

**Westbank Community Health and Care
(a company limited by guarantee)**

Registered charity number 1119541

Trustees' Report and Financial Statements

Year ended 31 March 2021

Company registered number 06243811



Westbank Community Health and Care

Year ended 31 March 2021

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Westbank Community Health and Care

Trustees' report

Year ended 31 March 2021

Chairman's Report

Reviewing my report for the previous business year, I used the term 'extraordinary'. I used it both in the context of the pandemic and its impact upon the organisation, and to describe the wonderful response of everyone employed by Westbank, volunteering for Westbank, or in any way contributing to Westbank during these unprecedented times.

This would include organisations we work with, and for, most notably Devon County Council, with whom we work in partnership to deliver the young and adult Carers contract, where we have continued to supply services as flexibly as we can, in hugely difficult circumstances. Indeed we were recognised for this endeavour with a national award, presented by 'The Health Service Journal' for our innovative support for acute hospital discharge. This pilot provides high-quality support for individuals and enables more rapid and seamless discharge from wards and helps create capacity when the NHS is under enormous pressure.

It has been an extremely challenging time, with some of our contemporaries failing, and others dealing with existential threats to their sustainability. Westbank is not immune from the unprecedented operating environment. We hope and expect our funders, partners, and public to continue to value and support Westbank going forward as the reasons for our existence are more evident than ever before.

That said, we remain confident for the future, not least because we have a dynamic and experienced new leader, but also because Westbank is a great charity, delivering high quality services through the dedication of great people. I would like to offer my personal thanks to all of the Westbank family for being extraordinary.

A handwritten signature in dark ink, appearing to read 'J. Masters', with a horizontal line drawn underneath.

Jim Masters. Chairman

Westbank Community Health and Care

Trustees' report (continued)

Year ended 31 March 2021

The Trustees present their report and consolidated financial statements of the charitable company Westbank Community Health and Care ("Westbank") and its subsidiary Westbank Community Enterprises Limited for the year ended 31 March 2020. This incorporates the Directors' Report and the Strategic Report under s417 Companies Act 2006.

Objectives and Activities

The charity's main objectives for the year were:

- To support the local community and people of Devon through the effects of the Covid-19 pandemic
- To adapt our business models to the challenges of Covid-19, while continuing to meet our service users needs.

The Trustees confirm that they have taken into account the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Trust's aims and objectives and in planning future activities and setting the grant making policy for the year.

Westbank's Vision

Our vision is of strong communities in which the health and wellbeing of all people is sustained and improved. Westbank's Mission Westbank aims to promote and improve the health and wellbeing of people in the local community, across Devon, and beyond.

Westbank's Values

We act with compassion and integrity. We value each individual equally. We work together to support the whole community. We are willing to lead, to innovate and to learn.

Westbank's Strategies

To achieve its mission Westbank offers a range of services and opportunities to meet different needs:

- Providing health and wellbeing services and facilities for the local community
- Providing support for isolated and vulnerable people across Devon
- Promoting social action and volunteering
- Employing staff who share its mission and values

Westbank Community Health and Care

Trustees' report (continued)

Year ended 31 March 2021

VOLUNTEERING AND COMMUNITY SUPPORT

Neighbourhood Friends

Neighbourhood Friends is a social action support service focused on avoiding hospital admissions and reducing hospital stays. The Covid-19 crisis put our 'Can Do' reputation to the test. Our dedicated team of staff and volunteers rose to the challenge by providing a reactive support service for **2,030 patients**, with 18% of referrals requesting support being actioned within the hour.

In recognition of their work the team received an 'Extraordinary People' special recognition award from staff at the RD&E.

56 VOLUNTEERS PROVIDED TRANSPORT HOME FOR 1,325 PATIENTS AS THEY WERE DISCHARGED FROM THE RD&E HOSPITAL.

Volunteering - Community Support Services

At the outset of Lockdown we had to close our entire customer facing services at our centres and refocus our efforts to find deliverable solutions to support those residents over the age of 70 following Government guidelines and staying at home, or those with long term health difficulties being shielded.

We rose to the daily challenges of providing community services which enabled residents to stay safe, well and very importantly, to still feel involved in community life. With the support of newly recruited community supporters, our dedicated staff team and existing volunteers we carried out in excess of **28,000 acts of kindness** - ranging from collecting and delivering weekly shopping, to volunteers making 200 weekly telephone befriending calls, through to dog walking, the list is endless!

One of our Volunteers said "I was at a loss to know what to do with my time during the lockdown. Volunteering for Westbank during this difficult time has given my week purpose and a great sense of fulfilment – I'm now worried about what I will do with my days as we move back to a 'normal way of life.'"

Case Study:	Anne's Social Worker referred her into the service for support as she was in hospital receiving treatment for cancer when she received news that her partner had passed away. With no family or close friends able to help her, our caring staff team and volunteers helped Anne to arrange his funeral, negotiate with her partners landlord to extend his rental agreement to allow her time to sensitively dispose of his possessions, and when she felt strong enough, to help her clear his home. We have continued to support Anne over the winter months, during which time her health has deteriorated. Anne has formed a support bubble with one of our dedicated volunteers Sue, who goes above and beyond to help. She regularly shops, collects prescriptions, drives Anne to and from her chemotherapy treatments and attends all medical appointments with her. Our service has become Anne's lifeline.
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Westbank Community Health and Care

Trustees' report (continued)

Year ended 31 March 2021

Community Health and Social Care Teams and Voluntary Sector Representation

Westbank manage this cross-county service, working with Devon Voluntary Action and 13 locally-based community organisations. The service provides Community Health and Social Care team with a bridge to the voluntary sector.

The delivery of this service proved difficult, as most core group meetings at GP practices were suspended for the duration of the crisis. However, our Commissioners, Devon County Council were extremely supportive, issuing a variation to contract which enabled staff from Westbank and partner organisations to repurpose their normal duties and support local community Covid support activities.

Healthy Neighbourhoods

Healthy Neighbourhood is a five year project funded by The National Lottery Community Fund. Working with communities across Exeter, East and Mid Devon to understand their health and wellbeing needs. The staff team works alongside people to connect them to activities, services and opportunities to make a positive difference to their health and wellbeing by setting up volunteer-led activities wherever possible.

Thanks to The National Lottery Community Fund's flexibility and support, the team has been able to adapt their services and continue to support those most vulnerable and in need throughout the Covid-19 crisis.

817 NEW BENEFICIARIES AND HOUSEHOLDS BENEFITTED FROM THE PROJECT

Wellbeing Exeter

A partnership of community and voluntary organisations working with GP practices in Exeter, with the aim of enabling people to improve their health and wellbeing. Community Connectors adapted their working practices to offer a telephone based support service to clients throughout the pandemic.

225 REFERRALS HAVE BEEN RESPONDED TO BY COMMUNITY CONNECTORS

Westbank Community Health and Care

Trustees' report (continued)

Year ended 31 March 2021

DEVON CARERS

Adult Carers

We work with unpaid carers who are aged 18+ and who care for people who are also 18+.

This year has been dominated by COVID and the lockdown that followed, this meant we had to very quickly provide a service not from our central and local offices and which was delivered remotely.

In two days we were able to have 90% of our team working from home and within a week this was up to 100%. We kept one central office open for printing, post and co-ordinating resources.

At the same time, we provide information for carers from reliable sources like the local authority and the NHS rather than from contradictory and often wrong agencies. At the same time we started a database of local companies who provided a food and goods delivery services, putting minds at rest for those that could not leave him and where often shielding.

We altered all of our services to be delivered online, from assessments and reviews to training and peer support. We found that many carers preferred a remote service for various reasons, including ease of use and because it was difficult to leave the house, even outside of lockdown. As a result many of the things we have learnt will be continued once lockdown is finished.

WE HAVE SUPPORTED OVER 25,000 CARERS THIS YEAR

Our Hospital Service went from strength to strength and we were delighted to be winners of the HSJ 2020 System Led Support for Carers Award.

In this time we were able to **support 3,000 unpaid carers** 75% of whom we had previously not had contact with. We had to mothball our very popular Time for You service that provides carers with volunteers so they can take short breaks. Once lockdown is complete we will reopen the service.

At the end of the year we received a grant via Devon County Councils Innovation fund that enabled us to purchase 100 robopets, robotic cats and dogs that provide comfort primarily for people with dementia.

BY THE END OF THE FINANCIAL YEAR OVER 60 ROBOPETS HAD ALREADY BEEN ADOPTED

Westbank Community Health and Care

Trustees' report (continued)

Year ended 31 March 2021

Young Cares

We work with young carers aged 4-18 who have a variety of caring roles.

Because of COVID and lockdown this year has been particularly difficult for the service both for the team and for the young carers we support.

Whilst we could obviously not provide face to face support we were able to ensure that all young carers who were prioritised to get support received it. This meant that support like trips and youth clubs had to be replaced with telephone calls and Zoom meetings in the early stages.

The lockdown has not all been bad however as it has given us valuable lessons on how a future hybrid service system might work, this would provide one-to-one support when needed but also allow us to support more young carers remotely.

As lockdown relaxed the Young Carers service also opened up and we provided socially distanced walks with young carers where we met with them and went for a walk, providing both a safe environment and a break from their home and families. Because young carers found it very difficult to take breaks in their own home the Young Carers service became the first Devon Carers service to receive the COVID vaccination. We also continued to work with, support and visit schools who remain our prime source for referrals.

We are also pleased to report that a Young Carer representative now sits on the Devon Carers board and takes part in all decision-making processes, it is hoped that we will have more young carers on the board this year.

