

RUTH WINSTON CENTRE

England & Wales · Charity number 1057968

Details

Other names	SOUTHGATE OLD PEOPLE'S WELFARE COMMITTEE
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Status	Registered
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Legal form	Charitable company
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Company number	03168660
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Registered	1996-09-11
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Register	View on the Charity Commission register
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Contact

Address	Ruth Winston Centre Ruth Winston House 190 Green Lanes London N13 5UE
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Phone	020 8886 5346
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Email	info@ruthwinstoncentre.com
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Website	ruthwinstoncentre.com
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Activities

Objects: THE CHARITY'S OBJECTS ("THE OBJECTS") ARE(A) THE RELIEF OF POVERTY.(B) THE PROMOTION OF HEALTH AND RELIEF OF SICKNESS.(C) THE PROMOTION FOR THE BENEFIT OF THE INHABITANTS OF THE AREA OF BENEFIT THE PROVISION OF FACILITIES FOR RECREATION OR OTHER LEISURE TIME OCCUPATION OF INDIVIDUALS WHO HAVE NEED OF SUCH FACILITIES BY REASON OF THEIR AGE, INFIRMITY OR DISABLEMENT, FINANCIAL HARDSHIP OR SOCIAL AND ECONOMIC CIRCUMSTANCES IN THE INTERESTS OF SOCIAL WELFARE AND WITH THE OBJECT OF IMPROVING THE CONDITION OF LIFE OF THE SAID INHABITANTS.(D) ANY OTHER PURPOSES RECOGNISED AS CHARITABLE IN THE LAW OF ENGLAND AND WALES.FOR THE BENEFIT OF:(I) INHABITANTS (WITH PRIORITY FOR THOSE AGED 50 YEARS AND OVER) OF THE LONDON BOROUGH OF ENFIELD AND IN THOSE PARTS OF THE POSTAL AREAS EN4, N11, N13, N14, N17 AND N22 WHICH ARE NOT WITHIN THE LONDON BOROUGH OF ENFIELD BUT ARE EITHER WITHIN THE LONDON BOROUGH OF BARNET OR THE LONDON BOROUGH OF HARINGEY ("THE AREA OF BENEFIT") WITH PRIORITY FIRST FOR THE RESIDENTS OF THE FORMER BOROUGH OF SOUTHGATE AND SECONDLY FOR RESIDENTS IN THE REMAINDER OF THE LONDON BOROUGH OF ENFIELD; AND(II) PERSONS WHO ARE NOT INHABITANTS WITHIN THE AREA OF BENEFIT BUT WHO ARE EITHER TRUSTEES, HONORARY MEMBERS, LIFE MEMBERS, EMPLOYEES, EXISTING MEMBERS AS AT 31 AUGUST 2019 OR THOSE MEMBERS WHO HAVING BEEN INHABITANTS WITHIN THE AREA OF BENEFIT IN THE FUTURE MOVE OUT OF THE AREA OF BENEFIT.IN PARTICULAR BY ASSISTING THE WORK OF THE STATUTORY AND VOLUNTARY ORGANISATIONS ENGAGED IN THE PROVISION OF FACILITIES.

Activities: PROVIDES CLASSES AND ACTIVITIES AND FACILITIES FOR INHABITANTS OF THE BOROUGH OF ENFIELD AND OF THOSE PARTS OF THE POSTAL CODES EN4, N11, N14, N17 AND N22 WHICH ARE NOT WITHIN THE LONDON BOROUGH OF ENFIELD BUT ARE WITHIN EITHER THE LONDON BOROUGH OF BARNET OR THE LONDON BOROUGH OF HARINGEY WITH PRIORITY FOR THOSE WHO ARE OVER 50 YEARS OF AGE

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Arts/culture/heritage/science, Recreation, Other Charitable Purposes
- **Who:** Elderly/old People, Other Defined Groups

Geography

- **Area of benefit:** SEE OBJECTS
- Barnet
- Enfield
- Haringey

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£175,941	£202,457	-	-
2024-03-31	£179,083	£153,922	-	-
2023-03-31	£113,390	£142,833	-	-
2022-03-31	£99,631	£127,797	-	-
2021-03-31	£41,700	£79,438	-	-

Trustees

Name	Role	Appointed
Catherine Joan McCarthy		2026-05-15
HANI MALOUF		2023-12-12
John Trevor Golby		2021-04-28
Mark Hayden Huggard		2025-06-17
PENELOPE LESLEY CONWAY		2021-04-28
Teresa Mary Sanford		2025-03-04

Linked charities

- WOOLNOUGH FUND (1057968-1)

RUTH WINSTON CENTRE

England & Wales - Charity number 1057968

Accounts

Charity registration number: 1057968
Company Registration number: 3168660

THE RUTH WINSTON CENTRE
TRUSTEES' REPORT AND FINANCIAL STATEMENTS
31 March 2025

COLLINS
CHARTERED ACCOUNTANTS
WEST MIDLANDS

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THE RUTH WINSTON CENTRE
Company Information

Trustees	J T Golby (Treasurer/ Chair)	
	J Brewer	(Resigned 24 October 2025)
	C S Rash (Vice Chair)	(Resigned 28 March 2025)
	T M Sanford	(Appointed 28 March 2025)
	P L Conway	
	E F H Misselke	(Resigned 28 March 2025)
	P Fisk	
	H Malouf	
	M H Huggard	(Appointed 17 June 2025)

Company number 3168660

Charity number 1057968

Registered office Ruth Winston House
190 Green Lanes
Palmers Green
London
N13 5UE

Independent Examiner Collins
The Lodge
Castle Bromwich Hall
Chester Road
Castle Bromwich
West Midlands
B36 9DE

Bankers Barclays Bank plc
62 High Road
Wood Green
London
N22 6DH

THE RUTH WINSTON CENTRE
Report of the Trustees
For the year ended 31 March 2025

The Trustees are pleased to present their report together with the financial statements of the charity for the year ended 31 March 2025.

The Charity was incorporated 6th March 1996 as a Company Limited by Guarantee and does not have a Share Capital. The Memorandum and Articles of Association are as amended by Special Resolutions passed on 22nd July 1996, 11th January 2007, 20th January 2014, 23rd October 2019 and 22nd March 2022.

The charity occupy the Premises under the terms of a commercial lease from the London Borough of Enfield for a term of twenty years renewed from 2016.

Objectives of the Charity

To promote healthy ageing, independence, lifelong learning and activities for the inhabitants of The London Borough of Enfield and surrounding area with priority being given to the over 50's.

Governance

Ruth Winston Centre is a registered charity founded in March 1961 and is a company limited by guarantee. Prior to its incorporation it was known as the Southgate Old Peoples Welfare committee having been originally founded in 1961. The memorandum and articles of the Company as amended from time to time and filed at Companies House constitute its governing documentation.

There is a board of Trustees /Directors, currently seven, who meet regularly to administer the charity. Our President is the mayor (for the time) of London Borough of Enfield and Vice President is Willow Winston.

Ruth Winston Centre is the sole Corporate Trustee of a charity, now known as the Woolnough Fund, which has been formally Linked to it by the Charity Commission.

Board of trustees

We have had three retirements from our Board of Trustees in 2025.

Chris Rash whose contribution to the Charity has covered some 30 years, principally as Chair of Trustees, retired in March. Chris has worked tirelessly to mould and develop the Centre into the success story it is today.

Eric Misselke also retired in March from his role as Chair of Finance for the Charity. Eric gave some 17 years of exemplary service.

Jean Brewer has indicated that she wishes to stand down as a Trustee at the AGM after 12 years of service. Jean is a past Chair of the Charity and has excelled in her role as liaison with our numerous affiliate groups. We are pleased that Jean wishes to remain as a volunteer.

We wish them all well in their retirement.

We have recruited two new Trustees. Tess Sanford has joined the board following a career in the Civil Service and has assumed the role of Company Secretary. Mark Huggard has also joined the Board; he has worked in the over-50's sector locally for many years and brings a wealth of knowledge of both marketing and funding. We are expecting to make further Trustee appointments in the coming months.

THE RUTH WINSTON CENTRE
Report of the Trustees
For the year ended 31 March 2025

Volunteers

Our volunteers are vital to the smooth running of the Centre. Excluding Trustees, we currently have a team of 44 volunteers helping on administration, catering, gardens and transport; tutors for bridge, arts & crafts and our ukulele orchestra. The catering team provide a hot meal every day for our members, as well as refreshments for our many special events, all prepared in our 5-star hygiene rated kitchen. Our gardens have won a silver medal in this years 'Enfield in Bloom' competition.

Organisation

In September 2024, we learned of the sad and untimely passing of our much-loved trustee, Pauline Reynolds. Pauline had only been a trustee for less than 2 years but in that time her involvement in the smooth running of the Centre had become invaluable. Her passing made it clear to the Trustees that we needed an urgent review of our operations to make sure we were fit for purpose to meet the rigours of our charity going forward. We commissioned one of our Trustees, Hani Malouf, to conduct a strategic review of our operations. Prior to joining the Board, Hani had recently worked in our front office and gained detailed experience of its demanding and often frenzied environment. He is a business consultant by profession and was responsible for implementing our Vagaro administration system.

Hani's Report redefined our staffing levels and identified three new positions: General Manager, Operations Manager and Front of House Manager. Maria Ortiz Vega was an ideal candidate for General Manager (full time) and similarly, Francesca Bull as Operations Manager (working three-days per week). We could not identify a suitable candidate for Front of House Manager internally, so the position was advertised and after a series of interviews, we recruited Rebecca Moon as Front-of-House Manager in January 2025.

Premises

We have reconfigured the whole of the upstairs area of our premises and sealed off the Alexander Room with new, sound-proof partitioning. The Angelinetta Room has now become a language studio housing up to 12 students and the room opposite is now an administration space.

In addition, our Computer Room has been fully refurbished with new terminals paid for by a grant from Enfield Council. This has allowed us to become a hub for the governments quest for Digital Inclusion. We offer training courses under the tutelage of our volunteer. The courses are proving very popular; they are free to the public and it has raised the profile of the centre considerably by bringing in many new faces

THE RUTH WINSTON CENTRE
Report of the Trustees
For the year ended 31 March 2025

Review of Activities and Facilities

At the end of the reporting year, we had approximately 52 classes/groups and activities during the week plus several Clubs and self-run interest Groups. We continue to attempt to expand these to achieve maximum usage of our accommodation and reach as many older people as possible plus a younger working age group, who would be able to benefit from the services, facilities, and companionship we provide in a friendly community setting. We are also offering evening classes. It is pleasing to note that memberships have increased by around 10% to a level of some 670 by the close of the year.

Income generation during the year

During the reporting year we made a deficit of £39,382.

Reserves Policy and Risk Management

The Charity has a reserves policy. In recent reviews, Trustees have emphasised their determination that the Charity should be managed in perpetuity for future generations. Our investments are reviewed quarterly to maintain a balanced portfolio that allows short term cover for any reduction in income as well as long term growth for the overall fund. As at 31st March 2025 the unrestricted reserves were £244,386.

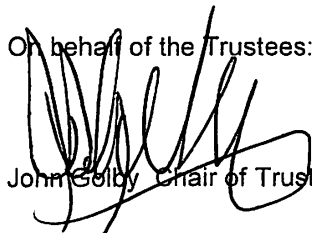
Trustees' Responsibilities in Relation to the Financial Statements

Company law requires the Trustees to prepare financial statements that give a true and fair view of the state of affairs of the charity at the end of the financial year, and of its surplus or deficit for the financial year. In doing so the 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 assume the Charity will continue in business.

The Trustees are responsible for maintaining proper accounting records, which disclose with reasonable accuracy at any time, the financial position of the charity and enables them to ensure that the financial statements comply with the Company's Act 2006. The Trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention of fraud and other irregularities.

On behalf of the Trustees:



John Golby Chair of Trustees

24 October 2024

THE RUTH WINSTON CENTRE

Independent Examiner's Report to the Trustees

We report on the accounts for the year ended 31 March 2025 set out on pages six to twelve.

Respective responsibilities of trustees and examiner

The charity's trustees (who are the directors for the purpose of company law) are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under Section 144 (2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required.

Having satisfied ourselves that the charity is not subject to audit under company law and is eligible for independent examination, it is our responsibility to:

- examine the accounts under Section 145 of the 2011 Act
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to our attention.

