

THE CLAPHAM RELIEF FUND

England & Wales - Charity number 1074562

Details

Status Registered

Legal form Other

Registered 1999-03-08

Register [View on the Charity Commission register](#)

Contact

Address Clerk to the Trustees
Clapham Relief Fund
PO Box 37978
London
SW4 8WX

Phone 00

Email enquiries@claphamrelieffund.org

Website claphamrelieffund.org

Activities

Objects: 1. RELIEVING EITHER GENERALLY OR INDIVIDUALLY PERSONS RESIDENT IN THE AREA OF BENEFIT WHO ARE IN CONDITIONS OF NEED, HARDSHIP OR DISTRESS BY MAKING GRANTS OF MONEY OR PROVIDING OR PAYING FOR ITEMS, SERVICES OR FACILITIES CALCULATED TO REDUCE THE NEED, HARDSHIP OR DISTRESS OF SUCH PERSONS. 2. THE TRUSTEES MAY PAY FOR SUCH ITEMS, SERVICES OR FACILITIES BY WAY OF DONATIONS OR SUBSCRIPTIONS TO INSTITUTIONS OR ORGANISATIONS WHICH PROVIDE OR WHICH UNDERTAKE IN RETURN TO PROVIDE SUCH ITEMS, SERVICES OR FACILITIES FOR SUCH PERSONS.

Activities: Relieving individuals and organisations resident in the Clapham Area of need hardship and distress.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations
- **What:** Education/training, The Prevention Or Relief Of Poverty
- **Who:** Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** CLAPHAM IN THE LONDON BOROUGH OF LAMBETH
- Lambeth

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£35,413	£24,151	-	-
2023-12-31	£27,494	£24,523	-	-
2022-12-31	£34,510	£24,584	-	-
2021-12-31	£26,064	£24,794	-	-
2020-12-31	£29,463	£18,493	-	-

Trustees

Name	Role	Appointed
Mrs C A Whittle	Chair	2012-08-29
CHRISTOPHER JOHN NEWMAN		2015-06-14
Cllr Alison Inglis-Jones		2022-12-01
Diana Cornforth		2018-12-04
Dr C Glasson		
Jackie Parkin		2018-12-04
Mr F StJ Brown		
Ms G S Niles		
Nick Harrison		2022-12-01

THE CLAPHAM RELIEF FUND

England & Wales - Charity number 1074562

Accounts

OFFICIAL

THE CLAPHAM RELIEF FUND

Charity No. 1074562

TRUSTEES REPORT AND ACCOUNTS

FOR THE

YEAR TO 31ST DECEMBER 2024

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THE CLAPHAM RELIEF FUND

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THE CLAPHAM RELIEF FUND

**TRUSTEES AND OTHER INFORMATION
(Forming part of the Trustees Report)**

YEAR TO 31ST DECEMBER 2024

1. CHARITY NO. AND AREA OF BENEFIT

The charity no. is 1074562 and the area of benefit is based on the historic Parish of Holy Trinity and the area surrounding this boundary, so as to include complete Local Government wards.

2. TRUSTEES

The following served as trustees during the year and up to December 2024:

	Meetings
Attended	
Frank Brown	3
Diana Cornforth	4
Carole Glasson	3
Chris Newman (Treasurer)	3
Girda Niles	3
Jackie Parkin	3
Penny Rose-Casemore (Stepped Down)	1
Claire Whittle (Chair)	4
Nick Harrison	2
Alison Inglis-Jones	4

3. CLERK TO THE TRUSTEES AND ADDRESS

Mrs. Shirley Cosgrave

Registered Address

Holy Trinity Church
North Side
Clapham Common
London SW4 0QZ

Correspondence Address

P O Box 37978
London SW4 8WX

4. STOCKBROKERS

Mr Adam Spring
12 Moorgate
London EC2R 6DA

5. BANK

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling. Kent ME19 4JQ

6. INDEPENDENT EXAMINER

Judith Brookfield
Brookfield & Co
18 Concanon Road
London, SW2 5TA

THE CLAPHAM RELIEF FUND

TRUSTEES REPORT - YEAR TO 31ST DECEMBER 2024

The Trustees are pleased to present their report and the financial statements of the fund for the year to 31st December 2024. Details of Trustees and other basic information are given on page 3.

Constitution

The charity is administered and managed subject to and in conformity with the provisions of Schemes of the Charity Commissioners dated 13th January 1997 and 11th August 2000, as amended.

Aims and Organisation

The aim of the organisation is to apply the income of the charity to relieving either generally or individually, people in need, hardship or distress resident in the Clapham area.

The Trustees normally meet four times during the year, to approve applications. In addition either our Chair or our Treasurer and one other trustee can approve urgent individual applications of up to £300 each between meetings. The work of receiving applications and paying the grants that are agreed upon is carried out by the Clerk to the committee, who is paid an honorarium.

Methods Used for Recruitment and Appointment of Trustees

As a geographically based charity, new Trustees are sought from those based in the local community, who have some involvement in community matters, or have a skill which is needed by the charity.

New Trustees are required to complete the Charity Commission Declaration Form, which includes a statement that they have read the Charity Commission Booklet CC3 entitled “The Essential Trustee”.

OFFICIAL

CHAIR'S REPORT - YEAR TO 31ST DECEMBER 2024

In 2024 Clapham Relief Fund continued to support those in need living within the Clapham area. We gave financial grants to both individuals and organisations, with both groups needing to submit application requests in order to qualify. All requests clearly stated the case for support as well as details of the items needed. For individual applications they had to be supported by a sponsor, who would also facilitate the purchase and for organisations they had to show that a number of individuals from the area would benefit. Any grant would only be awarded if the applicant demonstrated the need and fitted within our tight criteria. If more information or clarification was needed this would be asked for before any decision was made.

Over the year the trustees met every quarter to discuss the applications, award the financial grants as well as ensuring that the Fund was running as efficiently and effectively as possible. Every quarter the Treasurer would report back on the financial health of the fund, including how much was available to be gifted to the applications under discussion. In addition, discussions and agreement would also be made regarding investment of any excess funds. To support this our account manager from Cazenove would be invited annually to the meeting to come and discuss our portfolio. This was an opportunity for the trustees to ask questions and ensure that we all had a good understanding of our investments and trends within the financial markets. In addition, Cazenove is also available to answer questions and make additional investments on our behalf throughout the year. We are grateful for their expertise in overseeing our investments and taking the time to ensure we have a good understanding of the markets so we feel confident in our decisions involving our investments.

As always, there are a number of sincere thanks I would like to give. Firstly, I would like to thank our Treasurer, Chris Newman for all the hard work he does throughout the year and in his work to preparing these accounts. To our accountant, Judith Brookfield thank you for independently examining these accounts. Importantly, I would like to thank our clerk, Shirley Cosgrave. Shirley's support, skill and experience are vital to the smooth running of the Fund and she is very much appreciated. Thank you. I would also like to thank Holy Trinity Church who kindly gift us the room that we meet in.

Finally and most importantly, I would sincerely thank my fellow trustees for their continued dedication and time, which they give to Clapham Relief Fund. Their skill, expertise and interpretation of the applications ensures that we make thoughtful decisions that are responsible to both the fund and the applicants that we support.

Thank you to all who contributed to Clapham Relief Fund this year. We all look forward to the Fund continuing to provide help and support in the coming year.

Claire Whittle

Claire Whittle
Chair

Review of Financial Activities and Affairs

Investments –As agreed by the trustees, the majority of the charity’s holdings are held in the Schroders Sustainable Charity Multi-Asset Fund. No less than 28% of the charity’s holdings will be invested separately in the COIF Charities Ethical Investment Fund.

Statement of Financial Activities – There were no major changes to expenditure in 2024. Details of our grants are in Note 3 to these Accounts.

Reserves Policy

Our reserves policy is set out under Accounting Policies on page 11.

Risk Management

The Trustees have examined the major strategic, business and operational risks which the charity faces and confirm that our Risk Assessment policy is reviewed yearly to ensure that the necessary steps are in place to mitigate these risks.

Public Benefit

The Trustees have paid due regard to the guidance of the Charity Commission on “Public Benefit” in deciding upon what activities we should undertake.

Trustees’ Statement of Responsibilities in Relation to the Accounts

The law applicable to charities in England and Wales requires trustees to prepare Accounts for each financial year which give a true and fair view of the charity’s financial activities during the year and of its financial position at the end of the year (unless the charity is entitled to prepare Accounts on the alternative receipts and payments basis). In preparing Accounts giving a true and fair view, the Trustees should follow best practice and:

Select suitable accounting policies and then apply them consistently,

Make judgements and estimates that are reasonable and prudent,

State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the accounts,

Prepare accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

THE CLAPHAM RELIEF FUND

TRUSTEES REPORT - YEAR TO 31ST DECEMBER 2024

The Trustees are responsible for keeping accounting records, which enable them to ascertain and disclose the financial position of the charity and to ensure that the Accounts comply with applicable law. 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 Trustees confirm that they have acted within their powers with respect to the administration of the investment portfolio and also confirm that the charity can meet all its financial obligations.

This report and the Accounts set out on pages 9 to 13 were approved by the trustees on **28/10/2025** and signed on their behalf.

Claire Whittle

Claire Whittle
Chair

Independent Examiners' Report

Report of the Independent Examiner to the Directors of THE CLAPHAM RELIEF FUND
For the year ended 31 December 2024

We report on the financial statements for the year ended 31 December 2024 disclosing a surplus of £38,280, which have been prepared on the basis of the accounting policies in note 1.

Respective responsibilities of the Board of Trustees and Independent Examiner

The Board of Trustees is responsible for the preparation of the financial statements. It is our responsibility to form an independent opinion, based on our work, on those statements and to report our opinion to you.

Basis of Independent Examiner's Report

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, seeking explanations from the Board of Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently we do not express an audit opinion on the view given by these accounts.