- Approx. 1700 young carers directly supported
- 620 assessments were undertaken
- 240 young carers received one-to-one support

Westbank Community Health and Care

Trustees' report (continued)

Year ended 31 March 2021

HEALTH AND WELLBEING

Fitness

It's been a tough year for health and fitness all round with Covid restrictions and in particular the impact on our more vulnerable clients who have shielded. Within a short space of time we responded to the needs of our participants and set up alternative remote delivery of fitness solution to our clients, This meant that people could exercise at home in the remote company of their usual group on screen. This has been particularly good for many of our referral population who were part way through the programme when they began isolating, enabled our customers to maintain their fitness. In addition it helped many to address loneliness and look after their mental health. The team have all become adept at instructing to a screen but miss the face to face so when lifting restrictions allowed, we introduced some outdoor face to face classes in order to increase usage and to give our customers an in person point of contact.

While Lockdown has been in place we have been looking at ways to improve customer service and reduce the complications of payments and reception cover. We have introduced a new gym management system that enables us to streamline the booking and membership systems. Customers are able to manage their payments, book sessions, follow their programme and track their nutrition and caloric expenditure all in one place. The system also has a social page, making customer interaction easier and further fostering a community spirit.

As we begin to see lifting restrictions, we are relaunching our referral services, indoor in-person exercise classes, and improved gym proposition. We are getting ready to welcome back long-term customers and looking forward to meeting and helping many new ones too.

Sadly, due to the long term impact of Covid, we have had to let some of our team go while we rebuild attendance levels, we hope that return of face to face will enable us to return to normal during 21/22. Meanwhile there have been some heartfelt stories from people who have benefitted from our remote classes.

Case Study:	<p>Morag shared her thoughts...</p> <p>"Yes, during first lockdown....my mental wellbeing plummeted! Three cancelled holidays/trips to see family etc. Two jobs no longer in existence (school and TIC). Church, hobbies and a bit of socialising.....out the window!!! Also a bereavement group I run....put on hold!!!</p> <p>So, although I live alone...I try to maintain a busy, fulfilled life!!</p> <p>Then I discovered the joy of ZOOM! (Prior to this ... zoom was a noise a rocket made!!)</p> <p>Therefore, yes, on line exercise classes were indeed part of the "keep me sane" strategy!!! Something to look forward to....people to "talk to", plus keep me fit! I even made a few friends (Nick and Liz) who recognised me whilst out walking!!! So the feeling of complete isolation waned!!</p> <p>Very grateful and would recommend exercise for anyone to ward off their health deteriorating!</p> <p>So, thank you, to the three of you, with your rigorous routines.... smiley faces...lots of banter....and even your bad jokes!!"</p>
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Trustees' report (continued)

Year ended 31 March 2021

DAY CARE SUPPORT

The day centre has been closed for a total of six months during the year due to the pandemic. This was a difficult time for the clients as they all missed each other. However, regular support phone calls were made, as were home garden visits by the staff (once allowed) to support the clients health and wellbeing. The highlight of the year was enjoying the traditional Christmas lunch – all socially distanced!

Since January 2021 we were able to remain open throughout the 3rd lockdown, due to clients and staff receiving their Covid-19 vaccinations.

Case Study:	<p>Grace moved to the area to live with her family following the death of her husband. She attended the day centre for the first time in January 2020.</p> <p>At first Grace was resistant but agreed to try it. After two weeks of Grace attending we received a phone call from her daughter asking us if she could attend another day. Grace built relationships with other clients, staff and the transport volunteers and enjoys attending vowing that nothing will stop her now.</p> <p>Even though we maintained contact with Grace at the end of the first lockdown we received a phone call from her daughter informing us that Grace was becoming very depressed. She was worried about her mum and anxious to know when we were going to re-open so that she could give her mum some hope; luckily, we were able to open two weeks later.</p> <p>Grace was so pleased to be back and often brings in treats for everyone. Her daughter remarked that she is a different person again since returning to the day centre.</p> <p>Grace has since had a cancer diagnosis. She has shared this news with the group and is happy to discuss it openly and is appreciative of the support from everyone.</p>
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One of our participants said: “When I wake up in the morning I feel low and when I realise it is the day I am going to Westbank I make the effort to push myself to go but when I return I feel so much better and so glad that I did.”

Westbank Community Health and Care

Trustees' report (continued)

Year ended 31 March 2021

KIDZONE AND GYMNASTICS CLUB

Due to Covid-19, our Kidzone department had to close during the 1st and 2nd lockdown which accounted for half of the year. However, we were able to offer a restricted Summer Holiday Club and re-opening of the After School Club for the Autumn term, both working within the government requirements. We were able to offer a safe and supportive environment allowing children to be able to visit with their peers.

Gymnastics Club – we took the very difficult decision to close our gymnastics club altogether because of the uncertainty of Covid-19. However, the time has allowed us to review the service and we hope to be able to offer the service again in September 2021.

CONFERENCING, HOSPITALITY AND CAFÉ

It is no surprise that Westbank's hospitality services have been severely constrained throughout the last year due to the Covid-19 restrictions. Our Seedlings café also closed. During the lockdown, vacant rooms were put to good use by the volunteering and the fitness teams to support projects during the pandemic, including managing Foodshare and a food bank, provision of online fitness classes, and face-to-face classes as restrictions have allowed.

At the latter part of 2020, Westbank welcomed two new customers who required rooms for essential one to one meetings and training.

Our hope is that we will be able to fully open up our hospitality services in the next forthcoming year.

Westbank Community Health and Care

Trustees' report (continued)

Year ended 31 March 2021

NATIONAL DIABETES PREVENTION PROGRAMME

As one of the founding partners of Living Well Taking Control Westbank has been delivering Diabetes Prevention across the South West. Our work in Bristol, North Somerset Gloucestershire and Cornwall completed this year with over 8,500 individuals being supported to make lifestyle changes that could prevent the onset of Type 2 Diabetes. The next phase included Devon, Somerset and Dorset where we have supported almost 11,500 people and a renewed contract for Dorset has already started 3500 people on their lifestyle change journey. As we entered lockdown in March 2020, we had over 10,000 active participants in our care, some of whom had already started their journey in local groups and others who were yet to start.

During this Covid period, face-to-face meetings could not happen, so all delivery was converted to a remote service in a matter of weeks. The team could not have worked any harder, contacting, and supporting so many people to having skills to attend on line. This was a significant challenge but was met with a can-do attitude and Buckets of patience. A testament to the teams dedication.

Case Study:	<p>Keith, was referred to LWTC Healthier You with a pre-COVID HbA1c of 42 mmol/mol. He was due to join a face to face Healthier You group in Somerset, however ill health and then the first lockdown prevented him from beginning.</p> <p>Our local LWTC facilitator followed up with Keith by phone and encouraged him to join one of the virtual groups. In addition to attending the virtual group session, Keith was supported by phone and video conferencing with the facilitator.</p> <p>During a time when it is cited that over 40% of the population have gained weight, Keith did not. This played an important part of reducing the risk of developing Type 2 diabetes and will have also reduced the risk of serious complications by Covid, should he have contract it.</p> <p>"[I] thoroughly enjoyed the programme and would certainly recommend others to join in. I only hope they have the luck to be on a course run by the facilitator that I had. The programme has helped me make lifestyle changes. I now think far more about the sort of foods I eat rather than just eating everything. My facilitator is an excellent communicator, obviously loves teaching and has a great knowledge about diabetes, nutrition and life-styles. She has a very sympathetic personality and made everyone feel comfortable with talking. She made me feel that I could be honest about how I ate and she kept a lovely smile on her face all through the sessions; she also suggested quite a lot of websites and books to look at. I looked at several, one about healthy eating on a budget, carbs, food labels."</p>
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Westbank Community Health and Care

Trustees' report (continued)

Year ended 31 March 2021

HEALTHIER DEVON

In Devon we are also delivering an enhanced, longer support programme targeting people with highest risk and greater need for longer term support.

WE HAVE 1266 PEOPLE ENGAGED ON THE PROGRAMME WITH 641 BEING REFERRED DURING 2020-2021

Covid has presented the same challenges as the national programme but has also given us the opportunity to look at the service, the pros and cons of remote and face to face. Participants are currently supported via remote video conferencing, telephone calls, resources and signposting. Each participant receives sessions on:

- Healthy Eating,
- Mental Health,
- Physical Activity,
- Addressing barriers, and
- Healthy Weight.

When we are able to come back to face to face we will continue to offer a blended delivery model, considering the benefits of both remote and face to face contact. We hope that the learning will help us to include the harder to reach communities and offer participants real choice.

Case Study:	<p>Joseph is a 77-year-old male who was referred into the Healthier Devon in November 2019.</p> <ul style="list-style-type: none">• HbA1c reading was 44 at the start of the programme and is now 39 which means Joseph is no longer Pre-Diabetic• Measurement around the middle was 43 inches, it is now 39• Weight was 93kg, with a target goal of 83kg <p>Joseph received a face to face initial assessment in December 2019. During the initial assessment, he advised us that he was “too busy to start the programme” and actively chose to delay the commencement of the programme.”</p> <p>During COVID-19 Joseph was contacted to undertake the programme via zoom or telephone consultation. Whilst Joseph was I.T literate, he chose the telephone option as the preferred choice of the delivery method, he began the programme in September 2020.</p> <p>The aim of Healthier Devon is to support sustainable change that allow participants to look forward to better health outcomes. Giving Joseph a choice of delivery ensured he engaged in the programme which had a positive impact on him.</p> <p>“I believe the programme is very worthwhile. I was diagnosed with pre stage 2 diabetes after my annual check-up and agreed to take part.</p> <p>My biggest problem was with eating too much brown wholemeal. I have cut it out completely at lunchtime and have substituted Ryvita’s instead. I use the</p>
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Westbank Community Health and Care

Trustees' report (continued)

Year ended 31 March 2021

	<p>Ryvita to form a sandwich and fill with salad items. I have also cut out biscuits when I have a cup of tea.</p> <p>When the weather permits I am now taking more exercise, I started off with 20 minutes and now do 30/40 minutes twice a week, with shorter bouts in between.</p> <p>Losing weight was easy to start with, as the weight fell off. Although it's starting to slow down now I am feeling so much better in my general health so will certainly keep going until I reach my target. People are also starting to notice that my waist is smaller, without the paunch.</p> <p>Your help and encouragement have been very beneficial in my journey to better health. If I can do it then anyone can."</p>
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Westbank Community Health and Care

Trustees' report (continued)

Year ended 31 March 2021

BUDLEIGH HUB

Last years report gave a glance of the impact of Covid-19 on our services. Little did we know it would last a further year. Whilst reflecting on the impact on our community, its impact on the Hub has been dramatic too.

