

Trustees' Annual Report 2023-2024



CHARITY COMMISSION
FOR ENGLAND AND WALES

Period from: 01 April 2023 to 31 March 2024

Charity name: Havering Shopmobility Association

Charity registration number: 1051614

Objectives and Activities		
	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<p>To relieve people with mobility problems within the London Borough of Havering and other areas, by the provision of mobility related equipment for use whilst shopping or visiting Romford Town Centre, and its environs;</p> <p>To facilitate mobility and travel for longer periods of use as required at, or away from home, and to use on short breaks and holidays worldwide.</p>
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>The main activities of the charity are the provision of electric scooters, electric wheelchairs, manual wheelchairs and walkers for people who have limited mobility for use when visiting Romford Town Centre.</p> <p>We provide equipment for short term or longer use for people with temporary or permanent mobility needs and for use on holiday.</p> <p>We also sell some disability and mobility aids.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit.	Para 1.18	<p>The trustees have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission.</p>

Additional information (optional)		
	SORP reference	
Policy on grant making	Para 1.38	Havering Shopmobility does not give financial grants.
Policy on social investment including program related investment	Para 1.38	Havering Shopmobility does not make financial investments.
Contribution made by volunteers	Para 1.38	Havering Shopmobility is reliant on our team of dedicated volunteers who deliver our services. Without them, we simply could not operate. In 2023-24 many of our 30 volunteers continued to support our service delivery in our two shops.

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	We give our users independence to use and enjoy all the shopping, leisure and health facilities within Romford and further afield. They benefit from their retained independence and reduced isolation, whilst the local economy also benefits from their spending power, which would otherwise be lost.

Additional information (optional)

Achievements against objectives set	Para 1.41	<p>Our services were significantly affected by Covid. Achievements this year relates more to survival than statistics.</p> <p>In the last year our equipment - electric scooters, electric wheelchairs and manual wheelchairs - was used on a total of 6175 times.</p> <p>A programme of replacing our older equipment is on going with a budget of £10k.</p>
Performance of fundraising activities against objectives set	Para 1.41	<p>Trustees' financial strategy is to raise sufficient funds to ensure the continued viability of the charity. As such Trustees have not set objectives or fundraising targets. There has been little fund raising in the last year due to Staff disruptions.</p> <p>In the last year £3000.00 was raised net of costs.</p>
Investment performance against objectives	Para 1.41	Haverling Shopmobility does not make financial investments.

Financial Review		
	SORP reference	
Review of the charity's financial position at the end of the period	Para 1.21	From a financial point of view, we have weathered the problems of low membership usage very well. This is mainly due to the financial support provided through government schemes. Without this the charity would have had to draw on reserves to a significant degree. The bank balance at the end of the year was £78858.00 Total Income was £38994.00, and our Expenditure was £53973.98. Our reserves exceed the Trustee's Policy on Reserves which is to maintain one year's operating costs.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<p>The Trustee's policy is to transfer funds not required for short term use to an interest-bearing account with Metro Bank.</p> <p>The Trustee's policy on reserves is to maintain a sum equal to one year's operating costs, as a reserve. This is to ensure the longer term financial stability of the charity in the current economic uncertainties. This will need careful monitoring as income will be significantly reduced until user numbers recover.</p>
Amount of reserves held	Para 1.22	£78858.00 (greater than one year's operating costs)
Reasons for holding zero reserves	Para 1.22	Haverling Shopmobility holds reserves.
Details of funds materially in deficit	Para 1.24	No funds are in deficit.
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	Covid restrictions has significantly reduced the routine hire of our equipment and has been slow to recover since lockdown restrictions have eased. This has had a consequent impact on income. The charity has sufficient reserves that this will not affect the financial viability of the charity in the short term but will need to be monitored for the future, and strategies developed accordingly.