Independent Examiners Statement

In connection with our examination, no matter has come to our attention which gives us a reasonable cause to believe that in any material aspects the requirements to keep the accounting records in accordance with the Charities Act and to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act have not been met or to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed by J A Brookfield, as senior statutory auditor
on behalf of
Brookfield & Co
Chartered Accountants
Registered auditors

OFFICIAL

THE CLAPHAM RELIEF FUND

STATEMENT OF FINANCIAL ACTIVITIES

YEAR TO 31ST DECEMBER 2024

	Note	Un –Restricted Funds			Endowment Funds	Total 2024	Total 2023
		Distributable	Retained	Total			
		£	£	£	£	£	
INCOMING RESOURCES							
Investment Income							
Dividends		27,188		27,188	-	27,188	26,923
Interest - Fixed Interest Securities		-		-	-	-	-
Bank and deposit interest		97		97	-	97	71
Refunds		428		428	-	428	500
Grant from Henry Smith Charity		7,700		7,700	-	7,700	0
Donations		0		0	-	0	0
		35,413		35,413	-	35,413	27,494
RESOURCES EXPENDED							
Charitable Activities - Grants	3	20,671		20,671	-	20,671	23,128
Governance Costs							
Independent Examiner's fees		660		660	-	660	710
Other Support Costs							
Clerk's Honorarium		2000		2000	-	2000	0
Printing, stationery and postage		0		0	-	0	0
PO Box		396		396	-	396	378
Publications		0		0	-	0	12
Website maintenance		364		364	-	364	235
Bank Charges		60		60	-	60	60
Total Resources Expended		24,151		24,151	-	24,151	24,523
Net Income/-Resources Expended		11,262		11,262	-	11,262	2,971
Other Recognised Surpluses							
Investments:							
Surplus/(deficit) on revaluation	2		21,228	21,228	5,790	27,018	23,796
Profit/-loss on disposals							8,002
Transfer between funds	1					-	
Net Movement in Funds		11,262	21,228	32,490	5,790	38,280	34,769
Surplus 1 st January		28,939	504,203	533,142	214,471	747,613	712,844
Surplus 31 st December		40,201	525,431	565,632	220,261	785,893	747,613

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THE CLAPHAM RELIEF FUND

BALANCE SHEET AS AT 31ST DECEMBER 2024

	Note	£	2024 £	£	2023 £
Fixed Assets					
Investments	2		771,897		732,379
Current Assets					
Debtors and Prepayments		-		-	
Cash on deposit - CAF Gold Acc		2,620		2,557	
Cash at bank current accounts:					
CAF Bank		<u>12,786</u>		<u>14,087</u>	
		<u>15,406</u>		<u>16,644</u>	
Current Liabilities					
Accruals		1,410		1,410	
Net Current Assets			13,996		15,234
Net Assets			<u>785,893</u>		<u>747,613</u>
FUNDS					
Endowed	Page 9		220,261		214,471
Unrestricted	Page 9				
Retained		525,431		504,203	
Distributable		<u>40,201</u>		<u>28,939</u>	
			565,632		533,142
			<u>785,893</u>		<u>747,613</u>

Approved by the Trustees on

and signed on their behalf by:

Claire Whittle

C Whittle - Chair



C Newman – Treasurer

THE CLAPHAM RELIEF FUND

NOTES TO THE ACCOUNTS FOR THE YEAR TO 31ST DECEMBER 2023

1. Accounting Policies

General

These Accounts have been prepared under the historical cost convention (except for the valuation of investments) and in accordance with applicable accounting standards and the Charities SORP (FRS 102). The dividends added to accumulation investments (i.e. not paid into the Charity's bank accounts) have been included as part of investment income in the Statement of Financial Activities.

Accruals

The Accounts have been prepared on an "accruals" basis.

Income Recognition

Investment Income is recognised when received.

Expenditure Recognition

Grants are recognised when the grants are approved.

Reserves

The trustees have adopted a policy of distributing the surplus of net income received since January 1997, the date of formation of this charity. In order to reflect this policy a distinction is made under Unrestricted Reserves between funds to be retained and funds to be distributed.

Investments Valuation

Investments are included at market value, based on the mid-market price.

Endowment (Permanent) and Unrestricted Funds

The Trustees are of the opinion that the 71,252.81 COIF Ethical Income Units are the only identifiable component of the Endowment Fund.

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THE CLAPHAM RELIEF FUND

NOTES TO THE ACCOUNTS FOR THE YEAR TO 31ST DECEMBER 2024

2. Fixed Assets Investments

At 1 January 2024			Addition/(Disposals)		At 31 st December 2024		
Holding	Cost	Value	Holding	Cost	Holding	Cost	Value
Nos	£	£	Nos	£	Nos	£	£
<u>Schroder - Responsible Multi-Asset A Distribution</u>							
906,987	506,702	517,908			926,987	506,702	539,136
<u>COIF Ethical Income Units</u>							
712582	57,756	214,471	4,012	12,500	75,264	70,256	232,761
	<u>564,458</u>	<u>732,379</u>				<u>576,958</u>	<u>771,897</u>

3. Grants – Unrestricted		
	2024	2023
	£	£
<u>Institutions</u>		
Maytree Nursery	1,000	2,000
Learning Unlimited	2,005	3,000
Springfield Community Flat – Play schemes	2,440	3,300
Royal Trinity Hospice	2,000	2,000
Omnibus Routes		300
St Mungo’s Hostel	700	
<u>Individuals</u>		
Other grants – 54 (2023 – 51)	12,526	12,528
	<u>20,671</u>	<u>23,128</u>
Note: The description applies to the most recent year, where appropriate.		
4. Trustees Expenses – No trustee received re-imbursment of individual expenses during the year (2023 – Nil.)		

OFFICIAL

THE CLAPHAM RELIEF FUND

Charity No. 1074562

TRUSTEES REPORT AND ACCOUNTS

FOR THE

YEAR TO 31ST DECEMBER 2024

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THE CLAPHAM RELIEF FUND

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THE CLAPHAM RELIEF FUND

**TRUSTEES AND OTHER INFORMATION
(Forming part of the Trustees Report)**

YEAR TO 31ST DECEMBER 2024

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THE CLAPHAM RELIEF FUND

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CHAIR'S REPORT - YEAR TO 31ST DECEMBER 2024

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As always, there are a number of sincere thanks I would like to give. Firstly, I would like to thank our Treasurer, Chris Newman for all the hard work he does throughout the year and in his work to preparing these accounts. To our accountant, Judith Brookfield thank you for independently examining these accounts. Importantly, I would like to thank our clerk, Shirley Cosgrave. Shirley's support, skill and experience are vital to the smooth running of the Fund and she is very much appreciated. Thank you. I would also like to thank Holy Trinity Church who kindly gift us the room that we meet in.

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Thank you to all who contributed to Clapham Relief Fund this year. We all look forward to the Fund continuing to provide help and support in the coming year.

Claire Whittle

Claire Whittle
Chair

Review of Financial Activities and Affairs

Investments –As agreed by the trustees, the majority of the charity’s holdings are held in the Schroders Sustainable Charity Multi-Asset Fund. No less than 28% of the charity’s holdings will be invested separately in the COIF Charities Ethical Investment Fund.

Statement of Financial Activities – There were no major changes to expenditure in 2024. Details of our grants are in Note 3 to these Accounts.

Reserves Policy

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Risk Management

The Trustees have examined the major strategic, business and operational risks which the charity faces and confirm that our Risk Assessment policy is reviewed yearly to ensure that the necessary steps are in place to mitigate these risks.

Public Benefit

The Trustees have paid due regard to the guidance of the Charity Commission on “Public Benefit” in deciding upon what activities we should undertake.

Trustees’ Statement of Responsibilities in Relation to the Accounts

The law applicable to charities in England and Wales requires trustees to prepare Accounts for each financial year which give a true and fair view of the charity’s financial activities during the year and of its financial position at the end of the year (unless the charity is entitled to prepare Accounts on the alternative receipts and payments basis). In preparing Accounts giving a true and fair view, the Trustees should follow best practice and:

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Make judgements and estimates that are reasonable and prudent,

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THE CLAPHAM RELIEF FUND

TRUSTEES REPORT - YEAR TO 31ST DECEMBER 2024

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The Trustees confirm that they have acted within their powers with respect to the administration of the investment portfolio and also confirm that the charity can meet all its financial obligations.

This report and the Accounts set out on pages 9 to 13 were approved by the trustees on **28/10/2025** and signed on their behalf.

Claire Whittle

Claire Whittle
Chair

Independent Examiners' Report

Report of the Independent Examiner to the Directors of THE CLAPHAM RELIEF FUND
For the year ended 31 December 2024

We report on the financial statements for the year ended 31 December 2024 disclosing a surplus of £38,280, which have been prepared on the basis of the accounting policies in note 1.

Respective responsibilities of the Board of Trustees and Independent Examiner

The Board of Trustees is responsible for the preparation of the financial statements. It is our responsibility to form an independent opinion, based on our work, on those statements and to report our opinion to you.

Basis of Independent Examiner's Report

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, seeking explanations from the Board of Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently we do not express an audit opinion on the view given by these accounts.