During 2020 all routine services and activities ceased. What was once the Hub of the community became desolate and depressing. Yet through this adversity came energy and a desire to continue to support the most vulnerable.

The Hub linked with other local charities, councils, churches, schools and GP surgeries to form the Budleigh Covid Support Group. This coordinated approach ensured all needs were covered quickly and efficiently. In a few weeks we have recruited over **200 volunteers** to help us achieve our goals. Over the year, with our volunteers, we achieved the following.

- **Volunteers put 30,000 leaflets through the doors of our community informing them of our support.**
- **Volunteers shopped 600 times for people who couldn't leave their home.**
- **Launchpad café cooked 2,500 meals, delivered piping-hot by our volunteers.**
- **We took 800 people to receive their covid vaccination.**
- **1,300 prescriptions were collected and delivered.**
- **We distributed £40,000 to 78 local families in financial hardship.**
- **Volunteers completed over 3,000 hours of service.**

We now look forward to emerging from this Covid support to help our communities as before, but better, with a renewed sense of purpose and desire.

Westbank Community Health and Care

Trustees' report (continued)

Year ended 31 March 2021

HR INFORMATION

Headcount		193
Gender	Male	31
	Female	162
Hours	Less than 30 pw	128
	More than 30 pw	55
	Bank	10
Age	16 - 25	12
	26 - 35	22
	36 - 45	38
	46 - 55	68
	56 - 65	48
	65 +	5
Contract type	Permanent	31
	Fixed term	152
	Bank	10

FINANCIAL REVIEW

Overview

The group has generated an overall net deficit of £433,559 (2020: deficit of £597,483), this comprises restricted net expenditure of £40,029 (2020: £327,250 net income) and unrestricted net expenditure of £393,530 (2020: £924,733) (from unrestricted and designated funds).

The net deficit includes an adjustment for the charity's share of losses in its LWTC partnership (£193,516). The operating loss of the charity itself was lower at £240,043.

Income and Expenditure

Total incoming resources decreased from £5,332,472 to £5,279,291. Covid-19 restrictions since the beginning of the financial year have had a significant effect on the range of services offered by the charity, with Gym, Day Care and the After-School Club worst affected (Note 5). Repeated lockdowns made it challenging to continue to deliver services, especially where many of our service users are vulnerable. Additionally, social distancing and home working resulted in a reduction in income from our hospitality services. In total income reduced by £275,299 across services and hospitality.

Westbank Community Health and Care

Trustees' report (continued)

Year ended 31 March 2021

Total resources expended decreased from £5,904,347 to £5,772,345 as the charity reduced its expenditure in the areas where limited activity took place. The charity received furlough grants of £127,616.

Post year end there has been an increase in activity in services and hospitality, coinciding with the lifting of restrictions. Growing these services back to their pre-pandemic capacity is now a strategic priority.

Balance sheet & Reserves

The charity's balance sheet remains intrinsically strong. The total reserves held at 31 March 2021 were £3,050,537 of which £1,337,025 comprised unrestricted funds, £510,566 were designated funds, and the balance of £1,202,946 were restricted funds. The Group held cash of £1,158,618 at the year end, an increase of £253,388 from 2020.

There are no restrictions on the charity's power to invest. The investment strategy is established by the Trustees, taking into account recent demands for funds, and the projects to be funded. The trustees consider that the investment portfolio (Note 16a) is invested for the medium to longer term, and this is therefore disclosed within fixed rather than current assets in the balance sheet.

Looking forward we now expect financial results for 2021/22 to show a small deficit, with an improvement in the second half of the year with the new CEO in place and restrictions lifted.

The new CEO has already begun implementing the first stages of a business development plan (see below) to take advantage of new opportunities, as well as to diversify the charity's income streams. This means some of the charity reserves will be actively utilised over the coming years in order to ensure the charity is operationally resilient enough to meet the changing needs of service users.

At March 2020 we held a £350k contingency for Covid-19, as at the time there was a high degree of uncertainty relating to the financial impact of the pandemic. £100k of this was utilised during the year to support our continued service delivery and to supplement the drop in our income from restrictions. Given our financial strength at the end of March 2021 we have redesignated £100k of this for investment in the business development areas identified by the new CEO, leaving £150k for continued Covid recovery.

Business development

The new CEO conducted a preliminary business review and identified a number of areas of the charity that have been historically under developed, including: investment in people, resources and IT systems, and income diversity.

A business plan to allow investment in to these areas is being prepared. This will enable the charity to explore new opportunities, while ensuring greater sustainability and long-term resilience. As discussed above, £100k has been designated to start implementing this development plan.

Going Concern

We have considered the continuing impact of Covid-19 on the delivery of services. A reduced deficit is anticipated for 2021/22, while we have a break even budget for 2022/23. The charity's balance sheet is intrinsically strong with the total level of reserves held at 31 March 2021 in excess of £3m. There is also sufficient availability of cash to continue the day to day operations.

We have considered a range of forecasts and scenarios, all of which show the charity can manage effectively over the next 12 months. We have reviewed and challenged the most recent management

Westbank Community Health and Care

Trustees' report (continued)

Year ended 31 March 2021

accounts which show the charity is operating ahead of budget post year end. Therefore, we are satisfied that the group will continue as a going concern for a period of at least the next 12 months.

Reserves Policy

The period since March 2020 has been a strong reminder of exactly why we seek to hold reserves. The previous financial resilience that the charity built up meant that Westbank was able to weather the financial effects of the pandemic while still delivering services to many of our beneficiaries. Further, Westbank has emerged well placed to continue supporting carers and our local community.

The Trustees have reviewed the charity's reserves policy in light of the ongoing Covid-19 pandemic and the current risk register. The policy has been amended to take account of the charity's short and long term changes in funding, our strategic objectives and the continuing uncertainty around the future impacts of the pandemic.

From this the trustees have assessed that the charity should normally aim to hold £900k of free reserves and risk specific designated reserves, being the amount that will enable us to:

- Withstand the impact of identified key financial risks, principally, to continue our programme of support to carers, and provide sufficient working capital in the event of an unexpected loss of income or an increase in expenditure.
- Invest adequately in the organisation's people, IT systems, and resources.
- Enable us to invest in new opportunities both to build more sustainable and diverse income streams, and to engage with service users and the local community in new and more effective ways.
- Continue to provide services in the event of future restrictions related to the pandemic.

Free reserves are defined as general unrestricted funds (£1,337k) less those held in unrestricted fixed assets (£670k). At March 2021 this figure was £667k.

Risk specific designated reserves (£250k) are those held to protect against an identified organisational risk. The Covid-19 recovery fund remaining at the year end is £150k, and is expected to be used over the next 18 months. The CEO's strategy fund is £100k, and is being actively utilised post year end to invest into new opportunities and the charity's long term sustainability.

The total reserves under the above policy are £917k. Therefore, the Trustees are confident that the charity has sufficient reserves to meet its future requirements.

Post balance sheet events

New CEO

The charity's CEO Matthew Byrne resigned from his post in September 2020 after 14 years' service in various roles. Following this a new CEO, Sarah Hicks, joined the charity in June 2021. She has implemented a new business development strategy which is discussed in the financial review. During the gap, the trustees provided support to the charity to ensure normal operations were maintained.

Living Well Taking Control (LWTC)

The partnership suffered a loss for the financial year which has reduced the equity holding to £1k. This loss was partly due to there being several large cohorts of service users at the beginning of the pandemic, and the significant costs involved in rapidly changing the delivery model during this time.

Westbank Community Health and Care

Trustees' report (continued)

Year ended 31 March 2021

At the year end date the charity was owed a sum of £486k by LWTC. Post year end over £320k of this debt has been repaid and the trustees are confident of recovering the full amount, as the partnership recovers from the pandemic.

Westbank Community Enterprises (WCE)

There is an intention that in the future, the activities of WCE will be transferred to a separate CIO and that the current company will become dormant. Conversations are ongoing about how the assets and liabilities will be transferred, while legal advice is being sought on how best to do this. No final decision has been made regarding this move. However, the intention is that if it goes ahead, the transfer will be effective from the 1st of April 2022.

The main reason behind the intention to transfer the activities is that the new CIO will be in a position to apply for external funding that it cannot access while part of the existing group, which will enable a better delivery of its core activities and charitable objectives in the WEB area.

Minimisation of Business Risks and Risk Management

The Board is regularly appraised of potential business risks, and plans accordingly for mitigation if required. The Trustees acknowledge their responsibility for identifying and managing risks to which the organisation is exposed and for them to be properly recorded in a Risk Register.

