

ACTION FOR FAMILY CARERS

Registered charity number: 1127164

Registered in England and Wales: 06680960

ANNUAL REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021



ACTION FOR FAMILY CARERS

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LEGAL AND ADMINISTRATIVE INFORMATION YEAR ENDED 31 MARCH 2021

Company number: 06680960 (England and Wales)

Date of incorporation: 26 August 2008

Charity number: 1127164

Registered office: Brickhouse Farm Community Centre
Poulton Close
Maldon
Essex
CM9 6NG

Auditors: Larking Gowen LLP
8 The Courtyard, Wyncolls Road
Colchester
Essex
CO4 9PE

Bankers: Lloyds Bank Plc
Chelmsford Branch
PO Box 1000
Essex
BX1 1LT

Solicitors: Birkett Long LLP
Essex House, 42 Crouch Street
Colchester
Essex
CO3 3HH

ACTION FOR FAMILY CARERS TRUSTEES' ANNUAL REPORT YEAR ENDED 31 MARCH 2021

The Trustees, who are also Directors for the purposes of company law, have pleasure in presenting their Report and the Financial Statements of the Charity for the year ended 31 March 2021. This is also the Directors' Report, as required by s415 of the Companies Act 2006.

Legal and administrative information set out on Page 1 forms part of this Report. The Financial Statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association and Accounting and Reporting by Charities: Statement of Recommended Practices applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS102) (effective 1 January 2019).

Action for Family Carers follows and applies key guidance principles as recommended by the Charity Commission for organisations that provide services for public benefit. The Board ensures that all intended activities support the Charity's Aims and agreed Strategic Objectives by using robust reporting standards which support all decision making.

The Trustees

The Directors of the Charitable Company ("the Charity") are its Trustees for the purposes of charity law. Action for Family Carers has a strong, robust, and effective Board of Trustees made up of individuals with a range of qualifications, skills, knowledge, experience, expertise, and current practice that enable a positive contribution to the governance of the Charity and business. The Board annually reviews the Charity's strategic direction ensuring the focus remains on Carers, and that it delivers on the agreed priorities with the range and quality of support and services meeting need now and for the future. At each Board meeting, Trustees receive and consider Business Objectives and Progress Reports, Carer Services Reports and Financial Reports which highlight the performance and progress against the Delivery Plan and agreed Business Priorities to ensure that the Charity is on target and working to the agreed standard and outcomes for Carers.

An annual Skills Audit identifies any gaps on the Board with an active search to recruit new Trustees that can address these and become Lead Trustees in key areas. In 2020/21 the Board retained all existing Trustees. The Board continues to recognise the value of Co-options in addressing skill gaps and specific requirements. In all cases, there is a rigorous selection process and Trustees are appointed by the Board and formally elected at the Annual General Meeting. All Trustees undergo formal training in relation to trusteeship in general and of the Charity's activities with a thorough induction as well as learning development, formal training, and support opportunities to enable them to carry out their role. During 2020/21 Trustees embraced technology meeting regularly on Zoom and using online training and resources to update their knowledge and skills e.g. 'How best to manage in a Pandemic', Safeguarding, Marketing and the use of Social Media.

The Board is mindful at all times of its governance role and the duties and responsibilities of Trustees. In 2020/21 the work of the Search, Review and Development Group together with the Policy Task Group continued to develop policies, systems, and the schedule of reports to further strengthen governance.

In 2020/21 the Charity strengthened its commitment to Equality, Diversity and Inclusion identifying 'accessibility' as one of its Objectives thus improving its communication and in particular that of the website. The Board continues to recognise the value of diversity and the importance of being

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representative of the communities that the Charity serves supporting Carers across Essex. The Board of Trustees was particularly pleased to note the diversity of its Volunteers in its Annual Equality and Diversity Report. The Charity will improve its data collection and analysis particularly with regard to Carers to further its Equality and Diversity Objective in order to meet need and address gaps.

The Board of Trustees meets 5 times per year and operates a Remuneration Committee to oversee the Chief Executive Officer's remuneration. Trustees also chair and actively participate in a variety of Working Groups and Task Groups. In 2020/21 the Board continued to operate its 2 significant Groups focused on strategy and driving forward key priorities: Business Continuity and Development Group and Services, People and Quality Group.

The Board of Trustees delegates authority for the day-to-day operation of the Charity to the Chief Executive Officer. The Board has agreed a Scheme of Delegation which sets out the decision-making responsibility of the Board and that of the Chief Executive Officer. The Board annually reviews and approves the Scheme of Delegation including those actions in relation to the Senior Leadership Team.

The Trustees who served the Charity during the period were as follows:

Chair of Trustees

Rebecca Loader

Vice Chair of Trustees

Colin Philpott (until 16th July 2021)

Treasurer

Pauline Haggerty

Company Secretary

Denise Fielding

Other Trustees

Sue Bailey

Colin Bennett

Tony Dixon

Duncan Lumley

Paul Osman

Judy Spiceley

Chief Executive Officer (non-Trustee)

James Clarke

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Senior Executive Remuneration

A Remuneration Committee of Trustees makes recommendations on the Chief Executive Officer's pay. These are based on Appraisal and Performance Review in the context of the Strategic Objectives and Business Priorities, meeting financial and achievement targets and objectives, demonstrating leadership and management, maintaining differentials and the successful leadership, management, and delivery of the Charity's programmes. The Chief Executive Officer is responsible and accountable to the Board of Trustees for the Appraisal and Performance Review of the Senior Leadership Team in order to inform the Board's decision on the remuneration of these posts.