Independent Examiners Statement

In connection with our examination, no matter has come to our attention which gives us a reasonable cause to believe that in any material aspects the requirements to keep the accounting records in accordance with the Charities Act and to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act have not been met or to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed by J A Brookfield, as senior statutory auditor
on behalf of
Brookfield & Co
Chartered Accountants
Registered auditors

OFFICIAL

THE CLAPHAM RELIEF FUND

STATEMENT OF FINANCIAL ACTIVITIES

YEAR TO 31ST DECEMBER 2024

	Note	Un –Restricted Funds			Endowment Funds	Total 2024	Total 2023
		Distributable	Retained	Total			
		£	£	£	£	£	
INCOMING RESOURCES							
Investment Income							
Dividends		27,188		27,188	-	27,188	26,923
Interest - Fixed Interest Securities		-		-	-	-	-
Bank and deposit interest		97		97	-	97	71
Refunds		428		428	-	428	500
Grant from Henry Smith Charity		7,700		7,700	-	7,700	0
Donations		0		0	-	0	0
		35,413		35,413	-	35,413	27,494
RESOURCES EXPENDED							
Charitable Activities - Grants	3	20,671		20,671	-	20,671	23,128
Governance Costs							
Independent Examiner's fees		660		660	-	660	710
Other Support Costs							
Clerk's Honorarium		2000		2000	-	2000	0
Printing, stationery and postage		0		0	-	0	0
PO Box		396		396	-	396	378
Publications		0		0	-	0	12
Website maintenance		364		364	-	364	235
Bank Charges		60		60	-	60	60
Total Resources Expended		24,151		24,151	-	24,151	24,523
Net Income/-Resources Expended		11,262		11,262	-	11,262	2,971
Other Recognised Surpluses							
Investments:							
Surplus/(deficit) on revaluation	2		21,228	21,228	5,790	27,018	23,796
Profit/-loss on disposals							8,002
Transfer between funds	1					-	
Net Movement in Funds		11,262	21,228	32,490	5,790	38,280	34,769
Surplus 1 st January		28,939	504,203	533,142	214,471	747,613	712,844
Surplus 31 st December		40,201	525,431	565,632	220,261	785,893	747,613

OFFICIAL

THE CLAPHAM RELIEF FUND

BALANCE SHEET AS AT 31ST DECEMBER 2024

	Note	£	2024 £	£	2023 £
Fixed Assets					
Investments	2		771,897		732,379
Current Assets					
Debtors and Prepayments		-		-	
Cash on deposit - CAF Gold Acc		2,620		2,557	
Cash at bank current accounts:					
CAF Bank		<u>12,786</u>		<u>14,087</u>	
		<u>15,406</u>		<u>16,644</u>	
Current Liabilities					
Accruals		1,410		1,410	
Net Current Assets			13,996		15,234
Net Assets			<u>785,893</u>		<u>747,613</u>
FUNDS					
Endowed	Page 9		220,261		214,471
Unrestricted	Page 9				
Retained		525,431		504,203	
Distributable		<u>40,201</u>		<u>28,939</u>	
			565,632		533,142
			<u>785,893</u>		<u>747,613</u>

Approved by the Trustees on

and signed on their behalf by:

Claire Whittle

C Whittle - Chair



C Newman – Treasurer

THE CLAPHAM RELIEF FUND

NOTES TO THE ACCOUNTS FOR THE YEAR TO 31ST DECEMBER 2023

1. Accounting Policies

General

These Accounts have been prepared under the historical cost convention (except for the valuation of investments) and in accordance with applicable accounting standards and the Charities SORP (FRS 102). The dividends added to accumulation investments (i.e. not paid into the Charity's bank accounts) have been included as part of investment income in the Statement of Financial Activities.

Accruals

The Accounts have been prepared on an "accruals" basis.

Income Recognition

Investment Income is recognised when received.

Expenditure Recognition

Grants are recognised when the grants are approved.

Reserves

The trustees have adopted a policy of distributing the surplus of net income received since January 1997, the date of formation of this charity. In order to reflect this policy a distinction is made under Unrestricted Reserves between funds to be retained and funds to be distributed.

Investments Valuation

Investments are included at market value, based on the mid-market price.

Endowment (Permanent) and Unrestricted Funds

The Trustees are of the opinion that the 71,252.81 COIF Ethical Income Units are the only identifiable component of the Endowment Fund.

OFFICIAL

THE CLAPHAM RELIEF FUND

NOTES TO THE ACCOUNTS FOR THE YEAR TO 31ST DECEMBER 2024

2. Fixed Assets Investments

At 1 January 2024			Addition/(Disposals)		At 31 st December 2024		
Holding	Cost	Value	Holding	Cost	Holding	Cost	Value
Nos	£	£	Nos	£	Nos	£	£
<u>Schroder - Responsible Multi-Asset A Distribution</u>							
906,987	506,702	517,908			926,987	506,702	539,136
<u>COIF Ethical Income Units</u>							
712582	57,756	214,471	4,012	12,500	75,264	70,256	232,761
	<u>564,458</u>	<u>732,379</u>				<u>576,958</u>	<u>771,897</u>

3. Grants – Unrestricted		
	2024	2023
	£	£
<u>Institutions</u>		
Maytree Nursery	1,000	2,000
Learning Unlimited	2,005	3,000
Springfield Community Flat – Play schemes	2,440	3,300
Royal Trinity Hospice	2,000	2,000
Omnibus Routes		300
St Mungo’s Hostel	700	
<u>Individuals</u>		
Other grants – 54 (2023 – 51)	12,526	12,528
	<u>20,671</u>	<u>23,128</u>
Note: The description applies to the most recent year, where appropriate.		
4. Trustees Expenses – No trustee received re-imbursment of individual expenses during the year (2023 – Nil.)		

OFFICIAL

Independent Examiners' Report
Report of the Independent Examiner to the Directors of THE CLAPHAM RELIEF FUND
For the year ended 31 December 2024

We report on the financial statements for the year ended 31 December 2024 disclosing a surplus of £38,280, which have been prepared on the basis of the accounting policies in note 1.

Respective responsibilities of the Board of Trustees and Independent Examiner

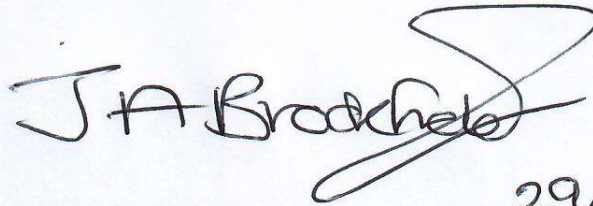
The Board of Trustees is responsible for the preparation of the financial statements. It is our responsibility to form an independent opinion, based on our work, on those statements and to report our opinion to you.

Basis of Independent Examiner's Report

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, seeking explanations from the Board of Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently we do not express an audit opinion on the view given by these accounts.

Independent Examiners Statement

In connection with our examination, no matter has come to our attention which gives us a reasonable cause to believe that in any material aspects the requirements to keep the accounting records in accordance with the Charities Act and to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act have not been met or to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



29/10/25

Signed by J A Brookfield, as senior statutory auditor
on behalf of
Brookfield & Co
Chartered Accountants
Registered auditors

THE CLAPHAM RELIEF FUND

England & Wales - Charity number 1074562

Accounts

THE CLAPHAM RELIEF FUND

Charity No. 1074562

TRUSTEES REPORT AND ACCOUNTS

FOR THE

YEAR TO 31ST DECEMBER 2023

THE CLAPHAM RELIEF FUND

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YEAR TO 31ST DECEMBER 2023

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4. - 7. Trustees Report

8. Independent Examiner's Report

9. Statement of Financial Activities

10. Balance Sheet

11. - 13. Notes to the Accounts

THE CLAPHAM RELIEF FUND

TRUSTEES AND OTHER INFORMATION (Forming part of the Trustees Report)

YEAR TO 31ST DECEMBER 2023

1. CHARITY NO. AND AREA OF BENEFIT

The charity no. is 1074562 and the area of benefit is based on the historic Parish of Holy Trinity and the area surrounding this boundary, so as to include complete Local Government wards.

2. TRUSTEES

The following served as trustees during the year and up to December 2023:

	Meetings
Attended	
Frank Brown	4
Diana Cornforth	2
Carole Glasson	4
Chris Newman (Treasurer)	3
Girda Niles	2
Jackie Parkin	2
Penny Rose-Casemore	3
Claire Whittle (Chair)	4
Nick Harrison (New Trustee)	3
Alison Inglis-Jones (New Trustee)	4

3. CLERK TO THE TRUSTEES AND ADDRESS

Mrs. Shirley Cosgrave

Registered Address

Holy Trinity Church
North Side
Clapham Common
London SW4 0QZ

Correspondence Address

P O Box 37978
London SW4 8WX

4. STOCKBROKERS

Mr Adam Spring
12 Moorgate
London EC2R 6DA

5. BANK

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling. Kent ME19 4JQ

6. INDEPENDENT EXAMINER

Judith Brookfield
Brookfield & Co
18 Concanon Road
London, SW2 5TA

THE CLAPHAM RELIEF FUND

TRUSTEES REPORT - YEAR TO 31ST DECEMBER 2023

The Trustees are pleased to present their report and the financial statements of the fund for the year to 31st December 2023. Details of Trustees and other basic information are given on page 3.

Constitution

The charity is administered and managed subject to and in conformity with the provisions of Schemes of the Charity Commissioners dated 13th January 1997 and 11th August 2000, as amended.

Aims and Organisation

The aim of the organisation is to apply the income of the charity to relieving either generally or individually, people in need, hardship or distress resident in the Clapham area.

The Trustees normally meet four times during the year, to approve applications. In addition either our Chair or our Treasurer and one other trustee can approve urgent individual applications of up to £300 each between meetings. The work of receiving applications and paying the grants that are agreed upon is carried out by the Clerk to the committee, who is paid an honorarium.

Methods Used for Recruitment and Appointment of Trustees

As a geographically based charity, new Trustees are sought from those based in the local community, who have some involvement in community matters, or have a skill which is needed by the charity.

New Trustees are required to complete the Charity Commission Declaration Form, which includes a statement that they have read the Charity Commission Booklet CC3 entitled "The Essential Trustee".

CHAIR'S REPORT - YEAR TO 31ST DECEMBER 2023

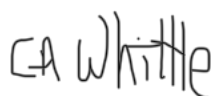
In 2023 Clapham Relief Fund continued to support those in need living within the Clapham area. We gave financial grants to both individuals and organisations, with both groups needing to submit application requests in order to qualify. All requests clearly stated the case for support as well as details of the items needed. For individual applications they had to be supported by a sponsor, who would also facilitate the purchase and for organisations they had to show that a number of individuals from the area would benefit. Any grant would only be awarded if the applicant demonstrated the need and fitted within our tight criteria. If more information or clarification was needed this would be asked for before any decision was made.