The Trustees have identified the top three risks as follows:

- Renewal of contracts/loss of significant income
- Coping with different ways of commissioning
- Loss of key personnel

Renewal of contracts/loss of significant income

A key platform of the forward strategy, being led by the new CEO, is to achieve a greater diversification of income streams, and phased dates for recommissioning of individual contracts. The objective across all income streams is to deliver a smoother profile of projected revenues, while also making the charity less reliant on any one stream.

Coping with different ways of commissioning

We are committed to working with commissioning entities on a joint basis, so the fullest understanding can be shared as to how WestBank continues to innovate in the provision of services, and what is required to ensure the best value and outcomes for clients and service users.

Loss of key personnel

Trustees have, where necessary, been available to work closely with the leadership team in helping to overcome difficulties arising from any temporary gaps in senior management, including identification of external contract resources.

Structure, Governance and Management

The governing documents of the organisation are the Articles of Association and the Memorandum of Association dated November 2012.

Westbank Community Health and Care

Trustees' report (continued)

Year ended 31 March 2021

The objects of the charity are:

- (a) to promote health
- (b) to relieve sickness and disability and
- (c) to relieve the infirmities associated with old age in any case by such means as the Trustees (Directors) think fit including, but not limited to:
 - (i) the provision of support and respite services for carers
 - (ii) the provision of a day care centre
 - (iii) the education and training and the provision of facilities to improve health and fitness
- (d) to provide or assist in the provision of facilities in the interest of social welfare for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age infirmity or disability, financial hardship or social circumstances with the object of improving their conditions of life
- (e) to provide, maintain and improve public amenities by the provision of access to information technology

The minimum number of directors is three and the maximum for the time being is eight. At the first AGM after formation all directors will retire from office unless by the close of the meeting the members have failed to elect sufficient directors to hold a quorate (three) meeting of the directors. In each future year one third of the directors (determined by lot initially and then by length of service) must retire.

The directors, as the charity's trustees, have control of the charity and its property and funds.

The Directors are elected by the Members or co-opted by the Directors.

The Directors, when complete, consist of at least three and not more than eight individuals over the age of 18, all of whom must support the Objects.

One third (or the number nearest one third) of the Directors must retire each year, those longest in office retiring first and the choice between any of equal service being made by drawing lots.

A retiring Director who is eligible under article 3.3 may be reappointed. A Director's term of office as such automatically terminates if he/she:

- (a) ceases to be a member
- (b) is disqualified under the Charities Act

All new trustees receive a full induction into all departments within the organisation. Training needs are identified during the Chair's annual appraisal of trustees. Training needs are met as identified.

The Chief Executive has delegated authority and responsibility for the operations of the charity.

Senior managers' pay rates are set by Board and Chief Executive, and are benchmarked against sector rates.

Risk analyses continue to be undertaken to identify new major risks to which the charity is exposed and we have set actions in place to manage them. Reviews of risks already identified take place to decide if changes in processes are required.

Westbank Community Health and Care

Trustees' report (continued)

Year ended 31 March 2021

Reference and Administrative Information

Trustees 2020-2021

Mr J Masters
Mr I Whyte
Ms B Thorn (resigned September 2020)
Mr K Richards
Mrs E Anderson
Mrs S Yeo
Mr P Harris
Mr N Eversett (resigned December 2020)

Chief Executive

Matthew Byrne (resigned September 2020)
Sarah Hicks (appointed June 2021)

Senior Leadership Team

Matthew Byrne, Chief Executive (resigned September 2020)
Sarah Hicks (appointed June 2021)
Debbie Avery, Head of Operations
Billy Hartstein, Head of Carers (resigned June 2021)
Andy Hood, Head of Carers (appointed August 2021)
Jaine Keable, Head of Health and Wellbeing
Nina Parnell, Head of Volunteering
Caroline White, Financial Controller (resigned March 2021)
Stephen Thomas, Head of Finance & Business Planning (appointed October 2021)

Registered and Principal Office:

Farm House Rise
Exminster
Exeter
EX6 8AT
Telephone: 01392 824752 Fax: 01392 823987

Primary bankers:

Nat West
18 St Thomas Centre
Exeter
EX4 1DE

Statutory Auditors:

PKF Francis Clark
Centenary House
Peninsula Park
Rydon Lane, Exeter
EX2 7XE

Westbank Community Health and Care

Trustees' report (continued)

Year ended 31 March 2021

Trustees' responsibilities in relation to the financial statements

The charity trustees (who are also directors of Westbank for the purposes of company law) are responsible for preparing a Trustees' Annual Report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the group and of the incoming resources and application of resources, including the income and expenditure, of the charitable group for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK 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 presume that the charitable company 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 Companies Act 2006. The trustees are also responsible for safeguarding the assets of the charity and the group and hence 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 charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

In so far as the trustees are aware at the time of approving our trustees' annual report:

- there is no relevant information, being information needed by the auditor in connection with preparing their report, of which the charity's auditor is unaware; and
- the trustees, having made enquiries of fellow directors and the charity's auditor that they ought to have individually taken, have each taken all steps that he/she is obliged to take as a director in order to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information

The trustees approve the Trustees' Annual Report, including approval in their capacity as company directors of the Strategic Report contained within it, on 18 November 2021.

Signed on behalf of the trustees

Keith Richards
Trustee

Westbank Community Health and Care

Independent Auditor's Report to the Trustees of Westbank

Year ended 31 March 2021

Opinion

We have audited the financial statements of Westbank Community Health and Care (the charity) for the year ended 31 March 2021 which comprise Group Statement of Financial Activities, Group and Parent Company Balance Sheets, Statement of Consolidated Cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the group's and charity's affairs as at 31 March 2021 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the original financial statements were authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Westbank Community Health and Care

Independent Auditor's Report to the Trustees of Westbank (continued) **Year ended 31 March 2021**

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report, (which includes the directors' report prepared for the purposes of company law) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not obtained all the information and explanations necessary for the purposes of our audit

Responsibilities of the trustees

As explained more fully in the Statement of Trustees' Responsibilities set out on page 17, the trustees (who are also the directors of the charity for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Westbank Community Health and Care

Independent Auditor's Report to the Trustees of Westbank (continued)

Year ended 31 March 2021

Our responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

As part of our audit planning we obtained an understanding of the legal and regulatory framework that is applicable to the charity and the sector in which it operates. The key laws and regulations we identified were the Charities Act and regulations in relation to data protection (GDPR) and safeguarding. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements, primarily the Companies Act 2006, relevant tax and pensions laws.

We discussed with management how compliance with these laws and regulations is monitored and discussed policies and procedures in place. We also identified the individuals who have responsibility for ensuring that the charity complies with laws and regulations and deals with reporting any issues if they arise.

Based on this understanding we designed our audit procedures to identify non-compliance with such laws and regulations. Our procedures involved the following:

- Enquiries of management and those charged with governance regarding their knowledge of any non-compliance with laws and regulations that could affect the financial statements;
- Reviewing legal and professional costs to identify any possible non-compliance or legal costs in respect of non-compliance;
- Reviewing Trustees' meeting minutes;
- Reviewing the safeguarding and data protection policies;

As part of our enquiries we discussed with management whether there have been any known instances, allegations or suspicions of fraud, of which there were none. We evaluated the risk of fraud through management override. The key risks we identified were management bias in accounting judgements and estimates. We also evaluated the risk of fraud through misapplication of grant funding.

In response to the identified risk, as part of our audit work we:

- Confirmed on a sample basis that expenditure was properly authorised and made in accordance with the terms of the relevant fund;
- Used data analytics to test journal entries throughout the year, for appropriateness;
- Reviewed estimates and judgements made in the accounts for any indication of bias and challenged assumptions used by management in making estimates.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statement. This risk increases the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial

Westbank Community Health and Care

Independent Auditor's Report to the Trustees of Westbank (continued)

Year ended 31 March 2021

statements as we are less likely to become aware of instances of non-compliance. The risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our Report

This report is made solely to the charity's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

Stephanie Henshaw (Senior Statutory Auditor)

For and on behalf of

PKF FRANCIS CLARK

Chartered Accountants & Statutory Auditor

Centenary House

Peninsula Park

Rydon Lane

Exeter

EX2 7XE

25 November 2021

Westbank Community Health and Care

Consolidated Statement of Financial Activities (including the Income and Expenditure Account)

For the year ended 31 March 2021

	Note	Unrestricted funds £	Designated funds £	Restricted funds £	Total 2021 £	Total 2020 £
Income:						
Donations and legacies	3	216,928	-	159,167	376,095	82,394
Charitable activities	5	370,077	-	4,516,310	4,886,387	5,208,682
Other trading activities	4	3,800	-	-	3,800	35,251
Investment Income	6	1,208	-	5	1,213	1,995
Other income	7	11,796	-	-	11,796	4,150
Total Income		603,809	-	4,675,482	5,279,291	5,332,472
Expenditure:						
Charitable activities	8	863,318	-	4,715,511	5,578,829	5,904,347
Other expenditure		-	193,516	-	193,516	-
Total Expenditure		863,318	193,516	4,715,511	5,772,345	5,904,347
Net gain/(loss) on investments	16a	59,495	-	-	59,495	(25,608)
Net income/ (expenditure)		(200,014)	(193,516)	(40,029)	(433,559)	(597,483)
Transfers between funds	21/22	277,169	(242,268)	(34,901)	-	-
Net movement in funds		77,155	(435,784)	(74,930)	(433,559)	(597,483)
Funds at 31 March 2020		1,259,870	946,350	1,277,876	3,484,096	4,081,579
Funds at 31 March 2021	21/22	1,337,025	510,566	1,202,946	3,050,537	3,484,096