Additional information (optional)				
The charity's principal sources of funds (including any fundraising)	Para 1.47	The charity's principal sources of funding and the sums generated in the last year are : <ul style="list-style-type: none">• User Subscriptions £ 6215.00• Hire charges £ 24917.00• Sales & commissions £ n/a• Donations and fund raising £ 3000.00(net of costs) <p>These are very significantly lower than the previous year.</p>		
Investment policy and objectives including any social investment policy adopted	Para 1.46	Havering Shopmobility does not make financial investments.		
cc	Para 1.46	Risk Item	Minor Event	Major Event
		Loss of Equipment	Non return/theft	Fire/theft/ destruction
		Loss of Finances	Theft/Pilfering/Error	Theft/Fraud Bank collapse
		Loss of Premises	Partial damage or destruction	Damage or destruction Withdrawal of use
		Loss of Staff	Illness, absence, vacancy	Extended absence. Loss of all staff at the same time
		Loss of Volunteers	Availability Gradual decline	Extended absence. Loss of all staff at the same time
		Loss of Trustees	Availability Gradual decline	
		Loss of Information	System failure Accidental loss or erasure Intentional	System loss Accidental loss or erasure Intentional
		Reputational Damage	Bad publicity Scandal	

Structure, Governance and Management

Description of charity's trusts:	SORP reference	
Type of governing document	Para 1.25	Constitution adopted on 5 th December 1995, as amended on 25 th March 1998, 2 nd July 2009, 30 th June 2014, 15 July 2019 and 20 October 2020.
How is the charity constituted?	Para 1.25	An unincorporated Association
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are appointed from members by the AGM of members or a meeting of trustees on the recommendation of an Appointments Panel of Trustees. Officers are elected from trustees at the AGM.

Additional information (optional)

Policies and procedures adopted for the induction and training of trustees	Para 1.51	<p>Newly appointed trustees are provided with a portfolio of information on the organisation, the role of a trustee, key policies and procedures and key information.</p> <p>Trustees have adopted a Medium Term Plan following a review of objectives, the skills needed to deliver these and an audit of current and required skills and commitment. Portfolios of responsibility have been agreed to use to recruit new trustees and new trustees have been appointed.</p>
The charity's organisational structure and any wider network with which the charity works	Para 1.51	<p>Trustees meet on a quarterly basis and receive formal reports on policy, resources, finance, reports of sub committees and operational performance.</p> <p>Trustees established three sub committees to do the work – Performance and Development to deal with how services are delivered and future direction; Membership and Staffing to look after the appointment of trustees, staff and volunteers; and Fund Raising to oversee the raising of monies essential to maintain our services.</p> <p>A Mission Statement and Values were agreed by trustees on 19 January 2015.</p> <p>The charity's day-to-day operations are led by a part time manager supported by a part-time assistant with additional management support as the need arises. Services are largely delivered by our volunteers who work as a team in shift patterns.</p> <p>Services delivery is co-ordinated by a management team comprising the Chairman, Deputy Chairman, Treasurer and Manager meeting bi-monthly.</p> <p>The charity maintains networking relationships with similar organisations in the voluntary and statutory sectors, and with local trading and community organisations.</p>
Relationship with any related parties	Para 1.51	<p>Havering Shopmobility is not related to any other party.</p>

Reference and Administrative details	
Charity name	Havering Shopmobility Association
Other name the charity uses	Havering Shopmobility
Registered charity number	1051614
Charity's principal address	Havering Shopmobility 1 The Brewery, Waterloo Road, Romford, RM1 1AU

Names of the charity trustees who manage the charity				
	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Jackie Tokley	Chairperson	Re-elected 17 Ju'y 23	The AGM or the Trustees
2	Peter Milward	Deputy Chairman Treasurer	Re-elected 17 July 23	The AGM or the Trustees
3	Trish Mosby	Secretary of	Re-elected 17 July 2023	The AGM or the Trustees
4	:Jay Walton		Elected Jan 23	Trustee meeting
5	Gillian COLVIN		Re-elected 1 7 July 23	The AGM or the Trustees
6	Elaine GREEN		Re-elected 17 July 202	The AGM or the Trustees
7	Michael MITCHELL		Re-elected 17 July 2023	The AGM or the Trustees
8				
9				
10				
11				
12				