Over the year the trustees met every quarter to discuss the applications, award the financial grants as well as ensuring that the Fund was running as efficiently and effectively as possible. Every quarter the Treasurer would report back on the financial health of the fund, including how much was available to be gifted to the applications under discussion. In addition, discussions and agreement would also be made regarding investment of any excess funds. To support this our account manager from Cazenove would be invited annually to the meeting to come and discuss our portfolio. This was an opportunity for the trustees to ask questions and ensure that we all had a good understanding of our investments and trends within the financial markets. In addition, Cazenove is also available to answer questions and make additional investments on our behalf throughout the year. We are grateful for their expertise in overseeing our investments and taking the time to ensure we have a good understanding of the markets so we feel confident in our decisions involving our investments.

As always, there are a number of sincere thanks I would like to give. Firstly, I would like to thank our Treasurer, Chris Newman for all the hard work he does throughout the year and in his work to preparing these accounts. To our accountant, Judith Brookfield thank you for independently examining these accounts. Importantly, I would like to thank our clerk, Shirley Cosgrave. Shirley's support, skill and experience are vital to the smooth running of the Fund and she is very much appreciated. Thank you. I would also like to thank Holy Trinity Church who kindly gift us the room that we meet in.

Finally and most importantly, I would sincerely thank my fellow trustees for their continued dedication and time, which they give to Clapham Relief Fund. Their skill, expertise and interpretation of the applications ensures that we make thoughtful decisions that are responsible to both the fund and the applicants that we support.

Thank you to all who contributed to Clapham Relief Fund this year. We all look forward to the Fund continuing to provide help and support in the coming year.



Claire Whittle
Chair

Review of Financial Activities and Affairs

Investments –As agreed by the trustees, the majority of the charity’s holdings have been split between the Schrodgers Charity Multi-Asset Fund and the Schrodgers Responsible Charity Multi-Asset Fund. 28% of the charity’s holdings are invested separately in the COIF Charities Ethical Investment Fund.

Statement of Financial Activities – There were no major changes to expenditure in 2023. Details of our grants are in Note 3 to these Accounts.

Reserves Policy

Our reserves policy is set out under Accounting Policies on page 11.

Risk Management

The Trustees have examined the major strategic, business and operational risks which the charity faces and confirm that our Risk Assessment policy is reviewed yearly to ensure that the necessary steps are in place to mitigate these risks.

Public Benefit

The Trustees have paid due regard to the guidance of the Charity Commission on “Public Benefit” in deciding upon what activities we should undertake.

Trustees’ Statement of Responsibilities in Relation to the Accounts

The law applicable to charities in England and Wales requires trustees to prepare Accounts for each financial year which give a true and fair view of the charity’s financial activities during the year and of its financial position at the end of the year (unless the charity is entitled to prepare Accounts on the alternative receipts and payments basis). In preparing Accounts giving a true and fair view, the Trustees should follow best practice and:

Select suitable accounting policies and then apply them consistently,

Make judgements and estimates that are reasonable and prudent,

State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the accounts,

Prepare accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

THE CLAPHAM RELIEF FUND

TRUSTEES REPORT - YEAR TO 31ST DECEMBER 2023

The Trustees are responsible for keeping accounting records, which enable them to ascertain and disclose the financial position of the charity and to ensure that the Accounts comply with applicable law. 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 Trustees confirm that they have acted within their powers with respect to the administration of the investment portfolio and also confirm that the charity can meet all its financial obligations.

This report and the Accounts set out on pages 9 to 13 were approved by the trustees on 30th October 2023 and signed on their behalf.

A handwritten signature in black ink that reads "CA Whittle". The letters are cursive and somewhat stylized.

Claire Whittle
Chair

Independent Examiners' Report
Report of the Independent Examiner to the Directors of THE CLAPHAM RELIEF FUND
For the year ended 31 December 2023

We report on the financial statements for the year ended 31 December 2023 disclosing a surplus of £34,769, which have been prepared on the basis of the accounting policies in note 1.

Respective responsibilities of the Board of Trustees and Independent Examiner

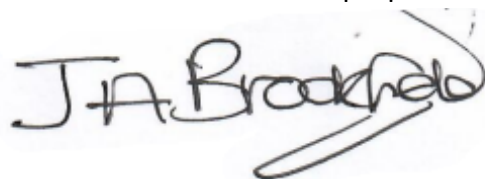
The Board of Trustees is responsible for the preparation of the financial statements. It is our responsibility to form an independent opinion, based on our work, on those statements and to report our opinion to you.

Basis of Independent Examiner's Report

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, seeking explanations from the Board of Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently we do not express an audit opinion on the view given by these accounts.

Independent Examiners Statement

In connection with our examination, no matter has come to our attention which gives us a reasonable cause to believe that in any material aspects the requirements to keep the accounting records in accordance with the Charities Act and to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act have not been met or to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



30th October 2024

Signed by J A Brookfield, as senior statutory auditor
on behalf of
Brookfield & Co
Chartered Accountants
Registered auditors

THE CLAPHAM RELIEF FUND
STATEMENT OF FINANCIAL ACTIVITIES
YEAR TO 31ST DECEMBER 2023

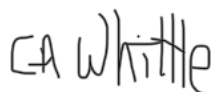
	Note	Un –Restricted Funds		Endowment Funds	Total 2023	Total 2022
		Distributable	Retained	Total		
		£	£	£	£	£
INCOMING RESOURCES						
Investment Income						
Dividends		26,923		26,923	-	26,923
Interest - Fixed Interest Securities		-		-	-	-
Bank and deposit interest		71		71		71
Refunds		500		500		500
Grant from Henry Smith Charity		-		-		-
Donations		-		-		-
		27,494		27,494		27,494
RESOURCES EXPENDED						
Charitable Activities - Grants	3	23,128		23,128	-	23,128
Governance Costs						
Independent Examiner's fees		710		710	-	710
Other Support Costs						
Clerk's Honorarium		-		-	-	-
Printing, stationery and postage		-		-	-	-
PO Box		378		378	-	378
Publications		12		12	-	12
Website maintenance		235		235	-	235
Bank Charges		60		60	-	60
		685		685		685
Total Resources Expended		24,523		24,523		24,523
Net Income/-Resources Expended		2,971		2,971		2,971
Other Recognised Surpluses						
Investments:						
Surplus/(deficit) on revaluation	2		4,323	4,323	19,473	23,796
Profit/-loss on disposals			8,002	8,002	-	8,002
Transfer between funds	1					
Net Movement in Funds		2,971	12,325	15,296	19,473	34,769
Surplus 1 st January		25,968	491,878	517,846	194,998	712,844
Surplus 31 st December		28,939	504,203	533,142	214,471	712,844

THE CLAPHAM RELIEF FUND

BALANCE SHEET AS AT 31ST DECEMBER 2023

	Note	£	2023 £	£	2022 £
Fixed Assets					
Investments	2		732,379		700,580
Current Assets					
Debtors and Prepayments		-		-	
Cash on deposit - CAF Gold Acc		2,557		2,510	
Cash at bank current accounts:					
CAF Bank		<u>14,087</u>		<u>10,454</u>	
		<u>16,644</u>		<u>12,964</u>	
Current Liabilities					
Accruals		1410		700	
Net Current Assets			15,234		12,264
Net Assets			<u>747,613</u>		<u>712,844</u>
FUNDS					
Endowed	Page 9		214,471		194,998
Unrestricted	Page 9				
Retained		504,203		491,878	
Distributable		<u>28,939</u>		<u>25,968</u>	
			533,142		517,846
			<u>747,613</u>		<u>712,844</u>

Approved by the Trustees on 30th
October 2024 and signed on their
behalf by:



C Whittle – Chair



C Newman – Treasurer

THE CLAPHAM RELIEF FUND

NOTES TO THE ACCOUNTS FOR THE YEAR TO 31ST DECEMBER 2023

1. Accounting Policies

General

These Accounts have been prepared under the historical cost convention (except for the valuation of investments) and in accordance with applicable accounting standards and the Charities SORP (FRS 102). The dividends added to accumulation investments (i.e. not paid into the Charity's bank accounts) have been included as part of investment income in the Statement of Financial Activities.

Accruals

The Accounts have been prepared on an "accruals" basis.

Income Recognition

Investment Income is recognised when received.

Expenditure Recognition

Grants are recognised when the grants are approved.

Reserves

The trustees have adopted a policy of distributing the surplus of net income received since January 1997, the date of formation of this charity. In order to reflect this policy a distinction is made under Unrestricted Reserves between funds to be retained and funds to be distributed.

Investments Valuation

Investments are included at market value, based on the mid-market price.

Endowment (Permanent) and Unrestricted Funds

The Trustees are of the opinion that the 71,252.81 COIF Ethical Income Units are the only identifiable component of the Endowment Fund.

THE CLAPHAM RELIEF FUND

NOTES TO THE ACCOUNTS FOR THE YEAR TO 31ST DECEMBER 2023

2. Fixed Assets Investments

At 1 January 2023			Addition/(Disposals)		At 31 st December 2023		
Holding	Cost	Value	Holding	Cost	Holding	Cost	Value
Nos	£	£	Nos	£	Nos	£	£
<u>Schroder - Responsible Multi-Asset A Distribution</u>							
504,839	240,500	270,695	494,891	266,202	926,987	506,702	517,908
<u>Schroder – Multi-Asset A Distribution</u>							
432096	258,200	234,888	-432096	(258,200)	-	-	-
<u>COIF Ethical Income Units</u>							
71252	57,756	194,997			71252	57,756	214,471
	556,456	700,580	Surplus	8,002		564,458	732,379

3. Grants – Unrestricted

	2023	2022
	£	£
<u>Institutions</u>		
Maytree Nursery	2,000	-
St Vincent De Paul Society	-	300
Learning Unlimited	3,000	2,197
Springfield Community Flat – Play schemes	3,300	5,366
Royal Trinity Hospice	2,000	2,000
Omnibus Routes	300	
<u>Individuals</u>		
Christmas Distribution – 0 (2022 – 2)	-	200
Other grants – 51 (2022 – 52)	12,528	12,187
Accrued/Prepaid	-	-
	<u>23,128</u>	<u>22,250</u>

Note: The description applies to the most recent year, where appropriate.