Objects of the Charity

The Charity's Objects are to promote the relief of persons who are ill, disabled, incapacitated or elderly by the provision of information, education, support, respite care, recreation, and advocacy for their Carers.

Our Mission

Action for Family Carers makes a positive difference to the lives of Carers including Young Carers.

Our Vision

Action for Family Carers will be recognised as a Centre of Excellence which campaigns for and achieves positive outcomes for Carers.

Our Values

Carer-Centred - We will engage with Carers at every opportunity, listening to their feedback and input so that our actions and decision-making focus on the service, support, and benefits for unpaid Carers.

Integrity - We will apply this personally, professionally and in all aspects of the Charity and its business operations.

Quality - We will aim for excellence and do the best that we can do in all that we do at all times.

Our Strategic Aims

- 1) To have a positive impact on improved outcomes for Carers
- 2) To ensure the sustainability of the organisation
- 3) To build upon and promote awareness, profile and recognition of Carers and the organisation

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INTRODUCTION

Rising to the Challenge for Carers across Essex

2020/21 was not only a year in which to celebrate the 30th Year and Anniversary of the Charity formerly known as Maldon Carers but a year in which Action for Family Carers supporting unpaid Carers across Essex faced a huge challenge – COVID-19 and lockdown. Most Carers would say they normally face a challenge and aspects of lockdown however in 2020/21 not only were we all in lockdown or forms of it, there was no such thing as 'normal' and the Charity faced one of its biggest challenges – how to continue to help Carers throughout the difficult period and times of the Pandemic.

Carers and the people they were supporting told us they were suffering and even more so with complex issues such as mental health, social isolation, digital exclusion, financial and employment concerns, reduced income yet higher bills as well as real concerns for their health and wellbeing including keeping them and their loved ones safe from the virus.

Action for Family Carers listened, heard their voices, and rose to the challenge. The Charity responded with urgency to ensure that Carers knew we were open and there for them, we would help and support them working within government guidelines, we would meet need even if that meant doing things differently looking for innovative solutions, and we would change our methods of communication and approach so they could be in touch and stay in touch.

As the needs of Carers escalated, the Charity experienced more demand for services and in particular for Information and Advice as well as Befriending. It became especially difficult to deliver services directly and face to face to our Activity Groups, our Day Centres and to Young Carers as venues such as community centres, schools and clubs were closed.

2020/21 saw the Charity therefore also face additional financial challenges as not only was there an impact on funding and fundraising but we could not derive income from running some face to face services. In line therefore with the Funding Strategy and to meet the additional needs that we were facing, the Charity applied for several grants including specific funds related to the pandemic e.g. to fund laptops for Young Carers, sought donations from various different sources and continued to seek a contribution from those able to self-fund for services such as Day Care. The Charity in line with its budget set in March 2020 agreed the planned use of some of its reserves where essential services for Carers were identified and which were not supported by grants. However, with prudent management of the Charity's resources, successful grant applications and the benefit of the Government Job Retention Scheme the use of those reserves was not necessary in the 2020/21 financial year.

Grant income has allowed the Charity to continue to work with education providers and staff in primary and secondary schools across Essex to identify and support Young Carers. Action for Family Carers strongly believes in the value of providing regular breaks e.g. Club Nights for Young Carers to take a break from their caring role, to be a young person and to enjoy themselves in the company of other Young Carers. Unfortunately, these Clubs had to be suspended during the Pandemic and staff found innovative ways including using technology to continue to keep in touch and support Young Carers and their families. The Charity reopened the Clubs as soon as possible and continues providing them in 5 Districts through fundraising and donations from groups such as Braintree Golf Club and Rotary Clubs.

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During the year, the Charity received funding from Essex County Council to build upon and enhance its much-needed Volunteer-led provision enabling Action for Family Carers to deliver a countywide managed Counselling Service. Action for Family Carers also continued to lead a Consortium of other Charities in providing an 'Essex Befriends' Service across the county.

The Charity had to find innovative ways to operate during the pandemic e.g. photography courses, online coffee and chat sessions and socially distanced activities. We were pleased then to receive positive feedback from Carers and families that we were there for them during the first lockdown when others were not.

The importance of Carers' wellbeing, the quality of care, campaigning, and awareness of and for Carers with the need to end the postcode lottery across Essex is at the heart of everything we do. The Charity continues to strive to achieve this at every opportunity.

The Charity continued with the challenge, process and work necessary to be assessed for the Trusted Charity Quality Award and was delighted to achieve the highest-level award - Level 2. Our ambition is now to achieve the Carers Trust Centre for Excellence Award.

The Charity continues to evaluate ways to ensure that our services can continue and that we maintain the quality of those services. We have looked at better and more consistent ways to ensure people are aware of what we can offer by continuously improving our awareness raising campaigns, the website and our use of social media alongside information provided at GP surgeries and via other community groups. This year has seen the Charity decide to invest in further marketing / awareness resources and campaigns including some new films.

The positive feedback from Carers during 2020/21 has spurred Action for Family Carers on to meet the challenge and its Mission of making a positive difference to the lives of Carers including Young Carers. That means making sure we are always there no matter what - even in a Pandemic! Our challenge for Carers continues so that across Essex know who a Carer is, what are the gaps and unmet need, what do Carers tell us and what do they need now and in the future.

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ACTIVITIES AND ACHIEVEMENTS

All face to face Carer services have been impacted by the Covid pandemic in 2020/21. All at the Charity rose to the challenge and sought ways to ensure that Carers and their families continued to feel supported and to know that Action for Family Carers' services were still accessible.

