



**FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED**

**31st MARCH 2021**

**COMPANY NUMBER: 04146495**

**CHARITY NUMBER: 1085300**

## **SOUTHWARK CARERS**

### **DIRECTORS REPORT FOR THE YEAR ENDED 31st MARCH 2021**

The Directors are pleased to present their report together with the financial statements for the charity for the year ended 31st March 2021. The financial statements comply with current statutory requirements, the memorandum and articles of association and the 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 (FRS102) (effective 1 January 2015).

#### **REFERENCE AND ADMINISTRATION DETAILS OF THE CHARITY ITS DIRECTORS AND ADVISERS**

**Directors** (who are also the Charity's Trustees) who served during the period to the date of approval of the financial statements were:

Wondwossen Befikadu Kebede	<b>Treasurer</b>
Mary Jacob	<b>Chair</b>
Dorah Naisubi	
Gwendoline Rebecca Yvonne Najair Bellinfante	
<b>Fiona Thompson</b>	

#### **Chief Officer & Company Secretary**

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#### **Registered Address:**

Southwark Carers	
3 <sup>rd</sup> Floor, Walworth Methodist Church	
54 Camberwell Road	
Camberwell	
London SE5 0EN	Tel: 020 7708 4497

#### **Bankers:**

The Co-operative Bank  
Olympic House, 6 Olympic Court  
Montford Street  
Salford M5 2QP

#### **Independent examiners:**

Goldwins Limited  
Chartered Accountants  
75 Maygrove Road  
London NW6 2EG

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**CHAIR'S REPORT 2021**

The last year was an incredibly tough year for Southwark Carers, all our service users and their families from a financial and health perspective. Covid restrictions were in place from the end of March 2021. Once again we had our funding further reduced. The phrase more services and outcomes for substantially less financial resources is very apt to describe the current funding and COVID crisis. Given the changing economic, and health climate, the changes in benefit payments and the pressures on local authorities and the NHS, has seen the staff and volunteers at Southwark Carers under enormous pressure.

Throughout this period the staff and volunteers have worked closely together to maintain stability and to ensure that there was a smooth service operating. Whilst explaining to clients that services they had previously received by local government, NHS and ourselves were not available due funding shortages, COVID-19 and redefining priorities.

The team have strived to achieve targets set and with dedication and fortitude they have managed to be successful in their endeavours, and during this extraordinarily difficult time far exceeded expectations. This has been done against the backdrop of a reduced staffing team and reduced resources to provide services for carers.

The burden of caring does not rest with just one member of a family or friendship network, it extends to all members of the family and friendship groups. In the past we have had a whole family support officer but with the reduction in income we had to restructure the team and find new ways of working. Rather than a dedicated member of the team providing whole family support we have spread the work throughout the team. Also we have opened up all our events to all unpaid carers and their cared for. This has enabled us extend our reach into the community and spread our key message that Carers have a right to a life of their own.

On a positive note we continued to promote our relationship with Carefree Breaks and were able to offer carers opportunities to sign up for breaks, in under utilised hotel accommodation, once Covid-19 restrictions were lifted. These have proved very popular and have allowed carers to look forward to respite, once restrictions were lifted and society was able to operate fully again after Covid-19 restrictions.

We further developed our working relationship with Fareshare a food redistribution charity, this was developed further into a weekly. This allowed us to create food packages and basic hygiene products for carers in need, those having to shield with their cared for, those who had to isolate and where they could not access food deliveries, or did not have the financial resources to do so.

Our successful bid, jointly with AgeUK Lewisham and Southwark, for Citizens Research Project Seniors and Carers in Southwark, was launched. The aim of the project was to train volunteer researchers to carry out research amongst their peers. This was the first year of a two year project and it was in this year that researchers developed their skills via training with Community Southwark, built research partnerships and started to explore ideas for the research topics that might be explored.

On behalf of the Board I would like to thank all our staff, volunteers and members for their on-going support, especially through this most challenging of years.

The Board and I will strive to improve services for carers and our reach into the community so that we identify and support all carers.

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**STRUCTURE, GOVERNANCE AND MANAGEMENT**

Southwark Carers is a company limited by guarantee (each member having a liability of £1) and a registered charity.

The policies of the charity are determined by the board, whose membership is listed on page 1.

**Appointment to Board**

The charity is governed by a board of directors (the management committee) which meets quarterly. During this period all our Board meetings were moved onto Zoom. Directors are appointed by the board and serve for one year after which period they may put themselves up for re-election at the Annual General Meeting as prescribed in the Articles of Association. Officers are nominated by members and elected annually. The board has the power to co-opt up to five non-voting members. At its quarterly meetings, the board agrees the overarching strategies and activities of the charity, including information, communications, fundraising activities, reserves policies and risk management.

Directors are elected to the board annually from members who have registered with the charity and been nominated by two other members. The induction process for any new directors comprises initial meetings with the chair, existing directors and the chief executive. New directors are provided with an induction pack, which comprises a range of background information on the charity's history and recent activities and includes a copy of the Memorandum and Articles of Association, minutes of recent board meetings, recent accounts and a copy of the Charities Commission guidance documents for directors. On-going training to directors is provided as required through meetings, away days and courses. Directors are invited to attend all events that Southwark Carers hosts.

