AFTER UMBRAGE

England & Wales · Charity number 1153922

Details

Status	Registered
Legal form	CIO
Registered	2013-09-23
Register	View on the Charity Commission register

Contact

Address	Mha The Pinnacle 150 Midsummer Boulevard Milton Keynes MK9 1LZ
Phone	07812773997
Email	hello@afterumbrage.org.uk
Website	www.afterumbrage.org.uk

Activities

Objects: TO PRESERVE AND PROTECT THE HEALTH AND WELLBEING OF THE CLOSE RELATIVES, SPOUSES,PARTNERS,BOYFRIENDS AND GIRLFRIENDS OF PERSONS WITH A LIFE-LIMITING CONDITION AND WHO ARE CARING FOR OR NURSING THAT INDIVIDUAL(THAT INDIVIDUAL NOT BEING RESIDENT IN AN INSTITUTION OR NURSING HOME AS DEFINED BY THE NATIONAL ASSISTANCE ACT 1948 OR THE CHRONICALLY SICK AND DISABLED ACT 1970) BY PROVIDING ACCOMMODATION FOR USE BY THOSE CLOSE RELATIVES, SPOUSES, PARTNERS, BOYFRIENDS AND GIRLFRIENDS AS A SHORT TERM RETREAT.

Activities: After Umbrage is a charity dedicated to providing free, short breaks for anyone who has been looking after family members or loved ones with life limiting or terminal illness. The pressure associated with caring can be overwhelming. After Umbrage provides a chance for carers to take a little well-needed (and well-deserved) time for themselves, to relax and unwind in idyllic surroundings.

Classification

- **How:** Provides Buildings/facilities/open Space
- **What:** Accommodation/housing, Recreation
- **Who:** Other Defined Groups

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Geography

- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-04-05	£78,252	£59,046	-	-
2024-04-05	£47,577	£66,967	-	-
2023-04-05	£32,967	£45,951	-	-
2022-04-05	£13,201	£36,988	-	-
2021-04-05	£68,732	£27,355	-	-

Trustees

Name	Role	Appointed
TARA KATHARINE MARIA BELCHER	Chair	2013-05-31
Crispin Garth Derwent Moger		2021-07-01
Tracy Wilkinson		2023-08-01

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AFTER UMBRAGE

England & Wales - Charity number 1153922

Accounts

Charity number: 1153922

AFTER UMBRAGE

UNAUDITED

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 5 APRIL 2025

AFTER UMBRAGE

CONTENTS

	Page
Reference and Administrative Details of the Charity, its and Advisers	1
Trustees' Report	2 - 12
Trustees' Responsibilities Statement	13
Independent Examiner's Report	14
Statement of Financial Activities	15
Balance Sheet	16
Notes to the Financial Statements	17 - 26

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS AND ADVISERS FOR THE YEAR ENDED 5 APRIL 2025

Trustees	Ms T Belcher, Chair Mr C Moger Ms T Wilkinson
Registration number	1153922
Accountants	MHA Chartered Accountants The Pinnacle 150 Midsummer Boulevard Milton Keynes MK9 1LZ

TRUSTEES' REPORT
FOR THE YEAR ENDED 5 APRIL 2025

After Umbrage CIO

Annual Trustees' Report April 2024 - April 2025

Report of After Umbrage Charitable Incorporated Organisation's (CIO) Board of Trustees for year ending 5th April 2025.

The Board presents its report and Annual Accounts for year ending 5th April 2025.

Reference and administrative information

Charity name:	After Umbrage
Registered:	As a Charitable Incorporated Organisation (CIO) on 23rd September 2013
Registration number:	1153922
Registered office:	Langleys Solicitors (see address below)
Trustees:	Tara Belcher (Founder and appointed Trustee September 2013) Crispin Moger (appointed 1st July 2021)
Manager:	Tara Belcher (volunteer) Tracy Wilkinson (appointed 1st August 2023)
Accountant:	MHA Chartered Accountants The Pinnacle 150 Midsummer Boulevard Milton Keynes MK9 1LZ
Solicitor:	Langleys Solicitors LLP Olympic House Doddington Road Lincoln LN6 3SE

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 5 APRIL 2025

After Umbrage Registration and Constitution

After Umbrage became a Charitable Incorporated Organisation (CIO) on 23rd September 2013 when it was registered with the Charity Commission. Reg No: 1153922

After Umbrage's Objective

To preserve and protect the health and wellbeing of the close relatives, spouses, partners, boyfriends and girlfriends of persons with a life-limiting condition and who are caring for or nursing that individual (that individual not being resident in an institution or nursing home as defined by the National Assistance Act 1948 or The Chronically Sick and Disabled Act 1970) by providing accommodation for use by those close relatives, spouses, partners, boyfriends and girlfriends as a short term retreat. (See constitution)

Our beneficiaries are therefore, in summary, carers and the people they care for. Our role is to enable carers to take a free break in a restful attractive environment and thereby re-energise them to sustain their caring role. This will enhance the quality of life of their relative, spouse or partner with a life limiting condition.

