

FISH NEIGHBOURHOOD CARE

England & Wales · Charity number 1147516

Details

Other names FISH (FRIENDSHIP INDEPENDENCE SUPPORT HELP)

Status Registered

Legal form Charitable company

Company number [07933796](#)

Registered 2012-05-30

Register [View on the Charity Commission register](#)

Contact

Address Barnes Green Centre
Church Road
Barnes
London
SW13 9HE

Phone 02088763336

Email info@fishhelp.org.uk

Website www.fishhelp.org.uk

Activities

Objects: THE CHARITY'S OBJECTS ARE TO PROMOTE ANY CHARITABLE PURPOSE FOR THE BENEFIT OF THE INHABITANTS OF THE LONDON BOROUGH OF RICHMOND UPON THAMES, IN PARTICULAR FOR THOSE RESIDENT IN BARNES, MORTLAKE AND EAST SHEEN, AND OF SURROUNDING AREAS IN ADJACENT LONDON BOROUGH, IN PARTICULAR BY PROVIDING ASSISTANCE AND CARE TO RELIEVE THE NEEDS, DISTRESS OR SUFFERING OF THE SAID INHABITANTS.

Activities: To promote charitable purposes for the benefit of the residents of Barnes, Mortlake and East Sheen within the Borough of Richmond upon Thames, by providing assistance and support to relieve the needs, distress or suffering of the inhabitants.

Classification

- **How:** Provides Human Resources, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, The Advancement Of Health Or Saving Of Lives, Disability, Arts/culture/heritage/science, Economic/community Development/employment, Recreation
- **Who:** Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Richmond Upon Thames

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£240,389	£237,305	-	-
2024-03-31	£258,363	£309,361	-	-
2023-03-31	£201,279	£215,329	-	-
2022-03-31	£158,020	£163,271	-	-
2021-03-31	£198,726	£115,572	-	-

Trustees

Name	Role	Appointed
ANNE RAIKES		2021-09-06
Cheng Ming Yoe		2024-01-17
Christopher Laurence Bray		2026-03-03
John Patrick Geoghegan Randel		2025-06-09
Marguerite Sarah Kate Rennoldson		2023-07-25
Rev Jonathan Kenneth William Haynes		2023-07-25
Richard Radway Williams		2022-11-29
Stephen Lawrence Chapman		2025-06-04
Susan Elizabeth Nix		2022-10-27

FISH NEIGHBOURHOOD CARE

England & Wales - Charity number 1147516

Accounts



FiSH Neighbourhood Care

a limited company registered in England and Wales no 07933796
and a registered charity no 1147516

ANNUAL REPORT AND FINANCIAL STATEMENTS
for the year ended
31 March 2025

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COMPANY INFORMATION

for the year ended 31 March 2025

TRUSTEES AND DIRECTORS

The trustees are, for the purposes of company law, directors of FiSH Neighbourhood Care and, for the purposes of charity law, also its trustees. All trustees, unless otherwise stated, served throughout the year and at the date of signing this report are:

Richard Williams	Chair
Jean-Louis M Evans	
Jonathan Haynes	
Sue Nix	Vice Chair
Melanie L Payne	
Sue Preston	Retired 23 July 2024
Anne Raikes	Treasurer
Kate Rennoldson	
Cheng Yoe	

DIRECTOR OF THE CHARITY

Arlene Coutts

PRINCIPAL AND REGISTERED OFFICE

Barnes Green Centre
Church Road
Barnes
London
SW13 9HE

INDEPENDENT EXAMINER

J D Blythe FCA
206 Upper Richmond Road West
London
SW14 8AH

WEBSITE

www.fishhelp.org.uk

CHAIR'S INTRODUCTION

Our volunteers often tell me that they get more out of volunteering for FiSH than they put in.

I can honestly say, as I settle into my tenure as Chair, that the same applies to me. It's not just that I feel honoured and privileged to hold this position, which I do, but I enjoy it immensely too!

This year, we have been spending time working on a new strategic review for FiSH. The current Strategic Plan, which was reapproved by the Board of Trustees in December 2023, runs until May 2025. A new five-year plan, to reflect our operational goals and future needs, has been written and approved in principle by the trustees. It will run from 2025 – 2030. Our strategic objectives remain substantially as written in the previous plan, and the key external factors are still very much relevant. The demographic challenges seem clear: the number of older people in Richmond is projected to increase significantly, in line with the national picture. At the same time the increase in dementia cases among those aged 65 and over in the borough is projected to rise sharply – by almost 60% in the next 15 years - according to the London Borough of Richmond upon Thames,

With people living longer and often with chronic or multiple conditions, this is deemed likely to drive an increase in demand for our services.

What we do know for sure is that because our services continue to be in ever greater demand and, with the support and help of our wonderful volunteers, FiSH will remain relevant, and at the heart of the community we have served for over 60 years.

As you will know if you're familiar with FiSH, our vision is to inspire a caring community where older people live fulfilling, independent lives in their own homes for as long as possible. We aim to combat loneliness and social isolation in Barnes, Mortlake and East Sheen by connecting our community through a volunteer network that offers friendship, practical assistance and support.

In short, it's called neighbourhood care. And it matters. Not just for those benefitting directly, but for friends, family, carers and everyone in the community.

ANNUAL REVIEW

This year, demand for our services has remained consistently high. The FiSH team, along with our bus drivers and volunteers, have once again produced a huge number and variety of events and outings, a mix of the familiar and the new. I'd like to list our regular services here:

- **Accessible bus transport:** Our 3 buses and our transport team are crucial to the running of FiSH and very few of our activities would happen without them. Our 4 staff drivers, 12 volunteer drivers and 25 volunteer bus escorts help to run weekly group shopping trips, regular group outings, plus transport to FiSH activities at Barnes Green Centre and other venues. We also hire out our buses regularly to many other local groups, together with one of our volunteer drivers.

- **Telephone helpline:** Run by our volunteers and available every weekday, members can call to request volunteer-assistance with transport to FiSH events, activities, medical and other appointments. Also shopping, errands, IT help, gardening and more.
- **Social and therapeutic activities:** Meet up Monday, Tuesday Talks, FiSH choir, exercise classes, bridge group, Parkinson's group including pub lunches and boat trips, plus activities for those with early-stage dementia including Picassos in the Park art therapy, Singing for the Brain and Retro Club.

Interest in activities designed for people living with early-stage dementia continues to grow, mirroring national trends and those within our borough. *Picassos in the Park*, our weekly art therapy session, remains a highlight. The sessions have inspired wonderful artwork and offered members an opportunity for expression and connection. This year we were thrilled that artwork by FiSH members formed part of a new mural at Barnes Railway station highlighted by our local MP. Similarly, *Singing for the Brain* is regularly at full capacity, and these musical afternoons have filled our centre with energy and laughter, becoming an established favourite in the FiSH weekly schedule. At this point, I'd like to thank Carl Speck, our inspirational musical director, as he leaves to pursue a new career. We will be appointing a new musical director in the coming weeks. The *Retro Club* in East Sheen continues to offer a nostalgic and welcoming space, where members come together to share memories over tea served in vintage china. This year, we also held several special dementia concerts in partnership with the Harrodian School Choir and the Barnes Music Festival.

We have become increasingly aware of the need to support unpaid carers. Those who attend our singing and art therapy often tell us how much they enjoy being part of it, and that it can provide a break for them too. We expanded our support for carers this year by holding a carers' afternoon with tea, a lovely walk around Barnes Pond and a chance for them to share their experiences with each other. We hope this will become a tradition as it proved to be a big success.

Our *FiSH News* magazine continues to be eagerly awaited. It serves not only as a source of information but also as a prompt for members to book quickly onto new events and outings. Transport remains a vital part of our operations, our accessible buses enabling members to participate in activities and outings.

Highlights of this year's special outings programme included accessible bus trips to reminiscence workshops at Holly Lodge, Brooklands Motor Museum, The Rose Theatre, private screening of *The Wizard of Oz* at the Olympic, Isabella Plantation and art galleries. Also, Uber boat trips to Greenwich and Tate Modern, plus a particularly successful INS Nature workshop where members made seed balls.

Our weekly *Tuesday Talks* meetings remain very well-attended, with guest speakers covering a diverse range of topics—from how to look out for scams, Thames hidden rivers and London in the swinging 60s!

This year also saw the continued success of Common Ground, an intergenerational project linking FiSH members with pupils from St. Osmund's Primary School. The project brought together participants aged 8 to over 100 through shared workshops and storytelling, culminating in another collaborative production at the Old Sorting Office Theatre, entitled

"Spring is Sprung". Our thanks go to Jessica Morriss, the facilitator of the project and the staff and students of St. Osmund's for their commitment to building meaningful connections across generations.

Intergenerational relationships have also flourished through our long-held **Games Afternoons**, weekly at St. Paul's Junior School. This lively event sees students and FiSH members come together for friendly competition, laughter, and mutual learning. We are extremely grateful to St. Paul's for their ongoing support of this important initiative.

Our Open Gardens afternoon 2024 was based in Barnes. We were exceptionally lucky with the weather and had a fabulous afternoon, which included Pimm's, cream teas and live music around Barnes Green Centre. It was a perfect day, and we would like to thank our garden owners, our volunteers (over 100) and those who came to visit the gardens (over 1,000) for their incredible support. During the year we continued to work together with Barnes community gardeners to tackle the (sometimes) very overgrown gardens of FiSH members.

Our work is only possible thanks to our dedicated team of volunteers, whose tireless efforts underpin so much of what we do. The trustees and staff look forward to thanking them personally at our next volunteers' celebration.

We are also enormously grateful to our donors and supporters, whose contributions enable FiSH to deliver such a broad and meaningful programme of work. Our sincere thanks to: The Mercers Charitable Foundation, The Barnes Fund, Richmond Foundation, Friends of Barnes Hospital, The Inman Charity, St Paul's Junior School, The Matthews Wrightson Charity Trust, The Woodroffe Benton Foundation, Home Instead, The Victoria Foundation and Kaye Pemberton Charitable Trust for their ongoing support. We're also inspired by the local community's support—from churches, schools, and businesses to young entrepreneurs such as the Battersby Brothers of Barnes and Tom and Sonny from East Sheen, who once again donated a portion of their Christmas tree sales to FiSH. We were also delighted to be chosen as the Roehampton Club Golf Captains' charity of the year and thank them for the opportunity to seek not only donations but also new volunteers.

I, and my fellow trustees, would also like to thank our staff - Arlene, Liz, Deborah, Sally and Laura - for their incredible hard work, enthusiasm, diligence and good humour. We are indebted to them.

Finally, as we reflect on this past year, we do so with immense pride in what has been achieved and deep appreciation for everyone – members, staff, bus drivers, volunteers and supporters – who make FiSH the vibrant, caring organisation it is.



Richard Williams
4th June 2025

ANNUAL REPORT OF THE TRUSTEES

for the year ended 31 March 2025

The trustees of FiSH Neighbourhood Care (the "Charity") present their annual report and the financial statements of the Charity for the year ended 31 March 2025 and confirm that they comply with the requirements of the Charities Act 2011, the Charities SORP (FRS 102), the Companies Act 2006 (applying the requirements and using the exemptions for small companies) and the Memorandum and Articles of Association of the Charity. This Annual Report contains the information which would be contained in a directors' report for a small company as required by company law. The information contained in the Chair's Introduction forms part of the Annual Report.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Status and Constitution

The Charity is a private company limited by guarantee without a share capital. It was incorporated in 2012 and is registered in England and Wales under the Companies Act 2006 (company number 07933796).

The Charity is registered with the Charity Commission for England and Wales (registration number 1147516). It is the successor to unincorporated charities established for similar purposes in SW13 and SW14 as far back as 1963.

The constitution and charitable objects of the Charity, and the regulations concerning its management, are embodied in its Memorandum and Articles of Association. The trustees govern the Charity in accordance with its Articles of Association.

Our Articles of Association, Annual Accounts and other legal filings are available for inspection through Companies House and the Charity Commission for England and Wales.

Trustees, Officers and Advisers

Details of trustees, officers and advisers are set out on page 3. Further information on the current trustees is given on our website.

Appointment and re-appointment of trustees

Trustees are elected by either the Board of Trustees or by Company Members of the Charity (and where the trustees make an appointment that person is subject to reappointment by the Company Members at the following AGM). Trustees are not remunerated for their service as trustee. Appointments are for a term of three years, with the possibility of reappointment for a further term of up to three years.

The Board's policy is that as a general rule the Board should usually have between eight and twelve members, and that in normal circumstances two new trustees should be appointed in each financial year. The board meets four times a year and holds an Annual General Meeting (AGM). Committees meet between these times. The current committees are: Finance, Funding

and Transport. For Governance, HR and Risk, leading trustees have been appointed drawing on the key skills of the appropriate trustees.

Our Articles of Association provide that as far as possible when nominating trustees for election regard shall be had to the importance of reflecting a balanced representation of the whole of the area where the Charity operates. As at 31 March 2025, six trustees had a relevant Barnes connection and two had a relevant Mortlake and East Sheen connection.

Induction and training of trustees

An induction programme is provided for all new trustees. In addition to knowledge gained through attendance at meetings, trustees are provided with initial briefing material on the Charity's activities as well as their legal obligations under charity and company law and on the content of the Memorandum and Articles of Association. There is an annual audit of trustee skills. Trustees undertake additional training when appropriate.

Organisational management and staffing

The Board of Trustees meets regularly, usually quarterly, to determine strategy, set objectives and targets, consider the risks facing the Charity, agree policies, take major decisions, and review performance and achievement. In the year to 31 March 2025 the Board of Trustees held four meetings (2024: four meetings). The trustees have reviewed the public benefit guidance published by the Charity Commission for England and Wales and consider that FiSH's operations comply with these guidelines.

The day-to-day running of the Charity is delegated to the Director, who carries out the policies of the trustees as determined at meetings of the Board of Trustees. The Director reports to the Chair on day-to-day matters and provides regular reports to the Board of Trustees.

The Charity works closely with other local organisations, in particular Age UK Richmond in relation to delivery of Richmond Council's Community Independent Living Scheme (CILS) and activities at Barnes Green Centre. Additionally, we work with Richmond and Kingston Accessible Transport ("RaKAT") for accessible minibus transport services. The Charity also has mutually beneficial relationships with similar local charities, some of which regularly hire our accessible buses for their activities.

As of 31 March 2025, the Charity employed five staff members, three of whom work part-time. RaKAT provides the services of four part-time accessible bus drivers who support our operations. FiSH also recruits volunteer minibus drivers who receive appropriate training by RaKAT to support the Charity's wide range of services. (The relationship with RaKAT is explained further in note 4 to the accounts). In total there are more than 200 FiSH volunteers.

OBJECTIVES AND ACTIVITIES

The charitable objects of the Charity are to promote any charitable purpose for the benefit of the inhabitants of the London Borough of Richmond upon Thames, in particular for those residents in Barnes, Mortlake and East Sheen, and of surrounding areas in adjacent London

boroughs, in particular by providing assistance and care to relieve the needs, distress or suffering of those inhabitants.

REVIEW OF ACHIEVEMENTS AND PERFORMANCE FOR THE YEAR

Calls to our helpline remained high. As a result, over 3,800 jobs were assigned to volunteers. Most helpline jobs involve the combination of – at the very least - the helpliner who coordinates the job, a volunteer and the member making the request, but often also includes a member of staff and a bus driver too when needed.

FiSH buses undertook 8,548 passenger journeys (6,961 23/24) an increase of over 20%. This reflects both greater participation in FiSH activities and greater use of our fleet by other charities.

Attendance at Singing for the Brain was up to 2,020 (1,528 2023/24) and the Parkinson's group was up over 25% reflecting the increasing demand for vital services for those in our community with age-related conditions.

Volunteers continue to undertake crucial shopping deliveries 1,178 (1,279 2023/24). This steady level of support remains very important for members who are unable to shop independently.

Volunteers undertook 3,038 transport requests in their own vehicles (3,033 2023/24), driving an estimated 13,200 miles.

FiSH Helpline volunteers and helpline operator volunteers together gave over 4,100 hours of their time over the year to fulfil requests.

Note: This does not include volunteer time given for other events or activities or for bus driving and escorting, befriending, cake-making, helping with bridge, pub lunches, serving teas, and helping and supporting at all our many events and activities.

Our membership grows through direct contact (often by relatives) and new referrals from medical professionals, health and social services, as well as Ruils, Age UK and the Alzheimer's Society.

PLANS FOR THE FUTURE

In accordance with the Strategic Plan, we continue to focus resources on where they are most needed, recognising that we cannot meet all demands placed upon us. Our intention is to operate sustainably and seek partnerships and collaborations with other organisations to extend our reach.

