



**FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED**

**31st MARCH 2024**

**COMPANY NUMBER: 04146495**

**CHARITY NUMBER: 1085300**

## **SOUTHWARK CARERS**

### **DIRECTORS REPORT FOR THE YEAR ENDED 31st MARCH 2024**

The Directors are pleased to present their report together with the financial statements for the charity for the year ended 31st March 2024. 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:

Mary Jacob

**Chair**

Wondwossen Befikadu Kebede

**Treasurer**

Dorah Naisubi

Gwendoline Rebecca Yvonne Najair Bellinfante

Fiona Thompson

#### **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:**

Skyrock Accountants Ltd  
(Formerly Financial Warehouse Company Ltd)  
Chartered Certified Accountants  
The Business Terrace  
Maidstone ME15 6AW

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**CHAIR'S REPORT 2024**

Chair's Introduction on behalf of Southwark Carer's Board of Trustees, I would like to present you with our Annual Report for the financial year 1<sup>st</sup> April 2023 to 31<sup>st</sup> March 2024.

I would like to express deep appreciation to every member of staff, volunteer and Board Member for all their efforts, commitment and dedication, without whom Southwark Carers would not exist. I would also like to convey heartfelt thanks to every carer engaged with our organisation.

By accessing our services and contributing to them, you help to develop and enhance our work. You are the heart of our organisation.

Caring can be both rewarding, satisfying, joyful and also very, very challenging, so obtaining the appropriate support at the relevant time is so important. We, at Southwark Carers, would like to congratulate you and celebrate with you the valuable and vital contribution that you make to our communities and for the economy. Unpaid carers are crucial to the wellbeing of others. Together with carers, we continue conversations and open-hearted dialogue that identify individual carer's personal circumstances and raise awareness of the precious contribution unpaid carers make.

Many more people have taken on unpaid caring roles for family and friends. Therefore, it is important, now, more than ever, that carers are identified, well-informed, encouraged, supported, engaged and empowered. Every carer's experience is different. Choice and sufficient control to enable unpaid carers to balance their own lives with their caring responsibilities is vital for their health and wellbeing, as well as for the well-being of the cared-for person. Some unpaid carers have low or moderate support needs, while others are more critical or substantial. Carers' circumstances can change- that means that their support needs also change. Southwark Carers works closely with Health and Social Care colleagues, voluntary organisations and other partners, to offer and provide the appropriate level of support for unpaid carers at all stages of their caring journey. And a journey it is!

For most unpaid carers, including myself, caring is an unexpected journey. You don't grow up thinking, "I'm going to be an unpaid carer". It is not a role you train for. It is a role you tend to fall into, a new type of relationship initiated by the loved one's need for care and it is a role that infuses all aspects of our lives. In my case, I found myself in need of a crash course in new and unfamiliar skills. How to respond to and care for my mother's changing needs, how to access community resources, often hidden, where to find the relevant information, how to collaborate effectively with welfare, social care and medical professionals, how to coordinate caring with other roles and commitments- employment, life, and changing relationships, including that with the cared-for person. It is important, however, to acknowledge the strength and individuality of the cared-for person and not lose sight of this.

Caring can be a tough physical and emotional task, and financially demanding, depending on individual circumstances. I believe it is so important for carers and the professionals they work with, to remember that rather than being on the sidelines, carers are a very significant part of the care team. And as part of that team, we are owed the same respect and support as everyone else in it, even if unlike them, you are not being paid for the work that you do. Southwark Carers adopts a holistic approach to working with unpaid carers- focusing on all aspects of life to develop and deliver services that make a positive difference to their lives in some way.

The past few years have seen unprecedented changes in aspects of our lives. We at Southwark Carers attempt to use every challenge to adapt, learn, develop and grow. Feedback from our unpaid carers about their experiences and the difference our service makes, gives our work meaning, and we take onboard any suggestions of how we can improve the service. Conversation and dialogue with carers enlightens, inspires, and motivates us.

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The increasing number of unpaid carers and their invaluable input needs special recognition. During the pandemic, carers have stepped up, and stepped in, with heavier loads of caring work, more crucial, more demanding, more isolating and sometimes more overwhelming than before.

The existing healthcare and support systems and the people they support, would not have coped without unpaid carers. The impact of caring throughout the pandemic has been far-reaching and extremely intense for many existing and new carers.

We at Southwark Carers are passionate and resolute about making unpaid carer's voices heard so that they receive the recognition and support they deserve.

To those unpaid carers known to us and to those not yet known, please know that Southwark Carers is committed to supporting you in any way we can. Carers matter!

Please find below our detailed report on the financial year ending 31<sup>st</sup> March 2024. The last year was an incredibly tough year for Southwark Carers, all our service users and their families from a financial and health perspective. The impact of Covid is still being felt. We operated with a significantly reduced income, the phrase more services and outcomes for substantially less financial resources is very apt to describe the current funding and cost of living 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 to funding shortages 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 to 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. These have proved very popular and have allowed carers to look forward to respite.

We further developed our working relationship with Felix project, a food redistribution charity, this was developed further into a weekly food distribution. This allowed us to create food packages and basic hygiene products for carers in need, or who did not have the financial resources to do so.

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

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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 2023/24 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.

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### **DIRECTORS REPORT FOR THE YEAR ENDED 31st MARCH 2024**

**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. These services are provided primarily in English but where needed we can provide support in the following languages Luganda, Spanish, Punjabi, Amharic, Hindi, Jamaican Patois, Croatian, Serbian;
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
- Emotional Welfare
- 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 lifeline 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



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vital as we know that addressing social isolation is a key concern for carers, whose friendships and networks 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, they are all informed via email, text, website, and targeted phone calls. This information on our activities and support available is shared with 4000 carers.