4. Trustees Expenses – No trustee received re-imbusement of individual expenses during the year (2022 – Nil.)

THE CLAPHAM RELIEF FUND

England & Wales - Charity number 1074562

Accounts

THE CLAPHAM RELIEF FUND

Charity No. 1074562

**TRUSTEES REPORT AND ACCOUNTS
FOR THE
YEAR TO 31ST DECEMBER 2022**

THE CLAPHAM RELIEF FUND

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THE CLAPHAM RELIEF FUND

TRUSTEES AND OTHER INFORMATION (Forming part of the Trustees Report)

YEAR TO 31ST DECEMBER 2022

1. CHARITY NO. AND AREA OF BENEFIT

The charity no. is 1074562 and the area of benefit is based on the historic Parish of Holy Trinity and the area surrounding this boundary, so as to include complete Local Government wards.

2. TRUSTEES

The following served as trustees during the year and up to December 2022:

	Meetings
Attended	
Frank Brown	3
Diana Cornforth	3
Carole Glasson	3
Chris Newman (Treasurer)	3
Girda Niles	2
Jackie Parkin	3
Penny Rose-Casemore	2
Claire Whittle (Chair)	4
Nick Harrison (New Trustee)	1
Alison Inglis-Jones (New Trustee)	1

3. CLERK TO THE TRUSTEES AND ADDRESS

Mrs. Shirley Cosgrave

Registered Address

Holy Trinity Church
North Side
Clapham Common
London SW4 0QZ

Correspondence Address

P O Box 37978
London SW4 8WX

4. STOCKBROKERS

Mr Adam Spring
12 Moorgate
London EC2R 6DA

5. BANK

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling, Kent ME19 4JQ

6. INDEPENDENT EXAMINER

Judith Brookfield
Brookfield & Co
18 Concanon Road
London, SW2 5TA

THE CLAPHAM RELIEF FUND

TRUSTEES REPORT - YEAR TO 31ST DECEMBER 2022

The Trustees are pleased to present their report and the financial statements of the fund for the year to 31st December 2022. Details of Trustees and other basic information are given on page 3.

Constitution

The charity is administered and managed subject to and in conformity with the provisions of Schemes of the Charity Commissioners dated 13th January 1997 and 11th August 2000, as amended.

Aims and Organisation

The aim of the organisation is to apply the income of the charity to relieving either generally or individually, people in need, hardship or distress resident in the Clapham area.

The Trustees normally meet four times during the year, to approve applications. In addition either our Chair or our Treasurer and one other trustee can approve urgent individual applications of up to £300 each between meetings. The work of receiving applications and paying the grants that are agreed upon is carried out by the Clerk to the committee, who is paid an honorarium.

Methods Used for Recruitment and Appointment of Trustees

As a geographically based charity, new Trustees are sought from those based in the local community, who have some involvement in community matters, or have a skill which is needed by the charity. New Trustees are required to complete the Charity Commission Declaration Form, which includes a statement that they have read the Charity Commission Booklet CC3 entitled "The Essential Trustee".

CHAIR'S REPORT - YEAR TO 31ST DECEMBER 2022

During 2022 Clapham Relief Fund continued to work to support those living in our area of benefit with financial grants. We received application requests from both individuals and organisations within the Clapham area.

During the year we met every quarter and it was lovely to be completely back to meeting in person, face to face, to discuss the applications, award financial grants and drive the Fund forward.

We continued to receive a good number of applications from both individuals and from some organisations. Grants were only awarded if the applicant demonstrated their need and fitted our criteria. If more information was needed before a decision was made, our secretary would go back to the sponsor and applicant and ask for further information. As a group, all trustees take the responsibility of their position seriously and always ensure that the grants are only awarded if they are confident the criteria has been met.

In these quarterly meetings we heard from our Treasurer regarding the finances of the Fund to ensure that our investments were in good health. Annually, we also invite our account manager from Cazenove to come and discuss our portfolio. This is an opportunity for the trustees to ask questions and ensure that we all have a good understanding of these investments. Our manager at Cazenove is always available to answer questions and make additional investments on our behalf throughout the year. We are grateful for their expertise in overseeing our investments and taking the time to ensure we have an understanding of the markets.

During 2022 we embarked in a recruitment process for a new trustee, as there was a vacancy. We placed advertisements both locally and nationally for the position and we were delighted with the incredibly high quality of the applications that we received. As a result we interviewed all that applied and we decided to in fact appoint 2 new trustees. At the end of the year we welcomed Dr. Nick Harrison and Cllr. Alison Inglis-Jones to the board. I am delighted they have joined us and look forward to them adding to the Clapham Relief Fund.

As always, there are a number of sincere thanks I would like to give. Firstly, I would like to thank Chris Newman for all the hard work he does throughout the year as our Treasurer and in his work to prepare these accounts. To our accountant, Judith Brookfield, thank you for independently examining these accounts. Importantly, I would like to thank our clerk, Shirley Cosgrave. Shirley's support, skill and experience are vital to the smooth running of the Fund and she is very much appreciated. Thank you. I would also like to thank Holy Trinity Church who kindly gift us the room that we meet in.

Finally and most importantly, I would sincerely thank my fellow trustees for their continued dedication and time, which they give to Clapham Relief Fund. Their skill, expertise and interpretation of the grants ensures we make thoughtful decisions that are responsible to both the fund and the applicants that we support.

Thank you all who contributed to the Clapham Relief Fund this year and have helped to ensure it continues to help those in need within our area of benefit. We look forward to the Fund continuing to provide help and support to the people of Clapham in the coming year.

Claire Whittle
Chair

Review of Financial Activities and Affairs

Investments –As agreed by the trustees, the majority of the charity’s holdings have been split between the Schrodgers Charity Multi-Asset Fund and the Schrodgers Responsible Charity Multi-Asset Fund. 28% of the charity’s holdings are invested separately in the COIF Charities Ethical Investment Fund.

Statement of Financial Activities – There were no major changes to expenditure in 2022. Details of our grants are in Note 3 to these Accounts.

Reserves Policy

Our reserves policy is set out under Accounting Policies on page 11.

Risk Management

The Trustees have examined the major strategic, business and operational risks which the charity faces and confirm that our Risk Assessment policy is reviewed yearly to ensure that the necessary steps are in place to mitigate these risks.

Public Benefit

The Trustees have paid due regard to the guidance of the Charity Commission on “Public Benefit” in deciding upon what activities we should undertake.

Trustees’ Statement of Responsibilities in Relation to the Accounts

The law applicable to charities in England and Wales requires trustees to prepare Accounts for each financial year which give a true and fair view of the charity’s financial activities during the year and of its financial position at the end of the year (unless the charity is entitled to prepare Accounts on the alternative receipts and payments basis). In preparing Accounts giving a true and fair view, the Trustees should follow best practice and:

Select suitable accounting policies and then apply them consistently,

Make judgements and estimates that are reasonable and prudent,

State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the accounts,

Prepare accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

THE CLAPHAM RELIEF FUND

TRUSTEES REPORT - YEAR TO 31ST DECEMBER 2022

The Trustees are responsible for keeping accounting records, which enable them to ascertain and disclose the financial position of the charity and to ensure that the Accounts comply with applicable law. 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 Trustees confirm that they have acted within their powers with respect to the administration of the investment portfolio and also confirm that the charity can meet all its financial obligations.

This report and the Accounts set out on pages 9 to 13 were approved by the trustees on 31st October 2023 and signed on their behalf.

Claire Whittle
Chair

Independent Examiners' Report
Report of the Independent Examiner to the Directors of THE CLAPHAM RELIEF FUND
For the year ended 31 December 2022

We report on the financial statements for the year ended 31 December 2022 disclosing a deficit of £84,599, which have been prepared on the basis of the accounting policies in note 1.

Respective responsibilities of the Board of Trustees and Independent Examiner

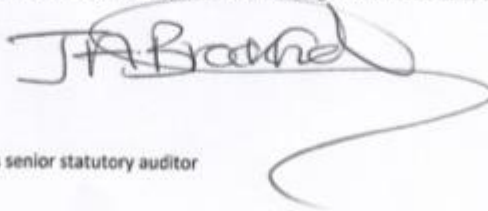
The Board of Trustees is responsible for the preparation of the financial statements. It is our responsibility to form an independent opinion, based on our work, on those statements and to report our opinion to you.

Basis of Independent Examiner's Report

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, seeking explanations from the Board of Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently we do not express an audit opinion on the view given by these accounts.

