

# NEIGHBOURCARE ST JOHN'S WOOD AND MAIDA VALE

**Registered Charity 1087571**

## **Report and financial statements**

**For the year 2021-22 ending on 31 March 2022**



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## Neighbourcare St John's Wood and Maida Vale

### Reference and administrative information

For the year ended 31 March 2022

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**Trustees:**

Mrs Bernadette Ratigan, Chairman  
Mrs Elizabeth Helen Travis, Vice Chairman  
Mr David Allen Hogarth – Co-ordinator  
Mrs Giovanna Popeck - Secretary  
Mr Xavier Lecacheur – Treasurer  
Ms Jane Davis - Member of the Executive Committee from July 2021  
Mr Martin Furey – Member of the Executive Committee  
Mrs Katrina Nash – Member of the Executive Committee  
Ms Blanca Rodriguez Diaz – Member of the Executive Committee – until July 2021  
Ms Judith Salinson – Member of the Executive Committee  
Mrs June Savage – Member of the Executive Committee  
Mr Gerardo Urdaneta – Member of the Executive Committee

**Charity number:** 1087571  
**HMRC charities reference:** XR56947

**Registered office:** 25 St. Edmund's Terrace - London NW8 7PY

**Auditors:**

Goldwins Limited  
75 Maygrove Road  
West Hampstead  
London NW6 2EG  
[www.goldwins.co.uk](http://www.goldwins.co.uk)

**Bankers**

Barclays Bank  
Community Accounts  
Business Banking  
Leicester LE87 2BB

## Report of the Trustees

For the year ended 31 March 2022

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The trustees present their report and financial statements for the year ended 31 March 2022.

The trustees confirm that the financial statements comply with current statutory requirements, the memorandum and articles of association and the Statement of Recommended Practice - Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

### Objectives and activities

#### Purposes and aims

Neighbourcare St John's Wood and Maida Vale combats isolation and distress in St John's Wood and Maida Vale by providing befrienders and taking people on outings in our minibuses.

#### Public benefit

Neighbourcare St John's Wood and Maida Vale main activities are one-to-one befriending of isolated people (mostly elderly) and taking these and others on outings in our minibuses

- Befriending:
- Outings: Four times a week on average we take people on outings in our minibuses
- Birthday parties: Every three to four months we hold a party for isolated people with birthdays around that time. These birthday parties have been suspended since the start of the pandemic.
- Every year we used to support a Christmas day lunch for over 100 people. During the pandemic, we replaced them with 130 festive bags of goodies to the people who would have been invited to the Christmas lunch and many others.
- Phoning: Many isolated people appreciate a regular phone call.

The Charity operates two minibuses.

**Grant-making:** nil

#### Volunteers:

At the last Board meeting before the year end (January 16th) our Charity counted 66 active befrienders.

## Report of the Trustees

For the year ended 31 March 2022

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### Achievements and performance

#### DEVELOPMENT, ACTIVITIES AND ACHIEVEMENTS DURING THE YEAR

**1) Befriending:** At the last Board meeting before the year end (January 16<sup>th</sup>) we counted 66 active befrienders and 99 relationships.

This reflects the fact that several volunteers are visiting two people. The numbers are up.

We have welcomed 13 new volunteers, lost three who have passed away and 3 others have resigned.

**2) Outings:**

Because of the pandemic, we were only able to do 13 outings in the year (as opposed to 183 in 2019/20) .

However we are now resuming, making use of both minibuses to preserve as much social distancing as possible.

**3) Parties:**

The pandemic has made it impossible to hold any birthday parties and the Christmas Day lunch had to be cancelled. However the Coordinator has been taking round presents to people on their birthdays – chiefly chocolates but also the very popular rugs and scarves knitted by our Chair.

At Christmas, working with the American School parents we were able to deliver over 130 festive bags of goodies to the people who would have been invited to the Christmas lunch and many others.

**4) The minibuses:**

The two minibuses have had a very quiet year, so quiet indeed that during the cold weather the new minibus twice would not start and eventually had to have its battery replaced.