Throughout the year, the board continued to work to review and develop Southwark Carers and its services. The majority of the board, who give their time voluntarily, are carers, or former carers. Both the board and the staff work together to deliver support services for carers and to consult with them about their needs, when developing and planning future services and events.

**Statement of Directors Responsibilities**

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

Company law and the law applicable to charities in England and Wales requires the directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements the directors are required to:

- select suitable accounting policies and consistently apply them;
- observe the methods and principles of the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, have been followed subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue to operate.

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The directors are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006 and the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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 directors confirm that, in the case of each of the persons who are directors at the date of this report, the following applies:

- so far as each director is aware there is no relevant audit information (information needed by the Charity's auditors in connection with preparing their report) of which the Charity's auditors are unaware; and
- each director has taken all the steps that he or she ought to have taken as a director in order to make herself/himself aware of any relevant audit information and to establish that the Charity's auditors are aware of that information.

### **Remuneration Policy**

Southwark Carers has a remuneration policy which sets out how all staff remuneration is set. The Directors review the policy and agree all increases in salary, including any cost of living increases, and approve any benefits for the staff team. Salary levels are set after an assessment of job descriptions and person specifications followed by a bench marking exercise that assesses pay rates and benefits associated with that type of role in the voluntary sector. As a minimum standard all staff are paid the London Living Wage and we are accredited members of the Living Wage Foundation.

### **Risk Management**

The directors have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The charity is subject to review and audit by many bodies in respect of its company status, its charitable status and by its funding bodies. The board considers periodically the major risks to which the charity is exposed and has developed documented controls to mitigate those risks. Significant external risks to funding face all charities and Southwark Carers maintains a detailed business plan with regard to funding and its activities. Internal risks are minimised by internal control procedures covering all transactions.

These procedures are reviewed to ensure they meet the growing needs of the charity. During 2020/21 the charity continued to review and audit its practices to ensure the highest standards are maintained.

### **OBJECTIVES AND ACTIVITIES FOR THE PUBLIC BENEFIT**

The Directors have complied with the duty in section 17(5) of the Charities Act 2011 and referred to the guidance on public benefit published by the Charity Commission when reviewing the charity's aims and objectives and in planning its future activities.

The main object of the charity as defined in the memorandum and articles of association is:

"To alleviate the conditions of life of carers in necessitous circumstances, who care for the elderly, sick, disabled, mentally ill or otherwise infirm, by any means that is charitable".

**Our Vision** – all carers in Southwark will have access to the practical and emotional support they need and the recognition and influence they deserve.

## **SOUTHWARK CARERS**

### **DIRECTORS REPORT FOR THE YEAR ENDED 31st MARCH 2021**

**Our Mission** – to be an organisation run by and for carers, which provides practical and emotional support to increasing numbers of carers from the diverse communities of Southwark, and to obtain recognition of their invaluable contribution and influence policy in their interests.

**Our Aims are to turn this vision and mission into a practical reality for carers across Southwark. We describe our aims under nine headings:**

1. Services - to have a range of services accessible to carers across Southwark so that they are supported in all areas of need;
2. Communication - to communicate clearly with a range of people so that they are aware of our organisation and the needs of carers;
3. Representation - to be a voice for carers and to speak up for them at the places where decisions are made about them;
4. Campaigning - to put forward publicly the needs that carers have and to encourage and empower carers to speak up for themselves;
5. Partnerships - to connect with and support other organisations that can help us deliver our work, or who work with carers;
6. Governance – to be a well governed and managed organisation, so that everyone can have confidence in the things we do;
7. Quality - to deliver all of our services and activities within agreed standards, to make sure that they are the best they can be;
8. Resources - to have the appropriate level of resources available, so that we have what we need in order to deliver to carers; and
9. Development - to research new and better ways of working to make sure we continue to develop to meet the needs of carers.

**Our Activities are organised under the following headings:**

- Reducing Social Isolation
- Advise Information and Support
- Advocacy
- Outreach
- Counselling
- Health and Well Being
- Identifying Hidden Carers
- Financial Support
- Food and Hygiene Parcels

## **ACHIEVEMENTS AND PERFORMANCE**

### ***REDUCING SOCIAL ISOLATION***

We run a number of activities. These provide a life line for some carers, “the group is so valuable because it allows carers to connect”, in a friendly safe non- judgmental environment, where their peers can empathise, and understand their issues and concerns, as well as provide them with emotional and practical peer support from their own personal experiences. Carers found once they had got to grips with the technology, that they would pop in and out of Carers Café as it allowed them to access support from home. Therefore, they had no anxieties about leaving their cared for, whilst they were shielding.

These groups provide carers with a much needed respite break from their caring role for a short time. The groups also allow carers to form new friendships and social networks. This social interaction amongst carers is vital as we know that addressing social isolation is a key concern for carers, whose friendships and networks

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of support are worn away by their caring role. Research by Newcastle University published on 15th August 2017 showed 8 out of 10 carers have felt lonely or socially isolated as a result of their caring role.