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

Westbank Community Health and Care

Consolidated and Charity Balance Sheets

For the Year ended 31 March 2021

	Note	2021 Group	Charity	2020 Group (Restated)	Charity (Restated)
		£	£	£	£
Fixed assets					
Tangible fixed assets	14/15	1,322,439	1,301,894	1,440,662	1,391,055
Investments - Listed	16a	298,826	298,826	239,331	239,331
Investment	16b	634	1	194,150	190,001
		-----	-----	-----	-----
		1,621,899	1,600,721	1,874,143	1,820,387
Current assets					
Stocks		712	712	712	712
Debtors	17	844,794	795,827	1,190,297	1,150,800
Cash at bank and in hand		1,158,618	1,075,336	905,230	863,474
		-----	-----	-----	-----
Total current assets		2,004,124	1,871,875	2,096,239	2,104,986
		-----	-----	-----	-----
Liabilities					
Creditors falling due within one year	18	(575,486)	(409,965)	(486,286)	422,732
		-----	-----	-----	-----
Net Current Assets		1,428,638	1,461,910	1,609,953	1,592,254
		-----	-----	-----	-----
Total assets less current liabilities		3,050,537	3,062,631	3,484,096	3,412,641
		-----	-----	-----	-----
Net assets		3,050,537	3,062,631	3,484,096	3,412,641
		=====	=====	=====	=====
The funds of the Charity					
Unrestricted funds	22	1,847,591	1,859,685	2,206,220	2,134,765
Restricted	21	1,202,946	1,202,946	1,277,876	1,277,876
		-----	-----	-----	-----
		3,050,537	3,062,631	3,484,096	3,412,641
		=====	=====	=====	=====

These financial statements were approved by the Trustees on 18 November 2021 and signed on their behalf by

Keith Richards
Trustee

Westbank Community Health and Care

Cash Flow Statement

For the Year ended 31 March 2021

		2021	2020
	Note	£	£
Cash used in operating activities	25	256,445	(1,199,111)
Cash flows from investing activities			
Investment income		1,213	1,995
Purchase of tangible fixed assets		(4,270)	(58,531)
		-----	-----
Cash used in investing activities		(3,057)	(56,533)
Increase/(decrease) in cash and cash equivalent in the year		253,388	(1,255,647)
Cash and cash equivalent at the beginning of the year		905,230	2,160,877
		-----	-----
Cash and cash equivalent at the end of the year		1,158,618	905,230
		=====	=====

Westbank Community Health and Care

Notes to the accounts

For the Year ended 31 March 2021

1. **Accounting policies**

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are set out below. The policies have been applied on a consistent basis with prior years with the following exceptions: £116,438 has been reanalysed between restricted and unrestricted funds brought forward at the start of the prior year and a further was similarly reanalysed £23,985 in respect of the prior year. These adjustments were required to correct the allocation of depreciation between funds and make no change to the overall net funds.

a) General information

The charity is a company limited by guarantee. The members of the company are the subscription paying members of the Trust. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

The charity is incorporated in England and Wales. The registered office is detailed in the Trustees' report.

The functional currency of Westbank is considered to be pounds sterling because it is the primary economic environment in which the charity operates.

b) 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 financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) – (Charities SORP (FRS102)) the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (March 2018) and the Companies Act 2006.

The charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

The financial statements have been prepared on a going concern basis and the Trustees are not aware of any material uncertainties that would cast doubt on the charity's ability to continue as a going concern.

c) Basis of consolidation

The consolidated financial statements consolidate the financial statements of the charitable company and its subsidiary undertaking drawn up to 31 March 2021.

A subsidiary is an entity controlled by the company. Control is achieved where the company has the power to govern the financial and operating policies of an entity so as to obtain benefits from its activities.

The investment in the joint venture is recognised in the consolidated financial statements on the equity accounting basis

d) Funds

General unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Westbank Community Health and Care

Notes to the accounts (continued)

For the Year ended 31 March 2021

Designated funds are unrestricted funds which the trustees have decided to set aside for a specific purpose.

Restricted funds are funds to be used in accordance with specific restrictions imposed by the donor or which have been raised by the charity for particular purposes. Expenditure which meets the criteria specified is charged to the fund.

As noted in the reserves policy, the trustees aim to maintain unrestricted funds equivalent to 9 months' running costs.

e) Expenditure

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with use of the resource.

f) Income

All income is included in the SOFA when the charity is legally entitled to the income, any performance conditions attached to the items of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Grant income is recognised when the charity becomes unconditionally entitled to receipts and when the amount of the grant can be reliably measured. This is generally when the income is received. Grants received for a specific purpose are recorded as restricted income.

Goods donated for resale are included as income when they are sold.

g) Assets and Liabilities

These are included in the balance sheet at the following amounts:

- Fixed assets at cost less depreciation
- Current assets at the lower of cost and net realisable value
- Liabilities at their settlement value

Small additions (below the value of £500) are not capitalised.

h) Depreciation of fixed assets

Depreciation is provided as to write off the cost of the assets, with the exception of freehold land, over their estimated useful lives at the following rates:

- 20% per annum straight line basis on equipment
- 33% per annum straight line basis on computers
- 1% - 2% per annum straight line basis on buildings
- 25% per annum straight line basis on motor vehicles

i) Investments

Fixed asset investments are recognised at market value at the balance sheet date. Realised and unrealised gains / losses on investments are disclosed in the SOFA and in note 16a to the financial statements.

Westbank Community Health and Care

Notes to the accounts (continued)

For the Year ended 31 March 2021

Current asset investments comprise cash on deposit with a maturity exceeding three months from the date of acquisition or opening of the account.

j) Stocks

Stock consists of purchased goods for resale. These stocks are valued at the lower of cost and net realisable value. Items donated for resale are not included in the financial statements until they are sold. No value is attributed to the donated goods held prior to resale as it is considered impractical to reliably measure their fair value and the cost of valuing of these items would outweigh the benefit to the users of the financial statements.

k) Cash balances

Cash at bank and cash in hand represents amounts held to meet short-term cash commitments as they fall due. This includes cash and short term deposits with a maturity of three months or less from the date of acquisition or opening of the account.

l) Debtors

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

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.

n) Operating leases

Rentals paid under operating leases are charged to the SOFA over the period in which the cost is incurred.

o) VAT

The charity is registered for VAT and is able to recover input tax attributable to the relevant taxable supplies. In addition, a portion of input tax is recoverable on general expenditure on the basis of partial exemption calculations. Following the application of the partial exemption calculations, resulting irrecoverable VAT is charged as an administration cost or added to the amount capitalised for fixed asset expenditure.

p) Financial instruments

Westbank only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. The charity currently holds:

- Trade debtors and trade creditors
- Long term investments
- Short term investments

Financial assets, which comprise, trade and other debtors and cash at bank balances are initially measured at transaction price (including transaction costs) and are subsequently measured at the undiscounted amount receivable. Fixed asset investments qualifying as basic financial instruments are accounted for as described in accounting policy h.

Westbank Community Health and Care

Notes to the accounts (continued)

For the Year ended 31 March 2021

Financial liabilities which comprise trade and other creditors are initially measured at transaction price (including transaction costs) and are subsequently measured at the undiscounted amount payable.

q) Volunteer help

In accordance with the Charities SORP (FRS102) the value of any voluntary help received is not included in the financial statements, but is described in the Annual Report.

r) Pension costs

The charity makes contributions to an auto-enrolment pension scheme operated by Now Pensions. The pension charge recorded in these financial statements is the amount of contributions payable in the accounting year.

s) Critical accounting judgements and key areas of estimation uncertainty

In the application of the company's accounting policies, which are described above, the directors are required to make judgements, estimates and assumptions about the carrying amounts of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

The trustees don't consider there to be any critical judgements or estimates.

Westbank Community Health and Care

Notes to the accounts (continued)

For the Year ended 31 March 2021

2. Financial Performance of the charity

These financial statements consolidate the results of the charity and its wholly-owned subsidiary Westbank Community Enterprises on a line-by-line basis. A separate Statement of Financial Activities and Income and Expenditure Account for the charity has not been presented because the Trust has taken advantage of the exemption afforded by section 408 of the Companies Act 2006.

A summary of the financial performance of the charity alone is set out below:

	2021	2020
	£	£
Income	5,194,569	5,131,834
Expenditure on charitable activities	(5,544,579)	(5,791,770)
Net income expenditure	(350,010)	(659,936)
Total funds brought forward	3,412,641	4,012,577
Total funds carried forward	3,062,631	3,412,641
Represented by:		
Unrestricted funds	1,859,685	2,134,765
Restricted funds	1,202,946	1,277,976
	3,062,631	3,412,641

3. Donations and Legacies

	Unrestricted funds	Restricted funds	Total funds	Total funds
	2021	2021	2021	2020
	£	£	£	£
Donations	216,928	159,167	376,095	49,464
Sundry income	-	-	-	32,930
	216,928	159,167	376,095	82,394

The income from donations and legacies was £376,095 (2020: £82,394) of which £216,928 was unrestricted (2020: £31,889) and £159,167 restricted (2020: £50,505). Unrestricted Donations include furlough grants of £127,616 and other Covid support government grants of £37,458 (2020: nil)

Westbank Community Health and Care

Notes to the accounts (continued)

For the Year ended 31 March 2021

4. Other Trading Activities

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Starcross shop and meeting place	3,198	-	3,198	35,251
Fundraising and functions	602	-	602	-
	<hr/> 3,800	<hr/> -	<hr/> 3,800	<hr/> 35,251

The income from other trading activities was £3,800 (2020: £35,251) of which £3,800 was unrestricted (2020: £35,251) and £nil was restricted (2020: £nil).