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#### **Monthly Groups**

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

#### **Film Club**

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. There were 18 sessions and 49 attendees. This was moved to Zoom and was a lifeline for a number of carers. The move to Zoom was continued post pandemic. This has proved so popular that we continued with the zoom sessions as it allowed carers to have a break from their caring role without leaving their home.

#### **Book club**

We held regular sessions of our book club, the book club met on 2 occasions and had 9 attendees. The book club was then incorporated into the Carers café and we were able to hold 31 sessions at the Carers café. The book club varied its discussions around cultural issues by looking at recipe books. The book was also a way to discuss the problems in the carers lives and to look at solutions and how to manage their physical and mental wellbeing.

#### **Online groups**

Mindfulness Group moved online

The below activities were intertwined with the carers café as staffing resources did not allow for individual sessions:

Salsa Group

Healthy Eating Group

Knitting and Nattering Group

Sewing Group

Painting Group

Jewellery Making

#### **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 10 carers. This work was carried out over the phone, Zoom, and in face to sessions.

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#### **Carers Cafe**

Carers Café the attendance was 323. Each carer attending the Carer café on average received 3 additional meals per café. 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. 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 30 attendees this year to ensure fairness and equality of opportunity every carer registered with the service was entered in the Christmas raffle requests for raffle tickets. We had a number of singers attend, 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 30 prizes.

The additional warm spaces café's allowed carers who were in dire straits to access vital support in a safe and secure manner for example Carer A who would attend warm space sessions at Southwark carers sessions but on days where they were not available she would go to services in Lambeth. The carers café also provided a unique and integrated way of reducing social isolation for example we had a number of Spanish speaking carers attend. We also had LGBTQ members attending and they felt they could open up about their sexuality within the café. They saw this as a positive step. The café also helped to reduce social anxiety by allowing carers to dip in and out of the service as they, needed. Slowly but surely building their confidence, reducing their social isolation by providing them with opportunities to make new friends.

#### **Warm Spaces Hub**

We received funding to create a warm hub during the winter. This allowed us to provide us a warm space for carers to come, stay and be refreshed. The number of warm spaces delivered during the period between 01/11/2023 to 31/03/2024 was 55. The total number of unique individuals was 372. The number of unique individuals that accessed advice in the warm spaces for financial advice or income maximization services was 170. The total number of unique individuals signposted to other supportive services was 61. The average number of unique individuals receiving meals per warm space session was 5.

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We have endeavored to provide case studies highlighting key aspects of our work with carers. However, it is to be noted that the case studies as with carers lives do not fit neatly into one category alone and should be read within the context of all the work that we carry out.

## **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. We were able to have visits across the borough at various sites.

In this year the Advice and information Service provided 23,831 (incl Benefits & Finance) sessions. This was provided by various media ranging from face to face, emails and texts.

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 emotional support 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/respite.

## **CASE STUDIES**

### **Case study FR**

FR is 61 years old and gave up work to care for her sibling of the same age who is dependent on his sister for all his care needs, as he is housebound due to multiple disabilities. FR felt overwhelmed, stressed depressed and socially isolated in her caring role. There were housing issues with mould, no disability access, repairs needed, including financial hardship.

Further, inquiries of support needed of a benefit check, emotional support, social isolation, requiring support and advocacy with putting in for alternative accommodation suitable for disabilities. Power of Attorney the Care and Financial element. Needs and carers assessment.

Outcomes: weekly emotional support and strategies were put in place for carer to manage her stress and anxiety. Help and advocacy with filling out forms and putting in place Power of Attorney for her brother. Emergency plans and message in a bottle put in place. A claim for carers allowance and Universal Credit with a reduction in council tax and housing benefit paid. Giving her a monthly income in excess of £700.00. 50% off her monthly water bill, saving them £25.00 a month

Adult social care assessment to meet some of their needs with occupational health and direct payments for carers to visit daily.

Support and advocacy with applying and bidding for a suitable property, is now in the last stage, after 3 years they have been offered a new build, ground floor with disabled access.

Information given, advice and signposting for additional support required in Southwark on social isolation, food banks, grants and funds provided by Southwark council.

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Carer is in a much better place, leaving a lot of her struggles behind and finally excited about her future for her brother and herself. Thoroughly, improving both their physical and mental health. Finally having her own bedroom near her brother, free from mould and damp, and disability access. She always says “when he is okay so is she”!

#### **Case Study FB**

Carer FB cares for son with Autism. Carer FB suffers from mobility problems.

We provided emotional support, information and advise on helping FB with coping strategies for herself and dealing with her son’s mental health. Referred FB to wellbeing hub so that her son could be appropriately supported.

We provided FB advise about employment and training for her son and interview techniques, helped with C.V writing.

We did a benefits check and completed a PIP form for FB and carer was awarded Enhanced rate for care and mobility components and a backdated pay of £2000.00.

In addition to these problems there was an issue to the carer’s housing needs. We provided and advise and support for her housing application.

The carer was in a better place financially and knew she could dip into the service to access emotional and practical support as her needs changed.

#### **Case Study ZB**

Carer: ZB

ZB cares for her adult child with Autism.

ZB has been registered with Southwark Carers for several years and has benefited from our services to date. Such as having access to our Emergency Food parcels, food bank services, home visits and emotional support.

ZB is recovering from substance abuse. Southwark carers provided emotional support. ZB received a letter from DWP that her PIP will end on a specific date. On receiving this letter it was enough to tip her over the edge and she reverted to substance misuse again which led her further into a downward spiral of depression.

The cost of living, rising rent and benefit cuts was enough to cause her to turn to substance misuse. She was in dire straits and survived on a meagre sum of money from her daughter. There were many days she couldn’t function to get out of bed, she would abuse addictive substance to numb her pain, stress, and disappointment of her financial struggles.

The impact of her addiction that had a detrimental affect on her health. She disclosed all her additional health needs, we provided information and advise on these health conditions and emotional support in coming to terms with them.