Although, not all our carers can access our workshops, social events, parties, information days and other activities, all are informed of them via email, text, website, and targeted phone calls. This information on our activities and support available is shared with 4000 carers.

### **Monthly Groups**

Our groups provide an opportunity for carers to drop in and learn a new skill, whilst relaxing and to rebuild social networks.

Film Club this runs twice a month and is followed by a peer support session where carers can reflect on their experiences and share ideas. This was moved to Zoom and was a lifeline for a number of carers. The move to Zoom was vital during the Covid-19 pandemic.

Salsa Group moved online

Mindfulness Group moved online

Healthy Eating Group moved online

Knitting and Nattering Group during this challenging year this group did not meet as it is a face to face activity.

Sewing Group during this challenging year this group did not meet as it is a face to face activity.

Painting Group during this challenging year this group did not meet as it is a face to face activity.

Jewellery Making Group this challenging year this group did not meet as it is a face to face activity.

Gardening Group this challenging year this group did not meet as it is a face to face activity.

### **IT Group**

As a result of specific requests from Carers we have created a one to one Carers IT support sessions. It was found that with group sessions there was a mismatch in skills and knowledge. The one-to-one sessions work more effectively in developing IT skills and improving carers knowledge base. We have worked with 50 carers. This work was carried out over the phone, Zoom, and in face to sessions when restrictions allowed.

### **Other Events**

Carers Café we held 14 events throughout the course of the year. The average attendance was 30 at each event. We have framed our monthly Carers Cafes around different key issues. For example, we have had a discussions on vaccination, the impact of social isolation on carers and the need for shielding and its impact on carers. We also held culturally diverse cafes, a Black History Café and various sing-a-longs. This allows a cultural exchange and ensures that the diversity of Southwark is celebrated. An additional Carers Café was held in Carers Week, Carers Rights Day.

At the Christmas Party, which is also a Carers Café event there were over 80 attendees on Zoom, we had 323 requests for raffle tickets. We had a number of singers attend the Zoom session, a Christmas Carol sing-a-long, jokes being told by Young Carers, and a dance along. The entertainment provided a great opportunity for Carers to unwind and relax. There was a raffle with over 70 prizes.

We further handed out 400 Christmas meals to vulnerable carers. 200 of these meals were provided by a private individual who wanted to remain anonymous. 200 of these were provided by St George the Martyr.

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***INFORMATION and SUPPORT***

**Advice Service**

The service provides information on welfare rights matters, and benefit issues. It helps with accessing other services in Southwark and helps in finding services to promote well-being. This service was moved to a telephone service, drop off and zoom service. When restrictions allowed, we were able to have visits in various open air venues with the most vulnerable carers, sometimes these visits were carried out in parks or carers gardens. We also had face to face office appointments when restrictions allowed.

In this year the Advice Service provided 19,234 sessions.

We record the details of every carer that we speak to. The types of support we provided were:

- Health and social care services including referrals to social services, complaints against social services and liaising with the carer and social services by attending joint meetings;
- Health and wellbeing, including advising about counselling services, massage, positive thinking services, or referral to these services;
- Housing and Adaptations including helping carers to negotiate with Southwark Council to move house more quickly or completing medical report forms. We also try to sort out disputes between the carer and landlords, by writing letters on their behalf.
- Breaks from caring, including a referral to our in-house services and finding other ways of providing the carers with holidays/respice.

**Advocacy Service**

The Advocacy Service provides support in dealing with social, health or housing services and problems that carers might face, in accessing services for themselves or the person they care for. The Advocacy Service aims to promote carers views and protect carers rights by letting their voice be heard.

The Advocacy Service saw 150 carers. Included within the provision of advocacy is:

- Health and social care, including going with carers to Microsoft teams meetings with social services. This is mostly with carers, who do not understand the meetings or what the implications or outcomes are;
- Money and benefits advice and support; and
- Housing and adaptations, including going to meetings with the carer, writing letters to the council on their behalf and appealing housing decisions.

**Information Services**

Southwark Carers provides an integrated set of information services, which aims to provide useful and accessible information direct to carers, staff and professionals, to enable them to support and value carers.

An Information pack is online for all carers to access. It contains a range of advice and contact details for further assistance.

All Carers have been given a plethora of information about the medical conditions of their cared for. Where the diagnosis is recent we will highlight where information can be sought about the condition and also help the carer to understand the condition. In providing information on specific conditions we are very careful not to stigmatise any one condition or increase fears of carers. However, usually, most carers are 'experts' on the medical conditions of their cared for, they are experts by experience as they advocate on their cared for's behalf, attend Doctors appointments, administer medication. Often, the cared for's condition is only likely to deteriorate and therefore support can sometimes seem futile, as the caring burden will only increase with time.



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The Website includes the latest news for carers, and details of upcoming events. There is also an area for professionals, to provide them with more information on supporting the carers. In the last year we had 18,200 unique visitors to our website. They accessed the site on 39,193 occasions.

We also sent 42 e-shots that reached 1700 carers and 130 professionals on each occasion. As part of our digital marketing and outreach campaign we sent 15 text shots.