Financial Review

Donations in the year totalled £53,981 (2024: £34,954), whereas income from rental of the cottage totalled £24,271 compared to £12,623 in 2024. As a result of increased cottage rental income, the associated expenses for maintenance have increased this year.

Public Benefit

After Umbrage is a charity that cares for those who care.

We are 10 years old and opened the doors of Kingham Cottage to carers in 2015. We have given 597 carer families a free four-day break at our cottage since then and the cottage has been fully booked for several years. To date, 2,388 guests have had the opportunity to stay in one of our After Umbrage properties.

We have a track record of providing quality holiday accommodation for both carers and paying guests, which is how we fund our charity. The reviews we receive are a key driver for our small team.

"Perhaps others might not understand how just a few days can be so impactful. Yes, it was incredibly influential both emotionally and physically."

Our beneficiaries are all **carers of loved ones with a life-limiting condition**. The list of conditions is very long and includes cancer, dementia, rare chromosome conditions and disabilities. Naturally, we love sharing beneficiary stories on our blog.

It's easy to book a free break via our website. The carer referral form is available to download from most pages of our website. Our referral network of hospices, GPs and fellow charities such as Caring Together and Carers UK are authorised to 'stamp' the referral form.

We raise awareness via low-cost marketing – social media and email mainly. Please do follow us on Facebook, Twitter, LinkedIn, Instagram. We also encourage people to keep in touch via our monthly newsletter which is easy to sign up for.

Our Activity

During this reporting period, we focused our work effort across several themes that reflect our strategy to sustain and grow After Umbrage. These themes are fundraising and donations, showcasing our beneficiaries, promoting Kingham Cottage and Teddy Cottage with all their beautiful features, building business relationships and nurturing our referral network.

During this time the main activities have included:

- The upkeep and maintenance of our After Umbrage properties.
- A continued relationship with Classic Cottages who have been very helpful advertising and promoting After Umbrage whilst taking bookings and allowing us to take carer bookings as priority. Teddy Cottage is made available to paying guests through Air B&B.
- Sustained presence across social media platforms: Facebook, Instagram, X and LinkedIn to raise awareness, build our referral network to meet new carers, develop business relationships for improved productivity, and fundraising.
- Encouraging supporters to fundraise for us and providing resources to enable this.
- Continuing with networking and nurturing relationships with potential referrers of carers.
- Recognising, valuing, and supporting unpaid carers by engaging in national campaigns and beneficiary storytelling.
- Holding quarterly Trustee meetings.

Nurturing our Referral Network

We have 130 members in our referral network. Each member is a carer support organisation such as a hospice, a GP, fellow charities such as Caring Together, Breaks for Carers or Brainstrust. The relationships we have with our network members are fundamental to our success. They are our eyes and ears connecting us to unpaid carers who become our beneficiaries, once referred.

We give them a nice conversation to have with the people they support. They share our leaflets and authorise our referral form verifying their caring status. This helps us ensure we are only giving free breaks to carers who truly deserve a break and our generosity is not taken advantage of.

Funding, fundraising and donations

During this period, we are hugely grateful to individuals and organisations who have supported us with donations. They include:

- It was a pleasure to share the incredible adventure two of our wonderful supporters, Naomi and Kenny, embarked on in aid of After Umbrage!
- This brother and sister duo took on the challenge of cycling the famous Camino de Santiago—an epic journey stretching from the south of France into Spain. Over the course of 10 days, they pedalled their way through breathtaking landscapes, covering an impressive 500 miles.
- All those that took part in our Raffle, the lucky winner had a stay at Kingham Cottage.
- A were delighted to receive funding from The Grace Trust, The Hedley Foundation and Marsh Charitable Trust.



Continuing the fundraising theme, we offer After Umbrage Teddy Bears. These are available on our website and cottages. Guests are encouraged to share pictures of their Bear to raise awareness. The teddy bears are very popular, thank you to everyone that have made purchases.

Our Plans and Priorities for 2025

We fulfilled our dream for a second cottage. Teddy Cottage is a wonderful addition to the After Umbrage portfolio and has proved extremely popular with our guests.

“We would like to thank you for the opportunity to stay at your beautiful cottage. It is spectacular and an absolute treat.”

We are continuing to support our online private group on unpaid carers called Family Umbrage. We host this on Facebook and it is a place to connect with like-minded people who have caring experience. This is something we are keen to grow. A space for people to connect and share experiences or a place to say hi and encourage a feeling of support within our carer community.

It is our ambition to grow our platform in 2026 we will connect with our holiday cottage owners with the ambition of offering further stays in other beautiful properties. This is an opportunity for fellow owners to welcome carers who need respite. We will be working hard to secure funding so that we can in part help towards the cost of change overs. This will give us huge opportunity to create respite stays across the UK and support carers. It is our mission to care for those who care, we are determined to continue our promise.