The trustees remain conscious of the current economic climate. FiSH has a broad range of donors, members and activities which provide diversified sources of income. However, there are constraints on all these sources which, together with above-inflation increases in expenditure, heighten the risk to our financial performance. The trustees anticipate that the economic position will continue to be uncertain and may require any future deficit to be met from reserves.

The trustees have continued to prioritise fundraising to meet the requirements of both our forecast deficit and to ensure that our minibus fleet remains current. The trustees do not currently have plans to reduce our valuable services, but we keep this under regular review.

Trustees are also aware of the Charity's reliance on the funding provided either directly or indirectly by the London Borough of Richmond upon Thames (the "Council").

In December 2024, the Council, following a review, confirmed to AGE UK, the lead manager for CILS, that funding will continue at current levels with uplifts in line with CPI for an initial 5.5 years from November 2025, with allowable extensions up to a maximum of 10.5 years.

FINANCIAL REVIEW AND RESULTS FOR THE YEAR

The results for the year are set out in the statement of financial activities on the pages that follow.

FiSH's receipts were £240,389 (2024: £258,363) with the result that, after total costs of £237,305 (2024: £221,512), there was a surplus of £3,084 (2024: £36,851). FiSH incurs no rental charges; rent due to Age UK is reimbursed by London Borough of Richmond upon Thames.

The decision was made during the 2024 to order a new bus, in accordance with the bus replacement policy. With an expected total cost of £88,119, a deposit of £21,319 was paid that year and the balance due of £66,800 is expected to be paid in early June 2025.

As a result of this, at 31 March 2025, total reserves amounted to £164,979 (2024: £161,895) all of which are unrestricted.

Items to note:

- Costs generally, including staff costs, were higher, reflecting increased inflation experienced.
- After the success of last year's 60th anniversary year, donations were down, but nevertheless together contributed £139,389 (2024: £156,074)
- FiSH benefited in March 2025 from a legacy in excess of £10,000.
- FiSH Barnes Open Gardens event happily was held on a glorious day and raised £15,802 after costs (2024: £16,341).

Funding:

FiSH funds its work through contributions from:

- local and national charitable trusts: FiSH is grateful for the encouragement it receives from these trusts as well as their regular financial support
- Richmond Council through its Community Independent Living Service (CILS) contract and its support of community accessible transport
- FiSH members and users, FiSH volunteers, and individual FiSH supporters through their voluntary donations of cash, time and skills, including:
 - partnerships with local businesses, schools, churches and community groups
 - its annual membership fee
 - legacies received.

We thank everyone for their contributions.

Donations received by FiSH may be restricted to purposes specified by donors or unrestricted, in which case the donations may be used for any purpose, including the running costs of FiSH, as determined by the trustees.

RESERVES

FiSH uses its financial resources in the delivery of its charitable activities while maintaining appropriate reserves and provisions in line with existing policies, changing circumstances, and its expectations on fundraising.

Trustees regularly review and update the reserves policy of FiSH to reflect both the general economic situation and FiSH's particular circumstances. FiSH is a unique and valuable charity which serves the growing needs of the local community, and which must therefore plan to provide those services for the foreseeable future.

Trustees consider that FiSH requires reserves sufficient to smooth any shortfall in income in the short to medium term while maintaining services. We have modelled a range of outcomes and on average a general reserve of 50% of expected expenditure will meet our strategic deliverables. The trustees acknowledge that FiSH may need to budget a shortfall in the short to medium term and are taking steps to secure further sources of funding.

FiSH ordered a new minibus in 2023 but delivery has been delayed and is now expected in June 2025. This consumed most of the designated bus reserve that had been accrued. Trustees are seeking additional funding options to finance the next replacement bus.

	2025 £	2024 £
General Reserve	159,881	156,797
Designated Reserve - minibus replacement	5,098	5,098
Total Unrestricted Reserves	164,979	161,895

£66,800 remains due on delivery of a new minibus towards the middle of 2025. FiSH has not committed any other material funds at the end of the reporting period.

There are currently no amounts that can be realised from the disposal of tangible fixed assets or investments.

All reserves are held in cash in short-term investment accounts with CCLA or with reputable banks with minimal risk attached, accounts being agreed to in advance by the Board of Trustees.

STATEMENT OF TRUSTEES RESPONSIBILITIES

The trustees (who are also directors of the Charity 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).

The trustees are required to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the Charity and of the income and expenditure of the Charity for that period in accordance with applicable law. 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 judgments 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 Charity will continue in business.

The trustees are responsible for the Charity keeping accounting records that are sufficient to disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with the Companies Act 2006.

They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Board of Trustees on 4 June 2025 and signed on their behalf by:

Richard Williams
Chair and trustee

Anne Raikes
Treasurer and trustee

REPORT OF THE INDEPENDENT EXAMINER

for the year ended 31 March 2025

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's statement

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

Independent examiner's statement

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

- that accounting records have not been kept in accordance with section 386 of the Companies Act 2006;
- that the accounts do not accord with such records;
- where accounts are prepared on an accruals basis, whether they fail to comply with relevant accounting requirements under section 396 of the Companies Act 2006, or are not consistent with the Charities SORP (FRS 102);
- any matter which the examiner believes should be drawn to the attention of the reader to gain a proper understanding of the accounts.

J D Blythe FCA,
206 Upper Richmond Road West, London SW14 8AH
4 June 2025

STATEMENT OF FINANCIAL AFFAIRS
INCLUDING INCOME AND EXPENDITURE ACCOUNT
for the year ended 31 March 2025

	Unrestricted Funds £	Restricted Funds £	2025 £	2024 £
Income				
Grants and donations	124,809	5,000	129,809	156,074
Local authority grant	25,809	-	25,809	25,332
Legacies	16,112	-	16,112	12,529
Events & activities	41,895	-	41,895	39,975
Transport	7,495	-	7,495	5,033
Bank interest received	9,529	-	9,529	8,943
Sundry other income	9,740	-	9,740	10,477
	235,389	5,000	240,389	258,363
Expenditure				
Employment	148,021	-	148,021	137,952
Transport	25,462	-	25,462	18,746
Marketing	135	-	135	345
Events & activities	34,084	5,000	39,084	37,034
General administration	24,603	-	24,603	27,435
	232,305	5,000	237,305	221,512
Net incoming resources	3,084	-	3,084	36,851
Cost of new bus, deposit paid and balance due	-	-	-	(88,119)
Reserves brought forward	161,895	-	161,895	213,163
Reserves carried forward	164,979	-	164,979	161,895

All of the above results are derived from the continuing activities. There were no recognised gains or losses. Movements in funds are disclosed in the notes to the financial statements.

The notes on pages 18 to 22 form part of these financial statements.

BALANCE SHEET
as at 31 March 2025

	Note	2025		2024	
		£	£	£	£
Current assets					
Cash		405		277	
Bank Balances		227,097		221,202	
Debtors	5	15,937		15,073	
		<u>243,439</u>		<u>236,552</u>	
Current liabilities	6				
Balance due on new bus		66,800		66,800	
Creditors		11,660		7,857	
		<u>78,460</u>		<u>74,657</u>	
Net current assets			164,979		161,895
Total net assets			164,979		161,895
The funds of the Charity					
Unrestricted	2		164,979		161,895
Total Charity funds			164,979		161,895

The financial statements, which have been prepared in accordance with the provisions applicable to companies subject to the small companies regime, were approved and authorised for issue by the Board on 4 June 2025 and signed on its behalf by:

Richard Williams
Trustee

Anne Raikes
Trustee

The notes on pages 18 to 22 form part of these financial statements.

NOTES TO THE FINANCIAL STATEMENTS

for the year ended 31 March 2025

1. Accounting policies

(a) Accounting convention

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

The financial statements have been prepared under the historic cost convention.

(b) Income

Income received by way of donations is taken into account in the period in which the income is received, unless the donor specifies the period over which it is to be spent in which case the proportion of the income relating to future periods is deferred and recorded as a liability. All other income is accounted for on an accruals basis.

For legacies, entitlement is taken as the earlier of the date on which either: the Charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Charity that a distribution will be made, or when a distribution is made from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the Charity has been notified of the executor's intention to make a distribution.

Where legacies have been notified to the Charity, or the Charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Where monies are received which are refundable in the event that conditions attaching to the receipts of the monies are not met by the Charity, such monies, together with related interest accruing to them, are treated as deferred income until the conditions have been met.

(c) Expenditure

All expenses are accounted for on an accruals basis.

(d) Rent

Rent for the use of Barnes Green Centre is paid quarterly in advance. This is then reimbursed by Age UK, which has itself received a grant for this from the London Borough of Richmond upon Thames.

(e) Taxation

The Charity is a registered charity, and as such claims tax exemptions from all its United Kingdom income and gains, properly applied for its charitable purposes.

The Charity is not registered for VAT, and as such, all expenditure is shown inclusive of irrecoverable VAT.

(f) Pension Contributions

The Charity contributes to a defined pension scheme on behalf of eligible employees. Under the terms of this scheme, the Charity made contributions to the scheme at the rate of 3% of gross salaries on behalf of two of its employees in the year ended 31 March 2025, who in turn contribute at the rate of 5%. The amount charged in the statement of financial affairs represents the contributions payable to the scheme by the Charity in respect of the accounting period.

(g) Fixed Assets

The Charity has no fixed assets. Minor items of capital expenditure are expensed on purchase.

During the year ended 31st March 2024, the Charity committed £88,119 to the purchase of a new bus as a replacement for one of the three buses that RaKAT currently own and operate exclusively on behalf of FiSH. The initial cash payment of £21,319 was made in 2023/24, and the outstanding balance (£66,800) is due in 2025/26.

The accounting values of the three buses are treated as restricted funds in the RaKAT CT accounts, and there is a formal agreement between FiSH and RaKAT CT covering their cooperation. Should the agreement between the two parties come to an end, the ownership of the buses would be transferred to FiSH.

(h) Funds

Restricted funds comprise income funds subject to specific trusts arising either from the donor's wishes or the terms of a particular fund-raising initiative. Unrestricted funds comprise the Charity's funds expendable at the discretion of the trustees.

(i) Financial Instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Cash at the bank is held in bank current accounts to which the Charity has immediate access.

2. Analysis of movement in Funds

	Balance at 1 April 2024 £	Income £	Expenditure £	Creditor for bus £	Balance at 31 March 2025 £
Restricted Funds					
Retro cafes	-	5,000	(5,000)	-	-

	-	5,000	(5,000)	-	-
Unrestricted Funds					
Free Reserve	156,797	235,389	(232,305)	-	159,881
Designated bus Reserve	5,098	-	-	-	5,098
	161,895	235,389	(232,305)	-	164,979
Totals	161,895	240,389	(232,305)	-	164,979

3. Restricted Funds

Retro Cafes: Funds for this activity are provided by the Friends of Barnes Hospital.

4. Designated Reserves are in respect of replacement minibuses

FiSH may allocate part of its Unrestricted Funds to cover the cost of replacing its wheelchair adapted buses as they reach the end of their useful life. During 2023/24, the Charity committed £88,119 to the purchase of a new bus as a replacement for one of the three buses that RaKAT currently own and operate exclusively on behalf of FiSH. The initial cash payment of £21,319 was made in 2023/24, and payment of the outstanding balance (£66,800) has been delayed until the delivery of the bus.

The accounting values of the three buses are treated as restricted funds in the RaKAT CT accounts, and there is a formal agreement between FiSH and RaKAT CT covering their co-operation. Should the agreement between the two parties come to an end, the ownership of the buses would be transferred to FiSH.

5. Debtors

	2025 £	2024 £
Debtors		
Estimated Gift Aid recoverable	6,500	6,000
Due from Local authority	8,858	8,691
Sundry debtors	579	382
Total Debtors in Balance Sheet	15,937	15,073

6. Current Liabilities

	2025 £	2024 £
Creditors		
Balance due on new bus, payable by mid 2025	66,800	66,800
Sundry accruals	7,732	4,718
HMRC	3,588	2,880
NEST pension contributions	340	259
Total Creditors in Balance Sheet	78,460	74,657

7. Analysis of staff costs, trustees' remuneration and expenses and the cost of key management personnel

Total wages and salaries of employees for the year amounted to £146,212 (2024: £136,248).

No employees received employment benefits of more than £60,000 during the current or prior year.

None of the trustees were paid any remuneration or received any other benefits (other than benefits received in the capacity of a beneficiary of the Charity or as a result of the normal trading and fundraising activities of the Charity on the same terms as other volunteers or members of the public) or expenses incurred as a trustee from the Charity during the current or prior year.

8. Staff numbers

	2025	2024
Management Staff	1	1
Administrative Staff	4	4
Total staff	5	5

Included in the above numbers 3 (2024: 2) are part-time employees.

9. Pensions

The Charity contributes to a defined contribution personal pension scheme on behalf of two of its employees. The pension cost charge for the year amounted to £1,809 (2024: £1,704).

10. Volunteers

The Charity relies on its volunteers to deliver substantially all of its services to FiSH members.

11. Members' Liability

The liability of the Company Members of the Charity is limited to £1. At the date of the financial statements, there were 48 Company Members.

FISH NEIGHBOURHOOD CARE

England & Wales - Charity number 1147516

Accounts



FiSH Neighbourhood Care

a limited company registered in England and Wales no 07933796
and a registered charity no 1147516

ANNUAL REPORT AND FINANCIAL STATEMENTS
for the year ended
31 March 2024

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COMPANY INFORMATION

for the year ended 31 March 2024

TRUSTEES AND DIRECTORS

The trustees are, for the purposes of company law, directors of FiSH Neighbourhood Care and, for the purposes of charity law, also its trustees. All trustees, unless otherwise stated, served throughout the year and at the date of signing this report are:

Richard Williams	Chair
Jean-Louis M Evans	
Jonathan Haynes	appointed 25 th July 2023
Sue Nix	
Melanie L Payne	
Sue Preston	
Nityajit S Raj	retired 25 th September 2023
Kate Rennoldson	appointed 25 th July 2023
Stephen F Stavrou	retired 25 th July 2023
Solvène de B Tiffou	resigned 25 th September 2023
Anne Raikes	
Maggie Wilson	resigned 8 th September 2023
Cheng Yoe	appointed 17 th January 2024

DIRECTOR OF THE CHARITY

Arlene Coutts

PRINCIPAL AND REGISTERED OFFICE

Barnes Green Centre
Church Road
Barnes
London
SW13 9HE

INDEPENDENT EXAMINER

J D Blythe FCA
206 Upper Richmond Road West
London
SW14 8AH

WEBSITE

www.fishhelp.org.uk

CHAIR'S INTRODUCTION

This has been my first full year as Chair of FiSH and it has been both a tremendous privilege and a deeply rewarding experience.

Over the past 12 months, we celebrated our 60th anniversary and were overwhelmed – and more than a little humbled – by the support and appreciation we received from our members, volunteers and the community. We marked this milestone with several events throughout the year and were delighted with the enthusiastic response. This reinforces our strong belief that FiSH is even more relevant and vital to our community today than it was back in 1963, when we first began.

Indeed, this affirmation led me to restate our mission, aims and services in my introduction this year. This reflection is for those new to FiSH, those interested in our work, or those considering offering their help or support.

Our Vision:

To inspire a caring community where older people live fulfilling, independent lives, knowing that help given willingly by neighbours is at hand.

Our Mission:

To combat loneliness and social isolation among older and vulnerable people in Barnes, Mortlake and East Sheen. FiSH (Friendship, independence, Support and Help) aims to connect the community through a volunteer network that offers friendship, practical assistance and support.

Our Services:

Telephone helpline: *Run by our volunteers and available every weekday, members can call to request volunteer-assistance with transport to medical and other appointments, shopping, errands, household tasks, gardening and more.*

Social and therapeutic activities: *Meet up Monday, Tuesday Talks, FiSH choir, exercise classes, bridge group, Parkinson's group, plus activities for those with early onset dementia including Picassos in the Park art therapy, Singing for the Brain and Retro Club.*

Accessible bus transport: *Weekly group shopping trips, regular group outings to places of interest, transport to FiSH activities at Barnes Green Centre and other venues, minibus hire plus wheelchair hire and maintenance.*

Befriending: *visits, telephone chats, coffee and company.*

ANNUAL REVIEW

As always, we have a high demand for our support and help, as well as for our events and outings. Activities geared towards those with early-onset dementia have become increasingly popular, reflecting the significant upward trend across the borough and indeed the whole of the UK. Our Picassos in the Park weekly art therapy session produced some delightful work by

our members. Our Singing for the Brain afternoons, led by musical director Carl Speck, saw a big increase in member attendances, so much so that we are often full – with the sound of favourite oldie songs resounding through the walls of the centre! We introduced this activity towards the end of 2022, and it is now firmly established as part of the FiSH weekly calendar. We also have regular volunteers who love being part of this joyful class and will readily volunteer to help. Our weekly Retro Club in East Sheen also remains very popular and members can be seen chatting and reminiscing over tea served in beautiful china cups, laid out on traditional flowery tablecloths – a real throwback afternoon!