Basis of the independent examiner's report

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

Independent examiner's statement

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

- (1) which gives us reasonable cause to believe that, in any material aspect, the requirements

- to keep accounting records in accordance with Section 386 and 387 of the Companies Act 2006; and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of Sections 394 and 395 of the Companies Act 2006 and with the methods and principles of the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)

have not been met; or

- (2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Collins
Chartered Accountants
The Lodge, Castle Bromwich Hall
Chester Road
Castle Bromwich
West Midlands
B36 9DE

Date: 24 October 2025

THE RUTH WINSTON CENTRE
Statement of Financial Activities

For the year ended 31 March 2025

	Notes	Restricted Funds £	Unrestricted funds £	Total 2025 £	2024 £
Income and endowments					
Donations for room hire			30,698	30,698	23,477
Activity class fees			77,321	77,321	67,310
Membership fees			15,932	15,932	16,195
Donations and other income			38,490	38,490	62,072
Investment Income	3	5,100	8,400	13,500	10,029
Total		5,100	170,841	175,941	179,083
Expenditure					
Direct charitable expenses	4	8,233	69,418	77,651	61,178
Management and administration		2,589	122,217	124,806	92,744
Total		10,822	191,635	202,457	153,922
Net Income/(expenditure)		(5,722)	(20,794)	(26,516)	25,161
Movement on bank investments		(4,148)	(8,718)	(12,866)	21,874
Net Movement in funds		(9,870)	(29,512)	(39,382)	47,035
Reconciliation of funds;					
Total funds brought forward		167,617	273,898	441,515	394,480
Total funds carried forward		157,747	244,386	402,133	441,515

Continuing operations

All income and expenditure has arisen from continuing activities.

THE RUTH WINSTON CENTRE
Balance sheet

As at 31 March 2025

	Notes	2025		2024	
		£	£	£	£
Fixed assets					
Investments	8		359,001		386,551
Tangible assets	9		<u>25,284</u>		<u>12,287</u>
			384,285		398,838
Current assets					
Debtors	10	4,118		3,493	
Cash at bank		<u>26,685</u>		<u>45,754</u>	
		30,803		49,247	
Creditors: amounts falling due within one year	9	<u>12,955</u>		<u>6,570</u>	
Net current assets			17,848		42,677
Net assets			<u>402,133</u>		<u>441,515</u>
Funds					
Unrestricted Funds	13		244,386		273,898
Restricted Funds	13				
Capital		2,981		5,570	
Revenue		<u>154,766</u>		<u>162,047</u>	
			<u>157,747</u>		<u>167,617</u>
			<u>402,133</u>		<u>441,515</u>

The directors are satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006.

Members have not required the company to obtain an audit in accordance with section 476 of the Act.

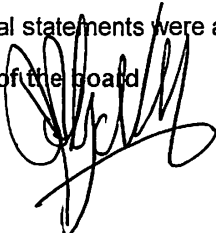
The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The financial statements have been prepared in accordance with the special provisions applicable to companies subject to the small companies regime. The Income and Expenditure account has not been delivered to the Registrar of Companies.

The financial statements were approved by the board on 24 October 2025

On behalf of the board

J Golby



Trustee

THE RUTH WINSTON CENTRE
Notes to the financial statements

For the year ended 31 March 2025

1 Accounting policies

1.1 Basis of Preparation of Financial Statements

The Financial Statements are prepared under the historical cost convention and include the results of the Charity's operations, which are described in the Trustees' Report

The Financial Statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS102) issued on 16th July 2014 and the Financial Reporting applicable by the United Kingdom and Republic of Ireland (FRS102) and the Charities Act 2011.

The Charity has taken advantage of the exemption in Financial Reporting Standard No.1 from the requirement to produce a cash flow statement.

- 1.2 On 29th April 2021, The Charity Commission directed that the charities known as the Woolnough Charity, Southgate and the Ruth Winston Centre ('the linked charities') shall be treated as forming part of the charity known as Ruth Winston Centre ('the reporting charity') for the purposes of Part 4 (registration) and Part 8 (accounting) of the Charities Act 2011. This direction takes effect for the whole of the financial year of the reporting charity in which it is now made.

On 28th April 2021, with the consent of the Charity Commission, the name of the Charity was changed from 'The Woolnough Charity, Southgate' to 'Woolnough Fund'.

1.3 Statement of Directors'/Trustees' Responsibilities

Company Law requires the directors/trustees to prepare Financial Statements for each Financial year, which give a true and fair view of the state of affairs and of the surplus or deficit for the period. In preparing these Financial Statements, the directors'/trustees are required to:

select suitable accounting policies and then apply consistency;
make judgements that are reasonable and prudent;
prepare the Financial Statements on a going concern basis.

The directors'/trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at the time the financial position of the Charity. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

THE RUTH WINSTON CENTRE

Notes to the financial statements - (continued)

For the year ended 31 March 2025

1.4 Tangible Fixed Assets for use by the Charity and Depreciation

Tangible fixed assets for use by the Charity are stated at cost less depreciation.

Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following basis;
Office furniture, computers and equipment- 3 to 10 years straight line basis

1.5 Investments

Investments are shown at current market value

1.6 Income

Donations and sundry income are accounted for as received by the Charity. All other income is accounted for on an accruals basis. No permanent endowments have been received in the year.

1.7 Value Added Tax

Value added tax is not recoverable by the Charity and as such included in the relevant costs in the Statement of Financial Activities

1.8 Management and Administration Expenditure

Expenditure on management and administration of the Charity includes all expenditure not directly related to the Charitable activity or fundraising ventures. This includes depreciation, office services and accounting fees.

1.9 Restricted funds are those funds to be used for specific purposes as laid down by the donor. Expenditure which meets this criteria is charged to the fund.

2 Status of the Charity

The Charity is a company limited by guarantee and has no share capital

3 Investment Income

	2025 £	2024 £
Dividends received	7,597	7,445
Interest received on cash deposits	5,903	2,584
	<u>13,500</u>	<u>10,029</u>

4 Direct Charitable Expenditure

	Total	Total
Direct Costs	39,050	31,344
Support costs	38,601	29,834
	<u>77,651</u>	<u>61,178</u>

Of the direct charitable expenditure £8,233 (2024 nil) relates to unrestricted funds

THE RUTH WINSTON CENTRE
Notes to the financial statements (continued)

For the year ended 31 March 2025

3 Net income/(expenditure)

Net income/(expenditure) is stated after charging /(crediting):

	2025	2024
	£	£
Depreciation - owned assets	6,935	2,546
Independent examination fee	<u>1,080</u>	<u>870</u>

4 Trustees' remuneration and benefits

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the period ended 31 March 2024.

Trustees' expenses

No trustees were paid any travel expenses in either year

5 Staff costs

	2025	2024
	£	£
Wages and salaries	<u>82,141</u>	<u>63,343</u>

The average monthly number of employees including part-time during the year was as follows:

Administration	<u>3</u>	<u>2</u>
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6 Investments

	2025	2024
	£	£
Ordinary shares in Lloyds bank	430	311
CCLA Investment funds	265,721	278,707
Bank term deposits	<u>92,850</u>	<u>107,533</u>
	<u>359,001</u>	<u>386,551</u>

7 Tangible fixed assets

	Totals
	£
Cost	
At 1 April 2024	72,651
Additions	19,932
At 31 March 2025	<u>92,583</u>
Depreciation	
At 1 April 2024	60,364
Charge for year	6,935
At 31 March 2025	<u>67,299</u>
Net book value	
At 31 March 2025	<u>25,284</u>
At 31 March 2024	<u>12,287</u>

THE RUTH WINSTON CENTRE
Notes to the financial statements (continued)

For the year ended 31 March 2025

8 Debtors: amounts falling due within one year

	2025 £	2024 £
Prepayments	<u>4,118</u>	<u>3,493</u>

9 Creditors: amounts falling due within one year

	2025 £	2024 £
Accrued fees	<u>12,955</u>	<u>6,570</u>

10 Analysis of assets between funds

	Unrestricted funds £	Restricted funds £	Total £
Tangible fixed assets	22,303	2,981	25,284
Investments	205,004	153,997	359,001
Current assets	30,034	769	30,803
Current liabilities	(12,955)	-	(12,955)
	<u>244,386</u>	<u>157,747</u>	<u>402,133</u>

THE RUTH WINSTON CENTRE

Notes to the financial statements (continued)

For the year ended 31 March 2025

11 Movement in funds	At 1.4.24	Incoming resources	Resources expended	At 31.3.25
Unrestricted funds				
General fund	273,898	157,975	(187,487)	244,386
Restricted Funds				
Woolnough Fund	147,870	4,854	(8,204)	144,520
Council Grant	9,747	-	(6,766)	2,981
J Brewer	10,000	246	-	10,246
	167,617	5,100	(14,970)	157,747
Total funds	441,515	163,075	(202,457)	402,133

Included within incoming resources is an unrealised loss of £12,896 (2024 £21,874 unrealised profit) arising on the re-valuation of investments.

12 Restricted Funds

Woolnough Fund:

The fund represents amounts from the original Woolnough trust and is held to fund, independence, lifelong learning and activities for the inhabitants of The London Borough of Enfield and surrounding area with priority being given to the over 50's. During the current year the trustees decided to use a part of the fund to buy school uniforms for needy children in the borough.

Council grant:

During 2024 funding was received in respect of obtaining and updating of computer technology within the centre.

The balance will fund the future depreciation of assets capitalised and further costs yet to be incurred.

J Brewer:

A kind donation of £10,000 received in the 2024 is being utilised on charitable activities at the discretion of Mrs J Brewer. Whilst decisions are being made the fund has been placed on deposit and earns commercial interest rates.

RUTH WINSTON CENTRE

England & Wales - Charity number 1057968

Accounts

Charity registration number: 1057968
Company Registration number: 3168660

THE RUTH WINSTON CENTRE
TRUSTEES' REPORT AND FINANCIAL STATEMENTS
31 March 2024

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THE RUTH WINSTON CENTRE
Company Information

Trustees	M Waller	(Resigned 18 Oct 2024)
	J T Golby (Treasurer/ Chair)	
	J Brewer	
	C S Rash (Vice Chair)	
	P Reynolds	(Resigned 26 Sept 2024)
	P L Conway	
	E F H Misselke	
	P Fisk	
	H Malouf	(Appointed 12 Dec 2023)

Company number 3168660

Charity number 1057968

Registered office Ruth Winston House
190 Green Lanes
Palmers Green
London
N13 5UE

Independent Examiner Collins
The Lodge
Castle Bromwich Hall
Chester Road
Castle Bromwich
West Midlands
B36 9DE

Bankers Barclays Bank plc
62 High Road
Wood Green
London
N22 6DH

THE RUTH WINSTON CENTRE
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Ruth Winston Centre is the sole Corporate Trustee of a charity, now known as the Woolnough Fund, which has been formally Linked to it by the Charity Commission.

Organisation

The organisation, had like many, suffered the effects of the Covid Pandemic and during the year under review and there was a need for an urgent review of staffing arrangements. The Centre Manager had resigned in April 2022. Subsequently, the long serving part time accounts Manager was employed as both full time Centre and Accounts Manager, which worked well but the Charity were very short staffed and our volunteers' team had reduced. We sought a Front Office Administrator and in the interim, managed with part-time and temporary agency staff and loyal volunteers. In the event, a job share was organised. The Trustees decided that, the part-time (3days) volunteer Front Office Administrator should also become a permanent Deputy Centre Manager and the other part-time (2days) permanent Front Office Administrator. A further staff vacancy remains.

A number of loyal volunteers make a huge and very valuable contribution in helping the recovery by assisting with the day to day running of the Centre but we have yet, to recruit the same number we had pre covid.

Through Enfield Voluntary Action (EVA) and other established organisation's courses, we have provided our staff, trustees, and volunteers with training in Safeguarding Adults, Volunteers Managing Risk, Moving and Manual Handling, Fire Risk, Heart Start Refresher First Aid Training, to operate our defibrillator unit, Understanding Funders, Food and Hygiene and Roles and Responsibilities of a Trustee and GDPR.

THE RUTH WINSTON CENTRE
Report of the Trustees
For the year ended 31 March 2024

Organisation (cont'd)

All activities and facilities at the Centre aim to help our members to remain fit, active, engaged, and independent and are open to include everyone from all cultures and ethnic backgrounds being resident in the London Borough of Enfield, and various adjoining areas, with priority for those, who are 50 years of age and over and resident in the Borough of Enfield. In order to ensure the same opportunity to access our services by those, who would otherwise suffer from loneliness, isolation, and social or digital exclusion. No one has been refused admission to an activity or facility if he/she could not afford the cost. Recently the objects of the Woolnough Fund, which provide by means of grants to assist those in financial need, are being expanded to enable certain fees, which are waived to be subsidised.

We are affiliated to a range of other organisations including Enfield Voluntary Action., Enfield Dementia Network, Enfield Older Peoples Partnership Board and National digital inclusion network.

Strategy 2021-2026

Our strategy as originally proposed prior to the Covid Pandemic was designed to address a slow decline in membership, which our research indicated was due in part to an ageing demographic amongst our existing members and in part to people, who retired or who were semi-retired, who might have replaced them, having less free time because of childminding duties or part-time work. We decided to take positive steps to increase membership and to promote additional classes and activities. Our plans were thrown into disarray during and immediately after the Covid Pandemic and we need to reappraise the services and facilities we were providing to ensure that we were meeting a current need.