Our beneficiaries



During this reporting period, we continue to add to our new website page devoted to our beneficiaries. The aim is to tell more stories to recognise, respect and support unpaid carers. We want more people to understand and appreciate the role of unpaid carers. They contribute £162 billion every year to our UK economy and we seek to raise awareness of this.

Of our beneficiaries who leave feedback: -

- 100% say their stay has given their wellbeing a boost.
- 60% comment on feeling part of a wider family of carers.
- 45% tell us that their relationships with those they care for are struggling.
- 50% have said that they would not have been able to afford a holiday as an unpaid carer.
- 90% who stayed following the loss of a loved one said that it really helped with their bereavement.

Our MISSION is for carers to provide the best care possible to those they love, who trust and depend on them.

We could sell more of our stays on Airbnb and Classic Cottages, but this would reduce our impact on those we seek to support.

Ultimately, we would love to be able to have funding available to 'gift' respite breaks all year round.

Carers come to us from all over the UK and our community is rapidly growing. Carers tell us they feel isolated and struggle with their mental health, wellbeing, finances, and relationships with those they care for. We love reading comments that guests leave in our cottages as it makes us realise just how much a break means to them.

"Perhaps others might not understand how just a few days can be so impactful. Yes, it was incredibly influential both emotionally and physically. "

Our business hub
We have maintained our business hub to showcase our relationships in the business sector. We thank each of them for their valued contribution to improving the efficiency and effectiveness of our charity.

Governance and our board of Trustees

Governance and management of After Umbrage are the responsibility of Tara Belcher (Manager and Trustee) Tracy Wilkinson and Crispin Moger who are Trustees. This team form the membership of the CIO and are undertaking their roles and responsibilities on a voluntary basis.

This Board of three Trustees meet regularly to govern and manage After Umbrage.

MHA and Langleys Solicitors, provide our accountancy and legal advice.

As Trustees, Tracy and Crispin would like to publicly recognise the incredible generosity and effort, hard work and determination that Tara our Founder and organisational leader puts into After Umbrage. We could not be prouder of all that she is achieving in making a success of this valuable and unique CIO.

Join us, support us

Without our Trustees After Umbrage would not function. We three are an enthusiastic dedicated team who are keen to extend our Board. If you have expertise, skills, knowledge, resources and/or networks that would assist After Umbrage in the pursuit of our charitable objective we would be delighted to hear from you.

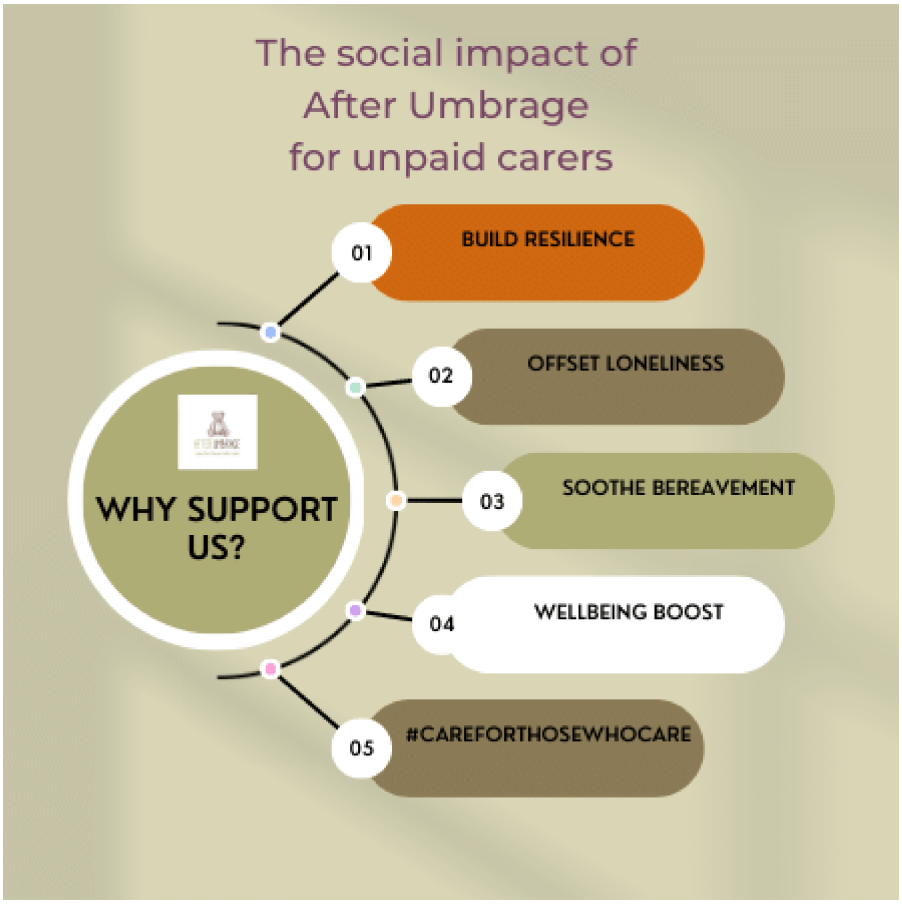
If you are willing to make us your charitable cause or donate however small or large we would be delighted to hear from you too. This might include the provision of or access to goods, services or equipment for the benefit of carers taking a break in Bath and Oundle area. It could also be vouchers or other gifts in kind that enable carers to explore or use local facilities.