We have 2090 followers on Twitter and have over 40,000 contacts per year.

We use social media tools including Facebook to share information, each posting reaches on average 8 people per day, around 14,000 page views in the period 2020 – 2021.

### ***OUTREACH ACTIVITIES***

We used Zoom and Microsoft Teams to carry outreach activities. The purpose of this new way of working was to hold regular information, advice and support sessions. To market the innovative ways that we were working during Covid-19.

### ***EMOTIONAL SUPPORT***

This service replaced our counselling service, we provided 785 sessions. We provide carers with a listening ear and coping strategies, so that they can cope with the hurdles that they face in day-to-day life. Sessions are provided on a weekly basis as carers needs require. To supplement this we also provide one to one and Group Mindfulness sessions, these were carried out over Zoom.

### ***HEALTH AND WELL BEING***

We carried out over 300 health checks with our most vulnerable carers.

With our partnership with Fareshare we were able to support vulnerable carers who needed food parcels and hygiene products. We were able to provide 975 food parcels. We were able to use volunteers to carry out deliveries.

### ***Carers United Project***

We further developed the work that we had carried out around peer support with the Challenging Behaviour Foundation. This was developed into a two day workshop that would allow our volunteer carers to provide peer support to all family carers. Thus providing an alternative support mechanism for carers in Southwark giving them the access that they need to emotional and practical support, thus easing the pressures of their caring role.

### ***IDENTIFYING HIDDEN CARERS***

It is pertinent to note that a key objective for the charity is to identify hidden carers and to provide them with appropriate support. Another key aim of our service is to raise awareness of carer issues to local health services, such as GP surgeries, local hospitals and clinics. It encourages health services to identify carers as early as possible and provide carer awareness training to health professionals across the borough.

We use innovative methods to spread our message that where an individual is looking after someone who is ill, elderly or frail that they need to recognise that their role is beyond simply that of caring for a loved one, that it is an unpaid role that saves the economy, £132 billion an average of £19,336 per carer who recognises and publicly acknowledges their role.

## **SOUTHWARK CARERS**

### **DIRECTORS REPORT FOR THE YEAR ENDED 31st MARCH 2021**

We designed a number of unique marketing materials which were placed at over 150 health settings in Southwark including GP surgeries, pharmacists, libraries and leisure centres. Our Z-fold leaflet was used as a best practice example across the Carers Trust network of over 140 centres. Other tools included identification cards in protective 'oystercard' type wallets and our emergency planning kits. We also provided carers with pill boxes, attached to a key ring so that they would not be without their or their cared for's medication.

We registered 181 new carers to the service, of these 58 were male and 122 female, 1 carer refused to state whether they were male or female. This is reflective of national trends, where the number of female carers is far greater than the number of male carers.

#### **CARERS ASSESSMENTS**

In 2015 the Care Act 2014 came into effect. The Care Act enshrined a number of key principles for Carers. The Act was hailed as finally recognising a Carer's right to an independent assessment of their needs. Implementation of the Care Act across the Country has varied. Southwark Council in its implementation of the Care Act decided that the process for carrying out Carers Assessments would be taken back in house and would be carried out by a specialist carers social work team. We referred 34 carers for an assessment and provided information and support around carers to a further 100 carers.

#### **FINANCIAL SUPPORT**

##### **GRANTS**

As a result of the changes in funding experienced by us and taking into account the economic and political landscape of social care we continued to work with over 40 grant providers to secure grants for carers. In this financial year we were able to help carers purchase furniture including new beds, mattresses, and chests of drawers, wardrobes. We were also able to assist in the purchase of white goods including fridges, washing machines, and ovens. We also assisted in securing educational equipment for children with additional needs. In total we achieved an additional income of £15,647.40, 39 carers received 48 grant awards.

##### **OTHER**

We have made good progress in achieving our main aims.

Services - please see above where our activities and performance has been set out.

1. Representation – Southwark Carers has continued to represent the views of about 4,000 carers locally. Our staff are key speakers at public events about health and social care and carers, their rights and their needs.

Southwark Carers have regularly attended the All Party Political Group on Carers at the House of Commons, this has allowed us to represent the views of carers locally and nationally. Furthermore, we have been able to be at the cutting edge of policy developments and decision making.

Locally we have been asked on numerous occasions to represent the views of carers on consultations on local issues, ranging from planning through to the layout and design of local hospitals, local health networks and provision of services for all conditions.

2. Campaigning - we have continued to publicly campaign to put the needs and rights of carers into the wider public realm. We supported Carers Week and Carers Rights Day, and organised our own co-ordinated publicity campaigns, using newspaper advertising, posters and leaflets in health and community buildings, to help people across the community to identify as carers.

## **SOUTHWARK CARERS**

### **DIRECTORS REPORT FOR THE YEAR ENDED 31st MARCH 2021**

3. Partnership Working – during the year we have regularly communicated with or established new working relationships with a range of organisations, to help us in our work, including Community Southwark, COPSINS, Cambridge House, Carers UK, King's College Hospital SLAM, St Thomas's Hospital and Southwark Resource Centre.

We created a partnership with ADASS, allowing us to participate in a range of innovative Zoom events, including a Festival for Carers.