In line with government guidance we suspended our Day Care, Activity Groups and other face to face services in March 2020. Although a large proportion of our staff were furloughed, we kept in contact with our clients using telephone, email, text and online platforms such as Zoom. When restrictions eased in the summer of 2020 we invested in measures and processes to ensure a return to face to face Carer activity could be achieved safely for both staff, Volunteers and Carers.

Adult Carers

In total we supported 660 Adult Carers during the year across all of our projects. In addition to the Adult Carers who received practical and emotional support, we responded to a large number of Carers who contacted us for advice related to Covid guidance and regulations, access to vaccinations with many realising for the first time that they were family Carers. We were able to provide practical support as well in the form of timely individual grants of up to £300 from Carers Trust.

Connecting Carers

In the Autumn of 2020 a grant from Carers Trust enabled us to set up a weekly online Carers Café and to introduce an online chat facility on our website with the aim of reaching out to a wider group of Carers across Essex who were feeling increasingly isolated. This has proved a popular and effective way of reaching out to Carers and for them to engage with and support others in the same situation without needing to travel or leave the person they look after. We have committed to maintaining the regular online Café beyond the life of the grant for Carers as many find this a convenient and accessible way of keeping in touch.

Feeling Good, Caring Well

Funded by the National Lottery Community Fund, our Carer wellbeing programme 'Feeling Good, Caring Well' very quickly moved online in April 2020. The programme consisted of a range of online sessions with strategies and techniques for Carers to help them manage their own health and wellbeing, thereby supporting them to continue in their caring role for longer. A series of films was uploaded to our website so that Carers can access and practise those strategies and techniques at any time of the day or night that suits them best. Many Carers have told us that these sessions have been a "life-saver" during this difficult time. In total, there have been 348 Carers supported by this programme over the last year. As soon as it

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was safe to do so, we restarted outdoor sessions such as walks, to encourage Carers to get out in the fresh air, to take exercise and connect socially with others.

New Work Challenge

We started a new project funded by the European Social Fund in July 2020 to support Carers into education and employment. Despite this being a very challenging time to start a new project and to access training and employment, we were able to support 24 Carers to identify and work through barriers that might prevent them re-entering the workplace. A grant from Ford Britain enabled us to purchase laptops for some Carers to enable them to participate in the programme, to search online for jobs or even to attend online training.

Carer Friendly GP Project

This project seeks to develop best practice by GP surgeries across Essex in identifying and responding to the needs of people with caring responsibilities. Due to Covid restrictions, from March 2020 we were forced to suspend the project which involved visiting GP Practices to help them identify Carers within their practice population. Later in the summer when restrictions were easing, we were able to reach out to a number of practices via their online multi-disciplinary meetings. This has proved an effective way of working with a number of different practices and health, social care and voluntary sector professionals, helping them to identify Carers and offer early support.

Our Carer Friendly GP project worker found that Carers experienced different degrees of difficulty in accessing their Covid Vaccinations in March/ April 2020 when unpaid Carers were allowed to come forward as part of the Joint Committee on Vaccination and Immunisation prioritisation schedule. Many Carers struggled to become registered as Carers with their practices and this highlighted the challenges often faced when a Carer is trying to navigate through the health system. Action for Family Carers continues to advocate for improvement in this area including through active participation in the Essex Carers Partnership alongside Essex County Council and NHS partners.

Carer and Family Support Project

We started a significant and exciting new project during 2020/21 to provide support for Carers and their families who live in the Chelmsford District area through a grant from the Pudney Fund managed by Essex Community Foundation. The project aims to work closely with families to identify issues and concerns and secure solutions using a holistic, whole family approach.

Despite the challenges of launching a new project at this time, we have been able to support a number of families with problems that are often complex and involve multi-agency collaboration. 13 Carers and their families were supported in the first six months of this project.

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Befriending

Action for Family Carers is the Lead Partner of Essex Befriends working in a partnership with Mind in West Essex, Independent Age and Hamelin Trust. The service supports Carers, older people and people with mental health issues or a learning disability and provides a Volunteer-led telephone and visiting service. The Essex Befriends Service is delivered by our Essex Befriends Manager and 4 Befriending Facilitators with the support of 183 Volunteers across the 4 partner organisations.

The Essex Befriends programme continues to develop and support more people which was particularly important at the start of the pandemic when we were receiving double the usual amount of referrals. At the end of March 2021 over 1100 clients had received support with 256 current Volunteers providing befriending. It was hugely important and positive that so many Volunteers stepped forward during the pandemic, realising the impact of the lockdown on vulnerable, lonely and isolated people and wanting to help them.

Client feedback has been extremely positive both in terms of the value of the service as well as recognising the standard and quality of all staff and Volunteers involved in delivering support. This initiative aims to help reduce loneliness and isolation, e.g. by introducing people to groups and clubs so they can build other connections.

Counselling

Our Counselling Service continues to provide an invaluable service to Carers who tell us that this provision supports them emotionally and helps them to achieve a better balance in their caring role. This service is delivered by Volunteers who have professional Counselling qualifications. Last year we provided 538 counselling sessions to 76 Carers.

In March 2021 we received new funding from Essex County Council to enable us to expand and better resource the Carer Counselling Service across Essex.

Young Carers

We continued to support Young Carers throughout the pandemic and lockdown. Our Young Carer Clubs in Colchester, Epping Forest, Harlow, Maldon and Uttlesford had to be suspended due to the venues being closed at the start of the pandemic, however we maintained regular contact with Young Carers and their families by telephone, email and text. Many of the parents of Young Carers were very concerned and needed our support; concerned about home schooling, lack of access to online lessons and with financial worries.