Or for an informal conversation about your interest in assisting us and supporting our work or adding to our network, please email Tara at: tara@afterumbrage.org.uk



Our social impact

This illustration identifies the five areas where we have the greatest social impact.



Key statistics about carers, **According to CarersUK**.

- The NHS Social Services Survey of Adult Carers in England (SACE) found that the largest age-band of carers was 55-64 years (26% of carers were in this age group).
- The Family Resources survey in the UK found that people aged between 55 and 64 were most likely to be unpaid carers.
- The research Centre for Care's into transitions in and out of care found that the largest age group of people who became unpaid carers were those aged 46-65, with 41% of people who became unpaid carers being from this group.
- The GP Patient Survey 2025 found that nearly a quarter (24%) of people aged 55-64 were currently providing care in England.
- Age UK research using Understanding Society data found that the number of people aged over 65 in the UK providing unpaid care nearly doubled during the pandemic to more than 4 million.

Impact of caring

How many carers are in poverty?

- Research commissioned by Carers UK and conducted by WPI Economics in 2024 found that **1.2 million unpaid carers live in poverty, and 400,000 live in deep poverty in the UK.** In 2021/22 in the UK, the poverty rate for unpaid carers was 50% higher than for those who did not provide care (27% vs 18%).

- More recent research by the Joseph Rowntree Foundation in 2025 found that informal carers are much more likely than those with no caring responsibilities to be living in poverty (28% compared with 20%).

- Joseph Rowntree research using data from Understanding Society found that unpaid carers transition into poverty at a higher rate than adults overall, and exit poverty at a lower rate once there.

- LSE analysis of the UK Household Longitudinal Study found that a larger proportion of carers are falling behind on basic utility bills, compared to non-carers, and this gap has significantly increased over time.

- The WPI Economics research found that some carers are even more likely to be in poverty, including those caring for more than 35 hours a week, those in receipt of social security benefits, those caring for more than one person, cares aged 25-44, unpaid carers who are women, unpaid carers who are from ethnic minorities, and unpaid carers who live in the North of England or West Midlands.

- Research in 2023 by the Joseph Rowntree Foundation calculated the ‘caring penalty’, or the amount lost in earnings by those who take up caring for a loved one. This found that unpaid carers experience an average pay penalty of £414 per month, or nearly £5,000 per year, rising to £628 per month or nearly £8,000 per year after six years of providing unpaid care.

- The Department of Work and Pension’s Family Resources Survey 2023/24 found that 31% households in receipt of Carer’s Allowance reported living in food insecurity – three times the rate of the general population (10%).

- New Poverty Institute analysis of the Family Resources Survey in 2016 found that the poverty rate among working-age carers increases with the number of hours they care for, particularly after 20 hours per week. **37% of working age adults providing at least 20 hours of care are in poverty.**

The State of Caring 2025 Cost of Caring report found that nearly half (49%) of carers said they have cut back on essentials such as food, heating, clothing and transport

What is the economic value of care?

- Social services and the NHS rely on carers' willingness and ability to provide care. Without the support of unpaid carers, these systems would collapse.

- In 2024, the Centre for Care produced a new figure for the economic value of care in the whole of the UK – **£184 billion per year**. That's a 29.3% increase over the past decade (£119.4 billion in 2011). The increase in the number of hours of care provided by unpaid carers has led to this increase in the economic cost of care.

- Centre for Care have also published individual reports on the economic value of care by Nation. Their report for England and Wales found that the economic value of unpaid care is an estimated £162 billion per year, 29% more in real terms than 2011**.** Carers UK estimate that this is roughly equivalent to the budget for NHS health service spending which was £156bn in England in 2020/21 according to Kings Fund research. Centre for Care have also produced reports on the value of care in Northern Ireland (£5.8 billion), and in Scotland (£15.9 billion).

Further information

For more information visit us at: http://www.afterumbrage.org.uk/ or contact us at:

- tara@afterumbrage.org.uk
- and join our 961 followers (up from 912 in our last report) on https://www.facebook.com/afterumbrage.org.uk
- follow us and 921 followers on twitter https://twitter.com/afterumbrage (up from 910)
- 617 followers on Instagram https://www.instagram.com/afterumbrage (up from 591)
- LinkedIn: https://www.linkedin.com/company/65460183/admin where we have increased our following to 320 from a start point in July 2020 (up from 282).