Following Covid and the Centre fully reopened members and volunteers were very slow to return. Older members appeared reluctant to mix and others seemed to have adopted a new lifestyle, which did not involve the Centre. Overall, the Pandemic had a dramatic negative effect on the Charity, which thankfully we have now been able to address. The Trustees decided that they must set about rejuvenating the Charity. The core aim of providing a better quality of life and increased independence for the over 50s in Enfield and the surrounding areas remained but it was decided that we should attempt to widen our membership to all inhabitants whilst retaining priority for the over 50s in Enfield Borough. With the consent of the Charity Commission our governing document was amended to reflect this change.

It was also decided to attempt to expand our classes and activities and explore the possibility of obtaining funding grants to develop new services, which we would otherwise be unable to afford and that consideration should be given to expanding evening classes. Our updated website provided clear information about the services we offer and we invested in a new computer programme to increase our efficiency and record keeping particularly financial. A decision was made to promote Digital Inclusion. We are conscious that many older people are digitally excluded and we offer support on various devices and mobile phones. Having obtained the required Grant, we upgraded our computer training room and we offer advice on "getting on line". We also organised Quizzes, Bazaars, and Plant sale and Special lunches to raise additional funds.

Following the Pandemic our membership had fallen drastically to around only 300 but because of efforts made by our staff, the Trustees, and volunteers it has risen back, almost to pre-covid times. As at the end of the reporting year 31st March 2024 it was and currently it is now over 600, but there is still some way to go before we reach Pre-Pandemic levels. We are also urgently seeking both volunteers and trustees for specialist roles or general support.

Strategy 2021-2026 (Cont'd)

In the meantime we continue to aim to deliver the original Objects of the Charity through services, classes/groups and facilities in a community environment, to include everyone from all cultures and ethnic backgrounds from the local community with the aim of providing the same opportunity to all in our self-contained building, enabling our members to enjoy an active, independent and healthy lifestyle via the provision of a wide range of fitness related classes and talks, computer/IT training classes, handcraft and art classes, board games, languages, social networking opportunities, membership of clubs and health maintenance and screening services. During the year 2023-2024 we were not able to organise any trips but we did reopen the kitchen to provide hot food and special lunches which proved popular.

Review of Activities and Facilities

At the end of the reporting year, we had approximately 40 classes/groups and activities during the week plus several Clubs and self-run interest Groups. We continue to attempt to expand these to achieve maximum usage of our accommodation and reach as many older people as possible plus a younger working age group, who would be able to benefit from the services, facilities, and companionship we provide in a friendly community setting. We are also offering evening classes.

Income generation during the year

During the reporting year we made a surplus of £47,035.

Reserves Policy and Risk Management

The Charity has a reserves policy. In recent reviews, Trustees have emphasised their determination that the Charity should be managed in perpetuity for future generations. Assets of the Charity are held to provide funds to support the charity, if and when income diminishes in order to meet the charity's aims and activities. the Trustees again made a conscious decision to maintain a steady level of service to our members, content to spend some of the reserves to cover the reduction in income. As at 31 March 2024 the Unrestricted Reserves were £270,433.

THE RUTH WINSTON CENTRE
Report of the Trustees
For the year ended 31 March 2024

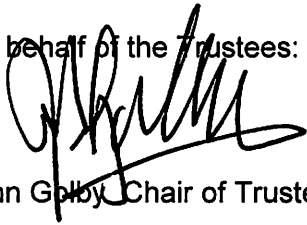
Trustees' Responsibilities in Relation to the Financial Statements

Company law requires the Trustees to prepare financial statements that give a true and fair view of the state of affairs of the charity at the end of the financial year, and of its surplus or deficit for the financial year. In doing so the 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 assume the Charity will continue in business.

The Trustees are responsible for maintaining proper accounting records, which disclose with reasonable accuracy at any time, the financial position of the charity and enables them to ensure that the financial statements comply with the Company's Act 1985. The Trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention of fraud and other irregularities.

On behalf of the Trustees:



John Golby, Chair of Trustees

4 December 2024

THE RUTH WINSTON CENTRE

Independent Examiner's Report to the Trustees

We report on the accounts for the year ended 31 March 2024 set out on pages seven to thirteen.

Respective responsibilities of trustees and examiner

The charity's trustees (who are the directors for the purpose of company law) are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under Section 144 (2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required.

Having satisfied ourselves that the charity is not subject to audit under company law and is eligible for independent examination, it is our responsibility to:

- examine the accounts under Section 145 of the 2011 Act
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to our attention.

Basis of the independent examiner's report

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

Independent examiner's statement

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

(1) which gives us reasonable cause to believe that, in any material aspect, the requirements

- to keep accounting records in accordance with Section 386 and 387 of the Companies Act 2006; and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of Sections 394 and 395 of the Companies Act 2006 and with the methods and principles of the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)

have not been met; or

(2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Collins
Chartered Accountants
The Lodge, Castle Bromwich Hall
Chester Road
Castle Bromwich
West Midlands
B36 9DE

Date: 4 December 2024

THE RUTH WINSTON CENTRE
Statement of Financial Activities

For the year ended 31 March 2024

	Notes	Restricted Funds	Unrestricted funds	Total 2024	2023
		£	£	£	£
Income and endowments					
Donations for room hire			23,477	23,477	25,256
Activity class fees			67,310	67,310	41,119
Membership fees			16,195	16,195	11,734
Donations and other income		22,525	39,547	62,072	38,122
Investment Income		5,321	4,708	10,029	3,559
Total		27,846	151,237	179,083	119,790
Expenditure					
Direct charitable expenses	2		61,178	61,178	47,993
Management and administration			92,744	92,744	94,840
Total		0	153,922	153,922	142,833
Net Income/(expenditure)		27,846	(2,685)	25,161	(23,043)
Movement on bank investments		6,075	15,799	21,874	(6,400)
Net Movement in funds		33,921	13,114	47,035	(29,443)
Reconciliation of funds;					
Total funds brought forward		137,161	257,319	394,480	423,923
Total funds carried forward		171,082	270,433	441,515	394,480

Continuing operations

All income and expenditure has arisen from continuing activities.

THE RUTH WINSTON CENTRE**Balance sheet****As at 31 March 2024**

	Notes	2024		2023	
		£	£	£	£
Fixed assets					
Investments	6		386,551		362,148
Tangible assets	7		12,287		5,960
			<u>398,838</u>		<u>368,108</u>
Current assets					
Debtors	8	3,493		3,266	
Cash at bank		<u>45,754</u>		<u>32,313</u>	
		49,247		35,579	
Creditors: amounts falling due within one year	9	<u>6,570</u>		<u>9,207</u>	
Net current assets			42,677		26,372
Net assets			<u><u>441,515</u></u>		<u><u>394,480</u></u>
Funds					
Unrestricted Funds	11		273,898		257,319
Restricted Funds	11				
Capital		5,570		0	
Revenue		<u>162,047</u>		<u>137,161</u>	
			167,617		137,161
			<u><u>441,515</u></u>		<u><u>394,480</u></u>

The directors are satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006.

Members have not required the company to obtain an audit in accordance with section 476 of the Act.

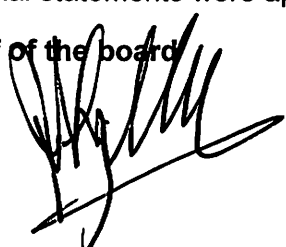
The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The financial statements have been prepared in accordance with the special provisions applicable to companies subject to the small companies regime. The Income and Expenditure account has not been delivered to the Registrar of Companies.

The financial statements were approved by the board on 4 December 2024

On behalf of the board

J Golby



Trustee

THE RUTH WINSTON CENTRE

Notes to the financial statements

For the year ended 31 March 2024

1 Accounting policies

1.1 Basis of Preparation of Financial Statements

The Financial Statements are prepared under the historical cost convention and include the results of the Charity's operations, which are described in the Trustees' Report

The Financial Statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS102) issued on 16th July 2014 and the Financial Reporting applicable by the United Kingdom and Republic of Ireland (FRS102) and the Charities Act 2011.

The Charity has taken advantage of the exemption in Financial Reporting Standard No.1 from the requirement to produce a cash flow statement.

- 1.2 On 29th April 2021, The Charity Commission directed that the charities known as the Woolnough Charity, Southgate and the Ruth Winston Centre ('the linked charities') shall be treated as forming part of the charity known as Ruth Winston Centre ('the reporting charity') for the purposes of Part 4 (registration) and Part 8 (accounting) of the Charities Act 2011. This direction takes effect for the whole of the financial year of the reporting charity in which it is now made.

On 28th April 2021, with the consent of the Charity Commission, the name of the Charity was changed from 'The Woolnough Charity, Southgate' to 'Woolnough Fund'.

1.3 Statement of Directors'/Trustees' Responsibilities

Company Law requires the directors/trustees to prepare Financial Statements for each Financial year, which give a true and fair view of the state of affairs and of the surplus or deficit for the period. In preparing these Financial Statements, the directors'/trustees are required to:

- select suitable accounting policies and then apply consistency;
- make judgements that are reasonable and prudent;
- prepare the Financial Statements on an ongoing concern basis.

The directors'/trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at the time the financial position of the Charity. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

THE RUTH WINSTON CENTRE

Notes to the financial statements - (continued)

For the year ended 31 March 2024

1.4 Tangible Fixed Assets for use by the Charity and Depreciation

Tangible fixed assets for use by the Charity are stated at cost less depreciation.

Depreciation is provided at rates calculated to write off the cost of valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following basis;
Office furniture, computers and equipment- 3 to 10 years straight line basis

1.5 Investments

Investments are shown at current market value

1.6 Income

Donations and sundry income are accounted for as received by the Charity. All other income is accounted for on an accruals basis. No permanent endowments have been received in the year.

1.7 Value Added Tax

Value added tax is not recoverable by the Charity and as such included in the relevant costs in the Statement of Financial Activities

1.8 Management and Administration Expenditure

Expenditure on management and administration of the Charity includes all expenditure not directly related to the Charitable activity or fundraising ventures. This includes depreciation, office services and accounting fees.

1.9 Restricted funds are those funds to be used for specific purposes as laid down by the donor. Expenditure which meets this criteria is charged to the fund.

2 Status of the Charity

The Charity is a company limited by guarantee and has no share capital

3 Investment Income

	2024 £	2023 £
Dividends received	2,388	2,386
Interest received on cash deposits	7,641	1,173
	<u>10,029</u>	<u>3,559</u>

4 Direct Charitable Expenditure

	Total	Total
Direct Costs	31,344	23,768
Support costs	29,834	24,225
	<u>61,178</u>	<u>47,993</u>

All direct charitable expenditure relates to unrestricted funds

Notes to the financial statements (continued)

For the year ended 31 March 2024

3 Net income/(expenditure)

Net income/(expenditure) is stated after charging /(crediting):

	2024	2023
	£	£
Depreciation - owned assets	2,546	2,696
Independent examination fee	870	870

4 Trustees' remuneration and benefits

There were no trustees' remuneration or other benefits for the year ended 31 March 2024 nor for the period ended 31 March 2023.

Trustees' expenses

No trustees were paid any travel expenses in either year

5 Staff costs

	2024	2023
	£	£
Wages and salaries	63,343	66,626

The average monthly number of employees including part-time during the year was as follows:

Administration	2	2
----------------	---	---

6 Investments

	2024	2023
	£	£
Ordinary shares in Lloyds bank	311	256
CCLA Investment funds	278,707	256,507
Bank term deposits	107,533	105,385
	386,551	362,148

7 Tangible fixed assets

	Totals
	£
Cost	
At 1 April 2023	63,778
Additions	8,873
Disposals	-
At 31 March 2024	72,651
Depreciation	
At 1 April 2023	57,818
Charge for year	2,546
Eliminate on disposals	-
At 31 March 2024	60,364
Net book value	
At 31 March 2024	12,287
At 31 March 2023	5,960

THE RUTH WINSTON CENTRE
Notes to the financial statements (continued)

For the year ended 31 March 2024

8 Debtors: amounts falling due within one year

	2024	2023
	£	£
Prepayments	<u>3,493</u>	<u>3,266</u>

9 Creditors: amounts falling due within one year

	2024	2023
	£	£
Accrued fees	<u>6,570</u>	<u>9,307</u>

10 Analysis of assets between funds

	Unrestricted funds £	Restricted funds £	Total £
Tangible fixed assets	6,717	5570	12,287
Investments	241,085	145466	386,551
Current assets	32,666	16581	49,247
Current liabilities	(6,570)	0	(6,570)
	<u>273,898</u>	<u>167,617</u>	<u>441,515</u>

THE RUTH WINSTON CENTRE
Notes to the financial statements (continued)

For the year ended 31 March 2024

11 Movement in funds	At 1.4.23	Incoming resources	Resources expended	At 31.3.24
Unrestricted funds				
General fund	257,319	167,035	(150,456)	273,898
Restricted Funds				
Woolnough Fund	137,161	11,397	(688)	147,870
Council Grant	0	12,525	(2,778)	9,747
J Brewer	0	10,000	0	10,000
	137,161	33,922	(3,466)	167,617
Total funds	394,480	200,957	(153,922)	441,515

Of the incoming resources £21,874 is unrealised being the re-valuation of investments.