We were able to restart some Clubs in the Autumn of 2020 where we were able to do this safely and with reduced numbers. However, subsequent increases in restrictions meant that Clubs moved online. Whilst Young Carers did attend the online Clubs, young people consistently tell us how important the face to face Clubs are for helping them to build friendships and reduce social isolation. It is also important to note that not all Young Carers are able to access online sessions due to lack of technology or opportunity.

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Similarly, we were unable to visit schools from March 2020 due to the national lockdown restrictions and contact with schools was limited during the period that schools were closed. We maintained contact with Young Carers and their families throughout in order to help them with family health concerns, social isolation and other issues. As soon as it was safe to do so, we resumed our visits to primary and secondary schools across Essex.

Young Carers often did not have appropriate or sufficient access to the technology or resources that were needed to study at home. We were fortunate to be given funding to help Young Carers join in online learning via donations from the High Sheriff and also Carers Trust grants which funded laptops for many Young Carers.

Day Care

Day Care Services

Day Care services provide an opportunity for vulnerable people to mix socially with others in a safe environment and engage in stimulating activities. They also provide a vital break for their Carers. Sadly, we had to temporarily cease our Day Care services in March 2020 in line with government requirements. We kept in regular telephone contact with our clients and their Carers during the lockdown identifying and responding to need including through local voluntary sector Covid-response partnerships.

From August 2020 we were able to support our Day Care clients with walks and garden visits to promote activity and exercise in a safe and sociable way.

We were able to reopen some Day Care sessions in September 2020 however this was with reduced numbers attending, operating a more structured day, using Personal Protective Equipment, social distancing and other measures to keep clients, Volunteers and staff safe. 92 clients attended Day Care sessions between September and December 2020.

The necessity to have reduced attendance at our Centres meant that we were unable to resume sessions in Tiptree and Chelmsford as it was not financially viable. We reduced the number of sessions in Maldon to 3 per week and to run 1 per week at South Woodham Ferrers.

Unfortunately, we had to suspend sessions again in late December 2020 in line with national and local government requirements, reopening in April 2021.

Action for Family Carers implements all the recommended infection control measures. All staff have been vaccinated and regularly test for Covid-19 so that we can continue to run Day Care for the benefit of both the service users and Carers who need and greatly value the respite break Day Care provides.

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Activity Groups

Our Activity Groups in West Essex provide physically and mentally stimulating activities for people with memory problems or dementia. In line with other services, our Activity Groups were suspended during the lockdowns. Volunteers kept in frequent contact with the clients and their Carers during this time which was particularly challenging for people with dementia and their families.

We were able to open our Groups for a short period in the Autumn, operating on reduced attendance and implementing infection control measures. There were a total 524 attendances at the Activity Groups in the period from October 2020 to December 2020.

In April 2021 we were able to reopen the Groups following the further lockdown. Over 40 clients attend the Keeping Active and Active Minds sessions across the localities of Epping, Great Dunmow and Harlow. Responding to local demand, we have opened a new Activity Group in Witham with support from East of England Co-Op.

REVIEW OF FINANCIAL ACTIVITIES

Action for Family Carers receives funding from a range of sources including grants and donations plus monies from a wide range of fundraising activity. The Charity submits applications and bids via its Funding Coordinator in line with the strategy agreed by the Board of Trustees to diversify our income and reduce the overreliance on a large or single funder thus reducing risk and increasing the capacity, capability and sustainability of the Charity for the benefit of unpaid Carers.

In response to the pandemic the Charity actively sought and secured Covid-response grants including to provide support remotely and to cover core costs. This enabled the Charity to continue meeting the needs of local Carers and families throughout the pandemic in different ways, using digital technology and using innovative approaches to maintain contact and support.

All figures below are correct to the nearest £k.

Income

Income during 2020/21 was £807k (2019/20 £762k) which is £45k higher than the previous year. The increase in income was largely due to grants, including a new grant from the National Lottery to ensure the charity's activities were Covid-compliant. Not included in this figure is income which we have deferred to 2021/22 by agreement with the funders; this relates to income for activity which we were unable to deliver due to the Covid-19 restrictions in place at the time.

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Expenditure

Expenditure was £789k (2019/20 £824k) which is £35k lower than the previous year. This reduction was due to the temporary suspension of many face to face services during the lockdown and a consequent reduction in costs such as mileage.

Funds

Total funds at the end of the year were £414k (2019/20 £397k) which is £17k higher than the previous year. Action for Family Carers increased its unrestricted funds by £20k to £297k (2019/20 £277k) which remains in line with The Board of Trustees' Financial Reserves Policy.

Reserves Policy

The Board of Trustees is cognisant of the importance of its reserves to ensure the sustainability and resilience of the Charity for unforeseen circumstances and uncertain events in the future.

The Board of Trustees has reviewed and updated its Reserves Policy which states that the Charity will manage and maintain reserves at a minimum level of total liabilities plus a minimum of 25% and a maximum of 50% of annual budgeted overhead costs. For clarification this would include infrastructure costs and core salaries where these are not funded from income for a period of between 3 to 6 months.

Current unrestricted funds at 31st March 2021 are £297k, which is in line with the Reserves Policy.

Investment Policy

The purpose of The Investment Policy is to ensure that any investments prioritise the safety of the principal investment while maximizing the after-tax investment return and maintaining adequate liquidity. The Charity will ensure that at least 50% of unrestricted reserves are immediately available and that all investments are risk assessed and covered by the Financial Conduct Authority and Financial Services Compensation Scheme.