We also appreciate all the donations we receive so please contact us if you have fundraising ideas, or donations can be made at:

https://donate.giveasyoulive.com/charity/afterumbrage

Approved by order of the members of the board of Trustees and signed on their behalf by:

tara belcher

Ms T Belcher
Trustee
Date: 12th January 2026

STATEMENT OF TRUSTEES' RESPONSIBILITIES FOR THE YEAR ENDED 5 APRIL 2025

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

The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial which give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) 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 keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of Trustees and signed on its behalf by:

tara belcher

Ms T Belcher
Trustee
Date: 12th January 2026

INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 5 APRIL 2025

Independent Examiner's Report to the Trustees of After Umbrage ('the Charity')

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 5 April 2025.

Responsibilities and Basis of Report

As the Trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent Examiner's Statement

Your attention is drawn to the fact that the Charity has prepared the accounts in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

I understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2019.

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

1. accounting records were not kept in respect of the Charity as required by section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

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



13 January 2026

Elizabeth Newell BA (Hons) FCA

MHA
Chartered Accountants
Milton Keynes

MHA is the trading name of MHA Audit Services LLP, a limited liability partnership in England and Wales (registered number OC455542).

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 5 APRIL 2025

	Note	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Income from:				
Donations and legacies	5	**53,981**	**53,981**	34,954
Charitable activities	6	**24,271**	**24,271**	12,623
Total income		**78,252**	**78,252**	47,577
Expenditure on:				
Charitable activities	7	**59,046**	**59,046**	66,967
Total expenditure		**59,046**	**59,046**	66,967
Net movement in funds		**19,206**	**19,206**	(19,390)
Reconciliation of funds:				
Total funds brought forward		**10,750**	**10,750**	30,140
Net movement in funds		**19,206**	**19,206**	(19,390)
Total funds carried forward		**29,956**	**29,956**	10,750

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 17 to 26 form part of these financial statements.

BALANCE SHEET
AS AT 5 APRIL 2025

	Note		2025 £		2024 £
Fixed assets					
Intangible assets	10		-		-
			-		-
Current assets					
Debtors	11	-		2,174	
Cash at bank and in hand		31,936		10,466	
		31,936		12,640	
Current liabilities					
Creditors: amounts falling due within one year	12	(1,980)		(1,890)	
Net current assets			29,956		10,750
Total assets less current liabilities			29,956		10,750
Net assets excluding pension asset			29,956		10,750
Total net assets			29,956		10,750
Charity funds					
Restricted funds	14		-		-
Unrestricted funds	14		29,956		10,750
Total funds			29,956		10,750

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

tara belcher

Ms T Belcher
Trustee
Date: 12th January 2026

The notes on pages 17 to 26 form part of these financial statements.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 5 APRIL 2025

1. General information

After Umbrage is a registered Charity in England and Wales and is unincorporated. The address of the principal office is The Pinnacle, 150 Midsummer Boulevard, Milton Keynes, MK9 1LZ.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

After Umbrage meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

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

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

2.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

2. Accounting policies (continued)

2.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes.

Designated funds are unrestricted funds embarked by the Trustees for particular future project or commitment.

Restricted funds are subject to restriction on their expenditure declared by the donor or through the terms of an appeal, and fall into one of the two sub-classes: restricted income funds or endowment funds.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

2.4 Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Investment income is recognised on receipt.

2.5 Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

Expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.

Expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

2. Accounting policies (continued)

2.5 Resources expended (continued)

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

2.6 Debtors

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

2.7 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.8 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of Financial Activities as a finance cost.

2. Accounting policies (continued)

2.9 Financial instruments

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

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

2.10 Fund accounting

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

3. Critical accounting estimates and areas of judgment

Estimates and judgments are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Critical accounting estimates and assumptions:

The Charity makes estimates and assumptions concerning the future. The resulting accounting estimates and assumptions will, by definition, seldom equal the related actual results. The estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are discussed below.

4. Critical accounting estimates and areas of judgment

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

Critical accounting estimates and assumptions:

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

5. Income from donations and legacies

	Unrestricted funds 2025 £	**Total funds 2025 £**
Donations and fundraising	53,981	**53,981**

	Unrestricted funds 2024 £	Total funds 2024 £
Donations and fundraising	34,954	34,954

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 5 APRIL 2025

6. Income from charitable activities

	Unrestricted funds 2025 £	Total funds 2025 £
Cottage rents	24,271	**24,271**

	Unrestricted funds 2024 £	Total funds 2024 £
Cottage rents	12,623	12,623

7. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds 2025 £	Total 2025 £
Charitable activites	59,046	**59,046**

	Unrestricted funds 2024 £	Total 2024 £
Charitable activites	66,967	66,967

8. Analysis of expenditure by activities

	Activities undertaken directly 2025 £	Total funds 2025 £
Charitable activites	59,046	**59,046**

	Activities undertaken directly 2024 £	Total funds 2024 £
Charitable activities	66,967	66,967

Analysis of direct costs

	Total funds 2025 £	Total funds 2024 £
Rates and water	**1,394**	925
Light and heat	**6,105**	4,024
Repairs and maintenance	**8,278**	14,883
Insurance	**3,151**	4,274
Other establishment costs	**16,440**	26,107
Legal and professional	**23,438**	4,473
Fundraising costs	**-**	384
Marketing	**240**	11,689
Amortisation	**-**	208
	59,046	66,967

9. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2024 - £NIL).