Both minibuses passed their MOT In February/March.

**5) Intergenerational activities:**

The pandemic made it impossible to continue our intergenerational activities with the American School and Francis Holland school. However many of our people have had letters from American School students and the Francis Holland staff who look after us have twice come out in our minibus to deliver mosaic work for participants to do at home. They are hoping to restart visits before the term ends – if not then to arrange a picnic for us in Regent's Park.

**6) Communications:** Our website continues to be useful in making us better known in the local area.

## Report of the Trustees

For the year ended 31 March 2022

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### Financial review

The financial year started on 01 April 2021 and terminated on 31 March 2022. The financial statements were adjusted to take into account accrued expenses and investments paid in advance by our Coordinator. They are backed by official banking statements between 01 April 2021 and up to 08 May 2022.

### Comments on the attached accounts

#### A. Expenses

We have continued during this financial year to timely record most minibus-related expenses (fuel, repairs-maintenance, insurance and driving services), as well as the cost-sharing agreement with the Roman Catholic Parish of St John's Wood.

Your Charity incurred expenses, related to two minibuses and to the administration of the Charity.

The old minibus (made in 2004, bought second hand in 2011) is fully depreciated and the new minibus, acquired on 1 April 2019, is being depreciated over 15 years. We should note that the expenses linked to the old minibus remain high: after the new clutch (£674 in December), there have been an additional £588 for new tyres, pane and lock.

MOT and services for the two vehicles cost £294 for the new minibus and £699 for the older one.

Finally in February, our Trustees, David Hogarth and Gerardo Urdaneta acquired new computer equipment for the Charity in line with the decisions of the January Committee: a new Dell Inspiron 3891 computer and a new 17' Dell Screen with ancillary equipment.

Miscellaneous expenses include the cost of vetting our volunteers and the cost of hosting of our website, [www.neighbourcaresjwmv.org.uk/](http://www.neighbourcaresjwmv.org.uk/).

#### B. Accruals

We have decided to include in the financial year the expenses that had been incurred but for which payment (£1,874.45 and £591.55 for the computers – see above) was regularised on 11 May 2022, after the end of the financial year.

#### C. Income

Thanks to the generosity of our supporters, expenses are well covered, including those who have opted to grant us funds via monthly direct debits, amounting to £960 over 12 months.

Also we have benefited from two special contributions

- a 25,000 legacy from the late Mrs Brown, received in June 2021 that has significantly strengthened our financial situation and puts the Charity in a secure position.
- £500 in February

### Report of the Trustees

#### For the year ended 31 March 2022

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Anecdotally Barclays paid a symbolic interest of £2.88 on our savings account during the financial year.

#### **D. Cash available**

Our total funds, after accruals owed to our Coordinator (see above) and a few funds in escrow on behalf of Mai our former Chair (£156 remaining after contributing to her memorial bench) amount to £49,286 on 31 March 2022

Once we have reimbursed all his dues to our Coordinator at mid- May, available unrestricted cash amounted to £48,707.

These funds cover about four years of activities, based on current recourse to driving services.

#### **Going concern / Reserve policy**

It is the policy of the Trustees to maintain reserves at a sufficient level to enable activities in the medium term. In effect this means the running costs and depreciation of the minibus.

Befriending activities are almost entirely cost free.

Reserves are at a level to guarantee the continuation of our activities. Since the end of the financial year, funds have been set aside anew in the "Savings Account" at Barclays and amounted to £11,792 when the trustees examined the interim account in October 2019.

#### **Principal risks and uncertainties**

As stated above there is no imminent financial risk.

#### Comments on events related to financial year 2022-23 that have occurred

Some research is pending on replacing the damaged doors of the new minibus, for a cost of ca £6,000-7,000.

During the financial year, our Charity advanced some legal fees, jointly with Age UK and another party, to support our Charities' rights regarding a possible new legacy, that would materialise during the next financial year, 2022-23.

