	40,173
<u>Incoming Resources from charitable activities</u>	7				
Carers		296,053	-	296,053	306,059
Mental Health		343,376	-	343,376	436,841
Play		48,150	-	48,150	36,968
Change Up		223,597	-	223,597	357,492
Community Enterprise		81,360	-	81,360	40,167
Local Area Agreement		430,909	-	430,909	-
Other Projects		76,981	-	76,981	65,731
Total Incoming Resources		1,587,435	242,767	1,830,202	1,613,718
Resources Expended	8				
<u>Charitable Activities</u>					
Carers		311,112	-	311,112	341,257
Mental Health		384,811	-	384,811	320,288
Play		81,685	-	81,685	69,861
Change Up		183,744	-	183,744	339,870
Community Enterprise		63,314	-	63,314	42,964
Local Area Agreement		433,155	-	433,155	-
Other Projects		87,622	-	87,622	103,958
Provision of Services		-	223,869	223,869	296,483
<u>Governance Costs</u>					
Trustee & Audit costs		-	5,175	5,175	4,393
Total Resources Expended		1,545,443	229,044	1,774,487	1,519,074
Net income / (expenditure) for the year		41,992	13,723	55,715	94,644
<u>Other recognized gains / losses</u>					
<u>Gains on investment assets</u>		-	10,638	10,638	23,192
Net movement in funds		41,992	24,361	66,353	117,836
<u>Reconciliation of Funds</u>					
<u>Total funds brought forward</u>		448,396	440,968	889,364	771,528
Total funds carried forward		490,388	465,329	955,717	889,364

There were no acquisitions or discontinued activities in the year to 31 March 2007 or 2006

The company had no recognized gains or losses other than the net movement in funds as shown above

Cornwall Community Development Limited (Limited by Guarantee), Trading as Cornwall Rural Community Council (CRCC)

Balance sheet

As at 31 March 2007

	Notes	£	2007 £	£	2006 £
Fixed assets					
Tangible assets	9		695		713
Investments	10		844,836		882,808
			845,531		883,521
Current assets					
Debtors	11	139,904		84,319	
Parish Councils' investment account		9,052		8,642	
Cash at bank		163,887		72,756	
Cash at bank - Cornish Millennium Projects		-		8	
Cash at bank - Credit Unions		7,017		7,017	
Cash in hand		1,288		1,220	
		321,148		173,962	
Current liabilities					
Creditors		201,910		159,477	
Parish Councils		9,052		8,642	
	12	210,962		168,119	
Net current assets					
			110,186		5,843
Net assets	14				
			955,717		889,364
Funds					
<i>Unrestricted funds</i>					
General fund		332,642		318,919	
Revaluation reserve		32,687		22,049	
Designated reserve		100,000		100,000	
	15		465,329		440,968
<i>Restricted funds</i>	16		490,388		448,396
			955,717		889,364

These financial statements were approved by the Trustees on
and were signed on their behalf by:

Trustee



Date

21/11/07

Notes to the Financial Statements

(forming part of the financial review)

1 Constitution

The company is limited by guarantee and does not have a share capital. In the event of the company being wound up each member is liable to contribute a sum not exceeding £10. There were 20 members at 31 March 2007.

2 Accounting policies

The following accounting policies have been applied consistently in dealing with items which are considered material in relation to the company's financial statements.

2.1 Accounting convention

These financial statements have been prepared in accordance with applicable accounting standards and follow the recommendations in Accounting and Reporting by Charities Statement of Recommended Practice 2005 issued in March 2005 and are on an historical cost basis as modified by revaluation of investments.

The company is exempt from the requirement of Financial Reporting Standard No 1 to prepare a cash flow statement as it is entitled to the filing exemptions as a small company under sections 246 to 249 of the Companies Act 1985 when filing accounts with the Registrar of Companies.

2.2 Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less depreciation.

Depreciation is provided to write off the cost less the estimated residual value of tangible fixed assets by equal annual instalments over their estimated useful economic lives as follows:

Telephone system	Between 2 and 10 years
Computer equipment	Between 3 and 4 years
Photocopiers	Between 5 and 7 years
Furniture and equipment	Between 3 and 10 years

Certain assets used by specific projects are written off over the remaining term of the project and this may be shorter than the timescales stated above.