We appealed the refusal to award PIP decision, this was successful. PIP award was effectively backdated and restored

ZB thanked us and stated she wouldn’t know what would have become of her if it wasn’t for the patience,

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care, and support from Southwark Carers.

#### **Case study PJ**

Carer PJ is in her early 60s and is the primary carer for her husband, age, 62 who has dementia, mobility issues and other health problems. Her 20-year-old son is the secondary carer.

Carer is a non-native speaker, feeling anxious stressed and low, struggling with her own health conditions and completely dependent on her husband state pension. Thus, leading to issues in the marriage, social isolation and financial hardship.

Priority was her financial hardship as many of the issues were stemming from not being financially stable. A benefit check to apply for Attendance Allowance for the cared for. To help PJ to apply for PIP, and Universal Credit for herself and help with all the forms and paperwork. Including a needs and carers assessment referral

Outcomes: the cared for was awarded higher rate of Attendance Allowance. PJ was awarded lower rate of PIP and her claim for UC was successful.

Maximising the family monthly finances by £1,117.60 including a back -payment of £1500.00

Waiting for an outcome of extra benefit of ESA, with the Capabilities form filled out and sent

A care plan was put in place from the needs assessment with carers coming in daily, including 2 days at the day centre. Bathroom fixtures and rails fitted.

Carers break referral made.

Power of Attorney the Care and Financial forms filled out and sent.

Information given on local groups, activities for carer for her social isolation.

The family dynamics and relationships have greatly improved with much financial support and help with daily care has given PJ much needed respite and less stress and anxiety.

#### **Case study RA**

RA is a carer for her son who was diagnosed with Autism.

RA reached out to us for support to appeal a refusal by the Local Authority to issue an EHC Plan for her young child as she struggles to articulate herself. We supported her with the appeal which was rejected by the Local Authority. The case had to go to tribunal.

We initially signposted carer to Kids Mediation services for SEND mediation. However, SEND mediation were unable to offer their services in this case due to a minor technicality issue, the deadline for appealing the decision had expired. We then decided to take on the carer and support her in presenting her case at Tribunal. The Tribunal accepted the appeal after the deadline had expired.

After consulting with the cared for person's school and enlisting their support, Southwark Carers completed and sent the Appeal form to HM Tribunal service via email making a strong case for the carer's son and attaching supporting documentation. An additional information request was received from The Appeals and Tribunal service to which we responded with the information requested. A date was set for the hearing at which Southwark carers would be present to support the carer at her request.

However, following the submission of the case and prior to the hearing date, the Local Authority agreed to issue an EHC plan without contest. The success of this appeal was clearly based on the strength of the case Southwark carers presented on behalf of the carer.

#### **Case study JO**

JO was a long time carer for her husband who passed away. They had been living together in a Housing Association flat. However, she was not named on the tenancy as she moved in with him into his existing flat after they got married.

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Soon after his passing away JO started receiving notification and threats of eviction as a result of her not being named in the tenancy and the flat being designated for people with specific support needs. Southwark carers supported the carer over a period of ten months liaising and communicating with the Housing association on her behalf and presenting a very strong case. After many emails and telephone exchanges with the Housing officer, her manager and the complaints department of the Housing Associations, we were able to secure her tenancy. In this case, Southwark Carers were able to successfully aid the carer in securing her succession of her late husband's tenancy.

#### **Study case - GM**

G is a carer for child M who has learning difficulties and suffers from Epilepsy.

Carer G was feeling isolated and lost in the system not only due to complicated systems but because of language barrier and her native language is Spanish.

Southwark Carers have provided support in terms of information, guidance and Welfare Benefits on how to claim what she entitled to including disability benefits for M and Carers Allowance as well as Universal Credit for G.

G has also been guided on how to navigate the education system to access support for M. In more recent times G has been facing difficult issues at work which have resulted in temporary suspension due to lack of communication within the company she works for which in turn lead to a misunderstanding which placed the blame of some mistakes unfairly on G. In relation to this issue Southwark Carers played an active part translating documentation and advising G, acting as an intermediary between G and her manager, supporting the carer emotionally and signposting her to Citizen Advice Bureau.

#### **Result**

M is now receiving all the benefits she is entitled to and M is being supported with his special needs at school. Although the work case situation is still ongoing, because of our support the carer feels more in control and empowered finding herself more and more able to assert herself and communicate her point and needs without fear. She reports that she is still being paid her salary and is now receiving offers of job placements within and outside the company that employs her. G is extremely grateful to Southwark Carers for the invaluable and timely support she has received from us.

#### **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 181 carers, this has substantially increased from last year and this service saw 3 times the number of 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.

#### **Case Studies**

##### **Case study RR**

Carer R R, is in his 50s, and was initially referred for bereavement counselling, for the loss of his father, as he previously was the primary carer and then took on full-time caring for his mother, diagnosed with dementia.

R has many physical and mental health issues including suicide ideation. He became extremely anxious due to receiving letters to pay of his debts. He was on Universal credit and receiving no additional benefits.

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Southwark carers provided the carer with the tools and the knowledge to advocate for themselves so that these debts could be extinguished. This was a difficult and complex case as the carer refused access to specialist agencies who would have been able to work on the debt issues. The carer only opened up about the debt issues when discussing other concerns. The carer found it very difficult to communicate their circumstances and we spent a significant amount of time working with the carers building trust and dealing with one issue at a time.

He previously, had his own business and several credit cards at his disposal and always paid on time until he lost his business due to his caring role, ill health and could not pay his debts, subsequently, ignoring letters he received from the banks and credit card companies. Advocacy was needed with his debts, his largest debt was in excess of £10,000, with other cards adding up to £11,000, totalling debt in excess of £21,000. Letters were sent asking to write off the debt with supporting evidence of his basic income of Universal Credit and his mental and physical health. His debt was cleared. Addition letters have been sent dealing with his other debts and have all been cleared.