Corporate trustees – names of the directors at the date the report was approved		
Director name		
None		

Name of trustees holding title to property belonging to the charity		
Trustee name	Dates acted if not for whole year	
None		

Funds held as custodian trustees on behalf of others	
Description of the assets held in this capacity	None
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	None
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	None

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Independent Financial Examiner	Mr John Percy	c/o Havering Shopmobility

Name of chief executive or names of senior staff members (Optional information)

Ms Mandy Bunn, Manager

Exemptions from disclosure

Reason for non-disclosure of key personnel details


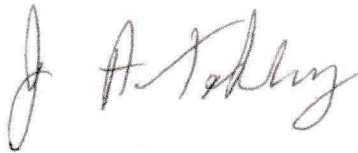
None

Other optional information

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Declarations

The trustees declare that they have approved the trustees' report above.
Signed on behalf of the charity's trustees

Signature		
Full name	Peter Milward	Jacqueline TOKLEY
Position	Treasurer/Deputy Chair	Chairperson
Date	28 / 10 / 2024	28 / 10 / 2024



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
HAVERING SHOPMOBILITY ASSOCIATION

No (if any)
1051614

Receipts and payments accounts

CC16a

For the period
from

Period start date
1st April 2023

To

Period end date
31st March 2024

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Equipment Hires	24,917	0	0	24,917	23,628
Membership New / renew	6,215	0	0	6,215	5,076
Promotions & shop sales	2	0	0	2	675
Collection Tins & donations	2,439	0	0	2,439	3,291
Raffles & Fundraising	562	0	0	562	1,564
Shopmob Sales	3,511	0	0	3,511	4,443
First Step		0	0	0	
Insurance Refund		0	0	0	1,288
Sundry	2	0	0	2	239
Wheelchair/Walker Sales	1,235	0	0	1,235	0
Correction Deficit		0	0	0	0
Unreturned Deposits Hire/Repairs	50	0	0	50	0
Overbanked -PC reimbursement		0	0	0	20
		0	0	0	0
Sub total (Gross income for AR)	38,934	0	0	38,934	40,224
A2 Asset and investment sales, (see table).					
	0	0	0	0	
	0	0	0	0	0
Sub total	0	0	0	0	0
Total receipts	38,934	0	0	38,934	40,224
A3 Payments					
Equipment Maintenance	201	0	0	201	189
Office Equip Maintenance	494	0	0	494	840
Stationery	630	0	0	630	0
Phone & Internet	2,421	0	0	2,421	1,988
Insurance	2,144	0	0	2,144	4,508
Training / FirstAid		0	0	0	0
CCTV / Security (Both Shops)	120	0	0	120	0
Salaries & HMRC Payments	33,993	0	0	33,993	36,364
New Telephone/Computers		0	0	0	1,614
Cleaning	89	0	0	89	364
Sanitary Waste	447	0	0	447	407
Parking Permits		0	0	0	0
Stock For Resale	2,173	0	0	2,173	2,192
Petty Cash	1,225	0	0	1,225	652
Sundry	27	0	0	27	70
Christmas Do / Vouchers	511	0	0	511	655
Recruitment	475	0	0	475	0
Refund for Scooter	125	0	0	125	
Scooter Maintenance	2,405	0	0	2,405	2,736
Miscellaneous		0	0	0	40
Sub total	47,478	0	0	47,478	52,621
A4 Asset and investment purchases. (see table)					
New Scooters	6,496	0	0	6,496	3,497
	0	0	0	0	
Sub total	6,496	0	0	6,496	3,497
Total payments	53,974	0	0	53,974	56,118
Net of receipts/(payments)	-15,040	0	0	-15,040	-15,894
A5 Transfers between funds	11,800	0	0	11,800	18,300
A6 Cash funds last year end	5,827	0	0	5,827	3,421
Cash funds this year end	2,587	0	0	2,587	5,827

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Barclays Bank Account ***046	0	0	0
	Metro Bank Account ***023	2,587	0	0
		0	0	0
	Total cash funds	2,587	0	0
	(agree balances with receipts and payments account(s))			