2.3 Investments

Investments are stated in the financial statements at market value. Unrealised gains on investments are calculated by reference to the difference between market values from one year to the next. Realised gains are calculated by reference to the difference between the proceeds of sale and the carrying value of the investment at the previous year end.

2.4 Grants receivable and payable

Revenue grants are recognised as incoming resources on the earlier date of when they are received or when they are receivable, unless they relate to a specified future period, in which case the amounts received are treated as deferred income. Grants payable are recognised when approved.

2.5 *Operating leases*

Operating lease rentals are charged in the statement of financial activities on a straight line basis over the life of the lease

2.6 *Voluntary income*

Voluntary income received by way of donations and gifts to the Charity is included in full in the Statement of Financial Activities when receivable. Intangible income is not included unless it represents goods or services that would have otherwise been purchased

2.7 *Allocation of costs*

Costs, where directly attributable to a certain fund are allocated to that fund. Other expenses have been apportioned to these funds on the basis of time spent by staff on the support and management and administration of such funds and include both the staff costs and attributable overheads

2.8 *Funds*

Restricted funds are to be used for specified purposes as laid down by the donor. Expenditure, which meets this criteria, is identified to the fund, together with a fair allocation of overheads and support costs

Unrestricted funds are donations and other incoming resources receivable or generated for the general work of the Charity

Designated funds are unrestricted funds earmarked by the trustees for particular purposes

2.9 *Pensions*

The charity operates defined contribution pension schemes and the assets of these schemes are held separately from those of the charity in independently administered funds. The amount charged to the statement of financial activities represents the contributions payable to the schemes in respect of the accounting period, in accordance with FRS17

3 *Transactions with trustees and connected persons*

There were no trustees' emoluments for the year. Expenses totalling £925 were claimed by 1 trustee during the year, (2006 £343 by 1 trustee)

Due to the nature of the charity's operations and the composition of the trustees, it is inevitable that transactions will take place with organisations in which a trustee or persons connected with them may have an interest. Trustees do not vote on any decisions made regarding grants or loans payable to organisations in which they have an interest

4 *Taxation*

The organisation is a registered charity under the Charities Act 1960 and as such is exempt from taxation on its income and capital gains

Cornwall Community Development Limited (Limited by Guarantee)
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5 Voluntary Income

	Restricted £	Unrestricted £	2007 £	2006 £
Donations & Grants				
Defra (formerly Countryside Agency)	-	138,946	138,946	136,893
Local authorities	-	37,462	37,462	37,400
Other grants and donations	8,844	6,816	15,660	21,461
	<u>8,844</u>	<u>183,224</u>	<u>192,068</u>	<u>195,754</u>

6 Investment income

Investment income can be analysed as follows

	2007 £	2006 £
Listed investments	5,314	4,948
Cash deposits	42,577	35,225
	<u>47,891</u>	<u>40,173</u>

7 Incoming resources from charitable activities

	Restricted £	Unrestricted £	2007 £	2006 £
Countryside Agency	-	-	-	20,000
Local authorities	230,213	-	230,213	101,647
Local Area Agreement	430,909	-	430,909	-
Primary Care Trusts	472,847	-	472,847	594,188
Big Lottery Fund				
Young Carers	-	-	-	18,512
Playwise	-	-	-	30,768
YP2 – The Clay	32,500	-	32,500	17,500
Defra / GOSW	-	-	-	435,161
Capacity Builders	223,597	-	223,597	-
Other grants	110,360	-	110,360	25,482
	<u>1,500,426</u>	<u>-</u>	<u>1,500,426</u>	<u>1,243,258</u>

Cornwall Community Development Limited (Limited by Guarantee) **Trading as Cornwall Rural Community Council (CRCC)**