Independent Examiners Statement

In connection with our examination, no matter has come to our attention which gives us a reasonable cause to believe that in any material aspects the requirements to keep the accounting records in accordance with the Charities Act and to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act have not been met or to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



30th October 2023

Signed by J A Brookfield, as senior statutory auditor

on behalf of

Brookfield & Co

Chartered Accountants

Registered auditors

18 Concanon Rd

London SW2 5TA

THE CLAPHAM RELIEF FUND

STATEMENT OF FINANCIAL ACTIVITIES

YEAR TO 31ST DECEMBER 2022

	Note	Un –Restricted Funds			Endowment Funds	Total 2022	Total 2021
		Distributable	Retained	Total			
		£	£	£	£	£	
INCOMING RESOURCES							
Investment Income							
Dividends		26,107		26,107	-	26,107 25,545	
Interest - Fixed Interest Securities		-		-	-	-	
Bank and deposit interest		30		30	-	30 -	
Refunds		173		173	-	173 519	
Grant from Henry Smith Charity		8,200		8,200	-	8,200 0	
Donations		0		0	-	0 0	
		34,510		34,510	-	34,510 26,064	
RESOURCES EXPENDED							
Charitable Activities - Grants	3	22,250		22,250	-	22,250 22,486	
Governance Costs							
Independent Examiner’s fees		673		673	-	673 600	
		673		673	-	673 600	
Other Support Costs							
Clerk’s Honorarium		985		985	-	985 985	
Printing, stationery and postage		-		-	-	- 20	
PO Box		360		360	-	360 353	
Publications		10		10	-	10 -	
Website maintenance		235		235	-	235 235	
Bank Charges		81		81	-	81 115	
		1,661		1,661	-	1,661 1,708	
Total Resources Expended		24,584		24,584	-	24,584 24,794	
Net Income/-Resources Expended		9,926		9,926	-	9,926 1,270	
Other Recognised Surpluses							
Investments:							
Surplus/(deficit) on revaluation	2		(56,962)	(56,962)	(27,638)	(84,600) 55,039	
Profit/-loss on disposals							
Transfer between funds	1	(11,200)	8,200	(3,000)	3,000	- -	
Net Movement in Funds		(1,274)	(48,762)	(50,036)	(24,638)	(74,674) 56,309	
Surplus 1 st January		27,242	540,640	567,882	219,636	787,518 731,209	
Surplus 31 st December		25,968	491,878	517,846	194,998	712,844 787,518	

THE CLAPHAM RELIEF FUND

BALANCE SHEET AS AT 31ST DECEMBER 2022

	Note	£	2022 £	£	2021 £
Fixed Assets					
Investments	2		700,580		773,980
Current Assets					
Debtors and Prepayments		-		-	
Cash on deposit - CAF Gold Acc		2,510		2,500	
Cash at bank current accounts:					
CAF Bank		<u>10,454</u>		<u>12,295</u>	
		<u>12,964</u>		<u>14,795</u>	
Current Liabilities					
Accruals		700		1,257	
Net Current Assets			12,264		13,538
Net Assets			<u>712,844</u>		<u>787,518</u>
FUNDS					
Endowed	Page 9		194,998		219,636
Unrestricted	Page 9				
Retained		491,878		540,640	
Distributable		<u>25,968</u>		<u>27,242</u>	
			517,846		567,882
			<u>712,844</u>		<u>787,518</u>

Approved by the Trustees on 30
October 2023 and signed on their
behalf by:

C Whittle – Chair

C Newman – Treasurer

THE CLAPHAM RELIEF FUND

NOTES TO THE ACCOUNTS FOR THE YEAR TO 31ST DECEMBER 2022

1. Accounting Policies

General

These Accounts have been prepared under the historical cost convention (except for the valuation of investments) and in accordance with applicable accounting standards and the Charities SORP (FRS 102). The dividends added to accumulation investments (i.e. not paid into the Charity's bank accounts) have been included as part of investment income in the Statement of Financial Activities.

Accruals

The Accounts have been prepared on an "accruals" basis.

Income Recognition

Investment Income is recognised when received.

Expenditure Recognition

Grants are recognised when the grants are approved.

Reserves

The trustees have adopted a policy of distributing the surplus of net income received since January 1997, the date of formation of this charity. In order to reflect this policy a distinction is made under Unrestricted Reserves between funds to be retained and funds to be distributed.

Investments Valuation

Investments are included at market value, based on the mid-market price.

Endowment (Permanent) and Unrestricted Funds

The Trustees are of the opinion that the 71,252.81 COIF Ethical Income Units are the only identifiable component of the Endowment Fund.

THE CLAPHAM RELIEF FUND

NOTES TO THE ACCOUNTS FOR THE YEAR TO 31ST DECEMBER 2022

2. Fixed Assets Investments

At 1 January 2022			Addition/(Disposals)		At 31 st December 2022		
Holding	Cost	Value	Holding	Cost	Holding	Cost	Value
Nos	£	£	Nos	£	Nos	£	£
Schroder - Responsible Multi-Asset A Distribution							
504,839	240,500	252,501			504,839	240,500	270,695
Schroder – Multi-Asset A Distribution							
416,874	250,000	301,843	15,222	8,200	432,096	258,200	234,888
COIF Ethical Income Units							
70,180	54,756	219,636	1,072	3,000	712,582	57,756	194,997
	545,256	773,980		11,200		556,456	700,580

3. Grants – Unrestricted		
	2022	2021
	£	£
<u>Institutions</u>		
Better Start		325
St Vincent De Paul Society	300	400
Learning Unlimited	2,197	-
Springfield Community Flat – Play schemes	5,366	3,500
Royal Trinity Hospice	2,000	-
The Nehemiah Project		200
<u>Individuals</u>		
Christmas Distribution – 2 (2021 – 2)	200	200
Other grants – 52 (2021 – 61)	12,187	16,434
Accrued/Prepaid	-	1427
	<u>22,250</u>	<u>22,486</u>
Note: The description applies to the most recent year, where appropriate.		
4. Trustees Expenses – No trustee received re-imbursement of individual expenses during the year (2021 – Nil.)		

THE CLAPHAM RELIEF FUND

England & Wales - Charity number 1074562

Accounts

THE CLAPHAM RELIEF FUND

Charity No. 1074562

TRUSTEES REPORT AND ACCOUNTS

FOR THE

YEAR TO 31ST DECEMBER 2021

THE CLAPHAM RELIEF FUND

INDEX TO ACCOUNTS SCHEDULES

YEAR TO 31ST DECEMBER 2021

2. Index

3. Trustees and Other Information

4. - 7. Trustees Report

8. Independent Examiner's Report

9. Statement of Financial Activities

10. Balance Sheet

11. - 13. Notes to the Accounts

THE CLAPHAM RELIEF FUND

TRUSTEES AND OTHER INFORMATION (Forming part of the Trustees Report)

YEAR TO 31ST DECEMBER 2021

1. CHARITY NO. AND AREA OF BENEFIT

The charity no. is 1074562 and the area of benefit is based on the historic Parish of Holy Trinity and the area surrounding this boundary, so as to include complete Local Government wards.

2. TRUSTEES

The following served as trustees during the year and up to December 2021:

	Meetings
Attended	
Frank Brown	4
Diana Cornforth	3
Carole Glasson	4
Chris Newman (Treasurer)	3
Girda Niles	4
Jackie Parkin	3
Penny Rose-Casemore (New Trustee)	4
Endellion Sharpe (Resigned)	2
Claire Whittle (Chair)	4

3. CLERK TO THE TRUSTEES AND ADDRESS

Mrs. Shirley Cosgrave

Registered Address

Holy Trinity Church
North Side
Clapham Common
London SW4 0QZ

Correspondence Address

P O Box 37978
London SW4 8WX

4. STOCKBROKERS

Mr Adam Spring
12 Moorgate
London EC2R 6DA

5. BANK

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling, Kent ME19 4JQ

6. INDEPENDENT EXAMINER

Judith Brookfield
Brookfield & Co
18 Concanon Road
London, SW2 5TA

THE CLAPHAM RELIEF FUND

TRUSTEES REPORT - YEAR TO 31ST DECEMBER 2021

The Trustees are pleased to present their report and the financial statements of the fund for the year to 31st December 2021. Details of Trustees and other basic information are given on page 3.

Constitution

The charity is administered and managed subject to and in conformity with the provisions of Schemes of the Charity Commissioners dated 13th January 1997 and 11th August 2000, as amended.

Aims and Organisation

The aim of the organisation is to apply the income of the charity to relieving either generally or individually, people in need, hardship or distress resident in the Clapham area.

The Trustees normally meet four times during the year, to approve applications. In addition either our Chair or our Treasurer and one other trustee can approve urgent individual applications of up to £300 each between meetings. The work of receiving applications and paying the grants that are agreed upon is carried out by the Clerk to the committee, who is paid an honorarium.

Methods Used for Recruitment and Appointment of Trustees

As a geographically based charity, new Trustees are sought from those based in the local community, who have some involvement in community matters, or have a skill which is needed by the charity.

New Trustees are required to complete the Charity Commission Declaration Form, which includes a statement that they have read the Charity Commission Booklet CC3 entitled "The Essential Trustee".

CHAIR'S REPORT - YEAR TO 31ST DECEMBER 2021

Throughout 2021, Clapham Relief Fund continued to support those living in our area of benefit with financial grants; we received applications from both individuals and organisations within the Clapham area.

During 2021 our meetings returned to face to face and in person. We met four times throughout the year to discuss the applications, which we received, and to give out grants. In these meetings we also took the opportunity to hear from our Treasurer regarding the finances of Clapham Relief Fund. Our investments also continue to be regularly reviewed by the trustees and a representative from Cazenove visited us annually to discuss our portfolio. In addition to our investments with Cazenove we continue to hold investments with COIF Charities Investment Fund. We are grateful for the time Cazenove spends with us to ensure we have a good understanding of our investments and their handling of our investments.

Throughout the year we received a good number of applications from both individuals and from some organisations. In order for us to give financial support via a grant, all successful grants have to qualify through detailed criteria. If we were ever uncertain of the need or had questions then the application would be either rejected or the applicant would need to submit further information before a grant could be awarded. As a group of trustees we always ensure that the need is clearly demonstrated before a grant is given.

At the end of 2021 Endellion Sharp sadly decided to step down as a trustee. I would like to thank her sincerely for her valued contribution over the past years. The recruitment process for a new trustee will begin in 2022 with the aim to have a new trustee in position by the December meeting. Also during 2021 Carole Glasson decided to permanently step down as chair although happily to stay on as trustee. On behalf of all the trustees I would like to sincerely thank Carole for her time as Chair and thank her for everything she has done. However it is wonderful that Carole remains as a trustee as so the Fund will continue to benefit from her expertise and experience.