One of the debts from 2016, anomalies showed up with his rent and service charge, he believed there was a deficit of more than a £1,000. Going through his paperwork and statements, from 2016, we found he was £1600.00, in credit.

R is now debt free. We applied for PIP, and he received a back payment of nearly £3,000, where he could pay of some small outstanding debts. He now has enough money to live on living without fear and anxiety of the burden of being in debt and letters always arriving which impacted on his mental and physical health.

A relationship of trust was built up with Southwark carers where we are providing emotional support and any addition benefit advice and support that is needed. Emergency and future planning is now in place. The carer was deeply grateful of the advocacy support provided. The carer also benefitted from the advise that was provided around benefits and the carer continues to be provided with emotional support to ensure that the crisis's in their life are more easily managed and the situation with phenomenal historical debt does not arise again.

The carers feels stronger and less of a burden on society.

### **Case Study MS**

MS is in her late 40s and has been registered with Southwark carers for some years, She has difficulty with language, reading and writing. She is the primary carer for her son and daughter who are in their 20s, both have a hereditary condition: neuro degenerative disorder with propound disability, multiple limb disorder and seizures.

Evaluation of her needs were advocacy and support for priority repairs to broken windows frames and locks, as there was no action on the repairs that had been ongoing for over a year. Grants for flooring and a cooker. Paperwork, to go through as she did not understand her high energy bills. Advocacy and support at meetings to apply for extra hours of care for her daughter. The following year support was needed applying for a grant for the cost of the funeral due to her daughter's death. Benefit anomalies as MS was still being billed for housing cost for her daughter. Information and advice when her son turned 25, now being classed as a non-dependent she was in arrears with the rent of £900.00

Outcomes: new windows and locks were finally fitted. Extra hours of care were approved with a new care plan put in place to support her daughters care needs. Grants approved of £730.00, for flooring and a cooker.



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Unfortunately, MS went through the loss of her daughter, practical help and support was given with applying for a grant for the funeral. The full cost of the funeral grant was approved. £3,500. Her daughters benefit anomalies after her death were finalised and written off. Energy grant was approved £480.00 to pay her debt, also switching to a cheaper energy supplier. Hardship fund was approved of £500.00 to pay towards her housing debt.

Applying for another grant to pay of her arrears, whilst seeking legal advice to take her sons benefit case further. Signposted agencies to help with legal issues.

Carer was given emotional support and strategies, put on the counselling waiting list. A list of organisations, contact numbers were given if carer felt overwhelmed.

### **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. We use social media platforms to get our messages out to carers. Our key method of communication is via WhatsApp but we also use text messages, e-shots and emails depending on the preference of carers in order to pass key messages to them.

## **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.

## **EMOTIONAL SUPPORT**

This service replaced our counselling service, we provided 1192 sessions (with 364 unique users). 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.

## **CASE STUDIES**

### **Case study HG**

#### **Presenting problem**

HG was a 35 year old single woman who had recently lost her only sister to cancer. She worked largely from home and while supported by her manager, felt isolated during the post lock down period. She was unable to accept the loss of her sibling and to communicate with other members of her family who were also grieving. She felt powerless and alone.

#### **Client interaction**

HG was articulate and voiced her feelings on Zoom with force and anger at the event. She was frequently impatient saying she knew grief was painful but she was not able to cope. Attempts to focus on the more positive aspects of her life such as her successful career and the contacts with friends and her nephew and niece were not welcomed.

#### **Counsellor intervention**

HG revealed that she had a difficult relationship with her mother who she referred to as narcissistic and refused to speak of her. She had had therapy before, addressing her feelings and did not want to engage on the subject. Much of her anger at her mother and blame for her childhood where she felt neglected and seen as a problem was expressed but she did not want to talk about it. This was frequently expressed at the counsellor with impatience, a case of transferring her anger at her loss.  
HG was encouraged to think about positive aspects of her relationship with her sister and how to manage her memories of their continuing bond without being overwhelmed. Her sister had wanted to help her to decorate and furnish her home but HG was living without a bed and only a table and chair. This became an opportunity to improve her living conditions and to make more contact with friends post lockdown and arrange walks and visits.

## **SOUTHWARK CARERS**

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#### **Impact on client**

At the start of counselling HG had a high CORE assessment of 9 based on negative feelings and loss of purpose and reluctance to engage with others. Midway through counselling her score had reduced to 6 and was eventually 4 at the end of counselling. She had a total of 8 sessions covering her emotions and her unwillingness to engage with others on her loss.

Recognising the unique nature of her grief but accepting that it was a fact and that she needed to move on was key to her eventual improvement. She had a setback when her brother in law started meeting other women on dates and felt it was too soon and her sister was being forgotten. She also felt she no longer had any meaningful relationship with her sister's family .

#### **Issues arising**

This was a complex case as her feelings of insecure attachment were revealed but she did not want to address them in any concrete way. Attempts to make or renew bonds with friends was only partially successful

#### **Case study IC**

##### **Client presenting problem**

IC was a 55 year old man working as a journalist who wife had unexpectedly committed suicide after several years of depression.

##### **Client interaction**

IC and his teenage children were distraught and unbelieving as she had seemed well and cheerful during the morning and not discussed her plans to throw herself under a train later that day. The nature of her death and her and their grief had shocked and numbed them. IC was able to voice his feelings which were mainly incomprehension at the situation they found themselves in. He was also angry as well as sad at the fact that she felt unable to find the right response from her family when she had needed it.

##### **Counsellor intervention**

During the course of 8 sessions, IC was encouraged to talk about the positive memories of their twenty five year marriage and the holidays that they had and the birth of their children. He was able to accept that he was not

responsible for her mental health and the stress her job had caused her

IC was encouraged to make contact with colleagues and friends and to consider a memorial for his wife since the funeral had been rushed and during lockdown. His daughter had had a breakdown following her mother's death and had to take a year off from University. IC felt helpless at this and that he was failing her too. These internalised feelings of inadequacy

were explored and addressed during the sessions. The counsellor pointed out again that he was not responsible other than to support his family emotionally as much as possible but they made choices of their own.