8 Total resources expended

Resources expended represent the following direct and apportioned costs

Charitable Activities	Carers	Mental Health	Play	Change Up	Community Enterprise	Local Area Agreement	Other restricted funds projects	Provision of Services	Governance Costs	2007	2006
	£	£	£	£	£	£	£	£	£	£	£
Grants payable	4,429	14,000	-	-	250	-	25,456	-	-	44,135	60,316
Staff costs	243,903	289,917	48,349	20,208	47,666	121,350	53,084	135,152	-	959,629	891,724
Grants repaid	-	150	-	-	-	-	-	-	-	150	388
Premises and equipment	25,401	44,527	4,767	489	4,470	-	2,006	43,120	-	124,780	117,286
Legal and professional	723	-	19,330	-	8,725	-	733	8,888	-	38,399	15,785
Depreciation	193	-	-	-	-	-	-	675	-	868	3,017
Subscriptions	62	114	70	-	-	-	32	7,226	-	7,504	8,242
Purchases & provisions	14,133	12,572	5,095	-	404	-	-	3,442	-	35,646	42,170
Office expenses	2,895	2,016	2,054	-	901	-	2,515	11,743	-	22,124	22,539
Other	3,342	2,294	-	466	-	-	3,286	1,556	-	10,944	7,990
Conferences/Seminars	14,435	17,183	1,164	-	397	-	-	4,093	-	37,272	20,829
Irrecoverable VAT	1,596	2,038	856	-	501	75	510	7,974	-	13,550	11,085
Project Service Providers	-	-	-	162,581	-	311,730	-	-	-	474,311	313,310
Trustee & Audit Costs	-	-	-	-	-	-	-	-	5,175	5,175	4,393
	311,112	384,811	81,685	183,744	63,314	433,155	87,622	223,869	5,175	1,774,487	1,519,074

Included within trustee and audit costs are audit fees of £4,250 (2006 £4,050), and within legal and professional fees are other fees of £1,350 (2006 £1,250) charged by the charity's auditors for other services Included within premises and equipment are operating lease rentals of £43,933 (2006 £46,604)

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9 Tangible fixed assets

	Telephone System	Computer Equipment	Photocopiers	Furniture and Equipment	Total
	£	£	£	£	£
Cost					
At 31 March 2006	12,644	63,360	750	12,776	89,530
Additions	-	850	-	-	850
At 31 March 2007	12,644	64,210	750	12,776	90,380
Depreciation					
At 31 March 2006	12,436	62,905	750	12,726	88,817
Charge for year	169	649	-	50	868
At 31 March 2007	12,605	63,554	750	12,776	89,685
Net book value					
At 31 March 2007	39	656	-	-	695
Net book value					
At 31 March 2006	208	455	-	50	713

10 Investments

	2007 £	2006 £
Listed investments		
Charities Official Investment Fund	73,819	69,604
M&G Charifund Income	76,728	70,305
	150,547	139,909
Charities Deposit Fund	694,289	742,899
	844,836	882,808

All investment assets are in the United Kingdom. All restricted funds are held in the Charities Deposit Fund with the balance and the listed investments representing the unrestricted fund.

	2007 £	2006 £
Listed investments		
Market value at 31 March 2006	139,909	116,717
Net unrealised investment gains	10,638	23,192
Market value at 31 March 2007	150,547	139,909

The cost of the above investments at 31 March 2007 was £117,860 (2006 £117,860)

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11 Debtors

	2007 £	2006 £
<i>Amounts falling due within one year:</i>		
Grants due	105,482	63,284
Other debtors	12,334	5,469
Prepayments	6,738	4,066
Village Hall loans	7,750	4,500
Rural Initiatives Fund loans	600	1,500
	132,904	78,819
<i>Amounts falling due after more than one year:</i>		
Village Hall loans	7,000	4,000
Rural Initiatives Fund loans	-	1,500
	139,904	84,319

Village Hall loans are made interest free over a maximum of three years and for a maximum of £3,000 per applicant

Rural Initiatives Fund loans are made interest free over a maximum of three years up to a maximum of £1,500