4. Governance – our Trustees met quarterly throughout the year, on zoom, and continued to consider all the issues relevant to delivering our services, managing staff and developing the organisation in order to continue to serve carers locally and to ensure that we continue to meet the needs of carers.
5. Quality – to ensure that we are able to deliver our services and be an organisation that operates at a consistently high level of quality. Work on Quality Assurance continued work, more specifically on. Investors in People and Volunteers accreditation and ISO9001 this is with a view to ensuring that we are continually striving to provide an excellent service.
6. Resources - the Trustees have throughout the year maintained oversight of the financial and practical resources required to ensure that Southwark Carers continues into the future and have taken steps to ensure that we have an appropriate level of staff, financial reserves, and the practical resources for the office and carers centre.
7. Development – throughout the year we have considered different methods of working and the potential for new services that we could offer to carers, in order to support them as best we can, in a pandemic. We did bid for funding for new services but were not always successful, however, each application that we did allowed us to develop ideas and look at providing innovative ways of supporting carers, for example, we carried health and well being checks on 323 carers.

We will continue to consider new sources of funding to extend and develop more services for carers of all ages, in the year ahead.

#### **RESERVES POLICY**

The purpose of the policy is to ensure that Southwark Carers are able to meet their contractual obligations and finance future expansion of the organisation. The Directors have decided to set aside funds not committed or invested in tangible assets. The level of free reserves (excluding restricted funds) is reviewed annually by the directors. The directors consider that the most appropriate level of free reserves should be between £82,000 3 months running costs and £164,000 months running costs. Unrestricted reserves at 31st March 2020 were £19,748.

The present level of unrestricted reserves equates to 1 month running costs. However, it falls short of the lower threshold. Therefore, the strategy will be to continue to act prudently in relation to the organisations reserves. However, Southwark Carers will assess the viability of reinvesting funds into services where there is a demonstrable need that cannot be met through other sources of funding.

#### **PLANS FOR FUTURE PERIODS**

We look forward to diversifying our income and our funding streams further by making applications to national and local trusts. We look forward to working with Southwark Council in developing future services for Carers.

## **SOUTHWARK CARERS**

### **DIRECTORS REPORT FOR THE YEAR ENDED 31st MARCH 2021**

We look forward to developing and strengthening our local and national partnerships in order to develop models of best practice, around all services for carers, for example emergency planning.

We look forward to developing our partnership with COPSINS and developing further joint bids within this partnership.

#### **FINANCIAL REVIEW**

The total income for the year was £215,386 in 2021 compared to £328,792 in 2020. The charitable expenditure decreased from £327,902 in 2020 to £ 278,716 in 2021.

This report has been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006.

**Approved by the Directors and Signed on their behalf by:**



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**Mary Jacob**

13<sup>th</sup> June 2022

## **Independent examiner's report to the trustees of Southwark Carers**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2021.

### **Responsibilities and basis of report**

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

### **Independent examiner's statement**

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

**Anthony Epton BA FCA CTA FCIE**  
**Goldwins**  
**Chartered accountants**  
**75 Maygrove Road**  
**West Hampstead**  
**London NW6 2EG**

13 June 2022

## Statement of financial activities (incorporating an income and expenditure account)

For the year ended 31 March 2021

				2021	2020
	Note	Unrestricted £	Restricted £	Total £	Total £
<b>Income from:</b>					
Donations and legacies	3	163	–	163	563
Charitable activities	4				
–Citizens Research Project		–	134,940	134,940	–
–Advice, Information and Support		40,037	–	40,037	240,221
–Enabling, Empowering & Enriching		18,155	–	18,155	87,870
Other trading activities		–	–	–	–
Investments	5	127	–	127	138
JRS grant		21,964	–	21,964	–
<b>Total income</b>		<b>80,446</b>	<b>134,940</b>	<b>215,386</b>	<b>328,792</b>
<b>Expenditure on:</b>					
Raising funds	6	–	–	–	–
Charitable activities	6				
–Citizens Research Project		–	134,940	134,940	12,771
–Advice, Information and Support		111,405	–	111,405	239,189
–Enabling, Empowering & Enriching		32,371	–	32,371	75,942
Other		–	–	–	–
<b>Total expenditure</b>		<b>143,776</b>	<b>134,940</b>	<b>278,716</b>	<b>327,902</b>
<b>Net income / (expenditure) before net gains / (losses) on investments</b>		<b>(63,330)</b>	<b>–</b>	<b>(63,330)</b>	<b>890</b>
<b>Net gains / (losses) on investments</b>		<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>
<b>Net income / (expenditure) for the year</b>	7	<b>(63,330)</b>	<b>–</b>	<b>(63,330)</b>	<b>890</b>
Transfers between funds		–	–	–	–
<b>Net income / (expenditure) before other recognised gains and losses</b>		<b>(63,330)</b>	<b>–</b>	<b>(63,330)</b>	<b>890</b>
<b>Net movement in funds</b>		<b>(63,330)</b>	<b>–</b>	<b>(63,330)</b>	<b>890</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward		83,078	–	83,078	82,188
<b>Total funds carried forward</b>		<b>19,748</b>	<b>–</b>	<b>19,748</b>	<b>83,078</b>

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 17 to the financial statements.