Westbank Community Health and Care

Notes to the accounts (continued)

For the Year ended 31 March 2021

5. Charitable Activities

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Hospital Discharge	-	371,686	371,686	182,779
Devon Carers Centre	-	2,351,252	2,351,252	2,134,004
Bright Futures (Big Lottery - URN YIF/1/010386560)	-	10,878	10,878	38,838
Budleigh Hospital Wellbeing Hub	228,655	-	228,655	380,638
Neighbourhood Friends	-	160,156	160,156	140,184
Wellbeing Exeter	-	216,759	216,759	191,936
Voluntary Representation on Health	-	184,674	184,674	182,138
Diabetes Westbank	-	639,130	639,130	-
Westbank Community Support	-	13,774	13,774	-
Healthy Neighbourhoods (Big Lottery 0010287095)	-	85,100	85,100	84,285
Exeter Living Well at Home	-	-	-	44,387
WEB Community Building	-	8,500	8,500	18,000
<i>Other activities:</i>				
Westbank Day Care	17,604	-	17,604	57,506
After School Club	34,314	-	34,314	79,566
Fitness Suite Income	43,109	-	43,109	105,026
Gym Club	20	-	20	21,279
Hospitality	11,512	-	11,512	118,481
Food Services / Kitchen	20,958	-	20,958	45,587
Memory Café	-	110	110	-
Seconded staff	-	-	-	835,191
Devon Diabetes SIB Dev Fund	-	224,755	224,755	148,000
Young Carers	-	228,690	228,690	226,194
Time for You	-	20,846	20,846	177,189
Volunteering	-	-	-	(789)
Hartwell House and Shop	10,524	-	10,524	-
Other	3,381	-	3,381	(1,737)
	<u>370,077</u>	<u>4,516,310</u>	<u>4,886,387</u>	<u>5,208,682</u>

The income from charitable activities was £4,886,387 (2020: £5,208,682) of which £370,077 was unrestricted (2020: £1,640,748) and £4,516,310 was restricted (2020: £3,567,934).

6. Investment Income

	2021 £	2020 £
Bank interest	1,213	1,995
	<u>1,213</u>	<u>1,995</u>

Westbank Community Health and Care

Notes to the accounts (continued)

For the Year ended 31 March 2021

The income from investment was £1,213 (2020: £1,995) of which £1,208 (2020: £1,995) was unrestricted. £5 (2020: £nil) was restricted.

Westbank Community Health and Care

Notes to the accounts (continued)

For the Year ended 31 March 2021

7. Other Income

	2021 £	2020 £
Movement in fair value of investment	-	4,150
Other income	11,796	-
	<u>11,796</u>	<u>4,150</u>

All other income is unrestricted.

8. Expenditure on charitable activities

	Volunteering £	Physical & Emotional Wellbeing £	Carers £	Children & Family Services £	Central Support £	2021 Total £	2020 Total £
Charitable activities							
Purchases	14	699	92	6,214	-	7,019	26,120
Premises	13,208	233,694	17,957	10,692	72,560	348,111	529,717
Fund activities	170,967	11,450	326,946	3,959	41,614	554,936	1,045,313
Depreciation	10,531	64,106	5,190	17,578	24,638	122,493	115,698
General administration	107,639	12,839	607,163	1,624	(387,224)	342,041	241,901
Wages and salaries	492,083	831,709	1,921,210	328,301	441,873	4,015,176	3,672,902
Other staff costs	39,200	10,777	15,710	382	29,033	95,102	183,386
Legal and professional	-	29,313	-	-	40,160	69,473	68,184
Interest	-	668	1,506	155	3,649	5,978	6,088
Governance costs							
Audit & accountancy	-	3,000	-	-	15,500	18,500	15,038
Total charitable activity expenditure	<u>833,642</u>	<u>1,198,205</u>	<u>2,895,774</u>	<u>368,905</u>	<u>281,803</u>	<u>5,578,829</u>	<u>5,904,347</u>

Total expenditure was £5,772,345 (2020: £5,904,347) of which £863,318 was unrestricted (2020: £2,613,158) and £4,715,511 was restricted (2020: £3,291,189) and £193,516 designated (2020: £nil).

All expenses are allocated on the basis of direct allocation to the particular activities. Premises and general administration costs that cannot be allocated directly are allocated evenly across the five areas.

Other expenditure of £193,516 comprises the loss on fair value of investment (2020: gain £4,150) which is a designated fund item.

Net income/ (expenditure) for the year

	2021 £	2020 £
This is stated after charging:		
Operating leases	7,668	3,528
Depreciation	122,493	115,699
Auditors Remuneration - Audit	15,500	15,038
- Other	3,000	8,610

Westbank Community Health and Care

Notes to the accounts (continued)

For the Year ended 31 March 2021

9. Commercial trading operations and investment in trading subsidiary

The charity owns the entire issued share capital of Westbank Community Enterprises Limited which is incorporated in England & Wales, registered company number 10834679, and operates the commercial activities at the Budleigh Community Hospital. Westbank Community Enterprises was incorporated on 23 June 2017.

The registered office of the subsidiary is: Farm House Rise, Exminster, Devon, EX6 8AT.

	2021	2020
	£	£
Summary Profit and Loss Account		
Turnover	290,482	396,131
Cost of sales	(83,416)	(155,381)
Gross profit	207,066	240,750
Administrative expenses	(248,699)	(182,447)
Other operating income	11,796	-
Operating profit / (loss)	(29,837)	58,303
Profit / (loss) for the financial year	(29,837)	58,303

The assets and liabilities of the subsidiary were:

Tangible assets	20,545	49,607
Current assets	140,430	100,544
Creditors: amounts falling due within one year	(173,702)	(82,845)
Total net assets	(12,727)	67,306
Aggregate share capital and reserves	(12,727)	67,306

Westbank Community Health and Care

Notes to the accounts (continued)

For the Year ended 31 March 2021

10. Employees' remuneration

	2021 £	2020 £
Gross remuneration	3,585,670	3,352,106
Employer's NIC	251,820	229,365
Pension costs	100,323	93,443
	<hr/> 3,937,813	<hr/> 3,674,914

The average number of paid staff was 216 (2020: 214). No employees earned more than £60,000 per annum (2020: no employees earned £60,000 per annum). Pension contributions of £100,323 (2020: £93,443) were made in respect of a defined contribution scheme.

The Key Management Personnel of the charity, comprise, the Trustees, the Chief Executive Officer and the Senior Leadership Team. The total employee benefits of the key management personnel for the charity were £240,596 (2020: £280,544).

11. Trustees' remuneration and expenses

The charity trustees were not paid or received any other benefits from employment with the charity (2020: £nil). A reimbursement of expenses was made to 1 (2020: 3) trustees of £10 (2020: £391). No charity trustee received payment for professional or other services supplied to the charity (2020: £nil).

12. Independent auditor's remuneration

	2021 £	2020 £
In respect of:		
Audit services	15,500	15,038
Other services	3,000	8,610
	<hr/> 18,500	<hr/> 23,648

13. Corporation taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

Westbank Community Health and Care

Notes to the accounts (continued)

For the Year ended 31 March 2021

14. Tangible fixed assets – Charity

	Freehold property	Equipment	Computers	Motor vehicles	Total
	£	£	£	£	£
Cost					
At 1 April 2020	1,732,273	354,326	103,559	63,722	2,253,880
Additions	-	2,263	-	-	2,263
Disposals	-	(3,257)	(21,600)	-	(24,857)
At 31 March 2021	1,732,273	353,332	81,959	63,722	2,231,286
Depreciation					
At 1 April 2020	429,123	294,642	80,538	58,522	862,825
Charge for year	48,260	23,346	14,618	5,200	91,424
Eliminated on disposal	-	(3,257)	(21,600)	-	(24,857)
At 31 March 2021	477,383	314,731	73,556	63,722	929,392
Net book value					
At 31 March 2021	1,254,890	38,601	8,403	-	1,301,894
At 31 March 2020	1,303,150	59,684	23,021	5,200	1,391,055

The cost of the land element of the Community Care Centre was £59,822, with that of the refurbishment of the building costing £119,643, a total of £179,465. This was funded by a National Lottery grant, included within restricted income.

The land and buildings comprising the 'Healthy Living Centre' were purchased from Bovis Homes Limited for £1. If, before 12 April 2026, Westbank (or any succeeding owner) obtains planning permission to develop the property for any purpose apart from community use, 50% of the difference between the open market value before and after planning permission were granted would be payable to Bovis Homes Limited. At 31 March 2021, the total cost of the Healthy Living Centre, excluding equipment, was £ (2020: £685,275). This was funded by a National Lottery grant included in restricted fund income.

Some of the equipment in both the Community Care and Healthy Living Centres have been funded by grants, and are included within restricted fund income.

All fixed assets are used for charitable purposes.

Westbank Community Health and Care

Notes to the accounts (continued)

For the Year ended 31 March 2021

15. Tangible fixed assets – Group

	Freehold property	Equipment	Computers	Motor vehicles	Total
	£	£	£	£	£
Cost					
At 1 April 2020	1,732,273	444,701	129,330	85,466	2,391,770
Additions	-	3,500	770	-	4,270
Disposals	-	(3,257)	(21,600)	-	(24,857)
At 31 March 2021	1,732,273	444,944	108,500	85,466	2,371,183
Depreciation					
At 1 April 2020	429,123	354,187	103,840	63,958	951,108
Charge for year	48,260	46,257	17,340	10,636	122,493
Eliminated on disposal	-	(3,257)	(21,600)	-	(24,857)
At 31 March 2021	477,383	397,187	99,580	74,594	1,048,744
Net book value					
At 31 March 2021	1,254,890	47,757	8,920	10,872	1,322,439
At 31 March 2020	1,303,150	90,514	25,490	21,508	1,440,662

16a. Investments – UK listed (Group & Charity)

	2021 £	2020 £
Market value at 1 April 2020	239,331	264,939
Unrealised gain arising in year	59,495	(25,608)
Market value at 31 March 2021	298,826	239,331

The Historical cost of the investments was: £200,000.