12 Restricted Funds

Woolnough Fund:

The fund represents amounts from the original Woolnough trust and is held to fund, independence, lifelong learning and activities for the inhabitants of The London Borough of Enfield and surrounding area with priority being given to the over 50's.

Council grant:

During the year funding was received in respect of obtaining and updating of computer technology within the centre.

The balance will fund the future depreciation of assets capitalised and further costs yet to be incurred.

J Brewer:

A kind donation of £10,000 received in the year will be utilised on charitable activities at the discretion of Mrs J Brewer

RUTH WINSTON CENTRE

England & Wales - Charity number 1057968

Accounts

Charity registration number: 1057968
Company Registration number: 3168660

THE RUTH WINSTON CENTRE
TRUSTEES' REPORT AND FINANCIAL STATEMENTS
31 March 2023

COLLINS
CHARTERED ACCOUNTANTS
WEST MIDLANDS

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Report of the Trustees	2
Independent Examiner's Report	5
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Balance Sheet	7
Notes to Financial Statements	9

THE RUTH WINSTON CENTRE

Company Information

Trustees	M Waller (Chair) J T Golby (Treasurer/ Deputy Chair) J Brewer C S Rash P Reynolds P L Conway E F H Misselke P Fisk
Secretary	M Waller
Company number	3168660
Charity number	1057968
Registered office	Ruth Winston House 190 Green Lanes Palmers Green London N13 5UE
Independent Examiner	Collins The Lodge Castle Bromwich Hall Chester Road Castle Bromwich West Midlands B36 9DE
Bankers	Barclays Bank plc 2-4 Alderman's Hill Palmers Green London N13 4PH Hampshire Trust Bank 55 Bishopsgate London EC2N 3AS Cambridge & Counties Bank Canwood Court New Walk Leicester LE1 6TE United Trust Bank (on behalf of Woolnough Fund) One Ropemaker Street London EC2 9AW

Report of the Trustees **For the year ended 31 March 2023**

The Trustees are pleased to present their report together with the financial statements of the charity for the year ended 31 March 2023.

The Charity was incorporated 6th March 1996 as a Company Limited by Guarantee and does not have a Share Capital. The Memorandum of Articles of Association are as amended by Special Resolution passed on 22nd July 1996, 11th January 2007, 20th January 2014, 23rd October 2019 and 22nd March 2022.

The charity occupy the Premises under the terms of a commercial lease from the London Borough of Enfield for a term of twenty years renewed from 2016.

Objectives of the Charity

To promote healthy ageing, independence, lifelong learning and activities for the inhabitants of The London Borough of Enfield and surrounding area with priority being given to the over 50's.

Governance

Ruth Winston Centre is a registered charity founded in March 1961 and is a company limited by guarantee. Prior to its incorporation it was known as the Southgate Old Peoples Welfare committee having been originally founded in 1961. The memorandum and articles of the Company as amended from time to time and filed at Companies House constitute its governing documentation.

There is a board of Trustees /Directors, currently eight, who meet regularly to administer the charity. Our President is the mayor (for the time) of London Borough of Enfield and Vice President is Willow Winston.

Ruth Winston Centre is the sole Corporate Trustee of a charity, now known as the Woolnough Fund, which has been formally Linked to it by the Charity Commission.

Organisation

At the start of the year under review there was a review of staffing arrangements and the Charity had two fulltime staff- a Centre/Accounts Manager and a temporary semi-permanent Front Office Administrator. Currently the Trustees have decided that, if possible, the Front Office Administrator should be replaced by a permanent Deputy Centre Manager

A number of volunteers make a huge and very valuable contribution in helping the charity in fundraising and the day to day running of the Centre but we have yet, to recruit the same number we had pre covid.

Through Enfield Voluntary Action (EVA) and other established organisation's courses, we have provided our staff, trustees, and volunteers with training in Safeguarding Adults, Volunteers Managing Risk, Moving and Manual Handling, Heart Start Refresher First Aid Training, to operate our defibrillator unit, Understanding Funders, Food and Hygiene and Roles and Responsibilities of a Trustee.

All activities and facilities at the Centre aim to help our members to remain fit, active, engaged, and independent and are open to include everyone from all cultures and ethnic backgrounds being resident in the London Borough of Enfield, and various adjoining areas, with priority for those, who are 50 years of age and over. In order to ensure the same opportunity to access our services by those, who would otherwise suffer from loneliness, isolation, and social or digital exclusion. No one has been refused admission to an activity or facility if he/she could not afford the cost. Recently the objects of the Woolnough Fund, which provide by means of grants to assist those in financial need, are being expanded to enable certain fees which are waived to be subsidised.

We are affiliated to a range of other organisations including Enfield Voluntary Action., Enfield Dementia Network, Enfield Older Peoples Partnership Board and National digital inclusion network.

**Report of the Trustees
For the year ended 31 March 2023**

Strategy 2021-2026

Our strategy as originally proposed prior to the Covid Pandemic was designed to address a slow decline in membership, which our research indicated was due in part to an ageing demographic amongst our existing members and in part to people, who retired or who were semi-retired, who might have replaced them, having less free time as a result of childminding duties or parttime work. We decided to take positive steps to increase membership and to promote additional classes and activities. Our plans were thrown into disarray by the Covid Pandemic.

When Covid Restrictions were eased we reopened the Centre but initially on a restricted basis. Even when all restrictions were eased and the Centre fully reopened members and volunteers were slow to return. Older members appeared reluctant to mix and others seemed to have adopted a new lifestyle, which did not involve the Centre. Overall, the Pandemic had a dramatic negative effect on the Charity. The Trustees decided that they must set about rejuvenating the Charity and needed to reappraise the services and facilities they were providing. The core aim of providing a better quality of life and increased independence for the over 50s in Enfield and the surrounding areas remained but it was decided that we should attempt to widen our membership to all inhabitants whilst retaining priority for the over 50s. With the consent of the Charity Commission our governing documentation was amended to reflect this change.

It was also decided to attempt to expand our classes and activities and explore the possibility of obtaining funding grants to develop new services, which we would otherwise be unable to afford and that consideration should be given to expanding evening classes. We updated our website to provide clear information about the services we offer and invested in a new computer programme to increase our efficiency and record keeping. A decision was made to promote Digital Inclusion. We are conscious that many older people are digitally excluded and we offer support on various devices and mobile phones. Having applied and then obtained the required Grant we have recently upgraded our computer training room. We also organised quizzes, bazaars, and plant sale and special lunches to raise additional funds.

At the end of the Pandemic our membership had fallen drastically to around only 300 but as a result of efforts made by our staff, the Trustees, and volunteers it has slowly risen. As at the end of the reporting year, 31st March 2023, it was 521 and currently it is now 565, but there is still some way to go before we reach Pre-Pandemic levels. We are also seeking volunteers.

In the meantime we continue to aim to deliver the original Objects of the Charity through services, classes/groups and facilities in a community environment, to include everyone from all cultures and ethnic backgrounds from the local community with the aim of providing the same opportunity to all in our self-contained building, enabling our members to enjoy an active, independent and healthy lifestyle via the provision of a wide range of fitness related classes and talks, computer/IT training classes, handcraft classes, board games, languages, social networking opportunities, membership of clubs and health maintenance and screening services. During the year 2022-2023 we were not able to organise any trips but we did reopen the kitchen to provide hot food which proved popular.

**Report of the Trustees
For the year ended 31 March 2023**

Review of Activities and Facilities

At the end of the reporting year, we had approximately 40 classes/groups and activities during the week plus a number of Clubs and self-run interest Groups. We continue to attempt to expand these to achieve maximum usage of our accommodation and reach as many older people as possible plus a younger working age group, who would be able to benefit from the services, facilities, and companionship we provide in a friendly community setting. We are also offering evening classes.

Income generation during the year

During the reporting year we made a loss of £29,443. However, although we did not receive the Grants available during the Pandemic because we were able to increase our membership and activities, and therefore our income we were able to reduce the loss incurred in the previous year.

Reserves Policy and Risk Management

The Charity has a reserves policy. In recent reviews, Trustees have emphasised their determination that the Charity should be managed in perpetuity for future generations. Assets of the Charity are held to provide funds to support the charity, if and when income diminishes in order to meet the charity's aims and activities. The Trustees again made a conscious decision to maintain a steady level of service to our members, content to spend some of the reserves for outgoings not covered by current income. At 31 March the unrestricted reserves were £257,319.

**Report of the Trustees
For the year ended 31 March 2023**

Trustees' Responsibilities in Relation to the Financial Statements

Company law requires the Trustees to prepare financial statements that give a true and fair view of the state of affairs of the charity at the end of the financial year, and of its surplus or deficit for the financial year. In doing so the 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 assume the Charity will continue in business.

The Trustees are responsible for maintaining proper accounting records, which disclose with reasonable accuracy at any time, the financial position of the charity and enables them to ensure that the financial statements comply with the Company's Act 1985. The Trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention of fraud and other irregularities.

On behalf of the Trustees:



Mike Waller Chair of Trustees

12 December 2023

Independent Examiner's Report to the Trustees

We report on the accounts for the year ended 31 March 2023 set out on pages six to thirteen.

Respective responsibilities of trustees and examiner

The charity's trustees (who are the directors for the purpose of company law) are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under Section 144 (2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required.

Having satisfied ourselves that the charity is not subject to audit under company law and is eligible for independent examination, it is our responsibility to:

- examine the accounts under Section 145 of the 2011 Act
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to our attention.

Basis of the independent examiner's report

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

Independent examiner's statement

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

(1) which gives us reasonable cause to believe that, in any material aspect, the requirements

- to keep accounting records in accordance with Section 386 and 387 of the Companies Act 2006; and

- to prepare accounts which accord with the accounting records, comply with the accounting requirements of Sections 394 and 395 of the Companies Act 2006 and with the methods and principles of the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)

have not been met; or

(2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Collins

Collins
Chartered Accountants
The Lodge, Castle Bromwich Hall
Chester Road
Castle Bromwich
West Midlands
B36 9DE

Date: 12 December 2023

THE RUTH WINSTON CENTRE

Statement of Financial Activities

For the year ended 31 March 2023

	Notes	Restricted Funds (Woolnough Fund)	Unrestricted funds	Total	
		£	£	£	£
Income and endowments					
Donations for room hire				25,256	11,633
Activity class fees				41,119	22,905
Membership fees				11,734	8,280
Donations and other income				13,625	26,467
Investment Income				3,559	603
Total			95,293	95,293	69,888
Expenditure					
Direct charitable expenses	2		47,993	47,993	29,522
Management and administration			94,840	94,840	98,275
Total			142,833	142,833	127,797
Net Income/(expenditure)			(47,540)	(47,540)	(57,909)
Movement on bank investments		(3,211)	(3,189)	(6,400)	6,768
Realised income CCLA		2,831	21,666	24,497	22,975
Net Movement in funds		(380)	(29,063)	(29,443)	(28,166)
Reconciliation of funds;					
Total funds brought forward		137,541	286,382	423,923	452,089
Total funds carried forward		137,161	257,319	394,480	423,923

Continuing operations

All income and expenditure has arisen from continuing activities.

THE RUTH WINSTON CENTRE

Balance sheet

As at 31 March 2023

	Notes	2023		2022	
		£	£	£	£
Fixed assets					
Investments	6		256		284
Tangible assets	7		5,960		7,389
			<u>6,216</u>		<u>7,673</u>
Current assets					
Debtors	8	3,266		5,048	
Cash at bank		<u>394,205</u>		<u>422,640</u>	
		<u>397,471</u>		<u>427,688</u>	
Creditors: amounts falling due within	9	<u>9,207</u>		<u>11,438</u>	
Net current assets			388,264		416,250
Net assets			<u><u>394,480</u></u>		<u><u>423,923</u></u>
Funds					
Unrestricted Funds	10		257,319		286,382
Restricted Funds	10		137,161		137,541
			<u><u>394,480</u></u>		<u><u>423,923</u></u>

The directors are satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006.

Members have not required the company to obtain an audit in accordance with section 476 of the Act.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The financial statements have been prepared in accordance with the special provisions applicable to companies subject to the small companies regime. The Income and Expenditure account has not been delivered to the Registrar of Companies.

The financial statements were approved by the board on 12 December 2023

On behalf of the board

M Waller

M Waller
Trustee

Notes to the financial statements

For the year ended 31 March 2023

1 Accounting policies

1.1 Basis of Preparation of Financial Statements

The Financial Statements are prepared under the historical cost convention and include the results of the Charity's operations, which are described in the Trustees' Report

The Financial Statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS102) issued on 16th July 2014 and the Financial Reporting applicable by the United Kingdom and Republic of Ireland (FRS102) and the Charities Act 2011.

The Charity has taken advantage of the exemption in Financial Reporting Standard No.1 from the requirement to produce a cash flow statement.