12 Creditors: amounts falling due within one year

	2007 £	2006 £
Trade creditors	145,017	41,863
<i>Other creditors including taxation and social security:</i>		
Taxation and social security	21,201	21,023
Pension contributions	4	4
	21,205	21,027
Accruals	29,252	22,860
Deferred income (see note 13)	15,488	82,369
	210,962	168,119

13 Deferred Income

	2007 £	2006 £
Balance as at 1 April 2006	82,369	47,500
Amount released to incoming resources	(82,369)	(47,500)
Amount deferred in the year	15,488	82,369
	15,488	82,369

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14 Analysis of net assets between funds

	Restricted	Unrestricted	Total 2007
	£	£	£
Fund balances as at 31 March 2007 as represented by:			
Tangible fixed assets	-	695	695
Investments	490,388	354,448	844,836
Net current assets / liabilities	-	110,186	110,186
	<u>490,388</u>	<u>465,329</u>	<u>955,717</u>

15 Unrestricted funds

	General fund	Revaluation reserve	Designated reserve	Total
	£	£	£	£
At 31 March 2006	318,919	22,049	100,000	440,968
Increase in value of investments	-	10,638	-	10,638
Surplus for the year	13,723	-	-	13,723
	<u>332,642</u>	<u>32,687</u>	<u>100,000</u>	<u>465,329</u>

The designated reserve is the Gwendroc Fund, which was established to provide funds for the purchase of replacement offices when the lease of the existing office expired

16 Restricted funds

	At 31 March 2006	Incoming resources	Resources expended	At 31 March 2007
	£	£	£	£
Carers				
Big Lottery Funds	2,238	-	(2,238)	-
Other	45,449	301,511	(308,874)	38,086
Mental Health	323,533	358,280	(384,811)	297,002
Play				
Big Lottery Funds	20,026	-	(8,697)	11,329
Other	11,852	62,348	(72,988)	1,212
Change Up	17,622	226,203	(183,744)	60,081
Local Area Agreement	-	431,590	(433,155)	(1,565)
Community Enterprise	5,702	119,603	(63,314)	61,991
Voluntary Sector Forum				
Big Lottery Funds	408	-	(408)	-
Other	408	-	(304)	104
Other projects				
Big Lottery Funds	5,160	32,500	(20,665)	16,995
Other	15,998	55,400	(66,245)	5,153
	<u>448,396</u>	<u>1,587,435</u>	<u>(1,545,443)</u>	<u>490,388</u>

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The above analysis represents a summary of over 20 individual projects being undertaken by the Council, each of which represents a separate restricted fund. The objectives of the individual projects can be summarised as follows:

General heading	Object
Carers	To provide information, advice and support to empower individual carers to continue their caring role
Mental Health	To support, protect and promote the rights of people with mental health issues
Play	To provide support to local communities to develop safe and accessible play provision
Change Up	To work in partnership with public, private and voluntary sectors to shape strategic delivery initiatives to benefit rural communities
Local Area Agreement	To support a programme of activities that will make a real difference to Cornish communities. This programme has four main priorities dealing with Safer and Stronger communities, Children and Young People, Healthier communities and Older People and Economic Development and Growth
Community Enterprise	To assist rural communities in the development of new services, especially with regard to small community enterprises located within the County

Under the heading of "other projects" are a number of individual projects with objectives consistent with the Council's object of strengthening and supporting social and community development of rural areas and voluntary activities.

Apart from the main funders, grant funding was also received from the following organisations:

Cornwall Community Foundation	£12,395	for the Social Inclusion Project
SWAN	£13,965	for the Community Enterprise Project
Learning and Skills Council	£50,000	for Local Intervention and Development
Calor Gas Ltd	£3,500	for the "Village of the Year" competition
The Princes Trust	£5,000	for the YP2 Project

More detail of the nature and activities of individual funds are given earlier in this report.