Our new minibus is compliant with the current Ultra Low Emission Zone (ULEZ), London regulation that has stricter standards to reduce air pollution.

### Report of the Trustees

For the year ended 31 March 2022

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#### **Structure, governance and management**

The Charity is ruled by its Constitution adopted on 27 March 2000 and amended on 25 June 2001 and 01 July 2021. It is registered with the Charity Commission under Reference **1087571 since 2001.**

#### **ORGANISATION**

The committee members, who include the trustees, meet on average three times a year to manage the charity's affairs and review its activities to date.

The Committee members met four times in 2021-22, via remote, socially-distanced meetings,: 15 May 2021; 02 July 2021; 16 October 2021 and 14 January 2022. To be noted that the Charity has invested in a Zoom software licence.

#### **Appointment of trustees: election of officers at AGM 2021**

In accordance with the Constitution, at the remote, socially-distanced annual general meeting of the Charity on 1<sup>st</sup> July 2021, "The members shall elect amongst themselves a chairman, a vice-chairman, a treasurer, a co-ordinator and up to seven members without portfolio who shall constitute the Executive Committee from the conclusion of that meeting. The Executive Committee shall consist of not less than three members" [article F.1]

#### **Trustees during Financial Year 2021-22**

In the absence of any other nominations, the current officers were elected or re-elected, namely Bernadette Ratigan (Chairman), David Hogarth (Coordinator), Elizabeth Travis (Vice Chairman), Giovanna Popeck (Secretary) and Xavier Lecacheur (Treasurer). Jane Davis, Martin Furey, Katrina Nash, Judith Salinson, June Savage and Gerardo Urdaneta were elected or re-elected members of the Executive Committee.

## Report of the Trustees

For the year ended 31 March 2022

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### Trustee induction and training

There has been no formal training in the period. However, trustees, members of the Committee and volunteers are invited to participate in one of the four monthly groups (morning, afternoon, evening and week-end) where progress of activities are discussed. The meetings discuss the situation of people we befriend.

### Related parties and relationships with other organisations

Our Charity remains member of One Westminster and of its sub-group for organisations providing services to older people. One Westminster has also formed a separate sub-group for volunteer co-ordinators.

### Statement of responsibilities of the trustees

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

### Accounting standards/policies

In preparing financial statements giving a true and fair view, the Trustees follow best practice and:

- (a) select suitable accounting policies and apply them consistently;
- (b) make judgements and estimates that are reasonable and prudent;
- (c) state whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements;
- (d) prepare the financial statements on a going concern basis unless it is inappropriate to assume that the Charity will continue in operation."

The trustees are responsible for keeping proper accounting records that 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 Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charity's website.

Approved by the trustees and signed on their behalf by:

.....  
Mrs Bernadette Ratigan (Chair)

Dated:

## **Independent Examiner's Report**

### **to the Trustees of Neighbourcare St John's Wood and Maida Vale**

#### **For the year ended 31 March 2022**

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I report on the Financial Statements of the Trust for the year ended March 31st 2022.

#### **Respective responsibilities of trustees and examiner**

The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

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

#### **Basis of independent examiner's report**

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

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

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

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of the 2011 Act have not been met; or

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

**Anthony Epton BA, FCA, CTA, FCIE**

**Goldwins**

**Chartered Accountants**

**75 Maygrove Road**

**West Hampstead**

**London NW6 2EG**

Dated:

**Neighbourcare St John's Wood and Maida Vale**  
**Statement of financial activities**  
(incorporating an income and expenditure account)  
**For the year ended 31 March 2022**