This was a traumatic death and brought the extreme reactions of anger, disbelief, a sense that the relationship was not as perceived and the person he had married had not seen their life together as worth living. IC also was re-directed to Suicide Support groups and to re-engage with work including a planned book on his experiences.

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**Client Impact**

At the start of counselling, IC's CORE score was a high 9 reflecting his feelings of life having no purpose and meaning and only carrying on for his family. During counselling this reduced to 7 and eventually 5 at the end of counselling. IC did not understand his wife's actions but he was able to accept that she was of unsound mind when she did it. He felt able to talk to friends and family

**Case study KS**

**Client presenting problem**

KS was a psychotherapist in London caring long distance for an elderly mother with dementia in York. She was constantly having to deal with phone calls and trips as a result and was the only child. She was anxious and resentful of the demands on her and her family and the tense fractured relationship with her mother over the years. Her father died when she was 8 and she felt further abandoned when she was sent away to boarding school by her mother at the age of 11.

**Client interaction**

KS felt torn between guilt and resentment at being unable to care for her mother but also that her mother had not cared for her when she was vulnerable, grieving for her father and being in a co-educational boarding school where she was preyed upon by the older boys and unable to get support. Her mother developed her own career and re-married and was critical of KS's appearance and choices in life, including her training and partner as they were not wealthy or successful in her view. She continued to berate KS on her visits instead of being grateful and denied

that she had neglected and failed to protect her as a child. KS was very hurt and unconfident with colleagues as result of her insecure attachment to a punitive parent. She knew she had to place and manage her boundaries with her mother.

**Counsellor intervention**

During 12 sessions KS explored her own expectations about her own values and how she felt about her in her profession and family. She was happy but did not feel she had achieved much and was financially constrained while her mother was not.

During counselling KS learned to shut her phone off and block the hourly calls but to allow the carers and Social Services to call her in emergencies. These were frequent as her mother who had always been a heavy drinker continued to do so and fell over frequently. She continued to find fault with KS for limiting her alcohol. She would eventually have to be taken into care but was refusing to do so. KS recognised that she would not be reconciled with her mother and that they would not repair their relationship. She felt abandoned again as the mother's condition

deteriorated. At this time, she was also having tensions with a colleague who denigrated her work and tried to exclude her from meetings. KS felt doubly that she was unable to stand up for herself and was attracting the same response because

she was unconfident in dealing with people. Persuading KS to see her colleagues as a bully and that she was living by her own values and had a right to do so and expecting others to respect her and respond accordingly. KS had internalised her mother's critical views of her and challenge them in her own responses.

Equally addressing the automatic negative assumptions made by her mother of her partner and children and herself and recognising herself as a capable professional in the NHS. KS's reactions were as a result of insecure attachment and while not appearing to seek it, external approval and validation from others.

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#### **Client impact**

KS's initial CORE score was 11 at start of counselling and fell to 8 at the midpoint of counselling and 4 at the end . She was able to put boundaries in place to manage her mother's demands and address her own reluctance to challenge her mother's views on her choices in life and accept that she would never have the maternal connection with her. The main realization was that she did not share the same materialistic values as her mother and that she was entitled to live by her own values and that others had to respect her own values and expectations.

#### **Case study JD**

##### **Client presenting problem**

JD was a 60 year old nursery teacher looking after a terminally ill father and elderly mother in her own home. The other siblings were largely uninvolved. Attempts to transfer the father to hospice care had failed due to his refusal. JD was exhausted physically and mentally and also very angry at her siblings and parents for taking over her life and not respecting her own need for rest and recovery.

##### **Client interaction**

JD's parents had returned from Jamaica where they had retired when he became ill. As he worsened she became the sole carer, her mother being frail and elderly and JD was working part time to do so. She became the sole person taking them to hospital appointments and providing meals and laundry etc. Her previous relationship ended with their arrival. JD was most resentful of her sister who made no attempt to help as she had her work and family. She veered from feeling guilty to losing her temper and screaming at them. JD recognised she needed to have some rest and recovery and to have boundaries in place to deal with the demands made on her, which she had never agreed to but were made because she was single.

##### **Counsellor intervention**

Over 9 months of counselling before and after her father's death JD explored her own feelings of anger towards her parents. She had been dyslexic as a child and it had not been diagnosed so she had never done well at school and was frequently beaten at home as a result. Her mother had two daughters by a previous relationship and they were also similarly abused till they left home at 16. JD's mother never admitted she was wrong and sought to justify it by quoting from the Bible. JD felt more empathy with her father due to his illness but he was demanding and authoritarian during her childhood and did not protect her from the mother. Exploring these conflicting feelings, JD was encouraged to envisage the life she wanted for herself and how she could find one or two remaining friends and activities that would enable her to do so. Attempts to book a holiday after her father's death were unsuccessful. Her sister and brother recognised gradually the stress she had when she began talking about it at a family quarrel post his funeral when she refused to allow her nephew and niece to criticise her care of her father. JD became more confident and also more impatient with her mother who needed attention but refused to attend day care Centres. JD accepted she would need to be around her mother till her inevitable death but that she could spend more time on her own and with friends if her siblings took more responsibility. At the same time, she wanted not to lose control of her mother's care and being a carer had become part of her identity she was reluctant to lose. Some of these inevitable conflicts continued but she also felt more accepting and positive of her role in their last years.

#### **Client impact**

During the start of counselling JD's CORE score was 12 and after her father's death mid way through counselling was 9 and subsequently fell to 6 at the end of counselling. She felt she was able to cope with her mother better once the boundaries were in place although her mother frequently tested them. Her siblings support also helped give her the rest she needed. She felt counselling had helped her through the most difficult period in her life and helped to get her own priorities right.