1.2 On 29th April 2021, The Charity Commission directed that the charities known as the Woolnough Charity, Southgate and the Ruth Winston Centre ('the linked charities') shall be treated as forming part of the charity known as Ruth Winston Centre ('the reporting charity') for the purposes of Part 4 (registration) and Part 8 (accounting) of the Charities Act 2011. This direction takes effect for the whole of the financial year of the reporting charity in which it is now made.

On 28th April 2021, with the consent of the Charity Commission, the name of the Charity was changed from 'The Woolnough Charity, Southgate' to 'Woolnough Fund'.

In the accounts for the accounting period ended 31st March 2022 there are entries related to restricted funds. The only restricted funds in the accounting period were funds of the Woolnough Fund.

1.3 Statement of Directors'/Trustees' Responsibilities

Company Law requires the directors/trustees to prepare Financial Statements for each Financial year, which give a true and fair view of the state of affairs and of the surplus or deficit for the period. In preparing these Financial Statements, the directors'/trustees are required to:

select suitable accounting policies and then apply consistency;

make judgements that are reasonable and prudent;

prepare the Financial Statements on an ongoing concern basis.

The directors'/trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at the time the financial position of the Charity. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Notes to the financial statements - (continued)

For the year ended 31 March 2023

1.4 Tangible Fixed Assets for use by the Charity and Depreciation

Tangible fixed assets for use by the Charity are stated at cost less depreciation.

Depreciation is provided at rates calculated to write off the cost of valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following basis;
Office furniture, computers and equipment- 3 to 10 years straight line basis

1.5 Income

Donations and sundry income are accounted for as received by the Charity. All other income is accounted for on an accruals basis. No permanent endowments have been received in the year.

1.6 Value Added Tax

Value added tax is not recoverable by the Charity and as such included in the relevant costs in the Statement of Financial Activities

1.7 Management and Administration Expenditure

Expenditure on management and administration of the Charity includes all expenditure not directly related to the Charitable activity or fundraising ventures. This includes depreciation, office services and accounting fees.

1.8 The figure stated includes £81,641 (2022 £84,852) being the permanent endowment of the Woolnough Fund

2 Status of the Charity

The Charity is a company limited by guarantee and has no share capital

3 Investment Income

	2023 £	2022 £
Interest received on cash deposits	1,173	603

4 Direct Charitable Expenditure

	Total	Total
Direct Costs	23,768	16,518
Support costs	24,225	13,004
	47,993	29,522

All direct charitable expenditure relates to unrestricted funds

Notes to the financial statements (continued)

For the year ended 31 March 2023

3 Net income/(expenditure)

Net income/(expenditure) is stated after charging /(crediting):

	2023	2022
	£	£
Depreciation - owned assets	2,696	8,546
Independent examination fee	<u>870</u>	<u>870</u>

4 Trustees' remuneration and benefits

There were no trustees' remuneration or other benefits for the year ended 31 March 2023 nor for the period ended 31 March 2022.

Trustees' expenses

No trustees were paid any travel expenses in either year

5 Staff costs

	2023	2022
	£	£
Wages and salaries	<u>66,626</u>	<u>66,945</u>

The average monthly number of employees including part-time during the year was as follows:

Administration	<u>2</u>	<u>3</u>
----------------	----------	----------

6 Investments

	2023	2022
	£	£
Ordinary shares in Lloyds bank		
Market value brought forward	284	256
Unrealised profit /loss	<u>(28)</u>	<u>28</u>
	<u>256</u>	<u>284</u>

7 Tangible fixed assets

	Totals
	£
Cost	
At 1 April 2022	62,511
Additions	1,807
Disposals	<u>(810)</u>
At 31 March 2023	<u>63,508</u>
Depreciation	
At 1 April 2022	55,122
Charge for year	2,696
Eliminate on disposals	<u>-</u>
At 31 March 2023	<u>57,818</u>
Net book value	
At 31 March 2023	<u>5,690</u>
At 31 March 2022	<u>7,389</u>

Notes to the financial statements (continued)

For the year ended 31 March 2022

8 Debtors: amounts falling due within one year

	2023 £	2022 £
Prepayments	<u>3,266</u>	<u>5,048</u>

9 Creditors: amounts falling due within one year

	2023 £	2022 £
Funds held in trust for all clubs	0	5,097
Accrued fees	9,307	870
Other creditors	<u>0</u>	<u>5,471</u>
	<u>9,307</u>	<u>11,438</u>

10 Movement in funds

	At 1.4.22	Net movement in funds	At 31.3.23
Unrestricted funds			
General fund	286,382	(28,130)	258,252
Restricted Funds			
Woolnough Fund	<u>137,541</u>	<u>(380)</u>	<u>137,161</u>
Total funds	<u>423,923</u>	<u>(28,510)</u>	<u>395,413</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	66,385	(94,515)	(28,130)
Restricted Funds			
Woolnough Fund	<u>2,831</u>	<u>(3,211)</u>	<u>(380)</u>
	<u>69,216</u>	<u>(97,726)</u>	<u>(28,510)</u>

Of the resources expended £7,044 is unrealised being the re-valuation of investments.

RUTH WINSTON CENTRE

England & Wales - Charity number 1057968

Accounts

RUTH WINSTON CENTRE

A Registered Charity

A Company Limited by Guarantee

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31st MARCH 2022

Company Number: 3168660 (England & Wales)

Registered Charity Number: 1057968

**VALANCE LODGE & CO
CHARTERED ACCOUNTANTS**

**IMAGESTOR
PALACE GATES
BRIDGE ROAD
LONDON N22 7SR**

RUTH WINSTON CENTRE
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31st MARCH 2022

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RUTH WINSTON CENTRE

CHARITY INFORMATION

Directors and Trustees	J Brewer (Chair) C S Rash (Vice Chair) J T Golby (Treasurer) P L Conway (Trustee) E F H Misselke (Trustee) P Fisk (Trustee) M Waller (Trustee)
Secretary	M Waller
Company Number	3168660
Charity Number	1057968
Registered Office	Ruth Winston House 190 Green Lanes Palmers Green London N13 5UE
Bankers	Barclays Bank Plc Palmers Green Branch Wood Green Group London N22 6QQ Hampshire Trust Bank 55 Bishopsgate London EC2N 3AS Cambridge & Counties Bank Canwood Court New Walk Leicester LE1 6TE United Trust Bank (on behalf of Woolnough Fund) One Ropemaker Street London EC2Y 9AW
Independent Examiner	M Y Manjra FCA, CTA Vallence Lodge & Co Chartered Accountants ImageStor Palage Gates Bridge Road London N22 7SN

THE RUTH WINSTON CENTRE
TRUSTEES' REPORT AND FINANCIAL STATEMENT
FOR THE YEAR ENDED 31 MARCH 2022

The Trustees are pleased to present their report together with the financial statements of the charity for the year ended 31 March 2022.

THE RUTH WINSTON CENTRE
Charity Registration Number 1057968
Company Registration Number 3168660

THE REGISTERED OFFICE AND OFFICIAL ADDRESS IS:

Ruth Winston Centre, 190 Green Lanes, Palmers Green London N13 5UE

BOARD OF TRUSTEES AND DIRECTORS

Jean Brewer OBE, FBCS CITP, FRSA (Chair)
Chris Rash FRICS (Vice Chair)
Michael Waller LLB (Company Secretary)
John Golby B.Sc. (Hons) FCMA, CGMA, MBA, MCT (Treasurer)
Penelope Conway DO, PGDip, PGCap
Eric Misselke J.P. B.Sc. (Eng), M.I.Mech.E.,
Peter Fisk Dip.Arch

INDEPENDENT EXAMINERS

Vallance Lodge & Co, Chartered Accountants,
Palace Gates, Bridge Road, London N22 7SN

BANKERS

Barclays Bank PLC
2-4 Alderman's Hill, Palmers Green, London N13 4PH

The Charity was incorporated 6th March 1996 as a Company Limited by Guarantee and does not have a Share capital. The Memorandum of Articles of Association are as amended by Special Resolution passed on 22nd July 1996, 11th January 2007, 20th January 2014, 23rd October 2019 and 22nd March 2022.

The Charity occupy the Premises under the terms of a commercial lease from the London Borough of Enfield for a term of twenty years renewed from 2016.

Objects of the Charity

To promote healthy ageing, independence, lifelong learning and activities for the inhabitants of The London Borough of Enfield and surrounding area with priority being given to the over 50's.

Governance

Ruth Winston Centre is a registered charity founded in March 1961 and is a company limited by guarantee. There is a board of Trustees /Directors, currently seven, who meet regularly to administer the charity.

Each Trustee is given a specific responsibility, reporting to the Board and having membership of relevant Board sub committees. Our President is the mayor (for the time) of London Borough of Enfield and Vice President is Willow Winston.

In previous years we have made reference to the Woolnough Charity Southgate. Issues as to this charity, now known as the Woolnough Fund, are detailed at Note 1.2 in the Financial Statements.

Organisation

The Charity has a full-time Centre Manager, Administrator and Account Manager.

A number of volunteers make a huge and very valuable contribution in helping the charity in fundraising and the day to day running of the Centre.

Through Enfield Voluntary Action (EVA) and other established organisation's courses, we have provided our staff, trustees and volunteers with training in Safeguarding Adults, Volunteers Managing Risk, Moving and Manual Handling, Heart Start Refresher First Aid Training, Understanding Funders, Food and Hygiene and Roles and Responsibilities of a Trustee.

All activities and facilities at the Centre aim to help our members to remain fit, active and independent and are open to include everyone from all cultures and ethnic backgrounds being resident in the London Borough of Enfield, and various adjoining areas, who are 50 years of age and over. In order to ensure the same opportunity to access our services by those, who would otherwise suffer from loneliness, isolation and social exclusion no one has been refused admission to an activity or facility if he/she could not afford the cost. The charity has always assisted and subsidised the cost.

We are affiliated to a range of other organisations including Enfield Voluntary Action.

Strategy 2021-2026

Our strategy as originally proposed prior to the Covid Pandemic was designed to address a slow decline in membership which our research indicated was due in part to an ageing demographic amongst our existing members and in part to people, who retired or who were semi-retired, who might have replaced them, having less free time as a result of childminding duties. We decided to take positive steps to increase membership and to promote additional classes and activities. Our plans were thrown into disarray by the Covid Pandemic. The Centre was closed for the entire period of the lockdown and staff were furloughed. We attempted to maintain contact with members by means of a regular newsletter and we also introduced a Telephone Friends Scheme. Some of our tutors set up on-line Zoom classes independently and we were perhaps slow to react. However, we then began to start our own zoom classes using tutors, who remained loyal to us.

When Covid Restrictions were eased we reopened the Centre but initially on a restricted basis. Even when all restrictions were eased and the Centre fully reopened members were slow to return. Older members appeared reluctant to mix and others seemed to have adopted a new lifestyle, which did not involve the

Centre. Overall, the Pandemic had a dramatic negative effect on the Charity. The Trustees decided that they must set about rejuvenating the Charity. The core aim of providing a better quality of life and increased independence for the over 50s in Enfield and the surrounding areas remained but it was decided that we should attempt to widen our membership to all inhabitants whilst retaining priority for the over 50s. An application was made to the Charity Commission and the change was approved on the 15th March 2022. It was then necessary to amend the Company's Objects as filed at Companies House. The required Resolution was passed on the 22nd March 2022 and subsequently accepted for filing.

It was also decided to attempt to expand our classes and activities and explore the possibility of obtaining funding grants to develop new services, which we would otherwise be unable to afford and also that consideration should be given to expanding evening classes. Some limited Zoom classes are being introduced. In addition, we have been updating our website to provide clear information about the services we offer. These steps are ongoing and are continuing to be implemented in the current year. They will be reported on more fully in next year's report.

At the end of the Pandemic our membership had fallen to around only 300 but as a result of efforts made by the Trustees, our staff and volunteers it has now risen to over 400 but there is still some way to go before we reach Pre-Pandemic levels.

In the meantime we continue to aim to deliver the original Objects of the Charity through services, classes/groups and facilities in a community environment, to include everyone from all cultures and ethnic backgrounds from the local community with the aim of providing the same opportunity to all in our self-contained building, enabling our members to enjoy an active, independent and healthy lifestyle via the provision of a wide range of fitness related classes, computer/IT training classes, handcraft classes, board games, languages, social networking opportunities, membership of clubs and health maintenance and screening services.

Review of Activities and Facilities

Prior to COVID19 we had approximately forty classes/groups and activities during the week plus a number of Clubs and self-run Interest Groups. In the last year we have been reactivating these classes in order to achieve maximum usage of our accommodation and reach as many older people as possible plus a younger working age group, who would be able to benefit from the services, facilities, and companionship we provide in a friendly community setting. We are also increasing our opening hours to evenings and weekends.