As at 31 March 2021

	Note	£	2021 £	£	2020 £
<b>Fixed assets:</b>					
Tangible assets	12		<b>1,063</b>		–
			<b>1,063</b>		–
<b>Current assets:</b>					
Debtors	13	<b>56,638</b>		57,738	
Cash at bank and in hand		<b>34,697</b>		38,868	
		<b>91,335</b>		96,606	
<b>Liabilities:</b>					
Creditors: amounts falling due within one year	14	<b>72,650</b>		13,528	
<b>Net current assets / (liabilities)</b>			<b>18,685</b>		83,078
<b>Total assets less current liabilities</b>			<b>19,748</b>		83,078
<b>Net assets excluding pension asset / (liability)</b>			<b>19,748</b>		83,078
Defined benefit pension scheme asset / (liability)			–		–
<b>Total net assets / (liabilities)</b>			<b>19,748</b>		83,078
<b>The funds of the charity:</b>					
Restricted income funds	17		–		–
Unrestricted income funds:	17				
General funds		<b>19,748</b>		83,078	
<b>Total unrestricted funds</b>			<b>19,748</b>		83,078
<b>Total charity funds</b>			<b>19,748</b>		83,078

The financial statements have been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

Approved by the trustees on 12th June 2022 and signed on their behalf by



Mary Jacob  
Chair

**1 Accounting policies**

**a) Basis of preparation**

The financial statements have been prepared in accordance with 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) – (Charities SORP FRS 102) and the Companies Act 2006.

The charitable company meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

**b) Going concern**

The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern. Key judgements that the charitable company has made which have a significant effect on the accounts. The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

**c) Income**

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received and that the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Income received in advance of the provision of a specified service is deferred until the criteria for income recognition are met.

**d) Donations of gifts, services and facilities**

Donated professional services and donated facilities are recognised as income when the charity has control over the item or received the service, any conditions associated with the donation have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), volunteer time is not recognised so refer to the trustees' annual report for more information about their contribution.

On receipt, donated gifts, professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

**e) Interest receivable**

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.



**1 Accounting policies (continued)**

**f) Fund accounting**

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

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

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

**g) Expenditure and irrecoverable VAT**

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

- | Costs of raising funds relate to the costs incurred by the charitable company in inducing third parties to make voluntary contributions to it, as well as the cost of any activities with a fundraising purpose
- | Expenditure on charitable activities includes the costs of delivering services, undertaken to further the purposes of the charity and their associated support costs.
- | Other expenditure represents those items not falling into any other heading

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

**h) Allocation of support costs**

Resources expended are allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration of each activity, comprising the salary and overhead costs of the central function, is apportioned on the basis which are an estimate, based on staff time, of the amount attributable to each activity.

Where information about the aims, objectives and projects of the charity is provided to potential beneficiaries, the costs associated with this publicity are allocated to charitable expenditure.

Where such information about the aims, objectives and projects of the charity is also provided to potential donors, activity costs are apportioned between fundraising and charitable activities on the basis of area occupied by each activity.

**i) Operating leases**

Rental charges are charged on a straight line basis over the term of the lease.

**j) Tangible fixed assets**

Items of equipment are capitalised where the purchase price exceeds £550. Depreciation costs are allocated to activities on the basis of the use of the related assets in those activities. Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use.

No depreciation charge on the building is made on the grounds that it would be immaterial because the estimated remaining useful economic life is expected to be more than 50 years.

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

Fixture and Equipment	33 1/3% p.a straight line
Computers	33 1/3% p.a straight line
Buildings and Maintenance	33 1/3% p.a straight line

**k) Debtors**

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

**l) Cash at bank and in hand**

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account. Cash balances exclude any funds held on behalf of service users.

For the year ended 31 March 2021

1 Accounting policies (continued)

m) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

n) Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

o) Pensions

The charity operates stakeholder pension scheme.

2 Detailed comparatives for the statement of financial activities

	Unrestricted £	Restricted £	2020 Total £
<b>Income from:</b>			
Donations and legacies	563	–	563
Charitable activities:			
–Advice, Information and Support	240,221	–	240,221
–Enabling, Empowering & Enriching	87,870	–	87,870
Investments	138	–	138
Other	–	–	–
<b>Total income</b>	<b>328,792</b>	<b>–</b>	<b>328,792</b>
<b>Expenditure on:</b>			
Raising funds	–	–	–
Charitable activities:			
–Counselling	12,771	–	12,771
–Advice, Information and Support	232,687	6,502	239,189
–Enabling, Empowering & Enriching	75,942	–	75,942
Other	–	–	–
<b>Total expenditure</b>	<b>321,400</b>	<b>6,502</b>	<b>327,902</b>
<b>Net income / expenditure before gains / (losses) on investments</b>	<b>7,392</b>	<b>(6,502)</b>	<b>890</b>
Net gains / (losses) on investments	–	–	–
<b>Net income / expenditure</b>	<b>7,392</b>	<b>(6,502)</b>	<b>890</b>
Transfers between funds	–	–	–
<b>Net income / (expenditure) before other recognised gains and losses</b>	<b>7,392</b>	<b>(6,502)</b>	<b>890</b>
Gains / (losses) on revaluation of fixed assets	–	–	–
<b>Net movement in funds</b>	<b>7,392</b>	<b>(6,502)</b>	<b>890</b>
<b>Total funds brought forward</b>	<b>75,686</b>	<b>6,502</b>	<b>82,188</b>
<b>Total funds carried forward</b>	<b>83,078</b>	<b>–</b>	<b>83,078</b>