Future Plans

The Charity receives funding from a number of different organisations for bespoke services and unrestricted funding to spend where the organisation sees it as most effective in meeting need and with positive outcomes for Carers. The Charity has secured funding from a range of funders for at least a further one-year period in line with our Strategic Plan. This includes grants from the National Lottery Community Fund and a contract with Essex County Council.

In response to the changing environment we are having to review our Day Care and Activity Group services. These are a vitally important element of the Charity's provision for Carers and their families however we need to ensure that they are financially sustainable.

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We are committed to continuing to support Young Carers in schools and through provision of Young Carer Clubs as demonstrated through our commitment to the use of restricted reserves together with grants and fundraising.

We will continue to focus our Adult Carer services on activities that support Carers' health and wellbeing including Counselling, Befriending and the Feeling Good Caring Well programme. This includes delivering activities from grants that were received during 2020/21 which were deferred to 2021/22 due to the pandemic and lockdown restrictions. We are grateful to many of our funders for their support and flexibility to enable this for the benefit of unpaid Carers across Essex.

The Charity remains a robust organisation that demonstrates quality, strong leadership and management, sound financial discipline and puts Carers needs at the centre of everything it does. We will continue to apply for funding, diversify income streams and ensure future sustainability in line with our Funding Strategy and for the benefit of unpaid Carers across Essex.

Fundraising

Action for Family Carers welcomes donations and other fundraising support and seeks to respect the wishes of donors and fundraisers in terms of how funds raised are spent. The continuation of our current services and addressing the unmet needs of Carers is central to everything we do.

The Board of Trustees having made the decision to directly employ a member of staff to lead on fundraising supported as always by our core staff team and Volunteers including Trustees hoped to do more to raise monies and awareness to benefit the cause of unpaid Carers. However, the challenge of the pandemic for all charities on all fundraising activity has had a significant impact in 2020/21. Technological solutions were sought using social media, the website and Quiz Nights alongside COVID compliant outdoor table sales however these have not been sufficient to fill the gap in our social, fundraising and awareness raising calendar of activities.

The Board of Trustees continues to recognise the need to diversify income and to that end has an agreed Fundraising Plan that aims to engage others and extend the support of the Charity plus an Action Plan to increase donations, gifts and legacies. The Board of Trustees has designated a Lead Trustee Role for Fundraising.

Action for Family Carers complies with all relevant statutory regulations, including the Charities Act 2011, the Data Protection Act 2018, General Data Protection Regulation and Privacy and Electronic Communications Regulations. We always seek to act in ways that are legal, open, honest and respectful, striving for best practice in fundraising by complying with a range of codes of practice including the Fundraising Regulator's Code of Fundraising Practice. We are careful to monitor our fundraising activities and to provide supporters with

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help and information via our website, by email or post. The Charity does not employ professional telephone or street funders, or commercial participators to carry out our fundraising.

We have a Complaints Policy and record and respond to all formal complaints. We did not receive any complaints during 2020/21.

Our Funders

Carers Trust	Harlow Council
Mid Essex Clinical Commissioning Group	Harlow Recreation Trust
The National Lottery	Edward Gosling
The Henry Smith Charity	The Clothworkers' Foundation
Uttlesford District Council	Mrs Smith and Mount Trust
Essex Community Foundation	CXK Ltd / SELEP
The Charity of William John Cook	The Braintree District and Greenfields Community Fund
Garfield Weston Foundation	The High Sheriff of Essex/Countryside Properties
Children in Need	William and Gladys Pudney Memorial Fund
Essex County Council	John Laing Trust
Mulberry Trust	Fowler Smith and Jones
Colchester Catalyst Charity	Turncole Wind Farm Community Benefit Fund
Groundwork UK	#iwill Fund
East of England Co-Op	Colchester Borough Homes
Triangle Trust	Charles S French Charitable Trust
Jack Petchey Foundation	
Sport England/Active Essex	
Ford Britain Trust	

Our grateful thanks go to all of the above, to Maldon District Council for the provision of premises at Brickhouse Farm Community Centre, and to all those that contributed through donations or fundraising events.

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Risk Review

The Board of Trustees has reviewed the major risks to which the Charity is exposed and systems have been identified to mitigate those risks. External risks regarding the continuation and continuity of voluntary funding have resulted in a Strategic Plan which promotes the diversification of funding and activities. Internal risks are minimised by the implementation of financial control and regulation procedures. These procedures are regularly reviewed to ensure that they still meet the needs of the Charity.

A Significant Risk Register and Annual Management Plan as part of the Disaster Management and Business Continuity Plan is maintained and regularly reviewed. Areas of potentially significant risk identified include Carer Services, Finance, Funding, Governance – Leadership and Management, Health and Safety, HR, Insurance, IT, Partnerships, Premises, Quality, Reputation and Safeguarding. Actions and Interventions and Contingency Positions are identified for each of these areas and the level of risk then rated as High, Medium or Low. A Scoping Task Group oversees this aspect of the Charity's work. The key risk to the continued delivery of the Charitable Objects is considered to be funding which is being addressed as described in the Future Funding section of this report. Specific and detailed attention has focused on the impact of the pandemic, lockdown and government changes in arrangements with regard to Health and Safety and Infection Control Measures ensuring compliance with all associated regulations and guidance.

RESPONSIBILITIES OF THE TRUSTEES

The Trustees (who are also the Directors of Action for Family Carers for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

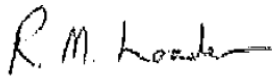
Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charitable Company and of the incoming resources and application of resources, including the income and expenditure, of the Charitable Company for that 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;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charitable Company will continue in operation.