		Unrestricted	Restricted	2022 Total	2021 Total
	Note	£	£	£	£
<b>Income from:</b>					
Donations	3	31,770	-	31,770	10,824
Investment income	4	-	-	-	5
<b>Total income</b>		<b>31,770</b>	<b>-</b>	<b>31,770</b>	<b>10,829</b>
<b>Expenditure on:</b>					
Charitable activities		13,460	-	13,460	7,332
<b>Total expenditure</b>		<b>13,460</b>	<b>-</b>	<b>13,460</b>	<b>7,332</b>
<b>Net income / (expenditure) for the year</b>	5	<b>18,310</b>	<b>-</b>	<b>18,310</b>	<b>3,497</b>
Transfers between funds		-	-	-	-
<b>Net movement in funds</b>		<b>18,310</b>	<b>-</b>	<b>18,310</b>	<b>3,497</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward		60,758	-	60,758	57,261
<b>Total funds carried forward</b>		<b>79,068</b>	<b>-</b>	<b>79,068</b>	<b>60,758</b>

There were no other recognised gains or losses other than those stated above.  
The attached notes form part of these financial statements.

**Neighbourcare St John's Wood and Maida Vale**  
**Balance sheet**  
**As at 31 March 2022**

	Note	2022 £	2022 £	2021 £	2021 £
<b>Fixed assets:</b>					
Tangible assets	8		<u>30,586</u>		<u>33,135</u>
			<b>30,586</b>		<b>33,135</b>
<b>Current assets:</b>					
Cash at bank and in hand		<u>51,317</u>		<u>28,689</u>	
		<b>51,317</b>		<b>28,689</b>	
<b>Liabilities:</b>					
Creditors: amounts falling due within one year	9	<u>(2,835)</u>		<u>(1,066)</u>	
<b>Net current assets</b>			<u>48,482</u>		<u>27,623</u>
<b>Total net assets / (liabilities)</b>			<u><b>79,068</b></u>		<u><b>60,758</b></u>
<b>Funds</b>					
Restricted funds			-		-
Unrestricted funds			<u>79,068</u>		<u>60,758</u>
<b>Total funds</b>			<u><b>79,068</b></u>		<u><b>60,758</b></u>

Approved by the trustees on .....  
and signed on their behalf by:

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**Bernadette Ratigan (Chair)**

The attached notes form part of the financial statements.

**Neighbourcare St John's Wood and Maida Vale**  
**Notes to the financial statements**  
**For the year ended 31 March 2022**

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**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 Charities Act 2011.

The charity 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.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

**b) Going concern**

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern. 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. Income received in advance for the provision of specified service is deferred until the criteria for income recognition are met.

**d) 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.

**e) Fund accounting**

Unrestricted funds are available to spend on activities that further any of the purposes of charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.

**f) Expenditure and irrecoverable VAT**

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

- Expenditure on charitable activities includes the costs of delivering services and other activities 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.

**Neighbourcare St John's Wood and Maida Vale**  
**Notes to the financial statements**  
**For the year ended 31 March 2022**

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**1 Accounting policies (continued)**

**g) Allocation of support costs**

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back office costs, finance, personnel, payroll and governance costs which support the charity and its activities. These costs have been allocated between cost of raising funds and expenditure on charitable activities. The bases on which support costs have been allocated are set out in note 5.

**h) Tangible fixed assets**

Items of equipment are capitalised where the purchase price exceeds £500. 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:

Fixtures and fittings	4 years straight line basis.
Motor vehicles	15 years straight line basis.

**i) 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.

**j) 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.

**k) 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.

**l) Financial instruments**

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

**Neighbourcare St John's Wood and Maida Vale**  
**Notes to the financial statements**  
**For the year ended 31 March 2022**

**2 Detailed comparatives for the statement of financial activities**

	2021 Unrestricted £	2021 Restricted £	2021 Total £
<b>Income from:</b>			
Donations and legacies	10,824		10,824
Investment income	5	-	5
<b>Total income</b>	<b>10,829</b>	<b>-</b>	<b>10,829</b>
<b>Expenditure on:</b>			
Charitable activities	7,332	-	7,332
<b>Total expenditure</b>	<b>7,332</b>	<b>-</b>	<b>7,332</b>
<b>Net income / expenditure</b>	<b>3,497</b>	<b>-</b>	<b>3,497</b>
Transfers between funds	-	-	-
<b>Net movement in funds</b>	<b>3,497</b>	<b>-</b>	<b>3,497</b>
Total funds brought forward	57,261		57,261
<b>Total funds carried forward</b>	<b>60,758</b>	<b>-</b>	<b>60,758</b>