Westbank Community Health and Care

Notes to the accounts (continued)

For the Year ended 31 March 2021

16b. Investments

	Charity £	Group £
Cost		
At 1 April 2020	190,001	194,150
Share of net result	-	(193,516)
At 31 March 2021	190,001	634
Provision		
At 1 April 2020	-	-
Impairment in the year	(190,000)	-
At 31 March 2021	-	-
Carrying amount		
At 1 April 2020	190,001	194,150
At 31 March 2021	1	634

The investment in Living Well Taking Control LLP was acquired on 1 April 2016, the cost of investment was £190,000.

The investment in Westbank Community Enterprises Limited was acquired on 23 June 2017, the cost of investment was £1.

Details of undertakings

Details of investments in which the company holds 20% or more of the nominal value of any class of share capital are as follows:

Undertaking	Country of incorporation	Holding	Proportion of voting rights and shares held	
			2020	2020
Subsidiary				
Westbank Community Enterprises Limited	England and Wales	Ordinary Shares	100%	100%
Joint Venture				
Living Well Taking Control LLP	England and Wales	LLP member	50%	50%

The company's interest as a partner of Living Well Taking Control LLP is accounted for as a joint venture. Its principal activity is to run the Living Well Taking Control Programme which offers a diabetes support group. The registered company number is OC407449 and the registered office is Avoca Court, 27 Moseley Road, Birmingham, B12 0HJ.

The profit / (loss) for the financial period of Living Well Taking Control LLP was £ (387,032) and the aggregate amount of capital and reserves at the end of the period was £1,268.

Westbank Community Health and Care

Notes to the accounts (continued)

For the Year ended 31 March 2021

17. Debtors

	2021		2020	
	Group	Charity	Group	Charity
	£	£	£	£
Trade debtors	151,673	149,222	239,108	235,977
Prepayments	157,408	148,683	133,984	126,838
Other debtors	49,315	3,343	53,809	5,298
Amounts due by LWTC	486,398	486,398	763,396	763,396
Amounts owed by WCE	-	8,181	-	19,291
	<u>844,794</u>	<u>795,827</u>	<u>1,190,297</u>	<u>1,150,800</u>

18. Creditors: amounts falling due within one year

	2021		2020	
	Group	Charity	Group	Charity
	£	£	£	£
Trade creditors	215,242	73,584	82,477	69,101
Accruals and deferred income	167,131	143,268	229,488	179,310
Social security and other taxes	193,113	193,113	174,321	174,321
	<u>575,486</u>	<u>409,965</u>	<u>486,286</u>	<u>422,732</u>

Income received in advance (deferred income) comprises grant income which relates to the following financial year.

	£
Balance at 1 April 2020	55,227
Amount released to income earned from charitable activities	(51,227)
Amount deferred in year	60,518
Balance at 31 March 2021	<u><u>64,518</u></u>

Westbank Community Health and Care

Notes to the accounts (continued)

For the Year ended 31 March 2021

19. Other Financial Commitments

At 31 March 2021 the charity had total commitments under non-cancellable operating leases as set out below:

	Land & buildings 2021 £	Land & buildings 2020 £	Plant & machinery 2021 £	Plant & machinery 2020 £
Operating leases which expire:				
In less than 1 year	63,333	101,333	4,188	4,188
Within 2 to 5 years	87,130	188,463	6,105	10,293
	150,463	289,796	10,293	14,481

20. Analysis of net assets between funds – Group

	Designated £	General £	Restricted £	Total £
<i>Fixed assets</i>				
Tangible fixed assets	-	669,942	652,497	1,322,439
Investments	-	298,826	-	298,826
Investment in Joint Venture	634	-	-	634
	634	968,768	652,497	1,621,899
<i>Current assets</i>				
Stock	-	712	-	712
Debtors	-	218,941	625,853	844,794
Cash at bank and in hand	509,932	517,131	131,555	1,158,618
	509,932	736,784	757,408	2,004,124
<i>Liabilities</i>				
Creditors due within one year	-	(368,527)	(206,959)	(575,486)
Net assets at 31 March 2021	510,566	1,337,025	1,202,946	3,050,537

Westbank Community Health and Care

Notes to the accounts (continued)

For the Year ended 31 March 2021

20. Analysis of net assets between funds – Group (continued) – Prior year comparative

	Designated £	General £	Restricted £	Total £
<i>Fixed assets</i>				
Tangible fixed assets	-	714,024	726,638	1,440,662
Investments	-	239,331	-	239,331
Investment in Joint Venture	194,150	-	-	194,150
	194,150	953,355	726,638	1,874,143
<i>Current assets</i>				
Stock	-	712	-	712
Debtors	-	987,308	202,989	1,190,297
Cash at bank and in hand	752,200	(246,020)	399,050	905,230
	752,200	742,000	602,039	2,096,239
<i>Liabilities</i>				
Creditors due within one year	-	(435,485)	(50,801)	(486,286)
Net assets at 31 March 2020	946,350	1,259,870	1,277,876	3,484,096

Westbank Community Health and Care

Notes to the accounts (continued)

For the Year ended 31 March 2021

21. Restricted funds

Restricted Funds - Group	Balance 1 April 2020 £	Incoming £	Outgoing £	Transfer £	Balance 31 March 2021 £
Westbank Building Capital	114,121	-	(17,203)	-	96,918
Healthy Living Centre Capital	466,067	-	(13,706)	-	452,361
Devon Carers Centre	218,410	2,353,601	(2,333,830)	12,699	250,880
SEIF Capital Grant	66,744	-	(10,531)	-	56,213
Bright Futures	24,086	10,878	(34,964)	-	-
Memory Cafes	4,372	110	(532)	-	3,950
Healthy Neighbourhoods	15,806	85,847	(81,157)	-	20,496
Neighbourhood Health Watch	9,341	-	(6)	-	9,335
Budleigh Hospital Wellbeing Hub					
- Capital	102,207	-	-	(60,000)	42,207
Neighbourhood Friends	26,797	202,920	(224,095)	4,000	9,622
Wellbeing Exeter	-	238,242	(233,460)	-	4,782
Wellbeing Crediton	2,699	-	(1,296)	-	1,403
Community Support	(3,550)	26,191	(25,955)	3,200	(114)
Volunteering Representation on -					
Health and Social Care Teams	13,467	200,743	(202,701)	5,200	16,709
Devon Diabetes SIB Dev Fund	(56,321)	224,755	(199,375)	-	(30,941)
Young Carers	17,037	242,533	(244,261)	-	15,309
Time for You	101,569	20,846	(57,414)	-	65,001
Schedule Q – Hospital Discharge	102,450	371,686	(342,984)	-	131,152
Diabetes Westbank	(9,791)	639,130	(632,228)	-	(2,889)
Exeter Living Well at Home	44,387	-	(7,302)	-	37,085
WEB Area	17,978	8,500	(3,980)	-	22,498
Global Funding	-	49,500	(48,531)	-	969
	1,277,876	4,675,482	(4,715,511)	(34,901)	1,202,946

Transfers between funds represent the reallocation of core overhead and management costs from the underlying books and records to the correct restricted fund from unrestricted funds.

Restricted Funds

Westbank Building Capital - provision of the Community Care Centre in Exminster.

HLC Building Capital - provision of a centre for healthy living activities across the rural community served by Westbank, and has received funding from the National Lottery 'Big Lottery Fund'.

Devon Care Centre – Westbank are contracted by Devon County Council to lead this service which supports all carers (both Adult and Young carers) through a telephone helpline, carers support workers, and Devon Carers alert card system.

SEIF Capital Fund – The grant made by the Social Enterprise Investment Fund solely for the purpose of contributing towards the purchase of a new building (Extension Project) at Westbank Health and Care Centre. These funds were used within the financial year.

Westbank Community Health and Care

Notes to the accounts (continued)

For the Year ended 31 March 2021

21. Restricted funds (continued)

Bright Futures (Big Lottery Fund YIF/1/010386560) - This is a Big Lottery Funded project. Working in conjunction with a number of other organisations, Westbank employs a Young Carers Transitions worker to support young carers (14-25) in Devon to get the skills, confidence and help they need to manage periods of transition and change in order to build their resilience and improve their future life chances.

Time for Life – leadership of the consortium providing mentoring services across the county and community mentoring in Teignbridge. (contract now ceased)

Memory Cafe – Provision of Support to those suffering memory loss and to their carers.

Healthy Neighbourhoods - Funded by the National Lottery Community Fund, enables the development and roll-out of a range of community-led health and wellbeing activities. Focused on preventative approaches, it is led by what matters to people in their communities, complements existing provision and is facilitated, further developed and sustained by the involvement of volunteers. Its aim is to enable people to live happy, healthy and meaningful lives where they feel part of a community and connected to those around them.

Peer Support - Devon County Council funded and is primarily about carers giving mutual support to each other both individually and in groups. Carers have the opportunity to form networks and friendships with other carers so they don't feel so isolated and their wellbeing is improved.

Neighbourhood Health Watch – Community based scheme empowering communities to support one another.

Budleigh Salterton Hospital Wellbeing Hub – the development of a community hospital site into a health and wellbeing hub providing NHS and community services to the local population.