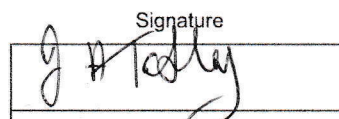

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Metro Instant Access Savings ***413	23,705	-	-
	Metro 90 day notice savings ***687	52,480	-	-
	Barclays Instant access savings ***849	86	-	-
		-	-	-
		-	-	-
		76,271	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Scooters & wheelchairs 2019	unrestricted	-	580
	Scooters & wheelchairs 2020	unrestricted	-	2,140
	Scooters & wheelchairs 2021	unrestricted	-	680
	Scooters & wheelchairs 2022	unrestricted	-	730
	Scooters & wheelchairs 2023	unrestricted	-	2,800
	Scooters & wheelchairs 2024	unrestricted	-	6,496
	Shop Stock at approximate valuation	unrestricted	-	1,600
	Office equipment			1,200

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Ms Jackie Tokley	28/10/24
	Mr Peter Millward	28/10/2024

Havering Shopmobility Accounts 2023/4 Independent Examiner's report to Shopmobility Trustees.

Declaration

This report confirms that I have completed the Independent Examination (audit) of the 2023/4 Havering ShopMobility accounts in accordance with the Charity Act 2011 and the directions given under section 145 of the Act. Further, I confirm that I am satisfied that the 2023/24 accounts that I have been supplied with, match with the charity's bank statements, and that I have no reason to believe that the accounts are not a true record of the charity's financial transactions over the 2023/24 accounting period.

Although I understand that you (the Trustees) have been kept informed of the charity's financial position throughout the year, I feel that I should make you aware of the following:

The 2023/24 Finances

Unfortunately, the charity has again made a significant "trading" loss of £15,040.02 (£56,117.84 expenses versus £40,223.99 income) during the 2023/24 financial year. This compares with losses of £15,893 in 2022/23, and £18,400 in 2021/22. Whilst the losses are reducing, they are still very significant losses that have to be absorbed from the charity's reserves.

To put this into perspective, this year's loss represents £50 per day!

Clearly, you can not allow this situation to continue, since, at the current rate, the charity will run out of funds within 5 years. As such, you need to take action ASAP, along with having a serious look at the Charity's "business model".

On the plus side, the charity received £1,445.71 of interest (mainly from two Metro Bank accounts). This demonstrates the charity's prudent management of the reserves, and effectively reduces the reduction in reserve funds to £13,594.31. (otherwise would have been £15,040.02 reduction).

Observations

I note that the Liberty Centre usually reimburse 50% (approx. £1200) of your annual insurance premium, but have not done so this financial year. I have spoken to Peter Millward about this, and he advised that he is currently trying to rectify the situation.

Your annual BT (telephone & internet) bill was £1,740 (over £33 per week) and appears high. Again, Peter has this "in his sight", but apparently you are currently tied into a two year contract.

Membership and hires, which are the charity's main source of income, have increased versus the previous year (£31,132 versus £28,704 in 2022/23), but are still down versus pre-Covid numbers. Hopefully, you can continue to see increased usage.

For your information:

At the end of the financial year (31 March 2024) the charity's monetary reserves stood at £78,859.28 consisting of £26,380 in instant access accounts and £52,479 in saving accounts.

Charity Commission form CC16a

I am satisfied that the Charity Commission's reporting form CC16a has been completed correctly in readiness for Trustees' sign off and its subsequent submission to the Charity Commission. Further, I have prepared the Independent Auditor's Report to the Charity Commission and passed it to the chairman for submission to the Charity Commission.

Closing Statement.

Whilst I have to report a significant trading loss, I am pleased to see that the figures are improving and I congratulate all those concerned for their efforts over the difficult past financial year, and trust that this work will continue.

I thank Peter Millward for his cooperation in supplying the necessary information for the audit and his diligent book keeping throughout the year.

John Percy
54 Fairfield Ave
Upminster
RM14 3AY

25th September 2024