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***HEALTH AND WELL BEING***

With our partnership with Felix Project we were able to support vulnerable carers who needed food parcels and hygiene products. We were able to provide 301 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, £162 billion an average of £23,143 per carer approximately who recognises and publicly acknowledges their role.

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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 243 new carers to the service, of these 62 were male and 179 female, 2 carers 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. Every carer that we came into contact with was provided with information and advice around carers assessment.

## **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 £12153.68, 31 carers received 31 grant awards.

## **CASE STUDIES**

### **Case Study MB**

Carer MB  
Cared for K and N

Health Needs: Both suffer Asthma, Hay fever and food allergies

M B and her sons have been registered with Southwark Carers and have enjoyed services offered to her. She cares for both her sons who have underlining health issues. Due to health issues, it was essential for them to have a new fridge freezer to store fresh food to help maintain holistic healthy eating.

We completed her grant application the outcome was successful that was valued at £407.98.

When she learned of the outcome of her grant application she was so overjoyed with happiness because ordinarily couldn't afford to purchase a new one. Initially her old fridge freezer was leaking and was worried about maintaining fresh food for her family.

She is so grateful for the help and support she continues to receive from Southwark Carers.

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**Case study AB**

AB has just turned 40 and is the primary carer for her daughter aged 3, who has a diagnosed of autism. AB suffers from stress, anxiety, panic attacks She needed financial support of applying for grants, benefits and guidance.

Further investigation carer had a list of needs. Firstly, we applied for DLA, for her daughter. Gave emotional support, with strategies to manage her anxiety and stress. Secondly, grants needed as her cooker was broken and a much-needed family holiday.

AB wanted to get back to work and help with her housing application to move, due to personal circumstances. Advocacy and support at meetings with the nursery and social services for extra nursery hours. Needs and carers assessments referral.

Outcomes: DLA approved with middle rate of care and mobility element maximising her monthly income by £549.00

Needs and carers assessment support in place with a social worker assigned.  
Weekly sessions in place of emotional support, mindfulness and strategies, helped her manage her stress and panic attacks also building her confidence

Carer was supported to prepare herself for work and was signposted to several organisations which was made easier as the extra nursery hours were approved, and she now works part-time.

Advocacy with repairs for safety for her daughter were finalised.

Carer in in the process of moving to a more suitable property, waiting to pick up the keys.

Hardship fund approved of £320.00 for energy bills.

Family holiday grant approved £500.00

Grant for a cooker approved £400.00

Grant approved of £1800.00 for her new property to help with carpet, white goods, bedroom furniture for her daughter including, clothes and toys.

Carer had information on food banks and support services in the borough if needed.

Carer has struggled and had to make some difficult decisions she knows she will be in a much better place when she has moved, with the support of other agencies.

**Case Study: L.B.**

When she accessed our services, LB was anxious and worried at the thought of being homeless. The reason being she was a victim of domestic violence, prior to this L.B. had been living with her abusive partner, she eventually left that abusive relationship to live with her mum.

L.B. was appointed a Housing Solicitor via the Citizens Advice Bureau who is aware of us rendering support. We provided emotional support and how to cope living with depression, epilepsy, fits, and seizures. All the trauma she underwent subsequently resulted in stress related allergies. The outcome of her hearing for housing was successful and was granted temporary accommodation in the Old Kent Road.

Underlining health issues, made her to feel vulnerable and often scared to where she acquired her one bed shared accommodation. Especially been a victim of domestic violence. She especially felt scared when using the bathroom; occasionally she needed to pass by a group of men on the stairs to use the bathroom (door unsecure), the same said of her personal room.



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We received a text message she had finally been granted a one-bedroom flat. She admitted she felt a sense of relief because she now has her own permanent home where she feels safe. She has a lovely scenic view and is mentally in a better place. The issue was the property was unfurnished and needed help. Prior to this, she completed an application form for the Hardship Fund but was only awarded flooring, this triggered and elevated her anxiety, stress, and depression because she had no financial means to furnish her home. We advised to approach her Housing Officer to see if she could be provided with a bed, washing machine etc., but she was unable to receive anything else. Being in receipt of PIP and Carers Allowance made it impossible to purchase much needed furniture.

We completed a grant application to St. George the Martyr Charity, the Hardship Grant Scheme for persons under 55 years old. Her application was successful and was awarded a lovely divan bed with bedding, pillows, a sofa, and a gift card to purchase a microwave.

L.B. was so grateful to Southwark Carers because without our help she would not have acquired these goods.

**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**

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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.

Our partnership with ADASS continued, 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 restricted 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 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 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 2024 were £6,256.

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**

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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 £ 268,734 in 2024 compared to £312,473 in 2023. The charitable expenditure decreased from £296,935 in 2024 to £ 299,376 in 2023.

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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**Dr Mary Jacob**

31<sup>st</sup> December 2024

## **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 2024.

### **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.

**Skyrock Accountants**  
(Formerly Financial Warehouse Company Ltd )  
**Chartered Certified Accountants**  
**11-13 Station Road**  
**Swanley BR8 8ES**