Our dedicated staff and network of volunteers have continued to work diligently to respond to requests. We have observed a decline in the number of requests for personal shopping via our helpline. This trend was to be expected with the ending of the pandemic. At the same time, there has been an increase in the number of journeys taken by FiSH members on our accessible buses. This is due to more members getting involved in events and activities post-covid. We recognise that supermarket delivery services are not always feasible or suitable for all members and we anticipate the need for personal shopping assistance to persist for the foreseeable future.

Our FiSH News magazine is produced every two months and appears to be eagerly awaited by our members, who rush to book the outings and events as soon as they receive it. Our Tuesday Talks – where a guest is invited to speak about a variety of subjects - are always well attended. In the past year we've offered talks on subjects as diverse as the history of shoes, English wines, energy saving in the home, beautiful sounds and scents - and tax in later years! We also observe a high participation rate from members for our numerous outings. This year these included FiSH accessible bus trips to the RAF museum Hendon, Battersea power station, Westminster Abbey, Rose Theatre Kingston, plus several pub lunches and boat trips to Greenwich.

A new initiative this year, "Common Ground", brought FiSH members together with young pupils from St. Osmund's Primary School. The project connected two groups ranging from 8 to 98. Its aim was to bridge the generational gap, fostering understanding and building community spirit. Participants engaged in joint workshops and discovered so much common ground that they were able to produce a heartwarming stage show at the Old Sorting Office theatre. The success of this event inspired a repeat performance later in the year, where both groups reunited to commemorate Remembrance Day, sharing memories and songs in a moving performance viewed by the whole school. We are deeply grateful to the staff and pupils of St. Osmund's for this initiative, which not only highlighted shared experiences across generations but also strengthened community bonds.

Each week, the theme of "intergenerational connections" comes to life at our ever-popular games night. It is hosted by St. Paul's Junior school and brings together enthusiastic students and FiSH members in surprisingly fierce competition. This fantastic project undoubtedly helps build understanding and rapport between generations. We are immensely grateful to St. Paul's and their dedicated staff for their support and generosity in making this venture possible.

I would like to thank our volunteers for their unwavering support for FiSH. They respond to hundreds of calls for help with transport, deliveries, shopping activities, baking, befriending, and much more. Our volunteers provide essential services and companionship to the isolated and lonely and we are indebted to them. The trustees and staff look forward to thanking them in person at our next volunteers' party.

I would also like to thank our donors, both established and new for their generous support and for taking such an interest in our work. Richmond Parish Lands Charity, the Barnes Fund, Friends of Barnes Hospital, The Inman Charity, Mercers Charitable Foundation, St Paul's Junior School, Matthews Wrightson Charity Trust, Home Instead, and Kaye Pemberton Charitable Trust have supported our work for many years. In addition to these donors, FiSH benefited from the generosity of local businesses, schools, churches, donors and young entrepreneurs such as the Battersby Brothers from Barnes and Tom and Sonny from East Sheen, who donated a percentage of every Christmas tree they sold.

FiSH operates through the hard work and diligence of our staff. I, and my fellow trustees, thank Arlene, Liz, Deborah and Sally for their dedication and good humour in what can often be a stressful environment. I would also like to welcome Laura to the team.

Last year we achieved an unexpected surplus due to a donation from a local educational establishment, a material legacy and a significant number of donations from individuals and local businesses. Expenditure remained well controlled despite the high level of inflation in the economy. This year, we are taking steps to increase our fundraising, particularly as we need to replace another of our minibuses and cover the related costs of our accessible transport fleet. We do not know how successful our fundraising will be; consequently, in our 2024/25 budget we have anticipated a deficit that may need to be met from reserves.

In my first year as Chair, I have witnessed firsthand the tremendous effort our staff, volunteers and trustees contribute to keeping FiSH thriving. The results of surveys of our members, volunteers and accessible transport services have been particularly reassuring, clearly demonstrating the high value placed on our work and the satisfaction with our achievements. I am pleased, although not surprised, that our volunteers find fulfilment in their roles. Additionally, our FiSH minibuses are recognised as an essential service in both the local and wider communities. Thank you all for your dedication and hard work.



Richard Williams
5th June 2024

ANNUAL REPORT OF THE TRUSTEES

for the year ended 31 March 2024

The trustees of FiSH Neighbourhood Care (the "Charity") present their annual report and the financial statements of the Charity for the year ended 31 March 2024 and confirm that they comply with the requirements of the Charities Act 2011, the Charities SORP (FRS 102), the Companies Act 2006 (applying the requirements and using the exemptions for small companies) and the Memorandum and Articles of Association of the Charity. This Annual Report contains the information which would be contained in a directors' report for a small company as required by company law. The information contained in the Chair's Introduction forms part of the Annual Report.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Status and Constitution

The Charity is a private company limited by guarantee without a share capital. It was incorporated in 2012 and is registered in England and Wales under the Companies Act 2006 (company number 07933796).

The Charity is registered with the Charity Commission for England and Wales (registration number 1147516). It is the successor to unincorporated charities established for similar purposes in SW13 and SW14 as far back as 1963.

The constitution and charitable objects of the Charity, and the regulations concerning its management, are embodied in its Memorandum and Articles of Association. The trustees govern the Charity in accordance with its Articles of Association.

Our Articles of Association, Annual Accounts and other legal filings are available for inspection through Companies House and the Charity Commission for England and Wales.

Trustees, Officers and Advisers

Details of trustees, officers and advisers are set out on page 3. Further information on the current trustees is given on our website.

Appointment and re-appointment of trustees

Trustees are elected by either the Board of Trustees or by Company Members of the Charity (and where the trustees make an appointment that person is subject to reappointment by the Company Members at the following AGM). Trustees are not remunerated for their service as trustee. Appointments are for a term of three years, with the possibility of reappointment for a further term of up to three years.

The Board's policy is that as a general rule the Board should usually have between eight and twelve members, and that in normal circumstances two new trustees should be appointed in each financial year. In 2023 the board reviewed the system of working parties. There are two committees – Transport plus Funding and Finance. For Governance, HR and Risk leading

trustees have been appointed drawing on the key skills of the appropriate trustees. The board meets four times a year, and holds an AGM. Committees meet between these times.

Our Articles of Association provide that as far as possible when nominating trustees for election regard shall be had to the importance of reflecting a balanced representation of the whole of the area where the Charity operates. As at 31 March 2024, six trustees had a relevant Barnes connection and three a relevant Mortlake and East Sheen connection.

Induction and training of trustees

An induction programme is provided for all new trustees. In addition to knowledge gained through attendance at meetings, trustees are provided with initial briefing material on the Charity's activities as well as their legal obligations under charity and company law and on the content of the Memorandum and Articles of Association. There is an annual audit of trustee skills. Trustees undertake additional training when appropriate.

Organisational management and staffing

The Board of Trustees meets regularly, usually quarterly, to determine strategy, set objectives and targets, consider the risks facing the Charity, agree policies, take major decisions, and review performance and achievement. In the year to 31 March 2024 the Board of Trustees held four meetings (2023; four meetings). The trustees have reviewed the public benefit guidance published by the Charity Commission for England and Wales and consider that FiSH's operations comply with these guidelines.

The day-to-day running of the Charity is delegated to the Director who carries out the policies of the trustees as determined at meetings of the Board of Trustees. The Director reports to the Chair on day to day matters and provides regular reports to the Board of Trustees.

The Charity works closely with other local organisations, in particular Age UK Richmond in relation to delivery of Richmond Council's Community Independent Living Scheme (CILS) and activities at Barnes Green Centre. Additionally, we work with Richmond and Kingston Accessible Transport ("RaKAT") for accessible minibus transport services. The Charity also has mutually beneficial relationships with similar local charities, some of which regularly hire our accessible buses for their activities.

As at 31 March 2024 the Charity employed five staff members, three of whom work part time. RaKAT provides the services of three part-time accessible bus drivers who support our operations. FiSH also recruits volunteer minibus drivers who receive appropriate training by RaKAT to support the Charity's wide range of services. (The relationship with RaKAT is explained further in note 4 to the accounts). In total there are more than 200 FiSH volunteers.

OBJECTIVES AND ACTIVITIES

The charitable objects of the Charity are to promote any charitable purpose for the benefit of the inhabitants of the London Borough of Richmond upon Thames, in particular for those residents in Barnes, Mortlake and East Sheen, and of surrounding areas in adjacent London

boroughs, in particular by providing assistance and care to relieve the needs, distress or suffering of those inhabitants.

REVIEW OF ACHIEVEMENTS AND PERFORMANCE FOR THE YEAR

We continued to run the Helpline for five mornings a week, offering advice as well as practical help. Over 3,800 helpline jobs were assigned to our volunteers during the year, slightly fewer than last year to reflect the reduction in shopping requests, although these still represent 35% of overall requests.

FiSH buses undertook 6,961 passenger journeys, an increase on 2022/23 (6,297). This reflects greater participation in activities, for example for early onset dementia. Our outings and shopping bus are extremely popular.

Volunteers undertook 3,033 transport requests in their own vehicles, driving a total of 12,900 miles (11,600 22/23). There was an increase of 1,000 miles to hospitals, reflecting a reduction in hospital transport services

Volunteers also undertook 1,279 personal shopping deliveries (1,534 in 22/23)

FiSH Helpline volunteers and helpline operator volunteers together gave over 4,400 hours of their time over the year to fulfil requests

Note this does not include volunteer time given for other events or activities or for bus driving and escorting, befriending, cake-making, helping with bridge, pub lunches, serving teas, and helping and supporting at all our many events and activities.

Our membership grows through direct contact (often by relatives) and new referrals from medical professionals, health and social services, as well as Ruils, Age UK and the Alzheimer's Society.

PLANS FOR THE FUTURE

In accordance with the Strategic Plan reapproved by the trustees during the year, we continue to focus resources on where they are most needed, recognising that we cannot meet all demands placed upon us. Our intention is to operate sustainably and seek partnerships and collaborations with other organisations to extend our reach.

The trustees are very conscious of the current economic climate. FiSH has a broad range of donors, members and activities which provide diversified sources of income. However, there are constraints on all these sources which, together with above-inflation increases in expenditure, heighten the risk to our financial performance. The trustees anticipate that the

economic position will continue to be uncertain and may require any future deficit to be met from reserves.

The trustees have prioritised fundraising to meet the requirements of both our forecast deficit and a new minibus. The trustees do not currently have plans to reduce our valuable services, but we keep this under regular review.

Trustees are also aware of the Charity's reliance on the funding provided either directly or indirectly by the London Borough of Richmond upon Thames (the "Council").

The Council, via AGE UK, is in the process of reviewing its Community Independent Living Services (CILS). This may affect the Charity's ability to maintain its services at their current level.

FINANCIAL REVIEW AND RESULTS FOR THE YEAR

The results for the year are set out in the statement of financial activities on the pages that follow.

FiSH's receipts were £258,363 (2023: £201,279) with the result that, after total costs of £221,512 (2023: £215,239), there was a surplus of £36,851 (2023: a deficit of £13,960). FiSH incurs no rental charges; rent due to Age UK is reimbursed by London Borough of Richmond upon Thames.

The decision was made during the year to order a new bus, in accordance with the bus replacement policy. With an expected total cost of £88,119, a deposit of £21,319 has been paid and a creditor raised for the remaining amount due of £66,800.

As a result of this, at 31 March 2024, total reserves amounted to £161,895 (2023: £213,163) all of which are unrestricted.

Items to note:

- Staffing costs were lower than anticipated reflecting the timing of the recruitment of our new Administrative Assistant
- It was FiSH's 60th anniversary year and we benefited from a generous donation from a local institution and significantly higher individual donations which together contributed £156,074 (2023 £104,792)
- FiSH Sheen Open Gardens event was held on a wonderfully sunny and warm day which contributed £16,341 (2023: £4,471).

Funding:

FiSH funds its work through contributions from:

- local and national charitable trusts: FiSH is grateful for the encouragement it receives from these trusts as well as their regular financial support
- Richmond Council through its Community Independent Living Service (CILS) contract and its support of community accessible transport

- in cash and in kind from FiSH members and users, FiSH volunteers, and individual FiSH supporters through their voluntary donations of cash, time and skills, including:
 - partnerships with local businesses, schools, churches and community groups
 - its annual membership fee
 - legacies received.

We thank everyone for their contributions.

Donations received by FiSH may be restricted to purposes specified by donors or unrestricted, in which case the donations may be used for any purpose, including the running costs of FiSH, as determined by the trustees.

RESERVES

FiSH uses its financial resources in the delivery of its charitable activities while maintaining appropriate reserves and provisions in line with existing policies, changing circumstances, and its expectations on fundraising.

Trustees regularly review and update the reserves policy of FiSH to reflect both the general economic situation and FiSH’s particular circumstances. FiSH is a unique and valuable charity which serves the growing needs of the local community, and which must therefore plan to provide those services for the foreseeable future.

Trustees consider that FiSH requires reserves sufficient to smooth any shortfall in income in the short to medium term while maintaining services. We have modelled a range of outcomes and on average a general reserve of 50% of expected expenditure will meet our strategic deliverables. The trustees acknowledge that FiSH may need to budget a shortfall in the short to medium term and are taking steps to secure further sources of funding.

FiSH has ordered and expects delivery of a new minibus in 2024. Without additional funding, the new minibus will consume most of the designated bus reserve that has been accrued. Trustees are seeking additional funding options to finance the next replacement bus.

The current policy of maintaining a designated bus reserve to finance the replacement of minibuses, which has been funded annually at a rate of £20,000, has been paused by the Board. This shift in policy aims to reflect the reality of current finances and to optimise funding opportunities for the essential replacement of minibuses, which are crucial for the Charity’s activities.

	2024 £	2023 £
General Reserve	156,797	119,946
Designated Reserve - minibus replacement	5,098	93,217
Total unrestricted Reserves	161,895	213,163

£66,800 is due on delivery of a new minibus towards the end of 2024. FiSH has not committed any other material funds at the end of the reporting period.

There are currently no amounts that can be realised from the disposal of tangible fixed assets or investments.

All reserves are held in cash in short-term investment accounts with CCLA or with reputable banks with minimal risk attached, accounts being agreed to in advance by the Board of Trustees.

STATEMENT OF TRUSTEES RESPONSIBILITIES

The trustees (who are also directors of the Charity 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).

The trustees are required to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the Charity and of the income and expenditure of the Charity for that period in accordance with applicable law. 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 judgments 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 Charity will continue in business.

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

Approved by the Board of Trustees on 5 June 2024 and signed on their behalf by:



Richard Williams
Chair and trustee



Anne Raikes
Treasurer and trustee

REPORT OF THE INDEPENDENT EXAMINER

for the year ended 31 March 2024

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's statement

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

Independent examiner's statement

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

- that accounting records have not been kept in accordance with section 386 of the Companies Act 2006;
- that the accounts do not accord with such records;
- where accounts are prepared on an accruals basis, whether they fail to comply with relevant accounting requirements under section 396 of the Companies Act 2006, or are not consistent with the Charities SORP (FRS 102);
- any matter which the examiner believes should be drawn to the attention of the reader to gain a proper understanding of the accounts.



J D Blythe FCA,
206 Upper Richmond Road West, London SW14 8AH
5 June 2024

STATEMENT OF FINANCIAL AFFAIRS
INCLUDING INCOME AND EXPENDITURE ACCOUNT
for the year ended 31 March 2024

	Unrestricted Funds £	Restricted Funds £	2024 £	2023 £
Income				
Grants and donations	151,074	5,000	156,074	104,782
Local authority grant	25,332	-	25,332	28,163
Legacies	12,529	-	12,529	28,744
Events & activities	39,975	-	39,975	24,930
Transport	5,033	-	5,033	4,577
Sundry other income	19,420	-	19,420	10,083
	253,363	5,000	258,363	201,279
Expenditure				
Employment	137,952	-	137,952	140,541
Transport	18,746	-	18,746	16,037
Marketing	345	-	345	-
Events & activities	32,034	5,000	37,034	27,065
General administration	27,435	-	27,435	31,596
	216,512	5,000	221,512	215,239
Net incoming resources	36,851	-	36,851	(13,960)
Cost of new bus, deposit paid and balance due	(88,119)	-	(88,119)	-
Reserves brought forward	213,163	-	213,163	227,123
Reserves carried forward	161,895	-	161,895	213,163

All of the above results are derived from the continuing activities. There were no recognised gains or losses. Movements in funds are disclosed in the notes to the financial statements.