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YEAR ENDED 31 MARCH 2021**

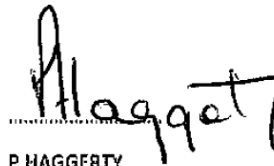
The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the Charitable Company and enable them to ensure that the financial statements comply with the Companies Act 2006. The Trustees are also responsible for safeguarding the assets of the Charitable Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by The Board of Trustees on 9 September 2021 and signed on its behalf.



R LOADER

Chair



P HAGGERTY

Treasurer

ACTION FOR FAMILY CARERS INDEPENDENT EXAMINERS REPORT YEAR ENDED 31 MARCH 2021

Independent Examiner's Report to the Trustees of Action for Family Carers

I report to the charity Trustees on my examination of the accounts of the company for the year ended 31 March 2021 which consist of the Statement of Financial Activities, Balance Sheet, Statement of Cashflows and associated notes.

This report is made solely to the company's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the company's those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not except or assume responsibility to anyone other than the company and the company's Trustees, as a body, for my work or for this report.

Responsibilities and basis of report

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

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

Independent examiner's statement

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

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

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

Signed: 

Date: 2 November 2021

Giles Kerkham FCA DChA

Larking Gowen LLP
Chartered Accountants
Statutory Auditors
Colchester

ACTION FOR FAMILY CARERS

STATEMENT OF FINANCIAL ACTIVITIES (including income and expenditure account) YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted funds £	Restricted funds £	Total 2021 £	Total 2020 £
Income from:					
Donations and legacies	4	24,419	10,281	34,700	67,634
Charitable activities	5	221,441	548,281	769,722	682,995
Income from Investments		245	-	245	5,553
Other trading activities		1,879	-	1,879	5,340
Total income		247,984	558,562	806,546	761,522
Expenditure on:					
Raising funds		11	-	11	2,627
Charitable activities	6	194,553	594,856	789,409	821,856
Total expenditure		194,564	594,856	789,420	824,483
Net expenditure		53,420	(36,294)	17,126	(62,961)
Transfer between funds		(33,442)	33,442		
Funds as at 1 April 2020		277,361	119,513	396,874	459,835
Funds as at 31 March 2021		297,339	116,661	414,000	396,874

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

The notes on pages 20-27 form part of these financial statements

ACTION FOR FAMILY CARERS

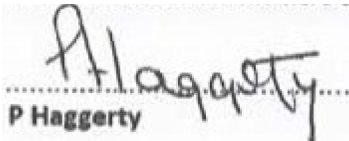
BALANCE SHEET AS AT 31 MARCH 2021

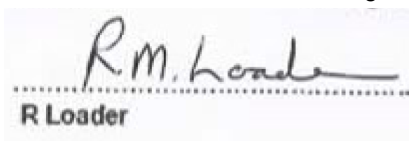
	Note	Total 2021 £	Total 2020 £
Fixed assets			
Tangible fixed assets	11	-	383
Current assets			
Debtors	12	87,638	28,008
Cash at bank and in hand	13	639,749	504,251
		<u>727,387</u>	<u>532,259</u>
Current liabilities			
Creditors: amounts falling due within one year	14	<u>313,387</u>	<u>135,767</u>
Net current assets		414,000	396,491
Net assets		<u>414,000</u>	<u>396,874</u>
Accumulated funds			
Unrestricted funds	17	297,339	277,361
Restricted funds	17	116,661	119,513
Total Funds		<u>414,000</u>	<u>396,874</u>

The Trustees consider that the company is entitled to exemption from the requirement to have an audit under the provisions of section 477 of the Companies Act 2006 ("the Act") and members have not required the company to obtain an audit for the year in question in accordance with section 476 of the act. The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

The financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

The financial statements were approved by the Trustees on 9 September 2021 and signed on their behalf, by;


P Haggerty


R Loader

Company Number 06680960

The notes on pages 20-27 form part of these financial statements.

ACTION FOR FAMILY CARERS

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2021

1. Accounting policies

1.1 Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement on Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The Charity constitutes a public benefit entity as defined by FRS 102.

Assets and liabilities are initially recognised at historical cost of transaction value unless otherwise stated in the relevant accounting policy.

1 Going Concern

In their review of the charity's going concern, the trustees noted the following:

- The Charity maintains strong financial management processes and oversight with overhead costs carefully managed
- The Charity's financial performance at end of 2020/21 was better than budget
- A healthy level of unrestricted reserves has been maintained in line with the Reserves Policy
- Income generating services (Day Care, Activity Groups) are resuming following suspension due to Covid-19 restrictions
- Fundraising activity is resuming for the same reason
- The budget for 2021-22 forecasts a manageable deficit and subsequently a grant has been secured which contributes to core funding costs

Based on this review, the trustees have concluded that the charity has adequate resources to continue in operational existence for the foreseeable future, being not less than 12 months from the date of approval of these financial statements. They therefore continue to adopt the going concern basis of accounting in preparing the financial statements.

1 Income and expenditure

Donations and similar incoming resources

Income is recognised and included in the accounts when all of the following criteria are met:

- (a) The Charity has entitlement to the funds;
- (b) Any performance conditions attached to the items(s) of income have been met or are fully within the control of the Charity; and
- (c) There is sufficient certainty that receipt of the income is considered probable;
- (d) The amount can be measured reliably.

Grants and fees receivable

These are credited to the Statement of Financial Activities (SOFA) in the year in which they are receivable. Receipts from Service Level Agreements are recognised as income as the Charity becomes entitled through performance of services. Deferred income is released to income in the period in which it has been applied.

Investment income

Income from investments is included in the SOFA in the year in which it is receivable.