9. Trustees' remuneration and expenses (continued)

During the year ended 5 April 2025, no Trustee expenses have been incurred (2024 - £NIL).

10. Intangible assets

	Website development £
Cost	
At 6 April 2024	**4,800**
At 5 April 2025	**4,800**
Amortisation	
At 6 April 2024	**4,800**
At 5 April 2025	**4,800**
Net book value	
At 5 April 2025	**-**
At 5 April 2024	-

11. Debtors

	2025 £	2024 £
Due within one year		
Prepayments and accrued income	**-**	2,174

12. Creditors: Amounts falling due within one year

	2025 £	2024 £
Accruals and deferred income	**1,980**	1,890

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 5 APRIL 2025

13. Financial instruments

	2025 £	2024 £
Financial assets		
Financial assets measured at fair value through income and expenditure	**31,936**	10,466

14. Statement of funds

Statement of funds - current year

	Balance at 6 April 2024 £	Income £	Expenditure £	Balance at 5 April 2025 £
Unrestricted funds				
General funds	**10,750**	**78,252**	**(59,046)**	**29,956**

Statement of funds - prior year

	Balance at 6 April 2020 £	Income £	Expenditure £	Balance at 5 April 2024 £
Unrestricted funds				
General funds	30,140	47,577	(66,967)	10,750

15. Summary of funds

Summary of funds - current year

	Balance at 6 April 2024 £	Income £	Expenditure £	Balance at 5 April 2025 £
General funds	**10,750**	**78,252**	**(59,046)**	**29,956**

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 5 APRIL 2025

15. Summary of funds (continued)

Summary of funds - prior year

	Balance at 6 April 2021 £	Income £	Expenditure £	Balance at 5 April 2024 £
General funds	30,140	47,577	(66,967)	10,750

16. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2025 £	Total funds 2025 £
Current assets	31,936	**31,936**
Creditors due within one year	(1,980)	**(1,980)**
Total	29,956	**29,956**

AFTER UMBRAGE

England & Wales - Charity number 1153922

Accounts

Charity number: 1153922

AFTER UMBRAGE

UNAUDITED

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 5 APRIL 2024

AFTER UMBRAGE

CONTENTS

	Page
Reference and Administrative Details of the Charity, its and Advisers	1
Trustees' Report	2 - 11
Trustees' Responsibilities Statement	12
Independent Examiner's Report	13
Statement of Financial Activities	14
Balance Sheet	15
Notes to the Financial Statements	16 - 25

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS AND ADVISERS FOR THE YEAR ENDED 5 APRIL 2024

Trustees	Mr C Moger Ms T Belcher, Chair Ms T Wilkinson (appointed 1 August 2023)
Registration number	1153922
Accountants	MHA Chartered Accountants The Pinnacle Building A 150-170 Midsummer Boulevard Milton Keynes Buckinghamshire MK9 1LZ

TRUSTEES' REPORT
FOR THE YEAR ENDED 5 APRIL 2024

After Umbrage CIO

Annual Trustees' Report April 2023 - April 2024

Report of After Umbrage Charitable Incorporated Organisation's (CIO) Board of Trustees for year ending 5th April 2024.

The Board presents its report and Annual Accounts for year ending 5th April 2024.

Reference and administrative informationn

Charity name:	After Umbrage
Registered:	As a Charitable Incorporated Organisation (CIO) on 23rd September 2013
Registration number:	1153922
Registered office:	Langleys Solicitors (see address below)
Trustees:	Tara Belcher (Founder and appointed Trustee September 2013) Mr Crispin Moger (appointed 1st July 2021) Tracy Wilkinson (appointed 1st August 2023)
Manager:	Tara Belcher (volunteer) Tracy Wilkinson (appointed 1st August 2023)
Accountant:	MHA Chartered Accountants The Pinnacle 150 – 170 Midsummer Boulevard Milton Keynes MK9 1LZ
Solicitor:	Langleys Solicitors LLP Olympic House Doddington Road Lincoln LN6 3SE

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 5 APRIL 2024

After Umbrage Registration and Constitution

After Umbrage became a Charitable Incorporated Organisation (CIO) on 23rd September 2013 when it was registered with the Charity Commission. Reg No: 1153922

After Umbrage's Objective

To preserve and protect the health and wellbeing of the close relatives, spouses, partners, boyfriends and girlfriends of persons with a life-limiting condition and who are caring for or nursing that individual (that individual not being resident in an institution or nursing home as defined by the National Assistance Act 1948 or The Chronically Sick and Disabled Act 1970) by providing accommodation for use by those close relatives, spouses, partners, boyfriends and girlfriends as a short term retreat. (See constitution)

Our beneficiaries are therefore, in summary, carers and the people they care for. Our role is to enable carers to take a free break in a restful attractive environment and thereby re-energise them to sustain their caring role. This will enhance the quality of life of their relative, spouse or partner with a life limiting condition.