The notes on pages 16 to 19 form part of these financial statements.

BALANCE SHEET
as at 31 March 2024

	Note	2024		2023	
		£	£	£	£
Current assets					
Cash		277		93	
Bank Balances		221,202		211,250	
Debtors	5	15,073		14,294	
		<u>236,552</u>		<u>225,637</u>	
Current liabilities	6				
Balance due on new bus		66,800		-	
Creditors		7,857		12,474	
		<u>74,657</u>		<u>12,474</u>	
Net current assets			161,895	213,163	
Total net assets			161,895	213,163	
The funds of the Charity					
Unrestricted	2		161,895	213,163	
Total Charity funds			161,895	213,163	

The financial statements, which have been prepared in accordance with the provisions applicable to companies subject to the small companies regime, were approved and authorised for issue by the Board on 5 June 2024 and signed on its behalf by:



Richard Williams
Trustee



Anne Raikes
Trustee

The notes on pages 16 to 19 form part of these financial statements.

NOTES TO THE FINANCIAL STATEMENTS

for the year ended 31 March 2024

1. Accounting policies

(a) Accounting convention

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

The financial statements have been prepared under the historic cost convention.

(b) Income

Income received by way of donations is taken into account in the period in which the income is received, unless the donor specifies the period over which it is to be spent in which case the proportion of the income relating to future periods is deferred and recorded as a liability. All other income is accounted for on an accruals basis.

For legacies, entitlement is taken as the earlier of the date on which either: the Charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Charity that a distribution will be made, or when a distribution is made from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the Charity has been notified of the executor's intention to make a distribution.

Where legacies have been notified to the Charity, or the Charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Where monies are received which are refundable in the event that conditions attaching to the receipts of the monies are not met by the Charity, such monies, together with related interest accruing to them, are treated as deferred income until the conditions have been met.

(c) Expenditure

All expenses are accounted for on an accruals basis.

(d) Rent

Rent for the use of Barnes Green Centre is paid quarterly in advance. This is then reimbursed by Age UK which has itself received a grant for this from the London Borough of Richmond upon Thames.

(e) Taxation

The Charity is a registered charity, and as such claims tax exemptions from all its United Kingdom income and gains, properly applied for its charitable purposes.

The Charity is not registered for VAT, and as such all expenditure is shown inclusive of irrecoverable VAT.

(f) Pension Contributions

The Charity contributes to a defined pension scheme on behalf of eligible employees. Under the terms of this scheme the Charity made contributions to the scheme at the rate of 3% of gross salaries on behalf of two of its employees in the year ended 31 March 2024, who in turn contribute at the rate of 5%. The amount charged in the statement of financial affairs represents the contributions payable to the scheme by the Charity in respect of the accounting period.

(g) Fixed Assets

The Charity has no fixed assets. Minor items of capital expenditure are expensed on purchase.

During the year, the Charity committed £88,119 to the purchase of a new bus as a replacement for one of the three buses that RaKAT currently own and operate exclusively on behalf of FiSH. The initial cash payment of £21,319 was made in 2023/24 and the outstanding balance (£66,800) is due in 2024/25.

The accounting values of the three buses are treated as restricted funds in the RaKAT CT accounts and there is a formal agreement between FiSH and RaKAT CT covering their cooperation. Should the agreement between the two parties come to an end, the ownership of the buses would be transferred to FiSH.

(h) Funds

Restricted funds comprise income funds subject to specific trusts arising either from the donor’s wishes or the terms of a particular fund-raising initiative. Unrestricted funds comprise the Charity’s funds expendable at the discretion of the trustees.

(i) Financial Instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Cash at bank is held in bank current accounts to which the Charity has immediate access.

2. Analysis of movement in Funds

	Balance at 1 April 2023 £	Income £	Expenditure £	Creditor for bus £	Balance at 31 March 2024 £
Restricted Funds					
Retro cafes	-	5,000	(5,000)	-	-
	-	5,000	(5,000)	-	-

Unrestricted Funds					
Free Reserve	119,946	258,363	(221,512)		156,797
Designated bus Reserve	93,217	-	(21,319)	(66,800)	5,098
	213,163	258,363	(242,831)	(66,800)	161,895
Totals	213,163	263,363	(247,831)	(66,800)	161,895

3. Restricted Funds

Retro Cafes: Funds for this activity are provided by the Friends of Barnes Hospital.

4. Designated Reserves are in respect of replacement minibuses

FiSH may allocate part of its Unrestricted Funds to cover the cost of replacing its wheelchair adapted buses as they reach the end of their useful life. During the year, the Charity committed £88,119 to the purchase of a new bus as a replacement for one of the three buses that RaKAT currently own and operate exclusively on behalf of FiSH. The initial cash payment of £21,319 was made in 2023/24 and the outstanding balance (£66,800) is due in 2024/25.

The accounting values of the three buses are treated as restricted funds in the RaKAT CT accounts and there is a formal agreement between FiSH and RaKAT CT covering their co-operation. Should the agreement between the two parties come to an end, the ownership of the buses would be transferred to FiSH.

5. Debtors

	2024 £	2023 £
Debtors		
Due in respect of shopping carried out by volunteers	382	1,002
Gift Aid recoverable	6,000	5,000
Due from Local authority	8,691	8,292
Total Debtors in Balance Sheet	15,073	14,294

6. Current Liabilities

	2024 £	2023 £
Creditors		

Balance due on new bus, payable by the end of 2024	66,800	-
Sundry accruals	4,718	7,818
HMRC	2,880	4,233
NEST pension contributions	259	423
Total Creditors in Balance Sheet	7,857	12,474

7. Analysis of staff costs, trustees' remuneration and expenses and the cost of key management personnel

Total wages and salaries of employees for the year amounted to £136,248 (2023 - £138,497).

No employees received employment benefits of more than £60,000 during the current or prior year.

None of the trustees were paid any remuneration or received any other benefits (other than benefits received in the capacity of a beneficiary of the Charity or as a result of the normal trading and fundraising activities of the Charity on the same terms as other volunteers or members of the public) or expenses incurred as a trustee from the Charity during the current or prior year.

8. Staff numbers

	2024	2023
Management Staff	1	1
Administrative Staff	4	4
Total staff	5	5

Included in the above numbers 2 (2023: 2) are part-time employees.

9. Pensions

The Charity contributes to a defined contribution personal pension scheme on behalf of two of its employees. The pension cost charge for the year amounted to £1,704 (2023 £2,044).

10. Volunteers

The Charity relies on its volunteers to deliver substantially all of its services to FiSH members.

11. Members' Liability

The liability of the Company Members of the Charity is limited to £1. At the date of the financial statements there were 71 Company Members.

FISH NEIGHBOURHOOD CARE

England & Wales - Charity number 1147516

Accounts



FiSH Neighbourhood Care

a limited company registered in England and Wales no 07933796
and a registered charity no 1147516

ANNUAL REPORT AND FINANCIAL STATEMENTS
for the year ended
31 March 2023



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COMPANY INFORMATION

for the year ended 31 March 2023

TRUSTEES AND DIRECTORS

The Trustees are, for the purposes of company law, directors of FiSH Neighbourhood Care and, for the purposes of charity law, also its trustees. All trustees, unless otherwise stated, served throughout the year and at the date of signing this report are:

Richard Williams	appointed Trustee on 29 November 2022 and appointed Chair from 1 May 2023
Liz Wall	retired as Chair and Trustee on 30 April 2023
Peter W Anderson	retired 26 July 2022
Jean-Louis M Evans	
Sue Nix	appointed 27 October 2022
Melanie L Payne	
Sue Preston	
Nityajit S Raj	
Stephen F Stavrou	
Solvène de B Tiffou	
Anne Raikes	
Maggie Wilson	appointed 29 November 2022

DIRECTOR OF THE CHARITY

Arlene Coutts appointed 31 August 2022

Micky Forster resigned 31 August 2022

PRINCIPAL AND REGISTERED OFFICE

Barnes Green Centre
Church Road
Barnes
London
SW13 9HE

INDEPENDENT EXAMINER

J D Blythe FCA
206 Upper Richmond Road West
London
SW14 8AH

WEBSITE

www.fishhelp.org.uk

CHAIR'S INTRODUCTION

This year FiSH is celebrating its 60th anniversary. What began in 1963 with a small group of volunteers has grown into a much-loved organisation which is as relevant today as it was then. We're immensely proud of our achievement and in the year ahead will be marking this milestone with a number of special events for our clients and volunteers.

Demand for our support and help remains high as we try to meet the challenge of an increasingly elderly population and an inexorable rise in those with dementia, as well as a need to recruit and retain a large body of volunteers.

Our staff and volunteers continue to work hard to respond to requests. We answered more than 4,000 calls to our helpline, we continued our delivery of services to the elderly and housebound, we put on activities at the Barnes Green Centre and other locations and produced our FiSH News magazine as a way of befriending and communicating with our members and service users. To respond to the increasing needs of our clients with dementia, we introduced a new activity – Singing for the Brain - in October 2022 which is proving very popular. We also made maximum use of our three specialised buses, taking clients on shopping trips and other activities, as well as taking wheelchair passengers unable to access transport to hospital and medical appointments.

FiSH's objective is to provide Friendship, independence, Support and Help for the older community of Barnes, Mortlake and East Sheen, in order that they may continue to live fulfilling, sociable lives in their own homes, as part of their community. By being part of FiSH or by contacting us, usually through our helpline, our clients and service users are able to access our essential services and activities which help to bring people together in the community.

In August 2022 we welcomed Arlene Coutts as our new Director, taking over from Micky Forster. Arlene has huge experience in the care sector and is already a great addition for FiSH. We wish Micky all good fortune for the future and thank her for her invaluable contribution over the last 5 years.

As ever, I would like to thank our volunteers who respond magnificently to the hundreds of calls for help with shopping, transport, deliveries, activities, baking, befriending, and much more. It is the volunteers, who in the majority of circumstances, deliver FiSH services and activities and befriend the isolated and lonely and we are indebted to them. The trustees and staff look forward to thanking them in person at our Volunteers' party in September.

I would also like to thank our funders, both established and new for their generous support and for taking such an interest in our work. Richmond Parish Lands Charity, the Barnes Fund, Friends of Barnes Hospital, The Inman Charity, Mercers Charitable Foundation, Alzheimer's UK and Kaye Pemberton Charitable Trust have supported our work for many years. In addition to these funders, FiSH benefited from the generosity of local businesses, schools, churches, donors and entrepreneurs such as the Battersby Brothers who again donated a percentage of every Christmas tree they sold. We are very grateful for the donation from Richmond Parish Lands Charity which contributed to the costs of our new website that went live in May this year and will present a refreshing new look for FiSH.

Last year expenditure again exceeded our income. This year, we anticipate further challenges in our fundraising, particularly from individual donations and business partnerships, as the economic climate is so uncertain for many and our costs have risen. We have allowed for this in our 2023/24 budget and we anticipate a deficit that will be met from reserves.

It is a privilege for me to take on the role of Chair at FiSH from Liz Wall who has guided the charity through a period of significant upheaval. The Trustees and I are enormously grateful for her amazing energy and diligence and wish her well.

In my short time as a Trustee, I have seen the huge effort that our staff, volunteers and Trustees all contribute to keep FiSH functioning. We have been witness to many changes in working practices and are able to have staff and volunteers working in the office or from home. There have also been changes in how we charge and receive payments – with a much higher proportion of transactions now done electronically. There is a continuing need to improve our IT and to modernise working practices to minimise costs, maximise efficiency and ensure good governance.

In this, its 60th year, FiSH continues to be highly regarded and much needed in the community. The trustees are proud and grateful for the dedication and commitment of the hard-working team and of course of our volunteers, without whom we would not be here.



Richard Williams
13 June 2023

ANNUAL REPORT OF THE TRUSTEES

for the year ended 31 March 2023

The Trustees of FiSH Neighbourhood Care (the "Charity") present their annual report and the financial statements of the Charity for the year ended 31 March 2023 and confirm that they comply with the requirements of the Charities Act 2011, the Charities SORP (FRS 102), the Companies Act 2006 (applying the requirements and using the exemptions for small companies) and the Memorandum and Articles of Association of the Charity. This Annual Report contains the information which would be contained in a Directors' Report for a small company as required by company law. The information contained in the Chair's Introduction forms part of the Annual Report.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Status and Constitution

The Charity is a private company limited by guarantee without a share capital. It was incorporated in 2012 and is registered in England and Wales under the Companies Act 2006 (company number 07933796).

The Charity is registered with the Charity Commission for England and Wales (registration number 1147516). It is the successor to unincorporated charities established for similar purposes in SW13 and SW14 as far back as 1963.

The constitution and charitable objects of the Charity, and the regulations concerning its management, are embodied in its Memorandum and Articles of Association. The Trustees govern the Charity in accordance with its Articles of Association.

Our Articles of Association, Annual Accounts and other legal filings are available for inspection through Companies House and the Charity Commission for England and Wales.

Trustees, Officers and Advisers

Details of Trustees, officers and advisers are set out on page 3. Further information on the current Trustees is given on our website.

Appointment and re-appointment of Trustees

Trustees are elected by either the Board of Trustees or by members of the Charity (and where the Trustees make an appointment that person is subject to reappointment by the members at the following AGM). Trustees are not remunerated for their service as trustee. Appointments are for a term of three years, with the possibility of reappointment for a further term of up to three years.

The Board's policy is that as a general rule the Board should usually have between eight and twelve members, and that in normal circumstances two new Trustees should be appointed in each financial year. In 2021 the board reviewed the system of working parties and in 2022 it moved from one main committee with delegated authority to a committee structure comprising four committees, which would act in an advisory role to the main board. These committees were Funding and Finance, Transport, Human Resources and General Purposes, which reviewed the risk register. It was agreed that this structure would be reviewed after 12 months of operations to assess their effectiveness. As a result of this review the structure has now been simplified. There are two committees – Transport plus Funding and Finance. For Governance, HR and Risk leading Trustees have been appointed drawing on the key skills of the appropriate Trustees. The board meets four times a year, and holds an AGM. Committees meet between these times.

Our Articles of Association provide that as far as possible when nominating Trustees for election regard shall be had to the importance of reflecting a balanced representation of the whole of the area where the Charity operates. As at 31 March 2022, 6 Trustees had a relevant Barnes connection and 4 a relevant Mortlake and East Sheen connection.

Induction and training of Trustees

An induction programme is provided for all new Trustees. In addition to knowledge gained through attendance at meetings, Trustees are provided with initial briefing material on the Charity's activities as well as their legal obligations under charity and company law and on the content of the Memorandum and Articles of Association. There is an annual audit of trustee skills. Trustees undertake additional training when appropriate.

Organisational management and staffing

The Board of Trustees meets regularly, usually quarterly, to determine strategy, set objectives and targets, consider the risks facing the Charity, agree policies, take major decisions, and review performance and achievement. In the year to 31 March 2023 the Board of Trustees held four meetings (2022; four meetings). Richard Williams was appointed Chair in May 2023 following the retirement of Liz Wall as a Trustee. The Trustees have reviewed the public benefit guidance published by the Charity Commission for England and Wales, and consider that FiSH's operations comply with these guidelines.

The day-to-day running of the Charity is delegated to the Director who carries out the policies of the Trustees as determined at meetings of the Board of Trustees. The Director reports to the Chair on day to day matters and provides regular reports to the Trustee Board.

The Charity works closely with other local organisations, in particular with Age UK Richmond in relation to delivery of Richmond Council's Community Independent Living Scheme and activities at Barnes Green Centre and with Richmond and Kingston Accessible Transport ("RaKAT") in relation to minibus transport. The charity also has mutually helpful links with other local charities in Richmond providing similar services, and occasionally hires out our accessible buses for their use.

As at 31 March 2023 the Charity employed five staff. RaKAT supplies the services of 3 part-time drivers who are used to further the Charity's work. FiSH recruits volunteer minibus drivers who are given appropriate training by RaKAT, and other volunteers from the local community to deliver the wide range of services which the Charity provides. There are more than 200 FiSH volunteers.