ACTION FOR FAMILY CARERS

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2021

Expenditure

All expenditure is included on an accruals basis and is recognised when there is a legal or constructive obligation to pay for the expenditure, and it is probable that settlement will be required and the amount of the obligation can be measured reliably. All costs have been directly attributed to one of the categories of resources expended in the SOFA. The Charity is not registered for VAT and accordingly expenditure is shown gross of irrecoverable VAT.

1 Tangible fixed assets and depreciation

These are stated at cost or valuation less depreciation.

Only individual assets costing more than £1,000 are capitalised to the fixed asset register.

Depreciation is provided at rates calculated to write off the cost of valuation of assets, less their estimated residual value, over their expected useful lives on the following basis:

Computer equipment	25%/33% Straight line
Fixtures and fittings	20% Straight line

2 Financial Instruments

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

2 Funds

Unrestricted funds comprise those funds which the Trustees are free to use in accordance with the Charitable Objects.

Restricted funds are funds which have been given for particular purposes.

2 Operating Lease

Rentals in respect of operating leases, where substantially all the benefits and risks of ownership remain with the lessor, are charged to the Statement Of Financial Activities as incurred.

2. Income

In this period, all of the Charity's income was derived from charitable activities performed within the UK.

3. Taxation

The Charity is exempt from tax on income and gains to the extent that such income and gains are applied to its Charitable Objects. No corporation tax charge arises for the year.

4. Donations and legacies

	Total 2021 £	Total 2020 £
General	8,712	19,273
Respite Services	2,677	8,887
Adult	200	-
Young Carer Services	23,111	39,474
	34,700	67,634

ACTION FOR FAMILY CARERS

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2021

5. Income from charitable activities	Total 2021 £	Total 2020 £
General	510,070	305,238
CJRS Grant	127,700	-
Respite services	51,827	214,956
Adult Carer Services	3,150	2,000
Young Carer Services	76,975	160,801
	769,722	682,995

Coronavirus Job Retention Scheme (CJRS) grants represent income received from central government to cover some of the costs of employing certain members of staff placed on furlough leave, in response to the coronavirus pandemic.

6. Expenditure on charitable activities	Total 2021 £	Total 2020 £
Staff costs	580,539	554,346
Staff expenses (travelling, DBS's)	6,069	26,238
Volunteer Expenses	1,198	4,814
Food, transport and direct costs	80,036	75,465
Telephone, postage and stationery	24,508	22,883
Rent of halls	4,292	19,677
Bookkeeping and accountancy fees	11,088	9,390
Consultant	3,407	4,344
Legal and professional fees	-	300
Insurance	4,859	4,553
Advertising	1,136	5,147
Printing	1,835	2,999
Cleaning	548	5,372
Payments to partners	46,854	50,185
Miscellaneous Office Costs	20,555	25,401
Depreciation	383	2,041
Grant repayment	-	6,241
Governance	2,100	2,460
	789,408	821,856

Miscellaneous office costs include storage, office refurbishment and general running costs.

Governance costs include Independent Examination fees.

7. Expenditure on charitable activities (continued)	Total 2021 £	Total 2020 £
General	554,542	440,792
Respite Services	105,823	227,140
Adult Carer Services	10,189	16,416
Young Carer Services	118,854	137,508
	789,408	821,856

ACTION FOR FAMILY CARERS

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2021

8. Net income/(expenditure) for the year

	2021 £	2020 £
This is stated after charging:		
Depreciation	383	2,041
Independent Examination Fees	2,100	2,460
	<u>2,483</u>	<u>4,501</u>

9. Expenditure on charitable activities (continued)

	Total 2021 £	Total 2020 £
Staff costs		
Gross salaries	538,409	515,289
Employers NIC	27,088	25,683
Self Employed Staff	-	324
Pensions	15,042	13,050
	<u>580,539</u>	<u>554,346</u>
Average number of employees	<u>53</u>	<u>50</u>

No staff member was paid in excess of £60,000 per annum.

The Average headcount expressed as full-time equivalents was:

	2021 no.	2020 No.
Operational staff	16	16
Office (including management)	5	5
	<u>21</u>	<u>21</u>

10. Key Management Personnel disclosure

	Total 2021 £	Total 2020 £
	<u>84,322</u>	<u>84,350</u>

The key management personnel of Action for Family Carers are the Chief Executive Officer and the Head of Carer Services.

ACTION FOR FAMILY CARERS

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2021

11. Tangible fixed assets

	Computers, equipment & furniture £	Fixtures & Fittings £	Total £
Cost			
As at 1 April 2020	57,537	15,406	72,943
Additions	-	-	-
As at 31st March 2021	57,537	15,406	72,943
Depreciation			
As at 1 April 2020	57,155	15,406	72,560
Charge for the year	382	-	382
As at 31st March 2021	57,537	15,406	72,942
Net Book Value			
As at 31 March 2021	-	-	-
As at 31st March 2020	382	-	382

12. Debtors

	2021 £	2020 £
Accounts receivable	87,638	14,715
Accrued income	-	10,317
Prepayments	-	2,976
	87,638	28,008

13. Cash and cash equivalents

	2021 £	2020 £
Current account	244,850	110,140
Deposit account	393,190	392,945
Petty cash	1,710	1,166
	639,749	504,251

14. Creditors: amounts falling due within one year

	2021	2020
Deferred income	295,458	119,424
Taxes and social security	7,068	8,341
Other creditors and accruals	10,862	8,002
	313,387	135,767

ACTION FOR FAMILY CARERS

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2021

Deferred income analysis	Total 2021 £	Total 2020 £
Balance at 31 March 2020	119,424	115,330
Amount released to incoming resources	(119,424)	(115,330)
Amount deferred in the year	296,988	119,424
Balance at 31 March 2021	296,988	119,424

Deferred income comprises of Grant payments for Essex Community Foundation, Jack Petchy, Children in Need, the Big Lottery & Carers trust.