**3 Income from donations and legacies**

			<b>2021</b>	<b>2020</b>
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Donations	163	-	163	563
	<u>163</u>	<u>-</u>	<u>163</u>	<u>563</u>

**4 Income from charitable activities**

			<b>2021</b>	<b>2020</b>
	Unrestricted	Restricted	Total	Total
	£	£	£	£
<u>Contract income</u>				
Southwark Council	53,382	-	53,382	320,294
<u>Grant income</u>				
Age UK	-	134,940	134,940	-
Southwark Council	1,500	-	1,500	-
RL Glasspool Charity	1,410	-	1,410	-
United ST Saviours	1,900	-	1,900	-
Other grant incomes	-	-	-	7,797
Total income from charitable activities	<u>58,192</u>	<u>134,940</u>	<u>193,132</u>	<u>328,091</u>

**5 Income from investments**

			<b>2021</b>	<b>2020</b>
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Investment income	127	-	127	138
	<u>127</u>	<u>-</u>	<u>127</u>	<u>138</u>

6 a. Analysis of expenditure

	Charitable activities					2021 Total £	2020 Total £
	Cost of	Citizens	Enabling,		Support costs £		
	raising funds £	Research Project £	empowering & enriching £	Advice and information £			
Staff costs (Note8)	-	56,215	11,243	44,972	101,552	213,982	218,057
Counselling & Facilitating	-	-	-	-	-	-	8,449
Events and Activities	-	-	-	-	-	-	1,100
Grant Aid	-	-	-	4,263	-	4,263	6,795
<u>Support cost</u>							
Office costs	-	8,978	1,796	7,182	-	17,956	49,508
Rent	-	-	1,500	6,500	2,000	10,000	28,263
Computer expenes	-	-	65	281	86	432	1,008
Printing, postage and stationery	-	-	-	-	-	-	132
Telephone & internet	-	-	369	1,598	492	2,459	2,891
Insurance	-	-	430	1,865	574	2,869	-
Bank charges	-	-	-	-	128	128	120
Independent examiner's fee	-	-	-	-	3,675	3,675	4,000
Registration fees	-	-	66	285	88	439	-
Professional fees	-	-	3,297	14,289	4,397	21,983	5,011
Depreciation	-	-	80	345	106	531	2,568
	-	65,193	18,846	81,580	113,097	278,716	327,902
Support costs	-	69,747	13,525	29,825	(113,097)	-	-
<b>Total expenditure 2021</b>	-	<b>134,940</b>	<b>32,371</b>	<b>111,405</b>	-	<b>278,716</b>	

Of the total expenditure, £143,776 was unrestricted (2020: £321,400) and £134,940 was restricted (2020: £6,502).

b. Analysis of expenditure (prior year)

	Charitable activities					
	Cost of raising funds £	Counselling	Enabling, empowering & enriching £	Advice and information £	Support costs £	2020 Total £
Staff costs (Note8)	–	4,322	29,831	89,493	94,411	218,057
Counselling & Facilitating	–	8,449	–	–	–	8,449
Events and Activities	–	–	–	1,100	–	1,100
Grant Aid	–	–	–	6,795	–	6,795
Other staff costs	–	–	10,715	35,469	3,324	49,508
<u>Support cost</u>	–	–	4,239	18,371	5,653	28,263
Computer expenses	–	–	151	655	202	1,008
stationery	–	–	20	86	26	132
Printing, postage and	–	–	434	1,879	578	2,891
Telephone & internet	–	–	–	–	120	120
Bank charges	–	–	–	–	4,000	4,000
Audit fees	–	–	752	3,257	1,002	5,011
Professional fees	–	–	385	1,669	514	2,568
Depreciation	–	–				
	–	12,771	46,527	158,774	109,830	327,902
Support costs	–	–	29,415	80,415	(109,830)	–
Total expenditure 2020	–	12,771	75,942	239,189	–	327,902

For the year ended 31 March 2021

**7 Net incoming resources for the year**

This is stated after charging / crediting:

	2021	2020
	£	£
Depreciation	531	2,568
Independent examiner's fees	3,500	3,500
	<u>3,500</u>	<u>3,500</u>

**8 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel**

Staff costs were as follows:

	2021	2020
	£	£
Salaries and wages	191,004	194,724
Social security costs	14,487	14,552
Employer's contribution to defined contribution pension schemes	8,491	8,781
	<u>213,982</u>	<u>218,057</u>

Employee received more than £60,000 (excluding employer pension) during the year is as below;

	2021	2020
	No.	No.
£60,000 - £69,999	1	0

The total employee benefits including pension and national insurance contributions of the key management personnel were £72,227 (2020: £66,525).