OBJECTIVES AND ACTIVITIES

The charitable objects of the Charity are to promote any charitable purpose for the benefit of the inhabitants of the London Borough of Richmond upon Thames, in particular for those resident in Barnes, Mortlake and East Sheen, and of surrounding areas in adjacent London boroughs, in particular by providing assistance and care to relieve the needs, distress or suffering of those inhabitants.

The Charity, in pursuing its charitable objectives, combats loneliness and social isolation in older and vulnerable people living in Barnes, Mortlake and East Sheen (and in adjacent areas), enabling them to live independent and dignified lives. The Charity connects the community through a volunteer network offering friendship, support and practical help.

REVIEW OF ACHIEVEMENTS AND PERFORMANCE FOR THE YEAR

We continued to run the Helpline for five mornings a week. We responded to over 4,000 helpline requests during the year. Demand remains high, particularly for shopping, transport, including accessible transport to attend medical appointments.

FiSH buses undertook 6,297 passenger journeys (2,795 in 2021/22) as a result of the increase in activities including shopping, outings, events and bus hire post Covid restrictions

Interestingly FiSH buses undertook 165 journeys (258 in 2021/22) for wheelchair users and others unable to use public transport or obtain hospital transport to appointments reflecting the reduction in pandemic-related vaccination journeys

Volunteers fulfilled the majority of 3,228 transport requests in their own vehicles, driving a total of 11,600 miles

Volunteers also undertook 1,534 personal shopping deliveries

As a conservative estimate, FiSH volunteers gave 3,751 hours of their time during the 2022/23 financial year in response to Helpline requests

Note this does not include volunteer time given for other events or activities or for bus driving/escorting – and does not include shifts covered by the Helpline team.

Our newsletter “FiSH News” is eagerly awaited by our 600 clients, who call to book themselves onto our activities on receipt of it.

We offer trips to Kew Retail Park, pub lunches and outings.

Our new activity, Singing for the Brain, is mainly aimed at those clients who are in the early stages of dementia, responding to an increasing need in our community. We also continue to offer Art Therapy Workshops, Picasso Art, for people living with early stage dementia and their carers. We receive new referrals from health and social services as well as Age UK and the Alzheimer’s Society

The Good Afternoon Choir takes place at the Barnes Green Centre for weekly sessions.

We are eager to respond to the growing numbers of those living with Parkinson’s. In addition to organising specialised outings, such as boat trips – which are extremely popular, FiSH runs a monthly get-together over a pub lunch as well as weekly supportive zoom meetings.

We offer a weekly drop-in cafe, Coffee Corner held at Sheen Lane Centre.

We provide a Christmas Day lunch at the Coach and Horses pub in Barnes funded by the Barnes Community Association.

We offer Tuesday Horizon Talks live at BGC and our weekly bridge classes continue twice every month.

The current system of hybrid working will be available for all staff and volunteers. Additional investment in IT and communications will need to be undertaken to enable staff and volunteers to work effectively at home and in the office.

We were delighted that our Open Gardens event in 2022, sponsored by Winkworth, which, despite a very wet day, was supported by over 500 visitors and raised over £6,000.

We are very grateful that our former director has raised over £4,000 for her forthcoming Serpentine swim.

PLANS FOR THE FUTURE

We will continue to pursue our charitable objectives which are to combat loneliness and isolation amongst the elderly and vulnerable people of Barnes, Mortlake and East Sheen.

In accordance with the Strategic Plan adopted last year, we aim to focus resources on where they are most needed, recognising that we cannot meet all demands placed upon us. Our intention is to operate sustainably and seek partnerships and collaborations with other organisations to extend our reach.

The Trustees are very conscious of the current economic climate. FiSH has a broad range of donors, members and activities which provide diversified sources of income. However there are constraints on all these sources which, together with above-inflation increases in expenditure, heighten the risk to our financial performance. The Trustees anticipate that the unfavourable economic position will pertain and will require any deficit to be met from reserves in the current cycle.

Trustees are also aware of the Charity's reliance on the funding provided either directly or indirectly by the London Borough of Richmond upon Thames (the "Council").

The Council, via AGE UK, is currently in the process of reviewing its Community Independent Living Services and this may affect the Charity's ability to maintain its services at their current level.

FINANCIAL REVIEW AND RESULTS FOR THE YEAR

The results for the year are set out in the statement of financial activities on the pages that follow:

FiSH's receipts were £201,279 (2022: £158,020) with the result that, after total costs of £215,239 (2022: £163,271), there was a deficit of £13,960 (2022: a deficit of £5,251). The receipts and costs do not include amounts associated with shopping for FiSH members and others, other than a charge of £821 (202; £621) for amounts which are deemed irrecoverable. FiSH incurs no rental charges; rent due to Age UK is reimbursed by London Borough of Richmond upon Thames.

At 31 March 2023, total reserves amounted to £213,163 (2022: £227,123) all of which are unrestricted.

The make up of some of FiSH's income and expenditure changed:

- There was increased expenditure on staffing costs as a result of higher salary costs and the recruitment of the new FiSH director
- Overall expenditure on events and activities increased as activities increased after the pandemic. This included increased use of the FiSH buses.
- We benefited from unusually high legacy income

Funding:

FiSH funds its work through contributions from:

- local and national charitable trusts: FiSH is grateful for the encouragement it receives from these trusts as well as their regular financial support
- Richmond Council through its Community Independent Living Service (CILS) contract and its support of community accessible transport

And, in cash and in kind from FiSH members and users, FiSH volunteers, and individual FiSH supporters through their voluntary donations of cash, time and skills, including:

- partnerships with local businesses, schools, churches and community groups
- its annual membership fee
- legacies received

We thank everyone for their contributions.

Donations received by FiSH may be restricted to purposes specified by donors or unrestricted, in which case the donations may be used for any purpose, including the running costs of FiSH, as determined by the Trustees.

RESERVES

FiSH uses its financial resources in the delivery of its charitable activities whilst maintaining appropriate reserves and provisions in line with existing policies, changing circumstances, and its expectations on fundraising.

The previous policy was that of a general reserve equivalent to nine months' normal operating costs (based on 2019/20 expenditure i.e. pre Covid)

Trustees have this year reviewed the reserves policy of FiSH and updated it to reflect both the general economic situation and FiSH's particular circumstances. The concept of closedown reserves was reviewed but considered inappropriate due to FiSH being a unique and valuable charity which serves the growing needs of the local

community, and which must therefore plan to provide those services for the foreseeable future.

FiSH has a 5-year strategic plan and requires reserves sufficient to smooth any shortfall in income in the short to medium term while maintaining services. We have modelled a range of outcomes and on average a general reserve of 50% of expected expenditure will meet our strategic deliverables post COVID and taking account of the current economic climate. The trustees acknowledge that we may need to budget a shortfall in the short to medium term and are taking steps to ameliorate this.

There is a designated bus reserve to finance the replacement of minibuses: additions are made normally at a rate of £20,000 each year based on the useful life of the buses, on which the charity relies for many of its activities, so that finance is available when these buses require replacement.

	2023	2022
	£	£
General Reserve	119,946	153,906
Designated Reserve - minibus replacement	<u>93,217</u>	<u>73,217</u>
Total unrestricted Reserves	<u>213,163</u>	<u>227,123</u>

FiSH has not committed any material funds at the end of the reporting period. There are currently no amounts that can be realised from the disposal of tangible fixed assets or investments.

All reserves are held in cash in short-term investment accounts with CCLA or with reputable banks with minimal risk attached, accounts being agreed to in advance by the Board of Trustees.

STATEMENT OF TRUSTEES RESPONSIBILITIES

The Trustees (who are also directors of the Charity 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).

The Trustees are required to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the Charity and of the income

and expenditure of the Charity for that period in accordance with applicable law. 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 judgments 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 Charity will continue in business.

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

Approved by the Board of Trustees on 13 June 2023 and signed on their behalf by:



Richard Williams
Chair and Trustee



Anne Raikes
Treasurer and Trustee

REPORT OF THE INDEPENDENT EXAMINER

for the year ended 31 March 2023

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's statement

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

Independent examiner's statement

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

- that accounting records have not been kept in accordance with section 386 of the Companies Act 2006;
- that the accounts do not accord with such records;
- where accounts are prepared on an accruals basis, whether they fail to comply with relevant accounting requirements under section 396 of the Companies Act 2006, or are not consistent with the Charities SORP (FRS 102);
- any matter which the examiner believes should be drawn to the attention of the reader to gain a proper understanding of the accounts.



J D Blythe FCA,
206 Upper Richmond Road West, London SW14 8AH
13 June 2023

STATEMENT OF FINANCIAL AFFAIRS
INCLUDING INCOME AND EXPENDITURE ACCOUNT
for the year ended 31 March 2023

	Unrestricted Funds	Restricted Funds	2023	2022
	£	£	£	£
Income				
Grants and donations	99,782	5,000	104,782	110,730
Local authority grant	28,163	0	28,163	17,791
Legacies	28,744	0	28,744	3,251
Events & activities	24,930	0	24,930	16,677
Transport	4,577	0	4,577	1,452
Sundry other income	10,083	0	10,083	8,119
	<hr/>			
	196,279	5,000	201,279	158,020
Expenditure		0		
Employment	140,541	0	140,541	114,753
Transport	16,037	0	16,037	0
Marketing		0	0	566
Events & activities	22,065	5,000	27,065	14,862
General administration	31,596	0	31,596	33,090
	<hr/>			
	210,239	5,000	215,239	163,271
Net outgoing resources	(13,960)	0	(13,960)	(5,251)
Reserves brought forward	227,123	0	227,123	232,374
	<hr/>			
Reserves carried forward	213,163	0	213,163	227,123
	<hr/>			

All of the above results are derived from the continuing activities. There were no recognised gains or losses. Movements in funds are disclosed in the notes to the financial statements.

The notes on pages 17 to 20 form part of these financial statements.

BALANCE SHEET
as at 31 March 2023

		2023		2022
	Note	£	£	£
Current assets				
Cash		93		954
Bank Balances		211,250		204,530
Debtors	5	<u>14,294</u>		<u>26,073</u>
		<u>225,637</u>		<u>231,557</u>
Current Liabilities				
Creditors	6	<u>12,474</u>		<u>4,434</u>
		<u>12,474</u>		<u>4,434</u>
Net current assets			<u>213,163</u>	<u>227,123</u>
Total net assets			<u>213,163</u>	<u>227,123</u>
The funds of the charity				
Unrestricted	2	<u>213,163</u>		<u>227,123</u>
Total charity funds		<u>213,163</u>		<u>227,123</u>

The financial statements, which have been prepared in accordance with the provisions applicable to companies subject to the small companies regime, were approved and authorised for issue by the Board on 13 June 2023 and signed on its behalf by:



Richard Williams
Trustee



Anne Raikes
Trustee

The notes on pages 17 to 20 form part of these financial statements.

NOTES TO THE FINANCIAL STATEMENTS

for the year ended 31 March 2023

1. Accounting policies

(a) Accounting convention

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

The financial statements have been prepared under the historic cost convention.

(b) Income

Income received by way of donations is taken into account in the period in which the income is received, unless the donor specifies the period over which it is to be spent in which case the proportion of the income relating to future periods is deferred and recorded as a liability. All other income is accounted for on an accruals basis.

For legacies, entitlement is taken as the earlier of the date on which either: the Charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Charity that a distribution will be made, or when a distribution is made from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the Charity has been notified of the executor's intention to make a distribution.

Where legacies have been notified to the Charity, or the Charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Where monies are received which are refundable in the event that conditions attaching to the receipts of the monies are not met by the Charity, such monies, together with related interest accruing to them, are treated as deferred income until the conditions have been met.

(c) Expenditure

All expenses are accounted for on an accruals basis.

(d) Rent

An agreement was reached during the year that back rent for the use of Barnes Green Centre should be paid to Age UK, who immediately reimbursed FiSH, having itself received a grant from the London Borough of Richmond upon Thames. This arrangement continues as FiSH pays a quarterly rent to Age UK which is then reimbursed.

(e) Taxation

The Charity is a registered charity, and as such claims tax exemptions from all its United Kingdom income and gains, properly applied for its charitable purposes.

The Charity is not registered for VAT, and as such all expenditure is shown inclusive of irrecoverable VAT.

(f) Pension Contributions

The Charity contributes to a defined pension scheme on behalf of eligible employees. Under the terms of this scheme the Charity made contributions to the scheme at the rate of 3% of gross salaries on behalf of two of its employees in the year ended 31 March 2023, who in turn contribute at the rate of 5%. The amount charged in the statement of financial affairs represents the contributions payable to the scheme by the charity in respect of the accounting period.

(g) Fixed Assets

The Charity has no fixed assets. Minor items of capital expenditure are expensed on purchase.

(h) Funds

Restricted funds comprise income funds subject to specific trusts arising either from the donor's wishes or the terms of a particular fund raising initiative. Unrestricted funds comprise the Charity's funds expendable at the discretion of the Trustees.

(i) Financial Instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Cash at bank is held in bank current accounts to which the Charity has immediate access.

2. Analysis of movement in Funds

	Balance at 1 April 2022 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2023 £
Restricted Funds					
Retro cafes	0	5,000	5,000	0	0
	<hr/> 0	<hr/> 5,000	<hr/> 5,000	<hr/> 0	<hr/> 0
Unrestricted Funds					
Free reserve	153,906	196,279	210,239	(20,000)	119,946
Designated bus reserve	73,217	0	0	20,000	93,217
	<hr/> 227,123	<hr/> 196,279	<hr/> 210,239	<hr/> 0	<hr/> 213,163
Totals	<hr/> 227,123	<hr/> 201,279	<hr/> 215,239	<hr/> 0	<hr/> 213,163

3. Restricted Funds Retro Cafes: Funds for this activity are provided by the Friends of Barnes Hospital.

4. Designated Funds are in respect of replacement minibuses.

5. Debtors

	2023	2022
	£	£
Debtors		
Due in respect of shopping carried out by volunteers	1,002	3,219
Gift Aid recoverable	5,000	12,000
Balance with Paypal	-	3,641
Due from HMRC	-	3,213
Employment Allowance for 2020/2021	-	4,000
Due from Local authority	8,292	-
	<hr/>	<hr/>
Total Debtors in Balance Sheet	<u>14,294</u>	<u>26,073</u>

Amounts due in respect of shopping are net of a provision of £821 (2022: £620) in respect of debts deemed to be irrecoverable

6. Creditors

	2023	2022
	£	£
Creditors		
Sundry accruals	7,818	3,942
HMRC	4,233	-
NEST pension contributions	423	492
	<hr/>	<hr/>
Total Creditors in Balance Sheet	<u>12,474</u>	<u>4,434</u>

7. Analysis of staff costs, trustees' remuneration and expenses and the cost of key management personnel

Total wages and salaries of employees for the year amounted to £138,497 (2022 - £113,781).

No employees received employment benefits of more than £60,000 during the current or prior year.

None of the trustees were paid any remuneration or received any other benefits (other than benefits received in the capacity of a beneficiary of the Charity or as a result of the normal trading and fundraising activities of the Charity on the same terms as other volunteers or members of the public) or expenses incurred as a trustee from the Charity during the current or prior year, save as mentioned below.

8. Staff numbers

	2023	2022
Management Staff	1	1
Administrative Staff	4	4
Total	5	5

Included in the above numbers 2 (2022: 4) are part-time employees.

9. Pensions

The Charity contributes to a defined contribution personal pension scheme on behalf of two of its employees. The pension cost charge for the year amounted to £2,044 (2022 £2,015).

10. Volunteers

The Charity relies on its volunteers to deliver substantially all of its services to FiSH members.

11. Members' Liability

The liability of the Members of the charity is limited to £1. At the date of the financial statements there were 42 members.

FISH NEIGHBOURHOOD CARE

England & Wales - Charity number 1147516

Accounts



FiSH Neighbourhood Care

a limited company registered in England and Wales no 07933796
and
a registered charity no 1147516

ANNUAL REPORT AND FINANCIAL STATEMENTS
for the year ended
31 March 2022



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COMPANY INFORMATION

for the year ended 31 March 2022

TRUSTEES AND DIRECTORS

The Trustees are, for the purposes of company law, directors of FiSH Neighbourhood Care and, for the purposes of charity law, also its trustees. All trustees, unless otherwise stated, served throughout the year and at the date of signing this report are:

Liz Wall	Chair
Peter W Anderson	
Graham J Baker	retired 2 August 2021
Jean-Louis M Evans	
Sanchi M Murison	retired 2 August 2021
Melanie L Payne	
Sue Preston	appointed 23 August 2021
Nityajit S Raj	
Stephen F Stavrou	
Solvène de B Tiffou	
Anne Raikes	appointed 6 September 2021

Anne Raikes was appointed trustee and treasurer on 6th September 2021 following the retirement in August 2021 of Graham Baker as both trustee and treasurer.