We have 50 activities and classes/groups each week covering a wide range of subjects. For example, the Tuesday Social Afternoon, Whist group, Floristry Group, Book Club, Wine Appreciation Group, Bridge Classes, Art Classes, Table Tennis, French, Spanish and Italian Conversation, Poetry group, Mosaic, Latin American dancing, Lunch Club Pilates, Yoga and Tai Chi. Regular evaluation of our activities enables the Centre to meet the changing needs of its members.

During the year 2021-2022 we were not able to organise any trips or provide kitchen food as noted in previous years' reports. The kitchen reopened for snacks in later October 2021 and it is planned to extend the kitchen cuisine. We continue to provide a wide range of support and information on topics enabling older people to be independent, keep in good health and keep safe. In the past we have provided information and training in respect of Fuel Bill management for staff and volunteers, to allow them to offer practical help with tackling winter fuel poverty. We also had a Bereavement Counsellor (Volunteer). The Centre provided space for a weekly Pre- Diabetes group sessions organised by the NHS but this ceased during Covid. Our facilities, prior to COVID and since reopening, include our onsite very popular hairdressing salon and chiropody/foot care. Our daily Drop In teas and coffees continue to prove an

essential facility and is open in the morning to all members, providing an opportunity for people to meet together and talk in a friendly environment and to keep up-to-date with relevant advice, information and guidance on health and benefit issues and alerts on scams. continuing to plan Open Days and bazaars to raise funds and promote the facilities of the Centre. Local business organisations continue to support us, which is much appreciated.

Covid 19 Impact on the Charity

To comply with Government regulations the Centre was closed on 27th March 2020 and the staff were furloughed. We were able to re-open the Centre on 24th May 2021 but in order to comply with 'social distancing' restrictions were limited to hosting pre-booked groups only. Lockdown ended on 19th July 2021 but it was not until September that we were able to fully re-open and then we retained some face-covering and social distancing which restricted attendances.

Income generation during the year.

The lockdown hit our income generation hard during the financial year. In the previous year we benefited from grant support of £21,444 from LBE and from the HMRC Furlough Scheme to the value of £31,129 meaning we managed to mitigate the damage to a small deficit of £3,402. However, we have received no further grant support and, given the demographic of our membership, it is going to take many months for our income to recover.

We recorded a loss of £37,738 for the year.

Reserves Policy and Risk Management

The Charity has a reserves policy. In recent reviews, Trustees have emphasised their determination that the Charity should be managed in perpetuity for future generations. Assets of the Charity are held to provide funds to support the charity, if and when income diminishes in order to meet the charity's aims and activities. Subsequent to and during Covid our income was substantially reduced, which in consequence has greatly reduced our reserves. At 31 March 2022, the charity held unrestricted reserves of £286,602. During the long period of low interest, the Trustees made a conscious decision to maintain a steady level of service to our members, content to spend some of the reserves to cover the substantial reduction in income. In fact, in previous years the budgeted levels have been achieved as well as increasing the unrestricted reserves but this has not been the case since the Covid Pandemic.

Trustees' Responsibilities in Relation to the Financial Statements

Company law requires the Trustees to prepare financial statements that give a true and fair view of the state of affairs of the charity at the end of the financial year, and of its surplus or deficit for the financial year. In doing so the 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 assume the Charity will continue in business.

The Trustees are responsible for maintaining proper accounting records, which disclose with reasonable accuracy at any time, the financial position of the charity and enables them to ensure that the financial

statements comply with the Company's Act 1985. The Trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention of fraud and other irregularities.

On behalf of the Trustees:

Jan Brewer

Ms J. Brewer – Chair

20.12.2022

----- Date

RUTH WINSTON CENTRE

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31st MARCH 2022

	Notes	Restricted Funds Woolnough Fund (note 1.2) £	Unrestricted Funds £	Total £	2021 £
<u>INCOMING RESOURCES</u>					
Donations for Room Hire			11,633	11,633	1,659
Activity Class Fees			22,905	22,905	4,476
Membership Fees			8,280	8,280	1,120
Donations and Other Income			26,467	26,467	31,357
Investment Income	3		603	603	3,088
<u>TOTAL INCOMING RESOURCES</u>			69,888	69,888	41,700
<u>RESOURCES EXPENDED</u>					
Direct Charitable Expenditure	4		29,522	29,522	21,063
Management and Administration of the Charity	5		98,275	98,275	58,375
<u>TOTAL EXPENDITURE</u>			127,797	127,797	79,438
Net Deficit	6		-57,909	-57,909	-37,738
Profit/Loss on Bank Investments		6,741	27	6,768	2,829
Realised Income CCLA		2,577	20,398	22,975	47,620
<u>NET MOVEMENT IN FUNDS</u>		9,318	-37,484	-28,166	12,711
Funds Brought Forward		128,223	323,866	452,089	439,378
Funds Carried Forward		137,541	286,382	423,923	452,089

RUTH WINSTON CENTRE

BALANCE SHEET AS AT 31st MARCH 2022

	Notes	£	£	2021 £	2021 £
<u>FIXED ASSETS</u>					
Investments	8		284		256
Tangible Assets for use by the Charity	1.4 & 9		7,389		12,221
			<u>7,673</u>		<u>12,477</u>
<u>CURRENT ASSETS</u>					
Debtors		5,048		3,759	
Cash in Savings, Current Bank Accounts and in Hand	1.8	422,640		446,933	
		<u>427,688</u>		<u>450,692</u>	
<u>CURRENT LIABILITIES</u>					
Creditors due within one year	10	11,438		11,080	
<u>NET CURRENT ASSETS</u>					
			416,250		439,612
<u>TOTAL ASSETS LESS CURRENT LIABILITIES</u>	1.8		<u>423,923</u>		<u>452,089</u>
<u>FUNDS</u>					
UNRESTRICTED	General		286,382		327,268
DEFERRED	Restricted	1.8	137,541		112,110
			<u>423,923</u>		<u>439,378</u>

For the year ended 31st March 2021 the company was entitled to exemption from audit under section 477 of the Companies Act 2006

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006

The directors' acknowledge their responsibility for complying with the requirements of the Act with respect of accounting records and for the preparation of accounts.



J Brewer
Chair

20.12.2022
Date

RUTH WINSTON CENTRE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st MARCH 2022

1 ACCOUNTING POLICIES

1.1 Basis of Preparation of Financial Statements

The Financial Statements are prepared under the historical cost convention and include the results of the Charity's operations, which are described in the Trustees' Report.

The Financial Statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS102) issued on 16th July 2014 and the Financial Reporting applicable by the United Kingdom and Republic of Ireland (FRS102) and the Charities Act 2011.

The Charity has taken advantage of the exemption in Financial Reporting Standard No. 1 from the requirement to produce a cash flow statement.

- 1.2** On 29th April 2021, The Charity Commission directed that the charities known as the Woolnough Charity, Southgate and the Ruth Winston Centre ('the linked charities') shall be treated as forming part of the charity known as the Ruth Winston Centre ('the reporting charity') for the purposes of Part 4 (registration) and Part 8 (accounting) of the Charities Act 2011. This direction takes effect for the whole of the financial year of the reporting charity in which it is now made.

On 28th April 2021, with the consent of the Charity Commission, the name of the Charity was changed from 'The Woolnough Charity, Southgate' to 'Woolnough Fund'.

In the accounts for the accounting period ended 31st March 2022 there are entries related to restricted funds. The only restricted funds in the accounting period were funds of the Woolnough Fund.

1.3 Statement of Directors'/Trustees' Responsibilities

Company Law requires the directors/trustees to prepare Financial Statements for each Financial year, which give a true and fair view of the state of affairs and of the surplus or deficit for the period. In preparing these Financial Statements, the directors'/trustees are required to:

- select suitable accounting policies and then apply consistency;
- make judgements that are reasonable and prudent;
- prepare the Financial Statements on an ongoing concern basis.

The directors'/trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at the time the financial position of the Charity. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

1.4 Tangible Fixed Assets for use by the Charity and Depreciation

Tangible fixed assets for use by the Charity are stated at cost less depreciation.

Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Office furniture, computers and equipment- 3 to 10 years straight line basis

RUTH WINSTON CENTRE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st MARCH 2022

1.5 Income

Donations and sundry income are accounted for as received by the Charity. All other income is accounted for on an accruals basis. No permanent endowments have been received in the year.

1.6 Value Added Tax

Value added tax is not recoverable by the Charity and as such included in the relevant costs in the Statement of Financial Activities.

1.7 Management and Administration Expenditure

Expenditure on management and administration of the Charity includes all expenditure not directly related to the Charitable activity or fund-raising ventures. This includes depreciation, office services and accounting fees.

1.8 The figure stated includes £84,852 (2021 £78,110) being the permanent endowment of The Woolnough Fund.

2 STATUS OF THE CHARITY

The Charity is a company limited by guarantee and has no share capital.

3 INVESTMENT INCOME

	£	2021 £
Interest received on cash deposit	603	3,088

4 DIRECT CHARITABLE EXPENDITURE

	Restricted Funds £	Unrestricted Funds £	Total £	Total £
Class costs		16,518	16,518	3,377
Office Costs		13,004	13,004	17,686
		29,522	29,522	21,063

RUTH WINSTON CENTRE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st MARCH 2022

5 MANAGEMENT AND ADMINISTRATION

		2021
	£	£
Office Services	88,859	51,671
Accountancy Fees	870	870
Depreciation of Office Furniture and Equipment	8,546	5,834
	98,275	58,375

6 NET INCOMING RESOURCES

The net movement in funds for the period is stated after charging:

	£	£
Depreciation of Tangible Fixed Assets for use by the Charity	8,546	5,834
Accounting Fees	870	870

7 TRUSTEES AND STAFF COSTS

No remuneration was paid to the Trustees in the period, nor were any Trustees' expenses reimbursed.

The Charity has 3 employees

8 INVESTMENTS

601 shares in Lloyds Banking Group Plc	£	£
Market Value at 1st April 2021	256	163
Unrealised loss	28	93
	284	256

RUTH WINSTON CENTRE

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31st MARCH 2022**

9 TANGIBLE FIXED ASSETS FOR USE BY THE CHARITY

Used directly for Charitable purposes	Office Furniture & Equipment £
COSTS	
At 1st April 2021	58,797
Additions	3,714
At 31st March 2022	<u>62,511</u>
DEPRECIATION	
At 1st April 2021	46,576
Charge for year	8,546
At 31st March 2022	<u>55,122</u>
NET BOOK VALUE	
At 31st March 2022	<u>7,389</u>
At 31st March 2021	<u>12,221</u>

10 CREDITORS - Due within one year

		2021
	£	£
Funds held in trust for all Clubs	5,097	5,903
Accountancy Fee	870	870
Other Creditors	5,471	4,307
	<u>11,438</u>	<u>11,080</u>

RUTH WINSTON CENTRE

**INDEPENDENT EXAMINERS REPORT
TO THE TRUSTEES OF RUTH WINSTON CENTRE - Charity No. 1057968**

I report on the accounts of the Ruth Winston Centre for the year ended 31st March 2022 which comprises the Trustees' Report, Statement of Financial Activities, the Balance Sheet and related notes set out on pages [11-14]

Respective Responsibilities of Trustees and Examiner

The Charity's Trustees are responsible for the preparation of the accounts. The Charity's Trustees consider that an audit is not required for the year under Section 144 of the Charities Act 2011 (the Charities Act) and that an Independent examination is needed.

It is my responsibility to:

examine the accounts under Section 145 of the Charities Act

follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145 (5) (b)) of the Charities Act and

state whether particular matters have come to my attention.

Basis of Independent Examiners' Statement

My examination was carried out in accordance with the general Directions give by the Charities Commission. An examination includes a review of the accounting records kept by the Charity and comparison of the accounts presented with those records. It also includes consideration of any unused items in the accounts and seeking explanations from the Trustees concerning any matter. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent Examiners Statement

- 1 In connection with my examination, no matter has come to my attention which gives me reasonable cause to believe that in any material respect the requirement:
 - to keep accounting records in accordance with Section 130 of the Charities Act;
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have Not been met; or
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**IMAGESTOR
PALACE GATES
BRIDGE ROAD
LONDON N22 7SR**

M.Y. Manjra
**M Y MANJRA FCA
VALLANCE LODGE & CO**
20th December 2022

RUTH WINSTON CENTRE

England & Wales - Charity number 1057968

Accounts

RUTH WINSTON CENTRE

A Registered Charity

A Company Limited by Guarantee

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31st MARCH 2021

Company Number: 3168660 (England & Wales)

Registered Charity Number: 1057968

**VALANCE LODGE & CO
CHARTERED ACCOUNTANTS**

**IMAGESTOR
PALACE GATES
BRIDGE ROAD
LONDON N22 7SR**

RUTH WINSTON CENTRE
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31st MARCH 2021

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The following pages do not form part of the statutory accounts:

Detailed Income and Expenditure Account	15
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RUTH WINSTON CENTRE

CHARITY INFORMATION

Directors and Trustees	J Brewer (Chair) C Rash (Vice Chair) J T Golby (Treasurer) P L Conway (Trustee) E F H Misselke (Trustee) P Fisk (Trustee) M Waller (Secretary)
Secretary	M Waller
Company Number	3168660
Charity Number	1057968
Registered Office	Ruth Winston House 190 Green Lanes Palmers Green London N13 5UE
Bankers	Barclays Bank Plc Palmers Green Branch Wood Green Group London N22 6QQ Hampshire Trust Bank 55 Bishopsgate London EC2N 3AS Cambridge & Counties Bank Canwood Court New Walk Leicester LE1 6TE United Trust Bank (on behalf of Woolnough Trust) One Ropemaker Street London EC2Y 9AW
Independent Examiner	M Y Manjra FCA, CTA Vallence Lodge & Co Chartered Accountants ImageStor Palage Gates Bridge Road London N22 7SN

THE RUTH WINSTON CENTRE
TRUSTEES' REPORT AND FINANCIAL STATEMENT
FOR THE YEAR ENDED 31 MARCH 2021

The Trustees are pleased to present their report together with the financial statements of the charity for the year ended 31 March 2021.