17 Commitments

The Council has annual obligations under operating leases for land and buildings as follows:

	2007 £	2006 £
Expiring within one year		
6 Walsingham Place (renewed annually)	6,900	6,900
10 Walsingham Place (renewed annually)	4,450	4,050
Claytawc (renewed annually)	6,150	6,240
Oakleigh House (renewed annually)	11,000	11,000
Expiring in the second to fifth year		
River Street – Lease to May 2008 Current rental per annum	12,966	9,740
Camborne – Lease to November 2010 Current rental per annum	7,000	6,500
	48,466	44,430

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18 Staff numbers and costs

The average number of persons employed full time (or equivalent) by the company (excluding trustees) during the year was 47 (2006 46) These were employed as follows

	2007 No	2006 No
Carers	10	11
Mental Health	12	11
Play	2	2
YP2	2	2
Community Development	2	2
CRCC Project Officers	3	3
Community Planning	3	3
Information Technology	1	1
Administration	12	11
	47	46

The aggregate payroll and related costs of these persons were as follows -

	2007 £	2006 £
Wages and salaries	816,706	757,305
Social Security costs	70,496	65,036
Pension contributions	8,598	7,550
	895,800	829,891
Other staff related costs	63,829	61,833
	959,629	891,724

No employee received emoluments exceeding £60,000

19 Pension scheme

The charity operates defined contribution pension schemes and the pension cost charge for the period represents contributions payable by the charity to these schemes and amounted to £8,598 (2006 £7,550)

Contributions amounting to £4 (2006 £4) were outstanding at the end of the financial period

20 Contingent Liability

Pension obligations

Cornwall Community Development Limited participates in the Pensions Trust's Growth Plan The Plan is funded and is not contracted out of the state scheme The Growth Plan is a multi-employer pension plan

Contributions paid into the Growth Plan up to and including September 2001 were converted to defined amounts of pension payable from Normal Retirement Date From October 2001 contributions were

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invested in personal funds which have a capital guarantee and which are converted to pension on retirement, either within the Growth Plan or by purchase of an annuity
The rules of the Growth Plan allow for the declaration of bonuses and/or investment credits if this is within the financial capacity of the Plan assessed on a prudent basis. Bonuses/investment credits are not guaranteed and are declared at the discretion of the Plan's Trustee

The rules of the Growth Plan give the Trustee the power to require employers to pay additional contributions in order to ensure that the statutory funding objective under the Pensions Act 2004 is met. The statutory funding objective is that a pension scheme should have sufficient assets to meet its past service liabilities, known as Technical Provisions

The Trustee commissions an actuarial valuation of the Growth Plan every 3 years. The purpose of the actuarial valuation is to determine the funding position of the Plan by comparing the assets with the past service liabilities as at the valuation date. Asset values are calculated by reference to market values. Accrued past service liabilities are valued by discounting expected future benefit payments using a discount rate calculated by reference to the expected future investment returns

If the actuarial valuation reveals a deficit, the Trustee will agree a recovery plan to eliminate the deficit over a specified period of time either by way of additional contributions from employers, investment returns or a combination of these

The rules of the Growth Plan state that the proportion of obligatory contributions to be borne by the Member and the Member's Employer shall be determined by agreement between them. Such agreement shall require the Employer to pay part of such contributions and may provide that the Employer shall pay the whole of them

Cornwall Community Development Limited paid contributions at the rate of 5% during the accounting period. Members paid contributions at the rate of 5% during the accounting period

As at the balance sheet date there was one active member of the Plan employed by Cornwall Community Development Limited. Cornwall Community Development Limited continues to offer membership of the Plan to its employees

It is not possible in the normal course of events to identify the share of underlying assets and liabilities belonging to individual participating employers. Accordingly, due to the nature of the Plan, the accounting charge for the period under FRS17 represents the employer contribution payable

The last formal valuation of the Scheme was performed as at 30 September 2005 by a professionally qualified actuary using the Projected Unit Method. The market value of the Scheme's assets at the valuation date was £675 million and the Plan's Technical Provisions (ie past service liabilities) were £704 million. The valuation therefore revealed a shortfall of assets compared with the value of the liabilities of £29 million, equivalent to a past service funding level of 96%