DIRECTOR OF THE CHARITY

Micky Forster

PRINCIPAL AND REGISTERED OFFICE

Barnes Green Centre
Church Road
Barnes
London
SW13 9HE

INDEPENDENT EXAMINER

J D Blythe FCA
206 Upper Richmond Road West
London
SW14 8AH

WEBSITE

www.fishhelp.org.uk

CHAIR'S INTRODUCTION

It has been another challenging year for FiSH as the effects of the coronavirus contributed to a second year of restrictions and unprecedented demand for support and help. The staff and volunteers worked incredibly hard to respond to requests; we answered and fulfilled 4,658 calls to our helpline, we continued our delivery of cream teas to the elderly and housebound and our popular FiSH News magazine as a way of befriending and communicating with our members and service users. We undertook 258 bus journeys for wheelchair passengers unable to access transport to hospital and medical appointments. In addition to these essential services we were able to reintroduce some familiar activities and events to bring people together and into their community once again, thanks to some creative thinking and a lot of hard work by staff.

It was clear as the year progressed that the increased demand for our services would not subside once the pandemic had eased, as so many more people had discovered us and asked for help. We also saw an increase in referrals from other agencies. Essential services such as hospital transport remained difficult or impossible to access and demand for our accessible transport remained high.

In Spring 2021 FiSH was one of the participating organisations contributing to The Barnes Fund's research into the needs of the local community. The report was published in June 2021 and its findings were considered when we ran two strategy days in February 2022. Our first session was with staff to review the effects of the coronavirus on the organisation. The second session was attended by staff and trustees to review these findings, to consider external and internal influences on our organisation, and to set out a three-year plan for the way ahead. We now have a new Strategic Plan that is in operation from June 2022 to May 2025. Our focus will be to take time to reset and return to the office, to grow sustainably to meet current demand, and to increase resources - this includes a new temporary member of staff, and investing in IT and communications to improve hybrid working. Finally we recognise that we cannot do everything (however much we would like to), and we will pursue partnership working wherever possible to extend our reach. We are extremely grateful to Richmond Council for Voluntary Services for the help they gave us in both sourcing and funding an external facilitator for these sessions.

I would like to thank our volunteers who once again have responded magnificently to the hundreds of calls for help with shopping, transport, deliveries, activities, baking, befriending, and much more. It is the volunteers, who in the majority of circumstances, deliver FiSH services and activities and befriend the isolated and lonely and we are indebted to them. The trustees and staff look forward to thanking them in person at our Volunteers' party in June.

I would also like to thank our funders, both established and new for their generous support and for taking such an interest in our work. Richmond Parish Lands Charity, the Barnes Fund, Friends of Barnes Hospital, The Inman Charity and Kaye Pemberton Charitable Trust have supported our work for many years. In addition to these funders, FiSH once again benefited from the generosity of local businesses, schools, churches, donors and entrepreneurs such as the Battersby Brothers who donated a percentage of every Christmas tree they sold. Last year was the first year in some time that income did not exceed expenditure. The impact of coronavirus on our income, particularly from community events and sponsorship raised through challenge events such as the London Marathon was evident. This year, we anticipate further challenges in our fundraising, particularly from individual donations and business partnerships, as the economic climate is so uncertain for many. We have allowed for this in our 2022/23 budget and we anticipate a deficit that will be met from reserves.

Finally, the trustees would like to thank Sanchi Murison and Graham Baker for their contributions to FiSH during their terms as trustees. We would also like to record our thanks to Peter Anderson for his hard work and commitment as a FiSH trustee and volunteer for the last six years, particularly his time as Acting Chair from September 2020 to November 2021.

FiSH continues to be well regarded and much needed in the community. The trustees were proud of the achievements of the team and volunteers who met all the challenges of the last year with creativity, energy and dedication.

Liz Wall
14 June 2022

ANNUAL REPORT OF THE TRUSTEES for the year ended 31 March 2022

The Trustees of FiSH Neighbourhood Care (the “Charity”) present their annual report and the financial statements of the Charity for the year ended 31 March 2022 and confirm that they comply with the requirements of the Charities Act 2011, the Charities SORP (FRS 102), the Companies Act 2006 (applying the requirements and using the exemptions for small companies) and the Memorandum and Articles of Association of the Charity. This Annual Report contains the information which would be contained in a Directors’ Report for a small company as required by company law. The information contained in the Chair’s Introduction forms part of the Annual Report.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Status and Constitution

The Charity is a private company limited by guarantee without a share capital. It was incorporated in 2012 and is registered in England and Wales under the Companies Act 2006 (company number 07933796).

The Charity is registered with the Charity Commission for England and Wales (registration number 1147516). It is the successor to unincorporated charities established for similar purposes in SW13 and SW14 as far back as 1963.

The constitution and charitable objects of the Charity, and the regulations concerning its management, are embodied in its Memorandum and Articles of Association. The Trustees govern the Charity in accordance with its Articles of Association.

Our Articles of Association, Annual Accounts and other legal filings are available for inspection through Companies House and the Charity Commission for England and Wales.

Trustees, Officers and Advisers

Details of Trustees, officers and advisers are set out on page 3. Further information on the current Trustees is given on our website.

Appointment and re-appointment of Trustees

Trustees are elected by either the Board of Trustees or by members of the Charity (and where the Trustees make an appointment that person is subject to reappointment by the members at the following AGM). Trustees are not remunerated for their service as trustee. Appointments are for a term of three years, with the possibility of reappointment for a further term of (usually) three years.

The Board's policy is that as a general rule the Board should usually have between eight and twelve members, and that in normal circumstances two new Trustees should be appointed in each financial year. In 2021 the board reviewed the system of working parties and in 2022 it moved from one main committee with delegated authority to a committee structure comprising four committees, which act in an advisory role to the main board. These committees are Funding and Finance, Transport, Human Resources; and General Purposes, which also reviews the risk register. The committees draw on key skills of the appointed trustees and will be reviewed after 12 months of operations to assess their effectiveness. The board meets four times a year and holds an AGM. Committees meet between these times.

Our Articles of Association provide that as far as possible when nominating Trustees for election regard shall be had to the importance of reflecting a balanced representation of the whole of the area where the Charity operates. As at 31 March 2022, four Trustees had a relevant Barnes connection and five a relevant Mortlake and East Sheen connection.

Induction and training of Trustees

Induction for new Trustees is organised by the Director of the Charity. In addition to knowledge gained through attendance at meetings, Trustees are provided with initial briefing material on the Charity's activities as well as their legal obligations under charity and company law and on the content of the Memorandum and Articles of Association. There is an annual audit of trustee skills. Trustees undertake additional training when appropriate.

Organisational management and staffing

The Board of Trustees meets regularly, usually quarterly, to determine strategy, set objectives and targets, consider the risks facing the Charity, agree policies, take major decisions, and review performance and achievement. In the year to 31 March 2022 the Board of Trustees held four meetings (2021; five meetings). Liz Wall was appointed Chair in November 2021 and Sue Preston was appointed Vice Chair in November 2021. The Trustees have reviewed the public benefit guidance published by the Charity Commission for England and Wales, and consider that FiSH's operations comply with these guidelines.

The day-to-day running of the Charity is delegated to the Director who carries out the policies of the Trustees as determined at meetings of the Board of Trustees.

The Charity works closely with other local organisations, in particular with Age UK Richmond in relation to delivery of Richmond Council's Community Independent Living Scheme and activities at Barnes Green Centre and with Richmond and Kingston Accessible Transport ("RaKAT") in relation to minibus transport.

As at 31 March 2022 the Charity employs five staff; RaKAT supplies the services of two full time equivalent drivers who are used to further the Charity's work. FiSH recruits volunteer minibuss drivers who are given Midas training by RaKAT, and other volunteers from the local community to deliver the wide range of services which the Charity provides. In total there are 300 FiSH volunteers.

OBJECTIVES AND ACTIVITIES

The charitable objects of the Charity are to promote any charitable purpose for the benefit of the inhabitants of the London Borough of Richmond upon Thames, in particular for those resident in Barnes, Mortlake and East Sheen, and of surrounding areas in adjacent London boroughs, in particular by providing assistance and care to relieve the needs, distress or suffering of those inhabitants.

The Charity, in pursuing its charitable objectives, combats loneliness and social isolation in older and vulnerable people living in Barnes, Mortlake and East Sheen (and in adjacent areas), enabling them to live independent and dignified lives. The Charity connects the community through a volunteer network offering friendship, support and practical help.

REVIEW OF ACHIEVEMENTS AND PERFORMANCE FOR THE YEAR

We continued to run the Helpline for five full days a week which is significantly more hours than the five mornings pre pandemic and required considerably more volunteer resource. We responded to 4,658 helpline requests during the year. Demand was extremely high, particularly for shopping, transport, including accessible transport to attend medical appointments, including vaccinations.

FiSH buses undertook 258 journeys in 2021/2 for wheelchair users and others unable to use public transport or obtain hospital transport to appointments.

In addition volunteers fulfilled the majority of 1493 transport requests in their own vehicles, driving a total of 17,219 miles.

Volunteers also undertook 2450 shopping deliveries

As a conservative estimate, FiSH volunteers gave 7,382 hours of their time during the 2021/22 financial year in response to Helpline requests. This does not include volunteer time given for other events or activities – or even the shifts covered by the Helpline team.

We cooked, packaged and distributed over 3500 cream teas to people isolated at home and FiSH won Highly Commended for this initiative at the London Borough of Richmond Community Awards in April 2022.

We continued with our new initiative, FiSH News, sending out 600 copies monthly.

In Spring 2021, complying with all guidelines and recommendations, we recommenced small scale activities as the restrictions eased. First to restart was our weekly shopping bus. We were able to offer three outdoor opportunities for social outings, Wednesday Walks in Richmond Park and MeetUpMondays™ in the garden at The Hare and Hounds. Volunteers also hosted afternoon garden tea parties throughout the summer.

We restarted trips to Kew Retail Park, pub lunches and outings later in 2021.

We continued StarFiSH dance classes online until the autumn when it resumed at the Barnes Green Centre (BGC) to full attendance. MeetUpThursdays, an online coffee morning is still running at the request of the regular attendees, some of whom are unable to get out and about as they would like.

In September the FiSH Choir became The Good Afternoon Choir and returned to the Barnes Green Centre for weekly sessions.

In October we were delighted to restart our weekly drop in cafe, Coffee Corner held at Sheen Lane Centre.

At the end of November we undertook a three-week trial of our Art Therapy Workshops, Picasso Art, for people living with early stage dementia and their carers. It went well and we restarted the programme in mid-January. Along with some of our original participants, we have also received new referrals from both Age UK and the Alzheimer's Society.

We managed to keep most things going until the Christmas break, including our Christmas Choir Concert and pre-Christmas lunch event for clients at BGC. Sadly the Community Christmas Day Lunch at St Mary the Virgin in Mortlake was cancelled because of the spread of the Omicron variant of COVID. This meant that for the second year running FiSH volunteer cooks rose to the occasion and prepared 100 lunches in advance which were frozen and then delivered chilled by volunteers on Christmas Day.

We cautiously re-started activities in early 2022 and most have now resumed. In February our Tuesday Horizon Talks restarted live at BGC, currently on a monthly basis and our weekly bridge classes began again in March.

Staff continued to work from home throughout the year and gradually came back into the office as activities restarted. The current system of hybrid working will continue for all staff indefinitely. Additional investment in IT and communications was undertaken to enable staff to work effectively at home and in the office. The hours of the administrative assistant were increased and the position was made permanent.

We were delighted that our Open Gardens event was supported by over 500 visitors and raised £7,000.

Tom Flint, an art teacher at St Paul's School raised over £3,000 for FiSH in the London Marathon.

We began a successful collaboration with Barnes Community Gardeners, combining gardening expertise and volunteer resources to tackle the gardens of elderly Barnes residents

PLANS FOR THE FUTURE

We will continue to pursue our charitable objectives which are to combat loneliness and isolation amongst the elderly and vulnerable people of Barnes, Mortlake and East Sheen.

As mentioned elsewhere in this document we have a new Strategic Plan 2022-2025 that sets out our direction for the next three years. We aim to focus resources on where they are most needed, recognising that we cannot meet all demands placed upon us. Our intention is to grow sustainably and seek partnerships and collaborations with other organisations to extend our reach.

There are operational changes in the year ahead. Our Director Micky Forster is retiring after 5 years of unstinting hard work and dedication to FiSH. Micky will be missed, particularly her work ethic and fund-raising expertise. Two of our longest serving trustees are also retiring, our lead on legal affairs and governance and the current FiSH Chair.

FINANCIAL REVIEW AND RESULTS FOR THE YEAR

The results for the year are set out in the statement of financial activities on the pages that follow.

FiSH's receipts were £158,020 (2021: £198,726) with the result that, after total costs of £163,271 (2021: £115,572), there was a deficit of £5,251 (2021: a surplus of £83,154). The receipts and costs do not include amounts associated with shopping for FiSH members and others, other than a charge of £621 (2021; £617) for amounts which are deemed unrecoverable.

At 31 March 2022, total reserves amounted to £227,123 (2021: £232,374) all of which are unrestricted.

The shape of some of FiSH's income and expenditure changed:

- There was increased expenditure on staffing costs as a result of a greater number of employees. One employee, who was previously employed by RAKAT, transferred to FiSH, whilst a previously temporary post became permanent with increased hours.
- Overall expenditure on events and activities increased as these were relaunched once the impact of the pandemic decreased.
- Overall expenditure was somewhat higher in 2022 compared with 2021 in the absence of a large write back in 2021 of an unneeded accrual for rent.
- Emergency donations from funders and supporters received in the first year of the pandemic were not repeated.
- FiSH funds its work from contributions in cash and in kind from:
 - local and national charitable trusts: FiSH is grateful for the encouragement it receives from these trusts as well as their regular financial support;
 - Richmond Council through its Community Independent Living Service (CILS) contract and its support of community accessible transport;
- FiSH members and users, FiSH volunteers, and individual FiSH supporters through their voluntary donations of cash, time and skills;
 - partnerships with local businesses, schools, churches and community groups;
 - its annual membership fee, currently £20.

We thank everyone for their contributions.

Donations received by FiSH may be restricted to purposes specified by donors or unrestricted, in which case the donations may be used for any purpose, including the running costs of FiSH, as determined by the Trustees.

RESERVES

FiSH used its financial resources in the delivery of its charitable activities whilst maintaining appropriate reserves and provisions in line with existing policies, changing circumstances, and its expectations on fundraising.

FiSH's policy on reserves is to maintain a general reserve equivalent to nine months' normal operating costs, so that should current sources of funding cease our reserves would allow services to continue while alternative funding is sought or FiSH members access alternative services. We have continued to use overall 2019/2020 expenditure for this reserve, being more representative of expected expenditure going forward.

A designated bus reserve is held to finance the replacement of minibuses: additions are made normally at a rate of £20,000 each year based on the buses having a useful life of six years and having to replace two buses, one every three years.

Unrestricted reserves of £227,123 at 31 March 2022 consisted of:

	2022	2021
	£	£
General Reserve (75% of 2019/20 expenditure)	142,377	142,377
Designated Reserve - minibus replacement	73,217	53,217
Unallocated surplus	<u>11,529</u>	<u>36,780</u>
Total unrestricted Reserves	<u>227,123</u>	<u>232,374</u>

FiSH has not committed any material funds at the end of the reporting period. There are currently no amounts that can be realised from the disposal of tangible fixed assets or investments.

All reserves are held in cash in short term investment accounts with reputable banks with minimal risk attached, accounts being agreed in advance by the Board of Trustees.

STATEMENT OF TRUSTEES RESPONSIBILITIES

The Trustees (who are also directors of the Charity 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).

The Trustees are required to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the Charity and of the income and

expenditure of the Charity for that period in accordance with applicable law. 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 judgments 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 Charity will continue in business.

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

Approved by the Board of Trustees on 14 June 2022 and signed on their behalf by:

Liz Wall
Chair and Trustee

Anne Raikes
Treasurer and Trustee

REPORT OF THE INDEPENDENT EXAMINER for the year ended 31 March 2022

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's statement

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

Independent examiner's statement

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

- that accounting records have not been kept in accordance with section 386 of the Companies Act 2006;
- that the accounts do not accord with such records;
- where accounts are prepared on an accruals basis, whether they fail to comply with relevant accounting requirements under section 396 of the Companies Act 2006, or are not consistent with the Charities SORP (FRS 102);
- any matter which the examiner believes should be drawn to the attention of the reader to gain a proper understanding of the accounts.