THE RUTH WINSTON CENTRE
Charity Registration Number 1057968
Company Registration Number 3168660

THE REGISTERED OFFICE AND OFFICIAL ADDRESS IS:

Ruth Winston Centre, 190 Green Lanes, Palmers Green London N13 5UE

BOARD OF TRUSTEES AND DIRECTORS

Jean Brewer OBE, FBCS CITP, FRSA (Chair)
Chris Rash FRICS (Vice Chair)
Michael Waller LLB (Company Secretary)
John Golby B.Sc. (Hons) FCMA, CGMA, MBA, MCT (Treasurer)
Penelope Conway DO, PGDip, PGCap
Eric Misselke J.P. B.Sc. (Eng), M.I.Mech.E.,
Peter Fisk Dip.Arch

CENTRE MANAGER

Elizabeth Thoree

INDEPENDENT EXAMINERS

Vallance Lodge & Co, Chartered Accountants,
Palace Gates, Bridge Road, London N22 7SN

BANKERS

Barclays Bank PLC
2-4 Aldermans Hill, Palmers Green, N13 4PH

The Charity was incorporated 6th March 1996 as a Company Limited by Guarantee and does not have a Share capital. The Memorandum of Articles of Association are as amended by Special Resolution passed on 22nd July 1996, 11th January 2007, 20th January 2014 and 23rd October 2019.

The Charity occupy the Premises under the terms of a commercial lease from the London Borough of Enfield for a term of twenty years renewed from 2016.

Objects of the Charity

To promote healthy ageing, independence, lifelong learning and activities for the over 50s in The London Borough of Enfield

Governance

Ruth Winston Centre is a registered charity founded in March 1961 and is a company limited by guarantee. There is a board of seven Trustees /Directors, who meet regularly to administer the charity. One third of the Trustees retire in rotation but may offer themselves for re-election at the Annual Meeting in accordance with the Articles. New Trustees are interviewed and invited to observe at a Board meeting prior to being elected and required to attend a course on "The Role of a Trustee" prior to being appointed in accordance with the Memorandum and Articles.

Each Trustee is given a specific responsibility, reporting to the Board and having membership of relevant Board sub committees. Our patron, The Revd. Kathleen Margaret Richardson, Baroness Richardson of Calow OBE retired at the end of 20-21. We extend our thanks to her for her contribution to the charity in this role. At the time of producing this report no replacement Patron has been appointed. Our President is the mayor (for the time) of London Borough of Enfield and Vice President is Willow Winston.

Woolnough Trust

Last year we made reference to The Woolnough Charity Southgate a previously dormant charity which was locally based and of which Ruth Winston was one of the original Trustees. In 2013 we did at the instigation of the Charity Commission take over the administration of the Charity. The objects were to assist older people in the former Borough of Southgate by means of grants for specific purposes. We decided that the objects were too restrictive and out of date and that we should apply to amend them. To our surprise the Charity Commission whilst not disagreeing with the principle of amending the objects stated that we had no status. This is notwithstanding the point that in addition to sanctioning our position as Administrators of the "Woolnough" funds it had also authorised the transfer of funds to us and for a number of years have accepted our Accounts which included the "Woolnough" funds and were prepared on an incorrect basis. Our Trustees in 2013 had assumed that the Charity Commission had the power to appoint us as administrators of the "Woolnough" funds. As reported last year pending resolution of the position, we ceased operation of the "Woolnough" funds. What was then decided was that arrangements should be made for Ruth Winston Centre to be appointed as a sole Corporate Trustee of the "Woolnough" funds and that then the two charities should be officially linked which will enable us to prepare in an agreed form a single set of Accounts and that we should also seek to amend its objects. The Charity Commission was advised that even if our appointment was regularised it was a pre-requisite of our acting that the Linkage Direction was made and our objects amended. The formal appointment of Ruth Winston Centre as trustee of the then Woolnough Charity, Southgate was made on the 24th February 2021. We say the then Woolnough Charity, Southgate because on the 17th May 2021, after the end of the financial year under review, the name of the charity was formally changed to Woolnough Fund. On the 29th April 2021, the required Linkage Direction was made but as this was also after the financial year end and the Woolnough Fund was not "operational" during the financial year under review we have relied on the dispensation given last year by the Charity Commission and again prepared Accounts on the previous, albeit incorrect, basis. We are currently discussing with the Charity Commission amendments to the Charity's Objects and other provisions set out in the original Scheme when the Charity was first set up. The Woolnough Fund is therefore still not operational. A Note summarising the position is included in the Accounts which follow.

Organisation

The Charity employs its own staff – the full time Centre Manager and Centre Administrator and a part time Accounts Manager.

A large number of volunteers make a huge and very valuable contribution in helping the charity in fundraising and the day to day running of the Centre. The Centre could not continue to succeed without them. Essential to the continued success of the Centre is maintaining the very valuable group of volunteer members who are essential to the success of the Charity. To continue to achieve this we promote and advertise the Centre, making effective use of Volunteers' skills, increase our visibility in the community by finding partners to work with and to generate sufficient income and funding in order to become self-sufficient.

Through Enfield Voluntary Action (EVA) and other established organisation's courses, we have provided our staff, trustees and volunteers with training in Safeguarding Adults, Volunteers Managing Risk, Moving and Manual Handling, Heart Start Refresher First Aid Training, Understanding Funders, Food and Hygiene and Roles and Responsibilities of a Trustee.

Before the COVID pandemic, which hit in March 2020, the Centre was open to Members from 8.45 am to 4.30 pm five days a week plus some evenings and weekends, aiming to maximise the use of the Centre. The Centre was closed until mid-July 2021 and is fully operational now but of course maintaining COVID safety standards e.g., mask wearing while moving around the Centre and spacing of chairs.

All activities and facilities at the Centre aim to help our members to remain fit, active and independent and are open to include everyone from all cultures and ethnic backgrounds being resident in the London Borough of Enfield, and various adjoining areas, who are 50 years of age and over. Nearly 30 languages are estimated to be included in our membership. In order to ensure the same opportunity to access our services by those, who would otherwise suffer from loneliness, isolation and social exclusion no one has been refused admission to an activity or facility if he/she could not afford the cost. The charity has always assisted and subsidised the cost.

We are affiliated to a range of other organisations including Enfield Voluntary Action, Enfield Over50s Forum, Age UK Enfield, Christian Action Housing and we are a core Member of the Enfield Dementia Action Alliance (EDAA), Flourishing Lives, and the LBE Older Persons Partnership Board. We are also listed a distributor of the Felix project and Enfield Food Bank. We also collaborate and work with Christian Action Housing at Cyril Smith Court.

Strategy 2015-2020

We formulated the Charity's strategy for five years, aimed at providing a better quality of life and increased independence for the over 50s of Enfield. It aims to encourage volunteering and growth in new membership as well as retention of existing membership, maximizing the use of our building. Classes and activities, we provide are reviewed for viability and relevance to the population of over 50s so that we can continue to develop a range of services, courses and activities that meet members' needs and make a financial contribution to the charity.

This age group, which is now fast increasing, is also changing in character. Many are now having to work longer before they reach pension age which has recently increased to the age of 66 and are also increasingly acting as carers for parents of grandchildren—hence the need to consider the impact of inter-generational activity. People are now living longer and should an older person not have anything to stimulate or involve them during the day they can quickly become house-bound, lethargic, lonely, depressed and isolated. This can have a negative impact on their physical and mental health, resulting in the need for the support of health and welfare services. Unpaid carers (often partners or family members) are at risk of isolation due to their caring responsibilities and we try to encourage carers to attend a weekly class, club or activity.

We continue to aim to deliver the Objects of the Charity through services, classes/groups and facilities in a community environment, to include everyone from all cultures and ethnic backgrounds from the local community with the aim of providing the same opportunity to all in our self contained building, enabling our members to enjoy an active, independent and healthy lifestyle via the provision of a wide range of fitness related classes, computer/IT training classes, handcraft classes, board games, languages, social networking opportunities, membership of clubs and health maintenance and screening services.

As the Centre has reopened following COVID we plan to update the Strategy in early 2022 and will be celebrating the end of the Charity's 60th year in March 2022.

Membership and Member Communication

Given the COVID implications the Board agreed extension of the annual membership to July 2021. Membership renewal had been impacted by COVID 19 but is now increasing with new members also joining. This level of membership indicates a continuing strong need for the services and facilities we provide. Many of our Members now have email addresses enabling us to email weekly updates about our services and events, thus reducing printing costs and providing information more quickly. We also provide information about our activities and classes on our Website and other social media including Facebook. Our fortnightly newsletter produced by two volunteer members is very well received. Copies are kept at the Centre along with the Charity's brochure and group/ class listings for members and visitors to take away.

As a result of the COVID 19 pandemic we introduced a Telephone Friends scheme where Trustees and volunteer members maintain regular contact with a list of other members to engage with them. The Centre had to introduce Zoom classes to provide for members but clearly only those members on line could take part. The classes proved popular and some will continue alongside those in the Centre.

Review of Activities and Facilities

Prior to COVID 19 we had approximately forty classes/groups and activities during the week plus a number of Clubs and self-run interest Groups. Our aim remains to achieve maximum usage of our accommodation and reach as many older people as possible, who may be able to benefit from the services, facilities and companionship we provide in a friendly community setting. We have a wide range of groups running; for example, the Tuesday Social Afternoon, Whist group, Floristry Group, Memory Lane Cafe Sing-along, Supper Club, Thursday Hot Lunch Club, Book Club, Wine Appreciation Group, Bridge Classes, Art Classes, Table Tennis, French, Spanish and Italian Conversation, Poetry group. Genealogy, Mosaics and Book Club. Regular evaluation of these enables the Centre to meet the changing needs of its members. The self-run Drama Group, writing and producing its own very popular plays for members and visitors twice a year, is very enjoyable and raises further funds.

During the year 2020-2021 we were not able to organise any trips, provide kitchen food as noted in previous years' reports . (The kitchen reopened for snacks in later October 2021). It is intended that during 2022 we will be able to start organising day trips etc.

We continue to provide a wide range of support and information on topics enabling older people to be independent, keep in good health and keep safe. In the past we have provided information and training in respect of Fuel Bill management for staff and volunteers, to allow them to offer practical help with tackling winter fuel poverty. We have provided regular Dementia Awareness workshops and are a core member of Enfield Dementia Action Alliance. We have had sessions involving the Enfield iCan Navigator helping people identify local health and care related services and have links with the GP based Social Navigator service. We also had a Bereavement Counsellor (Volunteer). The Centre provides space for a weekly Pre-Diabetes group sessions organised by the NHS.

Our facilities, prior to COVID and since reopening, include our onsite very popular hairdressing salon and chiropody/foot care. Our daily Drop In teas and coffees continues to prove popular and is open in the morning to all members, providing an opportunity for people to meet together and talk in a friendly environment and to keep up-to-date with relevant advice, information and guidance on health and benefit issues and alerts on scams, bogus house callers from Office of Fair Trading. As a result of this" a large knitting circle has been established which and also a friendly but competitive scrabble group. On alternative weeks we bring in an entertainer that is very popular and Bingo sessions on alternative weeks is thoroughly enjoyed.

Our very generous volunteer gardeners continue to develop and maintain our outside spaces/gardens and keep them looking vibrant and welcoming. They do an excellent job in maintaining the front and back garden, growing a variety of flowers and other plants This is important to attract new members who may pass by the Centre on a regular basis but not be aware of the range of activities.

We have continued a rolling programme for redecoration and maintenance of the building.

We are now continuing to plan Open Days and bazaars, which are well attended and intended to be repeated on a regular annual basis. Local business organisations continue to support us, including Southgate and Edmonton Rotary, a local printer and supermarkets.

Risk Management

The Trustees acknowledge their responsibility to identify and manage risks by regularly reviewing their policies and a Risk Register is maintained and regularly reviewed in respect of:

- Complaints Procedure
- Reserves
- Risk Management
- Safeguarding Vulnerable Adults,
- Health and Safety,
- Fire Safety,
- Equality and Diversity,
- Conflicts of Interest,
- Investment Policy,
- Volunteering Policy,
- GDPR Data Protection.