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2020: £nil). No charity trustee received payment for professional or other services supplied to the charity (2020: £nil).

**9 Staff numbers**

The average number of employees (head count based on number of staff employed) during the year was as follows:

	2021	2020
	No.	No.
Raising funds	0.0	1.0
Charitable activities	5.4	5.4
Support	0.6	0.6
	<u>6</u>	<u>7</u>

**10 Related party transactions**

There are no related party transactions to disclose for 2021 (2020: none).

There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.

**11 Taxation**

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The charitable company is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

For the year ended 31 March 2021

**12 Tangible fixed assets**

	Fixture & equipment £	Computer & IT equipment £	Building and maintenance £	Total £
<b>Cost</b>				
At the start of the year	86,627	54,510	28,500	<b>169,637</b>
Additions in year	–	1,594	–	<b>1,594</b>
Disposals in year	–	–	–	<b>–</b>
At the end of the year	<b>86,627</b>	<b>56,104</b>	<b>28,500</b>	<b>171,231</b>
<b>Depreciation</b>				
At the start of the year	86,627	54,510	28,500	<b>169,637</b>
Charge for the year	–	531	–	<b>531</b>
Eliminated on disposal	–	–	–	<b>–</b>
At the end of the year	<b>86,627</b>	<b>55,041</b>	<b>28,500</b>	<b>170,168</b>
<b>Net book value</b>				
At the end of the year	<b>–</b>	<b>1,063</b>	<b>–</b>	<b>1,063</b>
At the start of the year	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>

All of the above assets are used for charitable purposes.

**13 Debtors**

	2021 £	2020 £
Grant receivable	<b>56,238</b>	56,238
Other debtors	<b>400</b>	1,500
	<b>56,638</b>	<b>57,738</b>

**14 Creditors: amounts falling due within one year**

	2021 £	2020 £
Taxation and social security	<b>59,410</b>	4,563
Other creditors	<b>6,065</b>	5,465
Accruals	<b>7,175</b>	3,500
	<b>72,650</b>	<b>13,528</b>

**15 Pension scheme**

The charity operates stakeholder pension scheme. The amounts owed to the pension scheme at each balance sheet date are £6,064 and the number of staff members of the scheme is 5.

For the year ended 31 March 2021

16 Analysis of net assets between funds

	General unrestricted £	Designated £	Restricted £	Total funds £
Tangible fixed assets	1,063	–	–	1,063
Net current assets	18,685	–	–	18,685
<b>Net assets at the end of the year</b>	<b>19,748</b>	<b>–</b>	<b>–</b>	<b>19,748</b>
<b>Analysis of net assets between funds (prior year)</b>				
	General £	Designated £	Restricted £	Total funds £
Tangible fixed assets	–	–	–	–
Net current assets	83,078	–	–	83,078
<b>Net assets at the end of the year</b>	<b>83,078</b>	<b>–</b>	<b>–</b>	<b>83,078</b>

17 Movements in funds

	At the start of the year £	Incoming resources & gains £	Outgoing resources & losses £	Transfers £	At the end of the year £
<b>Restricted funds:</b>					
Age UK	–	134,940	(134,940)	–	–
<b>Total restricted funds</b>	<b>–</b>	<b>134,940</b>	<b>(134,940)</b>	<b>–</b>	<b>–</b>
<b>Unrestricted funds:</b>					
General funds	83,078	80,446	(143,776)	–	19,748
<b>Total unrestricted funds</b>	<b>83,078</b>	<b>80,446</b>	<b>(143,776)</b>	<b>–</b>	<b>19,748</b>
<b>Total funds</b>	<b>83,078</b>	<b>215,386</b>	<b>(278,716)</b>	<b>–</b>	<b>19,748</b>

Purposes of restricted funds

All carers in Southwark will have access to the practical and emotional support they need and the recognition and influence they deserve.

The purpose of the restricted funds are to organise the activities for carers– "Reducing Social Isolation, Advice, Information and Support, Counselling, Health and Well Being, Identifying Hidden Carers, Financial Support and Respite Care".

Movements in funds (prior year)

	At the start of the year £	resources & gains £	resources & losses £	Transfers £	At the end of the year £
<b>Restricted funds:</b>					
Headley Foundation	2,948	–	(2,948)	–	–
Triangle Trust	3,554	–	(3,554)	–	–
<b>Total restricted funds</b>	<b>6,502</b>	<b>–</b>	<b>(6,502)</b>	<b>–</b>	<b>–</b>
<b>Unrestricted funds:</b>					
General funds	75,686	328,792	(321,400)	–	83,078
<b>Total unrestricted funds</b>	<b>75,686</b>	<b>328,792</b>	<b>(321,400)</b>	<b>–</b>	<b>83,078</b>
<b>funds</b>	<b>82,188</b>	<b>328,792</b>	<b>(327,902)</b>	<b>–</b>	<b>83,078</b>



**18 Operating lease commitments**

The charity has no future minimum lease payments under non-cancellable operating leases.

**19 Legal status of the charity**

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.