Financial Review

Donations in the year totalled £34,954 (2023: £20,444), whereas income from rental of the cottage totalled £12,623 compared to £12,523 in 2023. As a result of increased cottage rental income, the associated expenses for maintenance have increased this year.

Public Benefit

After Umbrage is a charity that cares for those who care.

We are 10 years old and opened the doors of Kingham Cottage to carers in 2015. We have given 457 carer families a free four-day break at our cottage since then and the cottage has been fully booked for several years. To date, 1,828 guests have had the opportunity to stay in one of our After Umbrage properties.

We have a track record of providing quality holiday accommodation for both carers and paying guests, which is how we fund our charity how we fund our charity. The split we aim for is 60:40 of carers to paying guests. The reviews we receive are a key driver for our small team.

Our beneficiaries are all **carers of loved ones with a life-limiting condition**. The list of conditions is very long and includes cancer, dementia, rare chromosome conditions and disabilities. Naturally, we love sharing beneficiary stories on our blog.

It's easy to book a free break via our website. The carer referral form is available to download from most pages of our website. Our referral network of hospices, GPs and fellow charities such as Caring Together and Carers UK are authorised to 'stamp' the referral form.

We raise awareness via low-cost marketing – social media and email mainly. Please do follow us on Facebook, Twitter, LinkedIn, Instagram. We also encourage people to keep in touch via our monthly newsletter which is easy to sign up for.

Our Activity

During this reporting period, we focused our work effort across a number of themes that reflect our strategy to sustain and grow After Umbrage. These themes are fundraising and donations, showcasing our beneficiaries, promoting Kingham Cottage and all its beautiful features, building business relationships and nurturing our referral network. We are also, delighted to have opened our second property, Teddy Cottage in Oundle, Northamptonshire.

During this time the main activities have included:

- The upkeep and maintenance of our After Umbrage properties.
- A continued relationship with Classic Cottages who have been very helpful advertising and promoting After Umbrage whilst taking bookings and allowing us to take carer bookings as priority. Our new property, Teddy Cottage is made available to paying guests through Air B&B.
- Sustained presence across social media platforms: Facebook, Instagram, X and LinkedIn to raise awareness, build our referral network to meet new carers, develop business relationships for improved productivity, and fundraising.
- Encouraging supporters to fundraise for us and providing resources to enable this.
- Continuing with networking and nurturing relationships with potential referrers of carers.
- Recognising, valuing, and supporting unpaid carers by engaging in national campaigns and beneficiary storytelling.
- Holding quarterly Trustee meetings.

Nurturing our Referral Network

We have 130 members in our referral network. Each member is a carer support organisation such as a hospice, a GP, fellow charities such as Caring Together or Brainstrust. The relationships we have with our network members are fundamental to our success. They are our eyes and ears connecting us to unpaid carers who become our beneficiaries, once referred.

We give them a nice conversation to have with the people they support. They share our leaflets and authorise our referral form verifying their caring status. This helps us ensure we are only giving free breaks to carers who truly deserve a break and our generosity is not taken advantage of.

Funding, fundraising and donations

During this period, we are hugely grateful to individuals and organisations who have supported us with donations. They include:

- Cpl Life Sciences, Cpl Healthcare and Cpl UK Technology announced we would be their Charity of the Year for 2023 – our second year in succession. They ran quarterly events to enhance employee wellbeing and raise funds for our charity.
- We engaged in Carers Week 2023 which took place in June 2023. We created some resources to download from our website. The aim was to get people creating their own fundraisers
- Oundle School Volunteer Action programme provided us with five fantastic students who helped support us by giving their time to help with the gardening at Teddy Cottage and some great content for our social media.
- A were delighted to receive funding from The Grace Trust, The Hedley Foundation and Marsh Charitable Trust.

We thank everyone warmly for their support.