31/12/2024

		Unrestricted funds	Restricted income funds	2024 Total funds	2023 Total funds
		£	£	£	£
<b>Income from:</b>	<b>Notes</b>				
<b>Income and endowments from:</b>					
Donations and legacies	2	10,387		10,387	9,944
Charitable activities		-	-	-	
-Aging Well Project	3	-	181,347	181,347	125,446
-Advice, Information and Support	3	77,000	-	77,000	177,083
-Enabling, Empowering & Enriching		-	-	-	-
Other trading activities		-	-	-	-
Investments		-	-	-	-
JRS grant		-	-	-	-
<b>Total</b>		<b>87,387</b>	<b>181,347</b>	<b>268,734</b>	<b>312,473</b>
<b>Resources expended</b>					
<b>Expenditure on:</b>					
Raising funds		-	-	-	-
Charitable activities		115,588	-	115,588	125,446
-Aging Well		-	-	-	-
-Advice, Information and Support		-	181,347	181,347	173,930
-Enabling, Empowering & Enriching		-	-	-	-
<b>Total</b>	<b>5</b>	<b>115,588</b>	<b>181,347</b>	<b>296,935</b>	<b>299,376</b>
<b>Net income/(expenditure) before investment</b>		<b>(28,201)</b>	<b>-</b>	<b>(28,201)</b>	<b>13,097</b>
Net gains/(losses) on investments		-	-	-	-
<b>Net income/(expenditure)</b>		<b>(28,201)</b>	<b>-</b>	<b>(28,201)</b>	<b>13,097</b>
<b>Transfers between funds</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Other recognised gains/(losses):</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Gains and losses on revaluation of fixed assets for the		-	-	-	-
Other gains/(losses)		-	-	-	-
<b>Net movement in funds</b>		<b>(28,201)</b>	<b>-</b>	<b>(28,201)</b>	<b>13,097</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward		34,457	-	34,457	21,360
<b>Total funds carried forward</b>	<b>13</b>	<b>6,256</b>	<b>-</b>	<b>6,256</b>	<b>34,457</b>

			Unrestricted funds	Restricted income funds	2024 Total funds	2023 Total funds
			£	£	£	£
Tangible assets			2,785	-	2,785	7,248
Investments			-	-	-	-
	<i>Total fixed assets</i>	11	-	-	-	-
Current assets			2,785	-	2,785	7,248
Debtors		12	6,129	-	6,129	12,258
Investments			-	-	-	-
Cash at bank and in hand			21,399	-	21,399	40,247
	<i>Total current assets</i>		27,528	-	27,528	52,505
Creditors: amounts falling due within one year		12	(24,057)	-	(24,057)	(25,296)
	<i>Net current assets/(liabilities)</i>		3,471	-	3,471	27,209
	<i>Total assets less current liabilities</i>		6,256	-	6,256	34,457
Creditors: amounts falling due after one year			-	-	-	-
Provisions for liabilities			-	-	-	-
<i>Total net assets or liabilities</i>		13	6,256	-	6,256	34,457
<b>Funds of the Charity</b>						
Endowment funds			-	-	-	-
Restricted income funds			-	-	-	-
Unrestricted funds			6,256	-	6,256	34,457
	<i>Total funds</i>	13	6,256	-	6,256	34,457

The financial statements have been prepared in accordance with the special provisions for small companies under Part15 of the Companies Act 2006.

Approved by the trustees on 31<sup>st</sup> December 2024 and signed on their behalf by



Dr 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 recognized 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.

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 recognized 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 capitalized 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 1/3p.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.

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 amortized cost using the effective interest method.

o) **Pensions**

The charity operates stakeholder pension scheme

## Income from donations and legacies

2	Unrestricted Fund	Restricted Fund	Total 2024	Total 2023
		-	10,387	
Donations	10,387	-	-	9,944
	-	-	10,387	-
	<u>10,387</u>			<u>9,944</u>

## Income from charitable activities

3	Unrestricted	Restricted	Total 2024	Total 2023
Contract Income		-	77,000	
Southwark Council	77,000	-	-	166,750
	-	-	77,000	-
	<u>77,000</u>			<u>166,750</u>
<u>Grant Income</u>		181,347	181,347	
Aging Well	-	-	-	125,446
Southwark Council	-	-	-	-
	-	-	-	3,833
United ST Saviours	-	-	-	4,000
The League Community	-	-	-	-
Furlough Grant	-	-	-	-
Other Grants	-	-	-	-
Total income from charitable activities	<u>-</u>	<u>181,347</u>	<u>181,347</u>	<u>133,279</u>
			Total 2024	Total 2023
4 Income from investments	Unrestricted	Restricted		
		-	-	
Investment income	-	-	-	-
	-	-	-	-
		<u>181,347</u>	<u>268,734</u>	
Total Income	<u>87,387</u>			<u>309,973</u>

## Analysis of Expenditure

### Notes 5

	Cost of raising funds	Citizen Research Project	Enablind, empowering & enriching	Advise and infomration	Support cost	Total 2024	Total 2023
Staff costs (Note 7)		-	211,981	-	-	211,981	219,728
Counselling & Facilitating	-	-	-	-	-	-	-
Events and Activities	-	-	-	-	-	-	1,776
Grant Aid	-	-	-	-	-	-	-
			-	-	-	-	-
<b>Support Cost</b>	-	-	-	-	-	-	-
Office costs	-	-	45,695	-	-	45,695	44,176
Rent	-	-	13,940	-	-	13,940	10,000
Computer expenses	-	-	5,010	-	-	5,010	5,185
Printing, postage and stationery	-	-	1,909	-	-	1,909	700
Telephone & internet	-	-	1,217	-	-	1,217	2,048
Insurance	-	-	-	-	-	-	3,721
Bank charges	-	-	-	-	-	-	-
Independent examiner's fee	-	-	3,000	-	-	3,000	3,000
Registration fees	-	-	1,760	-	-	1,760	2,247
Professional fees	-	-	6,954	-	-	6,954	1,578
Depreciation	-	-	5,469	-	-	5,469	5,217
<b>Total Expenditure 2024</b>	-	-	296,935	-	-	296,935	299,376
Support Cost	-	-	-	-	-	-	-
						-	-
<b>Total Expenditure 2024</b>	-	-	296,935	-	-	296,935	299,376