J D Blythe FCA
206 Upper Richmond Road West
London SW14 8AH

14 June 2022

STATEMENT OF FINANCIAL AFFAIRS
INCLUDING INCOME AND EXPENDITURE ACCOUNT
for the year ended 31 March 2022

	Unrestricted Funds	Restricted Funds	2022	2021
	£	£	£	£
Income				
Grants and donations	104,730	6,000	110,730	156,487
Local authority grant	17,791	0	17,791	21,854
Legacies	3,251	0	3,251	5,000
Events & activities	16,677	0	16,677	5,549
Transport	1,452	0	1,452	0
Sundry other income	8,119	0	8,119	9,836
	152,020	6,000	158,020	198,726
Expenditure		0		
Employment	114,753	0	114,753	101,025
Rent & utilities	0	0	0	(24,722)
Transport	0	0	0	2,290
Marketing	566	0	566	2,197
Events & activities	8,862	6,000	14,862	5,773
General administration	33,090	0	33,090	29,009
	157,271	0	163,271	115,572
Net outgoing resources (2021 incoming)	(5,251)	0	(5,251)	83,154
Reserves brought forward	232,374	0	232,374	149,220
Reserves carried forward	227,123	0	227,123	232,374

All of the above results are derived from the continuing activities. There were no recognised gains or losses. Movements in funds are disclosed in the notes to the financial statements.

The notes on pages 17 to 20 form part of these financial statements.

BALANCE SHEET
as at 31 March 2022

	Note	2022		2021	
		£	£	£	£
Current assets					
Cash		954		339	
Bank Balances		204,530		230,841	
Debtors	5	<u>26,073</u>		<u>3,792</u>	
		<u>231,557</u>		<u>234,972</u>	
Current Liabilities					
Accruals		<u>4,434</u>		<u>2,598</u>	
		<u>4,434</u>		<u>2,598</u>	
Net current assets			<u>227,123</u>		<u>232,374</u>
Total net assets			<u>227,123</u>		<u>232,374</u>
The funds of the charity					
Unrestricted	2		<u>227,123</u>		<u>232,374</u>
Total charity funds			<u>227,123</u>		<u>232,374</u>

The financial statements, which have been prepared in accordance with the provisions applicable to companies subject to the small companies regime, were approved and authorised for issue by the Board on 14 June 2022 and signed on its behalf by:

Liz Wall
Trustee

Anne Raikes
Trustee

The notes on pages 17 to 20 form part of these financial statements.

NOTES TO THE FINANCIAL STATEMENTS

for the year ended 31 March 2022

1. Accounting policies

(a) Accounting convention

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

The financial statements have been prepared under the historic cost convention.

(b) Income

Income received by way of donations is taken into account in the period in which the income is received, unless the donor specifies the period over which it is to be spent in which case the proportion of the income relating to future periods is deferred and recorded as a liability. All other income is accounted for on an accruals basis.

For legacies, entitlement is taken as the earlier of the date on which either: the Charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Charity that a distribution will be made, or when a distribution is made from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the Charity has been notified of the executor's intention to make a distribution.

Where legacies have been notified to the Charity, or the Charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Where monies are received which are refundable in the event that conditions attaching to the receipts of the monies are not met by the Charity, such monies, together with related interest accruing to them, are treated as deferred income until the conditions have been met.

(c) Expenditure

All expenses are accounted for on an accruals basis. The credit balance in Rent & utilities in the year ended 31 March 2021 resulted from the release of a provision for rent payable that was no longer considered necessary.

(d) Taxation

The Charity is a registered charity, and as such claims tax exemptions from all its United Kingdom income and gains, properly applied for its charitable purposes.

The Charity is not registered for VAT, and as such all expenditure is shown inclusive of irrecoverable VAT.

(e) Pension Contributions

The Charity contributes to a defined pension scheme on behalf of eligible employees. Under the terms of this scheme the Charity made contributions to the scheme at the rate of 3% of gross salaries on behalf of three of its employees in the year ended 31 March 2022, who in turn contribute at the rate of 5%. The amount charged in the statement of financial affairs represents the contributions payable to the scheme in respect of the accounting period.

(f) Fixed Assets

The Charity has no fixed assets. Minor items of capital expenditure are expensed on purchase.

(g) Funds

Restricted funds comprise income funds subject to specific trusts arising either from the donor's wishes or the terms of a particular fund-raising initiative. Unrestricted funds comprise the Charity's funds expendable at the discretion of the Trustees.

(h) Financial Instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Cash at bank is held in bank current accounts to which the Charity has immediate access.

2. Analysis of movement in Funds

	Balance at 1 April 2021	Income	Expenditure	Transfers	Balance at 31 March 2022
	£	£	£	£	£
Restricted Funds					
Retro cafes	0	6,000	6,000	0	0
	0	6,000	6,000	0	0
Unrestricted Funds					
Free reserve	179,157	152,020	157,271	(20,000)	153,906
Designated bus reserve	53,217	0	0	20,000	73,217
	232,374	152,020	157,271	0	227,123
Totals	232,374	158,020	163,271	0	227,123

3. Restricted Funds Retro Cafes: Funds for this activity are provided by the Friends of Barnes Hospital.

4. Designated Funds are in respect of replacement minibuses.

5. Debtors

	2022	2021
	£	£
Debtors		
Due in respect of shopping carried out by volunteers	3,219	3,792
Gift Aid recoverable	12,000	0
Due from HMRC	3,213	0
Employment Allowance for 2020/2021	4,000	0
Balance with PayPal	<u>3,641</u>	<u>0</u>
Total Debtors in Balance Sheet	<u>26,073</u>	<u>3,792</u>

Amounts due in respect of shopping are net of a provision of £620 (2021 £617) in respect of debts deemed to be unrecoverable.

6. Analysis of staff costs, trustees' remuneration and expenses and the cost of key management personnel

Total wages and salaries of employees for the year amounted to £113,781 (2021 - £87,450).

The increase of total wages in 2022 over 2021 is explained by a staff position previously on the payroll at RaKAT, transferring to the FiSH payroll at the beginning of the financial year.

No employees received employment benefits of more than £60,000 during the current or prior year.

None of the trustees were paid any remuneration or received any other benefits (other than benefits received in the capacity of a beneficiary of the Charity or as a result of the normal trading and fundraising activities of the Charity on the same terms as other volunteers or members of the public) or expenses incurred as a trustee from the Charity during the current or prior year, save as mentioned below.

7. Staff Numbers

	2022	2021
Management Staff	1	1
Administrative Staff	4	2
Total	5	3

Included in the above numbers are 4 (2021: 2) part-time employees.

8. Pensions

The Charity contributes to a defined contribution personal pension scheme on behalf of three of its employees. The pension cost charge for the year amounted to £2,015 (2021 1,858).

9. Volunteers

The Charity relies on its volunteers to deliver substantially all its services to FiSH members.

10. Members' Liability

The liability of the Members of the charity is limited to £1. At the date of the financial statements there were 42 members.

FISH NEIGHBOURHOOD CARE

England & Wales - Charity number 1147516

Accounts

FiSH Neighbourhood Care

a limited company registered in England and Wales no 07933796
and
a registered charity no 1147516

ANNUAL REPORT AND FINANCIAL STATEMENTS
for the year ended
31 March 2021



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COMPANY INFORMATION

for the year ended 31 March 2021

TRUSTEES AND DIRECTORS

The Trustees are, for the purposes of company law, directors of FiSH Neighbourhood Care and, for the purposes of charity law, also its trustees. All Trustees, unless otherwise stated, served throughout the year and at the date of signing this report are:

Peter W Anderson	
Graham J Baker	Treasurer
Jean-Louis M Evans	
Tim M Gates	retired 9 July 2020
Sanchi M Murison	
Crispin M O'Brien	retired 6 October 2020
Melanie L Payne	
Nityajit S Raj	appointed 2 October 2020
Stephen F Stavrou	
Solvène de B Tiffou	appointed 15 January 2021
Elizabeth Wall	

Crispin O'Brien was Chairman until his retirement as a Trustee on 6 October 2020.

EXECUTIVE DIRECTOR

Micky Forster

PRINCIPAL AND REGISTERED OFFICE

Barnes Green Centre
Church Road
Barnes
London SW13 9HE

INDEPENDENT EXAMINER

J D Blythe FCA
206 Upper Richmond Road West
London SW14 8AH

WEBSITE

www.fishhelp.org.uk

ANNUAL REPORT OF THE TRUSTEES for the year ended 31 March 2021

The Trustees of FiSH Neighbourhood Care ("FiSH" or the "Charity") present their annual report and the financial statements of the Charity for the year ended 31 March 2021. In this report events and statements relate to the period 1 April 2020 to 31 March 2021, the year to which the report relates, and references to "FiSH member" are not to members of FiSH in a company law sense, unless otherwise stated or the context otherwise requires.

A MEMORIAL AND BIG THANK YOU

Coronavirus has touched us all. In particular we give thanks for the friendship, support and company of the 52 FiSH members who died during the year: not all from coronavirus but more than would be normal.

The Trustees give a big thank you to everyone who has given FiSH support and encouragement during a year which has been very difficult for everyone in the FiSH family, and our communities and the country. FiSH needed to be very busy and all of you in your own ways made that possible.

FiSH'S OBJECTIVES

The charitable objects of FiSH are to promote any charitable purpose for the benefit of the inhabitants of the London Borough of Richmond upon Thames, in particular for those resident in Barnes, Mortlake and East Sheen, and of surrounding areas in adjacent London boroughs, in particular by providing assistance and care to relieve the needs, distress or suffering of those inhabitants.

FiSH, in pursuing its charitable objectives, combats loneliness and social isolation in older and vulnerable people living in Barnes, Mortlake and East Sheen (and in adjacent areas), enabling them to live independent and dignified lives. FiSH connects the community through a volunteer network offering friendship, support and practical help.

FiSH is one of eight neighbourhood care groups which between them cover the whole of Richmond borough. They were together winners of the Community Group of the Year section in Richmond's Community Heroes 2020 Awards, announced in February 2021.

DAY TO DAY MANAGEMENT AT FiSH

Micky Forster, as Executive Director, leads FiSH on a day to day basis. The year was very challenging for FiSH staff. There were significantly increased workloads and constant adjustment and innovation and new types of decisions. FiSH staff rose to meet these challenges magnificently.

FiSH staff mostly worked from home throughout the year, although Micky provided an office presence throughout. This worked well. Steps were taken to provide support and home office supplies and computer equipment was purchased.

REVIEW OF ACTIVITIES, ACHIEVEMENTS AND PERFORMANCE FOR THE YEAR

As at 31 March 2021 FiSH had 370 FiSH members and during the year supported and helped an additional 250 others, many of whom were already known to FiSH but not yet FiSH members. 230 people who were not FiSH members were referred to FiSH during the year: 77 of them became FiSH members for the first time. FiSH estimates that in Barnes, Mortlake and East Sheen there are about 1,400 people aged 80 and over, and a total population of about 35,000.

FiSH's activities provide relief to people in need because of their age or because they wish to live independently despite one or more medical conditions, advance health, and advance citizenship and community development, for the public benefit. The Trustees have had regard to the public benefit guidance published by the Charity Commission for England and Wales when setting objectives and monitoring performance and otherwise exercising powers or duties to which the guidance is relevant. FiSH's main activities to carry out its charitable purposes for the public benefit were as set out below. Information on current activities is available on the FiSH website at www.fishhelp.org.uk.

The FiSH Helpline

Our telephone helpline led by Linda Dutton and using a team of ten volunteer operators took nearly 5,000 calls (about twice the 2019/20 number) during its expanded 40 hour working week (2019/20 15 hours) morning and afternoon Monday to Friday (2019/20 mornings only) and in emergencies out of normal hours. The Helpline is a key part of matching volunteers with requests for support and help.

Between 92 and 160 members of the community were helped with their shopping each month. Staff and volunteers bought and delivered shopping on about 3,900 occasions and spent about £80,000 which was reimbursed by those who had received the shopping. By the end of April and throughout the summer shopping jobs had risen to 125 per week compared to a pre-pandemic level of 6 per week. Transport was provided for 382 journeys relating to medical appointments at hospitals, GPs, dentists, podiatrists and physiotherapists and, since December, for vaccine appointments using both the FiSH buses and volunteer car drivers.

Contact was not all one way. During the year the FiSH staff team made regular telephone calls to around 360 of our most vulnerable FiSH members and others in need to check on them and reassure those being called that they had not been forgotten.

FiSH befriending

Our befriending team led by Liz Dallas-Ross matched 85 or so FiSH members with staff and volunteers. Those FiSH members are typically living alone and in some cases are unable to easily leave their homes. Regular befriending contact was by telephone and in some cases face to face online; in person face to face befriending had been paused in March 2020 due to coronavirus restrictions and there were few opportunities to meet indoors face to face.

Beyond formal one to one befriending FiSH established in June 2020 a regular cream teas delivery. This was led by Liz Dallas-Ross and supported by many bakers of delicious scones and cakes, a dedicated team filling the bags most weeks, and a happy band of people delivering the teas in rain or shine. 2,675 cream teas were delivered to FiSH members and others. The teas provided important opportunities for regular contact and chat with the recipients of the teas. Birthdays looked set to suffer badly during lockdowns so in June 2020 we started sending members and volunteers birthday cards and marking milestone birthdays with personalized cakes.

FiSH accessible transport

The FiSH accessible minibuses coordinated by Deborah Carter and Sally Godstone and driven here and there by the employed and volunteer drivers were on the road throughout most of the year (activity in January 2021 was at a very low level), their presence giving the local community a sense of reassurance. The number of minibuses had been increased to three in February 2020. Each bus normally carries up to 13 passengers. During the year covid secure operation reduced the maximum number of passengers to four.

Routine trips to Barnes Green Centre and other event locations, and for shopping and outings, had been paused in March 2020 and did not return to pre-emergency levels during the year. The buses were active in the July to November period in a familiar way supporting small events and FiSH member shopping, and doing some outings. Throughout the year trips were made for medical consultations and other appointments (not many in the April to June period) and from December 2020 coronavirus vaccinations, taking advantage of the lift for wheelchair and other users and the greater space the buses provide relative to private cars. Throughout the year the buses were engaged in collections and deliveries: sacks of potatoes, chairs for the Essex House vaccination centre in Barnes, hot meals, cream teas, and Christmas goody bags. Minibus transport was provided to other Richmond borough residents at the request of other neighbourhood care groups.

The minibuses are operated by RaKAT CT Limited and benefit from financial support from Richmond Council. We are thankful for their continued support, particularly RaKAT in ensuring that the buses are regularly maintained and replacement buses are available whenever any of the FiSH buses are off the road being serviced or repaired.

Social and therapeutic activities

Trying to combat social isolation in a climate of mandatory lockdown and recommended shielding is not easy. Many of the regular social and therapeutic activities organised by FiSH or supported by it had been paused in March 2020 and did not restart during the year. FiSH did plan to cautiously restart activities in Autumn 2020 but those hopes and plans were overtaken by the second wave of the virus.

In the July to October period FiSH did manage to get 76 FiSH members together in small groups for tea outdoors in private gardens. Our Wednesday Walks, Parkinson's Group and MeetUp Mondays all resumed whilst restrictions allowed, and there were also a few outings.

Some activities moved online, including StarFiSH, our Ballet Rambert inspired dance classes. Open Gardens 2020 was a great success online in the summer. Later in the year MeetUp Thursdays (a weekly online coffee morning), Tuesday Horizons (a bi-weekly series of online talks and discussions) and a weekly chair exercise class were started.

Some activities were repurposed or reorganised. FiSH News went monthly to FiSH members (previously three a year), stayed in a print format with a larger font size and included interviews with members and do at home crosswords and other activities. The cream teas included many of those who had attended our Retro Café gatherings. Christmas was celebrated with each FiSH member receiving a goody bag and activity book delivered by volunteer Santas and, with community Christmas lunches cancelled, FiSH volunteers cooked and delivered a traditional seasonal meal to over 100 recipients in their homes on Christmas Day.

Citizenship and community development

A flood of volunteers offering their support and help approached FiSH in March 2020 and during the year. 250 new volunteers were signed up during the year (165 in the period March to June 2020) and all had to be screened and DBS checked. They were most welcome as a good number of existing (and typically aged 70 and over) volunteers were shielding or otherwise not available. FiSH volunteers ranged in age from people in their 90s to teenagers, many of whom were participating in The Duke of Edinburgh's Award programme.