**3 Income from donations and legacies**

	Unrestricted £	Restricted £	2022 Total £	2021 Total £
Donations and legacies	31,770	-	31,770	10,824
	31,770	-	31,770	10,824

**4 Income from investments**

	Unrestricted £	Restricted £	2022 Total £	2021 Total £
Bank interest	-	-	-	5
	-	-	-	5

**Neighbourcare St John's Wood and Maida Vale**  
**Notes to the financial statements**  
**For the year ended 31 March 2022**

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**5 Analysis of expenditure**

	Basis of allocation	Charitable activities £	Support costs £	<b>2022 Total</b> £	2021 Total £
Minibus running costs	Direct	6,847	-	<b>6,847</b>	4,119
Insurance	Direct	418	-	<b>418</b>	495
Other expenses	Direct	3,646	-	<b>3,646</b>	169
Depreciation	Direct	2,549	-	<b>2,549</b>	2,549
<b>Total expenditure 2022</b>		<b>13,460</b>	<b>-</b>	<b>13,460</b>	<b>7,332</b>
Total expenditure 2021		<b>7,332</b>	<b>-</b>	<b>7,332</b>	

**Neighbourcare St John's Wood and Maida Vale**  
**Notes to the financial statements**  
**For the year ended 31 March 2022**

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**6 Net income / (expenditure) for the year**

This is stated after charging / (crediting):	<b>2022</b>	2021
	<b>£</b>	<b>£</b>
Independent examiners report	<b>960</b>	-
Depreciation	<b>2,549</b>	2,549

**7 Taxation**

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

**8 Tangible fixed assets**

	<b>Fixtures and fittings £</b>	<b>Motor vehicles £</b>	<b>Total £</b>
<b>Cost</b>			
At the start of the year	378	50,733	<b>51,111</b>
Additions in year	-	-	-
Disposals in year	-	-	-
At the end of the year	<u>378</u>	<u>50,733</u>	<u><b>51,111</b></u>
<b>Depreciation</b>			
At the start of the year	378	17,598	<b>17,976</b>
Charge for the year	-	2,549	<b>2,549</b>
Eliminated on disposal	-	-	-
At the end of the year	<u>378</u>	<u>20,147</u>	<u><b>20,525</b></u>
<b>Net book value</b>			
<b>At the end of the year</b>	<u><u>-</u></u>	<u><u><b>30,586</b></u></u>	<u><u><b>30,586</b></u></u>
At the start of the year	<u><u>-</u></u>	<u><u>33,135</u></u>	<u><u>33,135</u></u>

All of the above assets are used for charitable purposes.

**Neighbourcare St John's Wood and Maida Vale**  
**Notes to the financial statements**  
**For the year ended 31 March 2022**

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

	<b>2022</b>	2021
	<b>£</b>	£
Trade creditors	<b>2,835</b>	1,066
	<b><u>2,835</u></b>	<u>1,066</u>

**10 Analysis of net assets between funds 2022**

	General unrestricted £	Restricted £	Total funds £
Fixed assets	30,586	-	30,586
Net current assets	48,482	-	48,482
<b>Net assets at the end of the year</b>	<b><u>79,068</u></b>	<b><u>-</u></b>	<b><u>79,068</u></b>

	General unrestricted £	Restricted £	Total funds £
Fixed assets	33,135	-	33,135
Net current assets	27,623	-	27,623
<b>Net assets at the end of the year</b>	<b><u>60,758</u></b>	<b><u>-</u></b>	<b><u>60,758</u></b>

**Analysis of net assets between funds 2021**

**11 Related party transactions**

There are no related party transactions to disclose for 2022 (2021: none).

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