There are a number of thankyou's I would like to make, firstly to sincerely thank Chris Newman for all the hard work he does throughout the year as our Treasurer and in his work in preparing these accounts. To our new accountant, Judith Brookfield, thank you for independently examining these accounts. We would like to welcome you to Clapham Relief Fund and we look forward to working with you over the coming years. Importantly, I would like to thank our clerk, Shirley Cosgrave. Shirley's support, skill and experience are vital to the smooth running of the Fund and she is very much appreciated. Thank you. I would also like to thank Holy Trinity Church who kindly gives us the room that we meet in.

Finally I would sincerely thank my fellow trustees for their continued dedication and time, which they give to Clapham Relief Fund, especially as I have moved up as Chair. Their support during this time, particularly during the pandemic, has been very much appreciated.

We look forward to the Trust continuing to provide help and support to the people of Clapham in the coming year.

Claire Whittle
Chair

Review of Financial Activities and Affairs

Investments –As agreed by the trustees, the majority of the charity’s holdings have been split between the Schroders Charity Multi-Asset Fund and the Schroders Responsible Charity Multi-Asset Fund. 28% of the charity’s holdings are invested separately in the COIF Charities Ethical Investment Fund.

Statement of Financial Activities – There were no major changes to expenditure in 2021. Details of our grants are in Note 3 to these Accounts.

Reserves Policy

Our reserves policy is set out under Accounting Policies on page 11.

Risk Management

The Trustees have examined the major strategic, business and operational risks which the charity faces and confirm that our Risk Assessment policy is reviewed yearly to ensure that the necessary steps are in place to mitigate these risks.

Public Benefit

The Trustees have paid due regard to the guidance of the Charity Commission on “Public Benefit” in deciding upon what activities we should undertake.

Trustees’ Statement of Responsibilities in Relation to the Accounts

The law applicable to charities in England and Wales requires trustees to prepare Accounts for each financial year which give a true and fair view of the charity’s financial activities during the year and of its financial position at the end of the year (unless the charity is entitled to prepare Accounts on the alternative receipts and payments basis). In preparing Accounts giving a true and fair view, the Trustees should follow best practice and:

Select suitable accounting policies and then apply them consistently,

Make judgements and estimates that are reasonable and prudent,

State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the accounts,

Prepare accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

THE CLAPHAM RELIEF FUND

TRUSTEES REPORT - YEAR TO 31ST DECEMBER 2021

The Trustees are responsible for keeping accounting records, which enable them to ascertain and disclose the financial position of the charity and to ensure that the Accounts comply with applicable law. 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 Trustees confirm that they have acted within their powers with respect to the administration of the investment portfolio and also confirm that the charity can meet all its financial obligations.

This report and the Accounts set out on pages 9 to 13 were approved by the trustees on 26th October 2022 and signed on their behalf.

Claire Whittle
Chair

Brookfield & Co

Chartered Accountants

J A Brookfield B Comm ACA ATII

Consultant J E Pickard BA AIT

Independent Examiners' Report
Report of the Independent Examiner to the Directors of THE CLAPHAM RELIEF FUND
For the year ended 31 December 2021

We report on the financial statements for the year ended 31 December 2021 disclosing a surplus of £56,309, which have been prepared on the basis of the accounting policies in note 1.

Respective responsibilities of the Board of Trustees and Independent Examiner

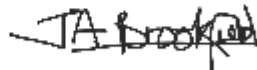
The Board of Trustees is responsible for the preparation of the financial statements. It is our responsibility to form an independent opinion, based on our work, on those statements and to report our opinion to you.

Basis of Independent Examiner's Report

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, seeking explanations from the Board of Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently we do not express an audit opinion on the view given by these accounts.

Independent Examiners Statement

In connection with our examination, no matter has come to our attention which gives us a reasonable cause to believe that in any material aspects the requirements to keep the accounting records in accordance with the Charities Act and to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act have not been met or to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



27th October 2022

Signed by J A Brookfield, as senior statutory auditor

on behalf of

Brookfield & Co

Chartered Accountants

Registered auditors

18 Concanon Rd

London SW2 5TA

18 Concanon Road London SW2 5TA
Tel: 020 8771 6710 Fax: 020 8771 8722
e-mail: enquiries@brookfieldaccountants.com

THE CLAPHAM RELIEF FUND

STATEMENT OF FINANCIAL ACTIVITIES

YEAR TO 31ST DECEMBER 2021

	Note	Un –Restricted Funds		Endowment Funds	Total 2021	Total 2020
		Distributable	Retained	Total		
		£	£	£	£	£
INCOMING RESOURCES						
Investment Income						
Dividends		25,545		25,545	25,545	25,160
Interest - Fixed Interest Securities		-		-	-	-
Bank and deposit interest		-		-	-	3
Refunds		519		519	519	300
Grant from Henry Smith Charity		0		0	0	4,000
Donations		0		0	0	0
		26,064		26,064	26,064	29,463
RESOURCES EXPENDED						
Charitable Activities - Grants	3	22,486		22,486	22,486	16,211
Governance Costs						
Independent Examiner's fees		600		600	600	600
Rent of room for meetings		-		-	-	-
		600		600	600	600
Other Support Costs						
Clerk's Honorarium		985		985	985	985
Printing, stationery and postage		20		20	20	66
PO Box		353		353	353	342
Publications		-		-	-	-
Website maintenance		235		235	235	229
Bank Charges		115		115	115	60
		1,708		1,708	1,708	1,682
Total Resources Expended		24,794		24,794	24,794	18,493
Net Income/-Resources Expended		1,270		1,270	1,270	10,970
Other Recognised Surpluses						
Investments:						
Surplus/(deficit) on revaluation	2		32,520	32,520	22,519	55,039
Profit/-loss on disposals						
Transfer between funds	1	(7,500)		(7,500)	7,500	-
Net Movement in Funds		<u>(6,230)</u>	<u>32,520</u>	<u>32,520</u>	<u>30,019</u>	<u>56,309</u>
Surplus 1 st January		<u>33,472</u>	<u>508,120</u>	<u>541,592</u>	<u>189,617</u>	<u>691,182</u>
Surplus 31 st December		<u>27,242</u>	<u>540,640</u>	<u>567,882</u>	<u>219,636</u>	<u>731,209</u>

THE CLAPHAM RELIEF FUND

BALANCE SHEET AS AT 31ST DECEMBER 2021

	Note	£	2021 £	£	2020 £
Fixed Assets					
Investments	2	773,980			711,441
Current Assets					
Debtors and Prepayments		-		-	
Cash on deposit - CAF Gold Acc		2,500		3,450	
Cash at bank current accounts:					
CAF Bank		12,295		16,975	
		<u>14,795</u>		<u>20,425</u>	
Current Liabilities					
Accruals		1,257		657	
Net Current Assets			13,538		22,568
Net Assets			<u>786,518</u>		<u>731,209</u>
FUNDS					
Endowed	Page 9		219,636		189,617
Unrestricted	Page 9				
Retained		540,640		513,120	
Distributable		<u>27,242</u>		<u>33,472</u>	
			567,882		546,492
			<u>786,518</u>		<u>731,209</u>

Approved by the Trustees on 26
October 2022 and signed on their
behalf by:

C Whittle – Chair

C Newman – Treasurer

THE CLAPHAM RELIEF FUND

NOTES TO THE ACCOUNTS FOR THE YEAR TO 31ST DECEMBER 2021

1. Accounting Policies

General

These Accounts have been prepared under the historical cost convention (except for the valuation of investments) and in accordance with applicable accounting standards and the Charities SORP (FRS 102). The dividends added to accumulation investments (i.e. not paid into the Charity's bank accounts) have been included as part of investment income in the Statement of Financial Activities.

Accruals

The Accounts have been prepared on an "accruals" basis.

Income Recognition

Investment Income is recognised when received.

Expenditure Recognition

Grants are recognised when the grants are approved.

Reserves

The trustees have adopted a policy of distributing the surplus of net income received since January 1997, the date of formation of this charity. In order to reflect this policy a distinction is made under Unrestricted Reserves between funds to be retained and funds to be distributed.

Investments Valuation

Investments are included at market value, based on the mid-market price.

Endowment (Permanent) and Unrestricted Funds

The Trustees are of the opinion that the 70,180.31 COIF Ethical Income Units are the only identifiable component of the Endowment Fund.

THE CLAPHAM RELIEF FUND

NOTES TO THE ACCOUNTS FOR THE YEAR TO 31ST DECEMBER 2021

2. Fixed Assets Investments

			At 1 January 2021		Addition/(Disposals)		At 31 st December 2021		
Holding	Cost	Value	Holding	Cost	Holding	Cost	Value		
Nos	£	£	Nos	£	Nos	£	£		
<u>Schroder - Responsible Multi-Asset A Distribution</u>									
929,503.5	490,511	521,824	(424,665)	(250,000)	504,839	240,500	252,501.3		
<u>Schroder – Multi-Asset A Distribution</u>									
			416,874.1	250,000	416,874.1	250,000	301,843.2		
<u>COIF Ethical Income Units</u>									
67,754.38	47,256	189,617	2,425.93	7,500	70,180.31	54,756	219,636		
	<u>537,756</u>	<u>711,411</u>		<u>7,500</u>			<u>773,980</u>		

3. Grants - Unrestricted

	2021	2020
	£	£
<u>Institutions</u>		
Better Start	325	-
St Vincent De Paul Society	400	
Food Banks	-	500
Springfield Community Flat – Play schemes	3,500	2,000
Royal Trinity Hospice	-	2,000
The Nehemiah Project	200	-
Notting Hill Genesis		450
(Provided in 2019)		(2,468)
		2,482
<u>Individuals</u>		
Christmas Distribution – 2 (2020 – 2)	200	200
Other grants – 61 (2020 – 54)	16,434	13,529
Accrued/Prepaid	1427	(2,468)
	<u>22,486</u>	<u>16,211</u>

Note: The description applies to the most recent year, where appropriate.