Volunteers shopped, provided car transport, did simple household and gardening jobs, drove their cars to appointments, helped FiSH members who were grappling with technology to enable them to see family and friends and join in online events and activities, baked scones and cakes and cooked Christmas dinners and hot meals, sourced the contents of the Christmas goody bag, sorted deliveries and wore out shoe leather pounding the streets doing those deliveries. And behind the scenes volunteers helped with transport, bookkeeping and the reimbursement of the shopping claims. Online communication with volunteers was stepped up with cheerful and informative monthly emails.

FiSH worked with local residents and organizations to facilitate charitable engagement: this included providing bus transport for the delivery of hot meals made in OSO's kitchens, delivering frozen meals donated by COOK, and matching enthusiastic local school children producing do at home puzzles and quizzes and Christmas and Easter cards with happy recipients.

PLANS FOR THE FUTURE

FiSH's plans for the rest of 2021 are to restore most services and activities in a cautious and gradual way. Some activities have begun while others, particularly those providing support to people living with dementia and activities that take place indoors, will take more time. FiSH also plans to allow staff to work more at its office at Barnes Green Centre.

During the year the Trustees refreshed FiSH's strategic plan on an interim basis. This process was informed by findings from a questionnaire to FiSH members in autumn 2020 which achieved a 25% response rate. FiSH members were surveyed to establish what they valued, would like reinstated and would be prepared to support. It is intended that in the longer-term FiSH will focus on the following five priorities, whilst recognising that in a rapidly changing environment, aims and objectives may change:

- services: FiSH will aim to deliver services that continue to meet people's changing needs, evaluate their effectiveness, and adapt, change or cease provision accordingly;
- membership: FiSH will focus on promoting itself as a membership organisation, building our community of members, supporters, and volunteers, recruiting new members when possible;
- sustainability: FiSH will embed a robust and varied funding model, and widen and broaden its volunteer base;
- risk and governance: FiSH will plan for operational change and organisational development as external circumstances and staffing situations evolve, and will review its arrangements for human resources management, governance, and quality assurance and monitoring; and
- transport: FiSH will ensure transport services are appropriate for changing circumstances and in the light of revised arrangements for accessible transport.

FINANCIAL REVIEW AND RESULTS FOR THE YEAR

The results for the year are set out in the statement of financial activities on the pages that follow.

FiSH's receipts were £198,726 (2020: £222,127) with the result that, after total costs of £115,572 (2020: £189,836), there was a surplus of £83,154 (2020: £32,291). The receipts and costs do not include amounts associated with shopping for FiSH members and others, other than a charge of £617 for amounts which have been irrecoverable.

At 31 March 2021, total reserves amounted to £232,374 (2020: £149,220) all of which are unrestricted.

The shape of some of FiSH's income and expenditure changed significantly:

- more spending on staff costs as a result of increased working hours and hiring a volunteer as a part time employee and on staff support especially for working from home;
- much less spending and income from events and activities;

- much less spending on the minibuses;
- emergency donations from funders and supporters; and
- a one off non-cash change on rent which resulted in a large credit in expenditure.

FiSH funds its work from contributions in cash and in kind from:

- The Barnes Fund and Richmond Parish Lands Charity and other local and national charitable trusts: FiSH is grateful for the encouragement it receives from these trusts as well as their regular financial support;
- Richmond Council through its Community Independent Living Service (CILS) contract and its support of community accessible transport;
- FiSH members and users, FiSH volunteers, and individual FiSH supporters through their voluntary donations of cash, time and the product of their many talents;
- partnerships with businesses, schools, churches and community groups operating in the Barnes, Mortlake and East Sheen area and beyond; and
- its annual membership fee, currently £20.

We thank everyone for their contributions.

Donations received by FiSH may be restricted to purposes specified by donors or unrestricted, in which case the donations may be used for any purpose, including the running costs of FiSH, as determined by the Trustees.

RESERVES

FiSH used its financial resources in the delivery of its charitable activities whilst maintaining appropriate reserves and provisions in line with existing policies, changing circumstances, and its expectations on fundraising.

FiSH's policy on reserves is to maintain:

- a general reserve equivalent to nine months' normal operating costs, so that should current sources of funding cease our reserves would allow services to continue while alternative funding is sought or FiSH members access alternative services; and
- a bus reserve to finance the replacement of minibuses: additions are made normally at a rate of £20,000 each year based on the buses having a useful life of six years and having to replace two buses, one every three years.

The unrestricted reserves of £232,374 at 31 March 2021 consisted of:

	£
General Reserve (75% of 2019/20 expenditure)	142,377
Specific Reserve - minibus replacement	53,217
Unallocated surplus	36,780
	<hr/> 232,374

Reserves increased significantly by £83,154. £29,308 was due to the release of an accrual for past rent which is no longer required. FiSH has adopted a balanced budget for the 2021/22 year before any contribution to the bus reserve: the level of expenditure in the budget reduces the general reserve to £133,950. Trustees have

agreed that the financial surplus in excess of required reserves (£36,780 at 31 March 2021) should be run down over the period to March 2023. One possible area of additional expenditure may relate to the minibuses where the review of community transport services has been delayed by the coronavirus emergency. When conducted the review may, in ways still unclear, affect the ability of FiSH and RaKAT to maintain the service at a 2019 level.

FiSH has not designated or otherwise committed any material funds at the end of the reporting period. There are currently no amounts that can be realised from the disposal of tangible fixed assets or investments.

All reserves are held in cash in short term investment accounts with minimal risk attached, accounts being agreed in advance by the Board of Trustees.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Status and Constitution

FiSH is a private company limited by guarantee without a share capital. It was incorporated in 2012 and is registered in England and Wales under the Companies Act 2006 (company number 07933796).

FiSH is registered with the Charity Commission for England and Wales (registration number 1147516). It is the successor to unincorporated charities established for similar purposes in East Sheen and Mortlake and in Barnes as far back as 1963.

The constitution and charitable objects of FiSH, and the regulations concerning its management, are set out in its Memorandum and Articles of Association. The Trustees govern FiSH in accordance with its Articles of Association.

FiSH's Articles of Association and other legal filings are available for inspection online through Companies House.

Trustees, Officers and Advisers

Details of FiSH's Trustees, officers and advisers are set out on page 3. Further information on the current Trustees is given on the FiSH website. The other information on page 3 also forms part of this report.

Crispin O'Brien retired as Chairman and Trustee and Tim Gates as Trustee. We thank each of them for their service and contribution. Two new Trustees were appointed: Nity Raj and Solvène Tiffou. Sanchi Murison and Graham Baker have indicated their intention to retire at the conclusion of the 2021 Annual General Meeting.

Appointment and re-appointment of Trustees

Trustees are elected by either the Board of Trustees or by the members of FiSH in a company law sense (and where the Trustees make an appointment that person is subject to reappointment by the members at the following AGM). Trustees are not remunerated for their service as trustee. Appointments are for a term of three years, with the possibility of reappointment for a further term of (usually) three years.

The Board's policy is that as a general rule the Board should usually have between seven and ten members (previously 8 to 12), and that in normal circumstances one or two new Trustees (previously two) should be appointed in each financial year. This policy was changed in April 2021. New Trustees are identified through advertising or by existing Trustees or by the Director of FiSH from individuals usually living locally to FiSH who have expressed an interest in supporting it and whose backgrounds and experience provide a range of views and experiences to guide and manage its affairs. FiSH's Articles of Association provide that as far as possible when nominating Trustees for election regard shall be had to the importance of reflecting balanced representation of the whole of the area where the Charity operates. As at 31 March 2021, four Trustees had a relevant Barnes connection and five a relevant Mortlake and East Sheen connection.

Organisational management and staffing

The Board of Trustees meets regularly, usually quarterly, to make sure that FiSH is doing what it was set up to do, determine strategy, set objectives and targets, consider the risks facing FiSH, agree policies, take major decisions, and review performance and achievement. In the year the Board of Trustees held five meetings (2019/20; five meetings). There was a greater degree of Trustee involvement in certain decisions and regular meetings of groups including Trustees and staff looking at specific issues arising from the emergency, in particular in relation to finance and to resilience and business continuity.

The day to day running of FiSH is delegated to the Director who carries out the policies of FiSH as determined at meetings of the Board of Trustees.

FiSH works closely with other local organisations, in particular with Age UK Richmond in relation to delivery of Richmond Council's Community Independent Living Scheme and activities at Barnes Green Centre and with RaKAT CT Limited in relation to accessible minibus transport.

As at 31 March 2021, FiSH employed four staff (2020: three) and RaKAT employed four drivers and a scheduler for the minibuses, which are used to further FiSH's work. Between April and July FiSH benefitted from the secondment on a part time basis of a Waitrose employee, which was supported by the Waitrose & Partners Foundation. All of the RaKAT staff were on furlough during some part of the year. FiSH staff recruit, train and deploy the volunteers from the local community to deliver the wide range of services which FiSH provides.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees (who are also directors of the Charity 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).

The Trustees are required to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the Charity and of the income and expenditure of the Charity for that period in accordance with applicable law. 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 judgments 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 Charity will continue in business.

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

A handwritten signature in black ink that reads "Peter W Anderson". The signature is written in a cursive, slightly slanted style.

Peter W Anderson
Trustee

7 July 2021

**REPORT OF THE INDEPENDENT EXAMINER
for the year ended 31 March 2021**

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's statement

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

Independent examiner's statement

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

- that accounting records have not been kept in accordance with section 386 of the Companies Act 2006;
- that the accounts do not accord with such records;
- where accounts are prepared on an accruals basis, whether they fail to comply with relevant accounting requirements under section 396 of the Companies Act 2006, or are not consistent with the Charities SORP (FRS 102);
- any matter which the examiner believes should be drawn to the attention of the reader to gain a proper understanding of the accounts.



J D Blythe FCA
206 Upper Richmond Road West
London SW14 8AH

1 July 2021

**STATEMENT OF FINANCIAL AFFAIRS
INCLUDING INCOME AND EXPENDITURE ACCOUNT
for the year ended 31 March 2021**

	Unrestricted Funds	Restricted Funds	2021	2020
	£	£	£	£
Income				
Grants and donations	150,487	6,000	156,487	142,250
Local authority grant	21,854	0	21,854	17,083
Legacies	5,000	0	5,000	15,000
Events & activities	5,549	0	5,549	30,178
Transport	0	0	0	3,066
Sundry other income	9,836	0	9,836	14,550
	<u>192,726</u>	<u>6,000</u>	<u>198,726</u>	<u>222,127</u>
Expenditure				
Employment	98,705	2,320	101,025	85,665
Rent & utilities	(24,722)	0	(24,722)	4,674
Transport	1,510	780	2,290	45,849
Marketing	2,197	0	2,197	942
Events & activities	4,448	1,325	5,773	27,989
General administration	27,434	1,575	29,009	24,717
	<u>109,572</u>	<u>6,000</u>	<u>115,572</u>	<u>189,836</u>
Net incoming resources	83,154	0	83,154	32,291
Reserves brought forward	149,220	0	149,220	183,712
Reserves utilised	0	0	0	(66,783)
Reserves carried forward	<u>232,374</u>	<u>0</u>	<u>232,374</u>	<u>149,220</u>

All of the above results are derived from the continuing activities. There were no recognised gains or losses. Movements in funds are disclosed in the notes to the financial statements.

The notes on pages 16 to 18 form part of these financial statements.

BALANCE SHEET
as at 31 March 2021

	2021		2020	
	£	£	£	£
Current assets				
Cash	339		693	
Bank balances	230,841		176,175	
Debtors	3,792		283	
	<u>234,972</u>		<u>177,151</u>	
Current liabilities				
Accruals	2,598		27,931	
	<u>2,598</u>		<u>27,931</u>	
Net current assets		<u>232,374</u>		<u>149,220</u>
Total net assets		<u>232,374</u>		<u>149,220</u>
The funds of the charity				
Unrestricted		<u>232,374</u>		<u>149,220</u>
Total charity funds		<u>232,374</u>		<u>149,220</u>

The financial statements, which have been prepared in accordance with the provisions applicable to companies subject to the small companies regime, were approved and authorised for issue by the Board on 1 July 2021 and signed on its behalf by:



Peter W Anderson
Trustee



Graham J Baker
Trustee

NOTES TO THE FINANCIAL STATEMENTS
for the year ended 31 March 2021

1. Accounting policies

(a) Accounting convention

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

The financial statements have been prepared under the historic cost convention.

(b) Income

Income received by way of donations is taken into account in the period in which the income is received, unless the donor specifies the period over which it is to be spent in which case the proportion of the income relating to future periods is deferred and recorded as a liability. All other income is accounted for on an accruals basis.

For legacies, entitlement is taken as the earlier of the date on which either: the Charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Charity that a distribution will be made, or when a distribution is made from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the Charity has been notified of the executor's intention to make a distribution.

Where legacies have been notified to the Charity, or the Charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Where monies are received which are refundable in the event that conditions attaching to the receipts of the monies are not met by the Charity, such monies, together with related interest accruing to them, are treated as deferred income until the conditions have been met.

(c) Expenditure

All expenses are accounted for on an accruals basis. The credit balance in Rent & utilities in the year ended 31 March 2021 resulted from the release of a provision for rent payable that was no longer considered necessary.

(d) Taxation

The Charity is a registered charity, and as such claims tax exemptions from all its United Kingdom income and gains, properly applied for its charitable purposes.

The Charity is not registered for VAT, and as such all expenditure is shown inclusive of irrecoverable VAT.

(e) Pension contributions

The Charity has established a workplace pension scheme which eligible employees are able to join. Under the terms of this scheme the Charity makes contributions to

the scheme at the rate of 3% of gross salaries on behalf of two of its employees who in turn contribute at the rate of 5%. The amount charged in the statement of financial affairs represents the contributions payable to the scheme in respect of the accounting period.

(f) Fixed assets

The Charity has no fixed assets. Minor items of capital expenditure are expensed on purchase.

(g) Funds

Restricted funds comprise income funds subject to specific trusts arising either from the donor's wishes or the terms of a particular fund raising initiative. Unrestricted funds comprise the Charity's funds which are expendable at the discretion of the Trustees.

(h) Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Cash at bank is held in bank current accounts to which the Charity has immediate access.

2. Analysis of movement in Funds

	Balance at 1 April 2020 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2021 £
Restricted Funds					
Retro Cafés	0	6,000	(6,000)	0	0
	0	6,000	(6,000)	0	0
Unrestricted Funds					
Free reserve	116,003	192,726	(109,572)	(20,000)	179,157
Bus reserve	33,217	0	0	20,000	53,217
	149,220	192,726	(109,572)	0	232,374
Totals	149,220	198,726	(115,572)	0	232,374

3. Purposes of Restricted Funds

Retro Cafes These two cafes, run weekly in Barnes and fortnightly in East Sheen in partnership with the South West London Alzheimer's Society, use fine china, tablecloths, music and poetry to evoke positive memories for participants with dementia and provide respite for their carers. FiSH volunteers specially trained in communication skills are on hand to provide support.

4. Debtors

Debtors represents amounts owed by members in respect shopping performed by volunteers, net of a provision of £617 (2020 - £nil) for long overdue amounts.

5. Analysis of staff costs, trustees' remuneration and expenses and the cost of key management personnel

Total wages and salaries of employees for the year amounted to £87,450 (2020 - £77,808).

No employees received employment benefits of more than £60,000 during the current or prior year. Three members of staff received employment benefits in the range £20,000 to £30,000.

None of the Trustees were paid any remuneration or received any other benefits (other than benefits received in the capacity of a beneficiary of the Charity or as a result of the normal trading and fundraising activities of the Charity on the same terms as other volunteers or members of the public) or expenses incurred as a Trustee from the Charity during the current or prior year, save as mentioned below.

The Charity considers its key management personnel to comprise the Trustees and the Director. The total employment benefits including employer pension contributions of the key management personnel were £31,455 (2020: £29,223).

6. Staff numbers

The average monthly number of full-time equivalent employees (including casual and part-time staff) during the year were as follows:

	2021	2020
Management Staff	1	1
Administrative Staff	2	2
Total	3	3

Included in the above numbers are 3 (2020: 2) part time employees.

7. Pensions

The Charity contributes to a defined contribution personal pension scheme on behalf of two of its employees. The pension cost charge for the year amounted to £1,858 (2020: £1,632).

8. Volunteers

The Charity relies on its volunteers to deliver substantially all of its services to FiSH members.

9. Members' Liability

The liability of the Members of the charity is limited to £1. At the date of the financial statements there were 42 members.