15. Reconciliation of net movement in funds to net cash flow from operating activities

	Total 2021 £	Total 2020 £
Net movement in funds for the reporting period (as per the statement of financial activities)	17,126	(62,961)
Adjustments for:		
Depreciation charges	382	2,042
Dividends, interest and rents from investments	(245)	(5,553)
(Increase) / decrease in debtors	(59,631)	(665)
Increase / (decrease) in creditors	177,620	(7,075)
Net cash provided by / (used in) operating activities	135,252	(74,211)

Analysis of Net Debt

	At 1 April 2020	Cash flows	At 31 March 2021
Cash at bank and in hand	504,251	135,497	639,748
	504,251	135,497	639,748

16. Gift in kind

The premises at Maldon occupied by the Charity are kindly provided free of rent and certain overhead costs. These costs are not included within the numbers of the accounts.

ACTION FOR FAMILY CARERS

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2021

17. Reconciliation of funds	As at 01/04/20	Incoming resources	Outgoing resources	Transfer between funds	As at 31/03/21
Unrestricted funds	<u>277,361</u>	<u>247,984</u>	<u>(194,564)</u>	<u>(33,442)</u>	<u>297,339</u>
Restricted funds					
General	24,236	262,156	(259,813)	10,265	36,844
Adult services	6,773	3,350	(10,189)	66	-
Young carer services	88,505	87,056	(118,854)	23,111	79,817
National Lottery Community Fund		97,000	(97,000)	-	-
Big Lottery Grant		109,000	(109,000)	-	-
	<u>119,513</u>	<u>558,562</u>	<u>(594,856)</u>	<u>33,442</u>	<u>116,661</u>
Total funds	<u>396,874</u>	<u>806,546</u>	<u>(789,420)</u>		<u>414,000</u>

The transfer between unrestricted funds and restricted funds represents employment costs within restricted fund projects that have been supported by CJRS grants.

18. Comparative note of reconciliation of funds 2019

	As at 01/04/19	Incoming resources	Outgoing resources	As at 31/03/20
Unrestricted funds	<u>340,268</u>	<u>261,148</u>	<u>(324,055)</u>	<u>277,361</u>
Restricted funds				
General	39,775	298,099	(313,638)	24,236
Adult Carer Services	21,189	2,000	(16,416)	6,773
Young Carer Services	58,604	200,275	(170,374)	88,505
	<u>119,568</u>	<u>500,373</u>	<u>(500,428)</u>	<u>119,513</u>
Total funds	<u>459,836</u>	<u>761,521</u>	<u>(824,483)</u>	<u>396,874</u>

19. Analysis of net assets between funds

	Unrestricted funds £	Restricted funds £	Total 2021 £
Fixed assets	-	-	-
Current assets	87,548	90	87,638
Cash at bank and in hand	209,790	429,959	639,749
Current liabilities	-	(313,387)	(313,387)
	<u>297,339</u>	<u>116,661</u>	<u>414,000</u>

ACTION FOR FAMILY CARERS

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2021

Comparative of analysis of net assets between funds

	Unrestricted funds £	Restricted funds £	Total 2020 £
Fixed assets	383	-	383
Current assets	27,887	121	28,008
Cash at bank and in hand	249,091	255,159	504,251
Current liabilities	-	(135,767)	(135,767)
	277,361	119,513	396,874

20. Operating lease commitments

As at 31st March 2020 the charity had future minimum lease payments under non-cancellable operating leases as follows:

	2021 £	2020 £
Within 1 year	778	778
Operating lease ending 2 to 5 years	2,334	3,112
	3,112	3,890

21. Related party transactions

0 Trustee in 2021 (2020: 0) was reimbursed £0 (2020: £0) in respect of travel costs.

No emoluments or any other transactions (2020: no emoluments) were paid to any Trustees during the year.

There are no further related party transactions which are required to be disclosed (2020: None)

22. Pension commitments

The Charity operates a defined contributions pension scheme. The assets of the scheme are held separately from those of the Charity in an independent administered fund. The pension cost charge represents contributions payable by the Charity to fund the amount to £15,042 (2020: £13,050). Contributions of £0 (2020: £0) were payable to the fund at the year end.

ACTION FOR FAMILY CARERS

NOTES TO THE FINANCIAL STATEMENTS (including income and expenditure account) YEAR ENDED 31 MARCH 2021

23. Prior year comparison note

	Notes	Unrestricted funds £	Restricted funds £	Total 2020 £
Income from:				
Donations and legacies		28,060	39,574	67,634
Charitable activities		222,195	460,800	682,995
Income from Investments		5,553	-	5,553
Other trading activities		5,340	-	5,340
Total income		<u>261,148</u>	<u>500,374</u>	<u>761,522</u>
Expenditure on:				
Raising funds		2,627	-	2,627
Charitable activities		321,428	500,428	821,856
Total expenditure		<u>324,055</u>	<u>500,428</u>	<u>824,483</u>
Net expenditure		<u>(62,907)</u>	<u>(54)</u>	<u>(62,961)</u>
Funds as at 1 April 2019		340,268	119,567	459,835
Funds as at 31 March 2020		<u><u>277,361</u></u>	<u><u>119,513</u></u>	<u><u>396,874</u></u>