The Scheme Actuary has prepared an Actuarial Report that provides an approximate update on the funding position of the Plan as at 30 September 2006. Such a report is required by legislation for years in which a full actuarial valuation is not carried out. The funding update revealed an increase in the assets of approximately £2 million, equivalent to funding level of 100.2%. Annual funding updates of the Growth Plan are carried out using approximate actuarial techniques rather than member by member calculations, and will therefore not produce the same results as a full actuarial valuation. However, they will provide a good indication of the financial progress of the Plan since the last full valuation

Since the contribution rates payable to the Plan have been determined by reference to the last full actuarial valuation the following notes relate to the formal actuarial as at 30 September 2005

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The financial assumptions underlying the valuations as at 30 September 2005 were as follows

	% per annum
Investment return pre retirement	6.6
Investment return post retirement	4.5
Bonuses on accrued benefits	0.0
Rate of price inflation	2.5

In determining the investment return assumptions the Trustee considered advice from the Scheme Actuary relating to the probability of achieving particular levels of investment return. The Trustee has incorporated an element of prudence into the pre and post retirement investment return assumptions, such that there is a 60% expectation that the return will be in excess of that assumed and a 40% chance that the return will be lower than that assumed over the next 10 years.

If an actuarial valuation reveals a shortfall of assets compared to liabilities the Trustee must prepare a recovery plan setting out the steps to be taken to make up the shortfall.

In view of the small funding deficit and the level of prudence implicit in the assumptions used to calculate the Plan liabilities the Trustee has prepared a recovery plan on the basis that no additional contributions from participating employers are required at this point in time. In reaching this decision the Trustee has taken actuarial advice and has been advised that the shortfall of £29 million will be cleared within 5 years if the investment returns from assets are in line with the "best estimate" assumptions. "Best estimate" means that there is a 50% expectation that the return will be in excess of that assumed and a 50% expectation that the return will be lower than that assumed over the next 10 years. These "best estimate" assumptions are 7.6% per annum pre retirement and 4.8% per annum post retirement.

A copy of the recovery plan must be sent to the Pensions Regulator. The Regulator has the power under Part 3 of the Pensions Act 2004 to issue scheme funding directions where it believes that the actuarial valuation assumptions and/or recovery plan are inappropriate. For example the Regulator could require that the Trustee strengthens the actuarial assumptions (which would increase the scheme liabilities and hence impact on the recovery plan) or impose a schedule of contributions on the Scheme (which would effectively amend the terms of the recovery plan). The Regulator has reviewed the recovery plan for the Growth Plan and confirmed that, in respect of the September 2005 actuarial valuation, it does not propose to issue any scheme funding directions under Part 3 of the Pensions Act 2004.

The next full actuarial valuation will be carried out as at 30 September 2008. An Actuarial Report will be prepared as at 30 September 2007 in line with statutory regulations.

Following a change in legislation in September 2005 there is a potential debt on the employer that could be levied by the Trustee of the Plan. The Trustee's current policy is that it only applies to employers with pre October 2001 liabilities in the Plan. The debt is due in the event of the employer ceasing to participate in the Plan or the Plan winding up.

The debt for the Plan as a whole is calculated by comparing the liabilities for the Plan (calculated on a buyout basis ie the cost of securing benefits by purchasing annuity policies from an insurer, plus an allowance for expenses) with the assets of the Plan. If the liabilities exceed assets there is a buy-out debt.

The leaving employer's share of buy-out debt is the proportion of the Plan's pre October 2001 liability attributable to employment with the leaving employer compared to the total amount of the Plan's pre October 2001 liabilities (relating to employment with all the currently participating employers). The leaving employer's debt therefore includes a share of any 'orphan' liabilities in respect of previously participating employers. The amount of the debt therefore depends on many factors including total Plan liabilities, Plan investment performance the liabilities in respect of the current and former employees of

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the employer, financial conditions at the time of cessation event and the insurance buy-out market. The amounts of debt can therefore be volatile over time.

Cornwall Community Development Limited has been notified by the Pensions Trust of the estimated employer debt on withdrawal from the Plan based on the financial position of the Plan as at 30 September 2006. As of this date the estimated employer debt for Cornwall Community Development Limited was £87,627.