## Analysis of Expenditure (Prior year )

	Cost of raising funds	Citizen Research Project	Enabling, empowering & enriching	Advise and information	Support cost	Total 2023
Staff costs (Note6)			219,728			219,728
Counselling & Facilitating			-			-
Events and Activities			1,776			1,776
Grant Aid			-			-
			-			-
<b>Support Cost</b>			-			-
Office costs			44,176			44,176
Rent			10,000			10,000
Computer expenses			5,185			5,185
Printing, postage and stationery			700			700
Telephone & internet			2,048			2,048
Insurance			3,721			3,721
Bank charges			-			-
Independent examiner's fee			3,000			3,000
Registration fees			2,247			2,247
Professional fees			1,578			1,578
Depreciation			5,217			5,217
						-
Support Cost						-
						-
<b>Total Expenditure 2023</b>	-	-	299,376			299,376
Support cost					-	
<b>Total expenditure 2023</b>	-	-	299,376			299,376

## 6. Net incoming resources for the year

This is stated after charging /crediting

	2024	2023
Depreciation	5,469	5,217
Independent Examiner Fees	<u>3,000</u>	<u>3,000</u>

## 7. Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

Staff costs were as follows:

	2024 £	2023 £
Salaries and wages	190,160	189,254
Social security costs	18,454	19,288
Employer's contribution	9,415	9,369
	<u>218,029</u>	<u>217,911</u>

Staff numbers

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

	2024 No.	2023 No.
Raising funds		
Charitable activities	6	6
Support	1	1
	<u>7</u>	<u>7</u>

£60,000 - £69,999

2024	2023
<u>1</u>	<u>1</u>

The Total employees' benefits including pension and national insurance contributions of the key management personnel were £60,160 (2023:£60,163,).

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2023:Nil). No charity trustee received payments for professional or other services supplied to the charity ( 2024: Nil)

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## 8. Staff numbers

### Staff numbers

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

	2024 No.	2023 No.
Raising funds		
Charitable activities	6	6
Support	1	1
	<u>7</u>	<u>7</u>

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

## 10. Taxation

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

The charity operates a stakeholder pension scheme. The amounts owed to the pension scheme at each balance sheet date are £2,226 and the number of staff members of the staff members of the scheme is 7

## 11. Tangible fixed assets

Cost	Fixture & equipment	Computer & IT equipment	Total
	£	£	£
At the start of the year	-	7,248	<b>7,248</b>
Additions in year	-	1,006	<b>1,006</b>
Disposals in year	-	-	-
At the end of the year	<u>-</u>	<u>8,254</u>	<u>8,254</u>
<b>Depreciation</b>			
At the start of the year	-	-	-
Charge for the year	-	5,469	<b>5,469</b>
Eliminated on disposal	-	-	-
At the end of the year	<u>-</u>	<u>5,469</u>	<u>5,469</u>
<b>Net book value At the end of the year</b>	<u>-</u>	<u>2,785</u>	<u><b>2,785</b></u>

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**12. Debtors & Creditors**

	2024	2023
	£	£
Grant receivable	6,129	12,258
Other debtors	-	-
	<b>6,129</b>	<b>12,258</b>

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

	2024	2023
	£	£
Taxation and social security	21,057	19,296
Other creditors	-	0
Accruals	3,000	6,000
	<b>24,057</b>	<b>25,296</b>

<b>13. Analysis of net assets between funds</b>	General unrestricted	Designated	Restricted	<b>Total funds</b>	
Tangible fixed assets	2,785	-	-	2,785	
Net current assets	3,471	-	-	3,471	
<b>Net assets at the end of the year</b>	<b>6,256</b>	<b>-</b>	<b>-</b>	<b>6,256</b>	
<b>Analysis of net assets between funds (prior year)</b>	General unrestricted	Designated	Restricted	<b>Total funds</b>	
Tangible fixed assets	7248	-	-	7,248	
Net current assets	27209	-	-	27,209	
<b>Net assets at the end of the year</b>	<b>34,457</b>	<b>-</b>	<b>-</b>	<b>34,457</b>	
<b>14. Movements in funds</b>	At the start of the year	Incoming resources & gains	Outgoing resources & Losses	Transfers	<b>At the end of the year</b>
	£	£		£	£
Restricted Funds					
Aging Well	-	181,347	(181,347)	-	-
Others	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Total Restricted funds</b>	<b>-</b>	<b>181,347</b>	<b>(181,347)</b>	<b>-</b>	<b>-</b>
Unrestricted Funds	34,457	87,387	(115,588)	-	6,256
					-
					-
<b>Total Unrestricted funds</b>	<b>34,457</b>	<b>87,387</b>	<b>(115,588)</b>	<b>-</b>	<b>6,256</b>
<b>Total Funds</b>	<b>34,457</b>	<b>268,734</b>	<b>(296,935)</b>	<b>-</b>	<b>6,256</b>
<b>Movements in funds (prior year)</b>	At the start of the year	Incoming resources & gains	Outgoing resources & Losses	Transfers	<b>At the end of the year</b>
	£	£		£	£
<b>Restricted Funds</b>					
Others	-	10,333	(10,333)	-	-
Aging Well	-	125,446	(125,446)	-	-
<b>Total Restricted funds</b>	<b>-</b>	<b>135,779</b>	<b>(135,779)</b>	<b>-</b>	<b>-</b>
<b>Unrestricted Funds</b>	21,360	176,694	(163,597)	-	34,457
<b>Total Unrestricted funds</b>	<b>21,360</b>	<b>176,694</b>	<b>(163,597)</b>	<b>-</b>	<b>34,457</b>
<b>Total Funds</b>	<b>21,360</b>	<b>40,915</b>	<b>(27,818)</b>	<b>-</b>	<b>34,457</b>

**Funds: Total funds**

**Purposes of restricted funds**

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



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and influence they deserve. The purpose of the restricted funds are to organise the activities for carers- "Reducing Social Isolation, Advice, Information and Support, Health and Well Being, Identifying Hidden Carers and Financial Support ".

15. Operating lease commitments

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

16. 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.