A risk assessment is conducted regularly during the year with a risk register being maintained and actions to mitigate risks are established and monitored. As regards funding, we rely on donations for use of rooms, donations and legacies by individuals and organisations, tuition fees and membership fees. With the support and assistance of our volunteers and members we will continue to raise funds by organising Quizzes, Spring and Christmas Bazaars and numerous in-house social events, which raises further funds.

Health and safety of those attending the Centre is also reviewed regularly and there is a Health and Safety Policy Statement available, which is regularly reviewed and updated. All staff and volunteers in the kitchen have a basic food and hygiene certificate and all members of staff attend regular training seminars and have up to date training as First Aiders plus DBS where appropriate.

Covid 19 Impact on the Charity

In compliance with the Government regulations and in particular taking into account the more vulnerable age range of our members the decision was made to close the Centre on 27th March 2020. The two staff were furloughed. We were unable to generate any income from our usual services and activities, although we were able to obtain a Small Business Support Grant, we still need to access our reserves. We were most anxious to support our isolated vulnerable Members and therefor created a telephone friends list for Volunteers to keep in touch with them and a fortnightly Newsletter was produced and emailed or posted to them so they felt connected and updated. Food and provision deliveries were also organised by Volunteers.

The Trustees agreed to extend the 2019-20 annual membership due at the end of August 2020 to 31st March 2021. Given the continuation of COVID in 2021 the Board also then agreed to extend the membership to the end of June 2021. The Centre reopened on a limited basis with COVID19 safety measures in place at the end of June 2021 and fully opened at beginning of September 2021.

Income generation during the year.

The lockdown due to the pandemic hit our income generation hard during the financial year. The Centre is the income generation hub for the Charity and it was closed for pretty well all of the financial year. However, our members and supporters rallied round and with grant support of £21,444 from LBE and from the HMRC Furlough Scheme to the value of £31,129, we managed to mitigate the damage to a small deficit of £3,402. A summary of our performance is shown on page 15 of the Annual Report.

Reserves Policy and Risk Management

The Charity has a reserves policy. In recent reviews, Trustees have emphasised their determination that the Charity should be managed in perpetuity for future generations. Assets of the Charity are held to generate sustainable income in order to meet the charity's aims and activities. At 31 March 2021, the charity held unrestricted reserves of £323,866. During the long period of low interest, the Trustees made a conscious decision to maintain a steady level of service to our members, content to spend some of the reserves to cover any deficits and improvements to the Premises. In fact, in recent years the budgeted levels have been achieved as well as increasing the unrestricted reserves.

Free reserves are held to ensure the continuity of service to our members, given that we do not receive Statutory funding other than assistance with the rental of the premises and to protect the long-term viability of the Charity. Our financial strategy is to aim to meet our liabilities as and when they fall due.

The Finance Committee, which comprises Mr Eric Misselke (as Chair), Ms Jean Brewer, Mr John Golby and Mr Chris Rash, advises the Board on financial and investment policy. The Committee tracks and monitors the performance of the portfolio, recommending changes as they deem appropriate to the Board. The Committee also monitors internal financial controls and advises the Board on the appointment of auditors. The Committee takes steps to ensure risks are assessed regularly and that the Charity is not exposed in any unnecessary way.

Trustees' Responsibilities in Relation to the Financial Statements

Company law requires the Trustees to prepare financial statements that give a true and fair view of the state of affairs of the charity at the end of the financial year, and of its surplus or deficit for the financial year. In doing so the 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 assume the Charity will continue in business.

The Trustees are responsible for maintaining proper accounting records, which disclose with reasonable accuracy at any time, the financial position of the charity and enables them to ensure that the financial statements comply with the Company's Act 1985. The Trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention of fraud and other irregularities.

On behalf of the Trustees:



Ms J. Brewer – Chairperson

25.11.2024 Date

RUTH WINSTON CENTRE

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31st MARCH 2021

	Notes	Restricted Funds Woolnough Charity Southgate (note 1.2) £	Unrestricted Funds £	Total £	2020 £
<u>INCOMING RESOURCES</u>					
Donations for Room Hire			1,659	1,659	40,392
Activity Class Fees			4,476	4,476	35,833
Membership Fees			1,120	1,120	14,324
Donations and Other Income			31,357	31,357	26,395
Investment Income	3		3,088	3,088	3,450
<u>TOTAL INCOMING RESOURCES</u>			41,700	41,700	120,394
<u>RESOURCES EXPENDED</u>					
Direct Charitable Expenditure	4		21,063	21,063	37,082
Management and Administration of the Charity	5		58,375	58,375	108,699
<u>TOTAL EXPENDITURE</u>			79,438	79,438	145,781
Net Deficit	6		-37,738	-37,738	-25,387
The Woolnough Charity Southgate					763
Profit/Loss on Bank Investments		2,736	93	2,829	
Realised Income CCLA		13,377	34,243	47,620	
<u>NET MOVEMENT IN FUNDS</u>		16,113	-3,402	12,711	-24,624
Funds Brought Forward		112,110	327,268	439,378	449,447
Provision no Longer Required					14,555
Funds Carried Forward		128,223	323,866	452,089	439,378

RUTH WINSTON CENTRE

BALANCE SHEET AS AT 31st MARCH 2021

	Notes	£	£	2020 £	2020 £
<u>FIXED ASSETS</u>					
Investments	8		256		162
Tangible Assets for use by the Charity	1.4 & 9		<u>12,221</u>		<u>22,038</u>
			12,477		22,200
<u>CURRENT ASSETS</u>					
Debtors		3,759		4,132	
Cash in Savings, Current Bank Accounts and in Hand	1.8	<u>446,933</u>		<u>424,778</u>	
		450,692		428,910	
<u>CURRENT LIABILITIES</u>					
Creditors due within one year	10	<u>11,080</u>		<u>11,732</u>	
<u>NET CURRENT ASSETS</u>			439,612		417,178
<u>TOTAL ASSETS LESS CURRENT LIABILITIES</u>	1.8		<u>452,089</u>		<u>439,378</u>
<u>FUNDS</u>					
UNRESTRICTED	General		323,866		327,268
DEFERRED	Restricted	1.8	128,223		112,110
			<u>452,089</u>		<u>439,378</u>

For the year ended 31st March 2020 the company was entitled to exemption from audit under section 477 of the Companies Act 2006

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006

The directors' acknowledge their responsibility for complying with the requirements of the Act with respect of accounting records and for the preparation of accounts.


J Brewer
Chair

25.11.2021
Date

RUTH WINSTON CENTRE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st MARCH 2021

1 ACCOUNTING POLICIES

1.1 Basis of Preparation of Financial Statements

The Financial Statements are prepared under the historical cost convention and include the results of the Charity's operations, which are described in the Trustees' Report.

The Financial Statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS102) issued on 16th July 2014 and the Financial Reporting applicable by the United Kingdom and Republic of Ireland (FRS102) and the Charities Act 2011. The Charity has taken advantage of the exemption in Financial Reporting Standard No. 1 from the requirement to produce a cash flow statement.

- 1.2 In the accounts for the accounting period ended 31st March 2021 there are entries relating to Restricted Funds. The only Restricted Funds in the accounting period were funds of the Woolnough Fund, then known as the Woolnough Charity, Southgate (Woolnough) which were being administered by the Ruth Winston Centre. A query had been raised as to the legal status of such administration. Further details of the history and issues are given in the Trustees Report. The funds of Woolnough should not have been in the previous accounts because Ruth Winston Centre was not legally associated with Woolnough and even if it had been there was no Linkage Direction permitting a single set of accounts to be filed. However, in practice, Ruth Winston Centre holds the funds of Woolnough although it acknowledges that it has no control of that charities permanent endowment. The Charity Commission agreed that because there are no separate set of accounts for Woolnough being filed and Ruth Winston holds, as mentioned above, the funds of Woolnough, Ruth Winston Centre could, until issues are resolved, continue to file accounts on the previous basis.

On 24th February 2021 Ruth Winston Centre was formally appointed as Trustee of Woolnough. However, other procedures, in particular the required Linkage Direction, were not completed until after the end of this accounting period and accordingly these accounts are prepared on the previous accounting basis.

1.3 Statement of Directors'/Trustees' Responsibilities

Company Law requires the directors/trustees to prepare Financial Statements for each Financial year, which give a true and fair view of the state of affairs and of the surplus or deficit for the period. In preparing these Financial Statements, the directors'/trustees are required to:

- select suitable accounting policies and then apply consistency;
- make judgements that are reasonable and prudent;
- prepare the Financial Statements on an ongoing concern basis.

The directors'/trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at the time the financial position of the Charity. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

1.4 Tangible Fixed Assets for use by the Charity and Depreciation

Tangible fixed assets for use by the Charity are stated at cost less depreciation.

Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Office furniture, computers and equipment- 3 to 10 years straight line basis

RUTH WINSTON CENTRE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st MARCH 2021

1.5 Income

Donations and sundry income are accounted for as received by the Charity. All other income is accounted for on an accruals basis. No permanent endowments have been received in the year.

1.6 Value Added Tax

Value added tax is not recoverable by the Charity and as such included in the relevant costs in the Statement of Financial Activities.

1.7 Management and Administration Expenditure

Expenditure on management and administration of the Charity includes all expenditure not directly related to the Charitable activity or fund-raising ventures. This includes depreciation, office services and accounting fees.

1.8 The figure stated includes £78,110 (2020 £64,734) being the permanent endowment of The Woolnough Charity Southgate.

2 STATUS OF THE CHARITY

The Charity is a company limited by guarantee and has no share capital.

3 INVESTMENT INCOME

		2020
	£	£
Interest received on cash deposit	3,088	3,450

4 DIRECT CHARITABLE EXPENDITURE

	Restricted Funds £	Unrestricted Funds £	Total £	Total £
Class costs		3,377	3,377	23,270
Office Costs		17,686	17,686	13,812
		21,063	21,063	37,082

RUTH WINSTON CENTRE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st MARCH 2021

5 MANAGEMENT AND ADMINISTRATION

		2020
	£	£
Office Services	51,671	98,229
Accountancy Fees	870	870
Depreciation of Office Furniture and Equipment	5,834	9,600
	<u>58,375</u>	<u>108,699</u>

6 NET INCOMING RESOURCES

The net movement in funds for the period is stated after charging:

	£	£
Depreciation of Tangible Fixed Assets for use by the Charity	5,834	9,600
Accounting Fees	<u>870</u>	<u>870</u>

7 TRUSTEES AND STAFF COSTS

No remuneration was paid to the Trustees in the period, nor were any Trustees' expenses reimbursed.

The Charity has 3 employees

8 INVESTMENTS

601 shares in Lloyds Banking Group Plc	£	£
Market Value at 1st April 2020	162	373
Unrealised loss	93	-211
	<u>255</u>	<u>162</u>

RUTH WINSTON CENTRE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st MARCH 2021

9 TANGIBLE FIXED ASSETS FOR USE BY THE CHARITY

Used directly for Charitable purposes	Office Furniture & Equipment £
COSTS	
At 1st April 2020	57,916
Additions	881
At 31st March 2021	<u>58,797</u>
DEPRECIATION	
At 1st April 2020	35,878
Charge for year	10,698
At 31st March 2021	<u>46,576</u>
NET BOOK VALUE	
At 31st March 2021	<u>12,221</u>
At 31st March 2020	<u>22,038</u>

10 CREDITORS - Due within one year	2,020
	£
Funds held in trust for all Clubs	5,903
Accountancy Fee	870
Other Creditors	4,307
	<u>11,080</u>
	<u>11,732</u>

RUTH WINSTON CENTRE

**INDEPENDENT EXAMINERS REPORT
TO THE TRUSTEES OF RUTH WINSTON CENTRE - Charity No. 1057968**

I report on the accounts of the Ruth Winston Centre for the year ended 31st March 2021 which comprises the Trustees' Report, Statement of Financial Activities, the Balance Sheet and related notes set out on pages [12-15]

Respective Responsibilities of Trustees and Examiner

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

It is my responsibility to:

examine the accounts under Section 145 of the Charities Act

follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145 (5) (b)) of the Charities Act and

state whether particular matters have come to my attention.

Basis of Independent Examiners' Statement

My examination was carried out in accordance with the general Directions given by the Charities Commission. An examination includes a review of the accounting records kept by the Charity and comparison of the accounts presented with those records. It also includes consideration of any unused items in the accounts and seeking explanations from the Trustees concerning any matter. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent Examiners Statement

- 1 In connection with my examination, no matter has come to my attention which gives me reasonable cause to believe that in any material respect the requirement:
 - to keep accounting records in accordance with Section 130 of the Charities Act;
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**IMAGESTOR
PALACE GATES
BRIDGE ROAD
LONDON N22 7SR**

M.Y. Manjra
**M Y MANJRA FCA
VALLANCE LODGE & CO**

30th November 2021