4. Trustees Expenses – No trustee received re-imbusement of individual expenses during the year (2020 – Nil.)

THE CLAPHAM RELIEF FUND

England & Wales - Charity number 1074562

Accounts

CRF 2020 Report - CW feed

CHAIR'S REPORT - YEAR TO 31ST DECEMBER 2020

During 2020 Clapham Relief Fund continued to give financial grants to individuals and organisations that required support within the Clapham area. This was against the backdrop of the pandemic, as a result of which, having anticipated and prepared for a change in the type of requests received, we strengthened our links with Clapham Park Food Bank, where we are now able to directly refer.

In addition to the trustees meeting on four scheduled occasions in 2020 - in March, June, October and December - we held an emergency meeting in April to discuss our response to the pandemic. It was in this meeting that the trustees agreed to give an one-off financial donation to support the Clapham Park Food Bank.

Our meetings from April onwards moved online and were held via zoom. However, our online meetings continued along the same format and included discussions on applications from both individuals in need and from organisations operating within our area of benefit. Even in these unprecedented times, all successful applications still had to qualify through our clear set of guidelines and criteria. In 2020 we continued to have a good number of applications from both individuals and organisations, with the majority coming from individuals.

The Rev'd Penny Rose-Casemore joined in 2020 as a new trustee to Clapham Relief Fund. We are delighted that she has joined as a trustee, as she comes with a wealth of experience, especially of our area and the need it faces.

Our investments continue to be regularly reviewed by the trustees and a representative from Cazenove visits us annually to discuss our portfolio. In addition to our investments with Cazenove we hold investments with COIF Charities Investment Fund.

There are numerous thanks I wish to make. I would sincerely like to thank Chris Newman for all the work that he does throughout the year as our treasurer and for his work in preparing these accounts, and Chris Nash for independently examining the accounts. Chris Nash has supported us for a number of years and I would like to thank him and send best wishes for his retirement. In 2021 we will hire a new accountant. I would particularly like to thank Shirley Cosgrave, our Clerk. Shirley generously gives her time to manage the charity and deals with both the applications and distribution of grants, which enables the charity to run smoothly and efficiently. Her skill, time and support are greatly appreciated. I would also like

to thank Holy Trinity Church for donating the meeting space and continuing to do so when we begin to meet in person once more.

Lastly, and very importantly, I would like to thank my fellow trustees for their time and wisdom, which they give to Clapham Relief Fund, and especially Carole Glasson as our chair.

We look forward to the Fund continuing to provide help and support to the people of Clapham in the coming year.

Claire Whittle

Acting Chair

TRUSTEES REPORT - YEAR TO 31ST DECEMBER 2020

The Trustees are responsible for keeping accounting records, which enable them to ascertain and disclose the financial position of the charity and to ensure that the Accounts comply with applicable law. 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 Trustees confirm that they have acted within their powers with respect to the administration of the investment portfolio and also confirm that the charity can meet all its financial obligations.

This report and the Accounts set out on pages 9 to 13 (TBC) were approved by the trustees on 28 September 2021 (TBC) and signed on their behalf.

Claire Whittle

Acting Chair

THE CLAPHAM RELIEF FUND

STATEMENT OF FINANCIAL ACTIVITIES

YEAR TO 31ST DECEMBER 2020

	Note	Un –Restricted Funds		Endowment Funds	Total 2020	Total 2019
		Distributable	Retained	Total		
		£	£	£	£	£
INCOMING RESOURCES						
Investment Income						
Dividends		25,160		25,160	25,160	24,916
Interest - Fixed Interest Securities		0		0	0	0
Bank and deposit interest		3		3	3	7
Refunds		300		300	300	
Grant from Henry Smith Charity		4,000		4,000	4,000	4,000
Donations		0		0	0	0
		29,463		29,463	29,463	28,923
RESOURCES EXPENDED						
Charitable Activities - Grants	3	16,211		16,211	16,211	21,514
Governance Costs						
Independent Examiner's fees		600		600	600	600
Rent of room for meetings		0		0	0	-375
		600		600	600	225
Other Support Costs						
Clerk's Honorarium		985		985	985	985
Printing, stationery and postage		66		66	66	211
PO Box		342		342	342	305
Publications		-		-	-	110
Website maintenance		229		229	229	224
Bank Charges		60		60	60	60
		1,682		1,682	1,682	1,895
Total Resources Expended		18,493		18,493	18,493	23,634
Net Income/-Resources Expended		10,970		10,970	10,970	5,289
Other Recognised Surpluses						
Investments:						
Surplus/(deficit) on revaluation	2		15,059	15,059	13,998	29,057
Profit/-loss on disposals						
Transfer between funds	1	-5,000	5,000		-	-
Net Movement in Funds		<u>5,970</u>	<u>20,059</u>	<u>26,029</u>	<u>13,998</u>	<u>70,653</u>
Surplus 1 st January		27,502	493,061	520,563	170,619	620,529
Surplus 31 st December		<u>31,004</u>	<u>513,120</u>	<u>544,124</u>	<u>189,617</u>	<u>691,182</u>

THE CLAPHAM RELIEF FUND

BALANCE SHEET AS AT 31ST DECEMBER 2020

	Note	2020	2019
		£	£
Fixed Assets			
Investments	2	711,441	677,384
Current Assets			
Debtors and Prepayments		-	4,000
Cash on deposit - CAF Gold Acc		3,450	3,447
Cash at bank current accounts:			
CAF Bank		16,975	7,008
		<u>20,425</u>	<u>14,455</u>
Current Liabilities			
Accruals		657	657
Net Current Assets		22,568	13,798
Net Assets		<u>731,209</u>	<u>691,182</u>
FUNDS			
Endowed	Page 9	189,617	170,619
Unrestricted	Page 9		
Retained		513,120	493,061
Distributable		<u>33,472</u>	<u>27,502</u>
		546,492	520,563
		<u>731,209</u>	<u>691,182</u>

Approved by the Trustees on 31
October 2021 and signed on their
behalf by:

C Whittle – Acting Chair

C Newman - Treasurer

THE CLAPHAM RELIEF FUND

NOTES TO THE ACCOUNTS FOR THE YEAR TO 31ST DECEMBER 2020

1. Accounting Policies

General

These Accounts have been prepared under the historical cost convention (except for the valuation of investments) and in accordance with applicable accounting standards and the Charities SORP (FRS 102). The dividends added to accumulation investments (i.e. not paid into the Charity's bank accounts) have been included as part of investment income in the Statement of Financial Activities.

Accruals

The Accounts have been prepared on an "accruals" basis.

Income Recognition

Investment Income is recognised when received.

Expenditure Recognition

Grants are recognised when the grants are approved.

Reserves

The trustees have adopted a policy of distributing the surplus of net income received since January 1997, the date of formation of this charity. In order to reflect this policy a distinction is made under Unrestricted Reserves between funds to be retained and funds to be distributed.

InvestmentsValuation

Investments are included at market value, based on the mid-market price.

Endowment (Permanent) and Unrestricted Funds

The Trustees are of the opinion that the 67,754 COIF Ethical Income Units are the only identifiable component of the Endowment Fund.

THE CLAPHAM RELIEF FUND

NOTES TO THE ACCOUNTS FOR THE YEAR TO 31ST DECEMBER 2020

2. Fixed Assets Investments

	At 1 January 2020			Addition		At 31 st December 2020		
	Holding Nos	Cost £	Value £	Holding Nos	Cost £	Holding Nos	Cost £	Value £
<u>Schroder – Multi-Asset A Distribution</u>								
	929503.5	490500	506765			929503.5	490500	521824
<u>COIF Ethical Income Units</u>								
	65899	42256	170619	1855.38	5000	67754.38	47256	189617
 Total		<u>532759</u>	<u>677384</u>		<u>5000</u>			<u>711441</u>

3. Grants - Unrestricted

	2020 £	2019 £
<u>Institutions</u>		
The Devas Club	-	1,600
Food Banks	500	-
Springfield Community Flat – Play schemes	2,000	4,000
Royal Trinity Hospice	2,000	2,000
The Nehemiah Project	-	1,500
Notting Hill Genesis	450	-
Larks Community Garden		350
Accounted for last year	-2468	
	<u>2,482</u>	<u>9,450</u>
<u>Individuals</u>		
Christmas Distribution – 2 (2019 – 2)	200	200
Other grants – 54 (2019 – 42)	13,529	11,864
	<u>16,211</u>	<u>21,514</u>

Note: The description applies to the most recent year, where appropriate.

4. Trustees Expenses – No trustee received re-imbusement of individual expenses during the year (2019 – Nil.)

Brookfield & Co

Chartered Accountants

J A Brookfield B Comm ACA ATII
Consultant J E Pickard BA AIIIT

Independent Examiners' Report Report of the Independent Examiner to the Directors of THE CLAPHAM RELIEF FUND For the year ended 31 December 2020

We report on the financial statements for the year ended 31 December 2020 which are set out on pages 9 to 12 which have been prepared on the basis of the accounting policies on page 10.

Respective responsibilities of the Board of Trustees and Independent Examiner

The Board of Trustees is responsible for the preparation of the financial statements. It is our responsibility to form an independent opinion, based on our work, on those statements and to report our opinion to you.

Basis of Independent Examiner's Report

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, seeking explanations from the Board of Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently we do not express an audit opinion on the view given by these accounts.

Independent Examiners Statement

In connection with our examination, no matter has come to our attention which gives us a reasonable cause to believe that in any material aspects the requirements to keep the accounting records in accordance with the Charities Act and to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act have not been met or to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



29/10/21

Signed by J A Brookfield, as senior statutory auditor

on behalf of

Brookfield & Co

Chartered Accountants

Registered auditors

18 Concanon Rd