Neighbourhood Friends – a project to support adults and reduce pressure on hospitals by facilitating earlier discharges and preventing unnecessary admissions.

Wellbeing Exeter - A Social prescribing project for adults covering all GP practices in Exeter. This is grant funded via Devon Community Foundation.

Volunteering Representation on – Health & Social Care Teams - programme management of this contract across Devon - providing a robust link into the voluntary and community sector for people referred in to Community Health & Social Care Teams.

Devon Diabetes SIB Dev Fund - Expenditure for the new Healthier Devon Programme which will be funded through a social investment bond. The fund is negative at the year-end as the expenditure is occurring ahead of income receipts.

Young Carers - identifies and supports young carers across the whole of Devon, giving them access to a needs-led assessment and services as a result of this from Getting Advice to Getting More Help. Young carers can have the opportunity to meet others in similar situations, have respite from their caring role or meet 1:1 with a worker for targeted interventions.

Westbank Community Health and Care

Notes to the accounts (continued)

For the Year ended 31 March 2021

21. Restricted funds (continued)

Time for You - is a pilot sitting service for carers run by Devon Carers and funded by Devon County Council. The pilot will test if there is a demand for the service to support unpaid carers and whether voluntary sector organisations can meet that demand at lower costs by providing volunteers to deliver the sitting. There are currently 5 providers delivering the sitting service in these areas; Barnstaple, Exeter, Ottery St Mary, Totnes, Dawlish, Teignmouth and Chudleigh.

Devon Carers Hospital Discharge Service - offers carers additional support in coping with an unexpected admission into hospital. It addresses concerns arising from the possible increase in caring responsibilities following the discharge to home of the looked after person as well as providing support for the carer where the hospital stay has limited their ability to provide care in a safe manner or a return to the caring role could hinder their recuperation.

Restricted Funds – Group – Prior year comparative (restated)

Restricted Funds - Group	Balance 1 April 2019 £	Incoming £	Outgoing £	Transfer £	Balance 31 March 2020 £
Westbank Building Capital	117,710	-	(3,589)	-	114,121
Healthy Living Centre Capital	479,773	-	(13,706)	-	466,067
Devon Carers Centre	138,150	2,135,744	(1,935,661)	(119,823)	218,410
SEIF Capital Grant	77,275	-	-	(10,531)	66,744
Bright Futures	15,506	39,664	(31,084)	-	24,086
Memory Cafes	2,999	3,530	(2,157)	-	4,372
Healthy Neighbourhoods	23,732	90,947	(98,872)	-	15,806
Neighbourhood Health Watch	9,341	-	-	-	9,341
Budleigh Hospital Wellbeing Hub					
- Capital	102,207	-	-	-	102,207
Neighbourhood Friends	31,601	154,181	(119,642)	(39,343)	26,797
Wellbeing Exeter	4,954	192,286	(173,319)	(23,921)	-
Wellbeing Crediton	-	9,299	(6,600)	-	2,699
Community Support	-	-	(3,550)	-	(3,550)
Voluntary Representation on -					
Health and Social Care Teams	44,546	182,138	(174,965)	(38,253)	13,466
Devon Diabetes SIB	(5,834)	148,000	(198,486)	-	(56,320)
Young Carers	19,424	240,295	(225,694)	(16,988)	17,037
Time for You	55,016	177,189	(130,636)	-	101,569
Schedule Q – Hospital Discharge	93,790	182,779	(163,415)	(10,704)	102,450
Diabetes Westbank	-	-	(9,791)	-	(9,791)
Exeter Living Well at Home	-	44,387	-	-	44,387
WEB Community Building	-	18,000	(22)	-	17,978
	1,210,189	3,618,439	(3,291,189)	(259,563)	1,277,876

Westbank Community Health and Care

Notes to the accounts (continued)

For the Year ended 31 March 2021

22. Designated and unrestricted funds – Group

	Balance at 1 April 2020 £	Incoming £	Expenditure £	Transfers & gains/ (losses) £	Balance at 31 March 2021 £
Cyclical maintenance and renewals	13,000	-	-	(13,000)	-
Covid 19 Contingency	350,000	-	-	(100,000)	250,000
Transport fund	24,200	-	-	(6,414)	17,786
Exminster property	-	-	-	-	-
Business development fund	87,000	-	-	(30,710)	56,290
Outreach	150,000	-	-	(75,000)	75,000
Marketing and communications	-	-	-	-	-
Legal advice	-	-	-	-	-
Living well taking control LLP	194,150	-	(193,516)	-	634
Social Action/Volunteering fund	60,000	-	-	-	60,000
Hardship fund	10,000	-	-	-	10,000
Employment fund	-	-	-	-	-
IT upgrades and ongoing renewals	30,000	-	-	(10,000)	20,000
Health and safety	-	-	-	-	-
Fund raising	28,000	-	-	(7,144)	20,856
	946,350	-	(193,516)	(242,268)	510,566
General fund					
- Starcross shop & meeting place	124,529	3,198	-	-	127,727
- Other	1,135,341	660,106	(863,318)	277,169	1,209,298
Total unrestricted funds	2,206,220	663,304	(1,056,516)	34,901	1,847,591

Designated Funds

In previous years Westbank has been in the fortunate position to be able to build up reserves and set aside for future investment in business development, staff and premises to support the work of the charity.

At the end of the 19/20 Financial Year – designated funds were as shown in the table above.

Description

- 1 – Cyclical maintenance of property at Farm House Rise.
- 2 – Contingency – to cover unforeseen circumstances.
- 3 – Transport Fund – Minibus and Zaphira are becoming uneconomical in terms of repairs etc. Likely to replace only with car and just hire in minibus when required.
- 4 – Property – To expand facilities at Farm House Rise
- 5 – Salary for Business Development
- 6 – Outreach – to provide greater local presence at the point of delivery across Devon.
- 7 – Quality Assurance – Maintenance of Quality ISO9001, OFSTED, DSP Tool kit. GDPR compliance.
- 8- Marketing and Communications - development of marketing strategy and branding.
- 9 – Legal Fees – for future legal costs.

Westbank Community Health and Care

Notes to the accounts (continued)

For the Year ended 31 March 2021

22. Designated and unrestricted funds (continued)

10 – Living Well Taking Control – This fund is equal to the charity investment in LLP.

11 – Social Action/Volunteering Fund – To support the volunteer department – both in terms of match for lottery funded project and support for social groups in the Teignbridge area which are currently unfunded. Also may be required for bridging funding for Neighbourhood Friends while new funding is negotiated for 2020/21 and beyond.

12 – Hardship Fund – To allow staff to make small grants to individuals.

13 – Employment Fund – To set aside funds for changes in employment contracts which are otherwise unfunded.

14 – IT Upgrades and Ongoing Renewals – Estimated cost of

15- Healthy and Safety – Small budget for health and safety incidentals (new signs, specific repairs).

16 – Fund Raising – Start of Fund Raising strategy for next few years to bring in funds from new sources.

Designated and unrestricted funds – Group – Prior year comparative (restated)

	Balance at 1 April 2019 £	Incoming £	Expenditure £	Transfers & gains/ (losses) £	Balance at 31 March 2020 £
Cyclical maintenance and renewals	28,492	-	-	(15,492)	13,000
Covid 19 Contingency	350,000	-	-	-	350,000
Transport fund	24,200	-	-	-	24,200
Property fund – Exminster	50,000	-	-	(50,000)	-
Business development fund	152,483	-	-	(65,483)	87,000
Outreach	150,000	-	-	-	150,000
Marketing and communications	20,000	-	-	(20,000)	-
Legal advice	17,726	-	-	(17,726)	-
Living well taking control LLP	190,000	4,150	-	-	194,150
Social Action/Volunteering fund	120,692	-	-	(60,692)	60,000
Hardship fund	10,000	-	-	-	10,000
Employment fund	22,000	-	-	(22,000)	-
IT upgrades and ongoing renewals	40,000	-	-	(10,000)	30,000
Health and safety	5,000	-	-	(5,000)	-
Fund raising	15,000	-	-	13,000	28,000
	<u>1,195,593</u>	<u>4,150</u>	<u>-</u>	<u>(253,393)</u>	<u>946,350</u>
General fund					
- Starcross shop & meeting place	135,171	35,251	(45,893)	-	124,529
- Other	1,540,626	1,674,632	(2,592,873)	512,956	1,135,341
	<u>2,871,390</u>	<u>1,714,033</u>	<u>(2,638,766)</u>	<u>273,017</u>	<u>2,206,220</u>

Westbank Community Health and Care

Notes to the accounts (continued)

For the Year ended 31 March 2021

23. Related Party Transactions

Westbank owns a 50% share of Living Well Taking Control LLP, during the year Westbank performed work to the value of £1,487,614 (2020: £1,002,229) for Living Well Taking Control LLP and at the year-end Westbank was owed £486,398 (2020: £763,396).

24. Financial Instruments

	2021 £	2020 £
Financial assets measured at fair value through income and expenditure	<u>298,826</u>	<u>239,331</u>

25. Reconciliation of movement in funds to net cash flows from operating activities

	2021 £	2020 £
Net movements in funds before tax	(433,559)	(597,483)
Adjustments for:		
Depreciation charge	122,493	115,699
(Gains) / Loss on investments	(59,495)	25,608
Investment in joint venture	193,516	(4,150)
Dividends, interest and rents from investment	(1,213)	(1,995)
Increase / (decrease) in creditors	89,200	75,400
(Increase) / decrease in debtors	345,503	(813,606)
(Increase) / decrease in stock	-	1,416
Net cash provided by operating activities	<u>256,445</u>	<u>(1,199,111)</u>