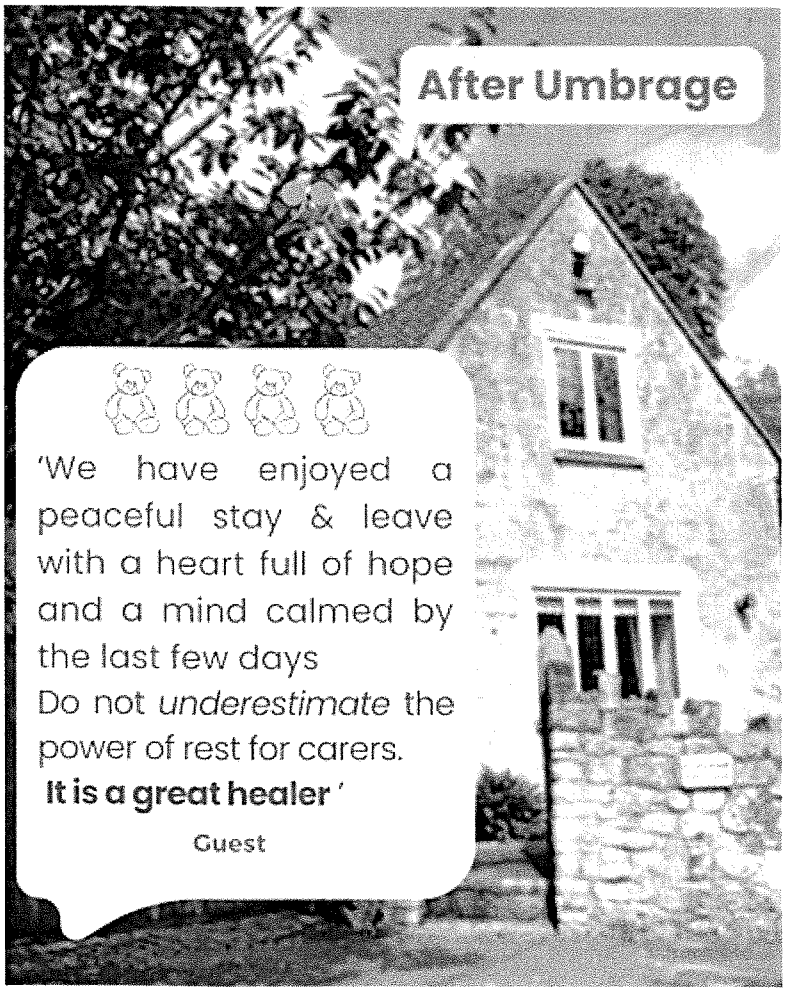
Continuing the fundraising theme, we offer After Umbrage Teddy Bears. These are available on our website and cottages. Guests are encouraged to share pictures of their Bear to raise awareness.

Our Plans and Priorities for 2024

With every growing demand, our dream for a second cottage is now a necessity and we invested considerable time into securing this. We sustained our searching efforts all during this reporting period and hope to have good news for you in our next annual report.

We are continuing to support our online private group on unpaid carers called Family Umbrage. We host this on Facebook and it is a place to connect with like-minded people who have caring experience.

Our beneficiaries



During this reporting period, we continue to add to our new website page devoted to our beneficiaries. The aim is to tell more stories to recognise, respect and support unpaid carers. We want more people to understand and appreciate the role of unpaid carers. They contribute £162 billion every year to our UK economy and we seek to raise awareness of this.

Of our beneficiaries who leave feedback: -

- 100% say their stay has given their wellbeing a boost.
- 60% comment on feeling part of a wider family of carers.
- 45% tell us that their relationships with those they care for are struggling.
- 50% have said that they would not have been able to afford a holiday as an unpaid carer.
- 90% who stayed following the loss of a loved one said that it really helped with their bereavement.

Our MISSION is for carers to provide the best care possible to those they love, who trust and depend on them.

We could sell more of our stays on Airbnb and Classic Cottages, but this would reduce our impact on those we seek to support.

Ultimately, we would love to be able to have funding available to 'gift' respite breaks all year round.

Carers come to us from all over the UK and our community is rapidly growing. Carers tell us they feel isolated and struggle with their mental health, wellbeing, finances, and relationships with those they care for. We love reading comments that guests leave in our cottages as it makes us realise just how much a break means to them. *"Please pass on my gratitude and heartfelt thanks. I feel rested, refreshed and restored" "I can't actually put into words how grateful I am for what you do and what you have given us. . . thank you" "I didn't want to leave. A place I doubt I could never afford"*

Our business hub
We have maintained our business hub to showcase our relationships in the business sector. We thank each of them for their valued contribution to improving the efficiency and effectiveness of our charity.

Charity of the Year

We are proud to have been nominated for the Cpl Life Sciences, Cpl Healthcare and Cpl UK Technology Charity of the Year for 2023 – a second year of support. Alignment of our values is at the heart of our partnership and will continue to be the bedrock of our work together. They are helping us with fundraising and IT support and are creative with their initiatives on our behalf.

A charity that resonates with people

We would like to say a special thank you to Sam Sherwin, our young correspondent and ambassador for After Umbrage. Postcards from Sam depict his adventures with the After Umbrage teddy bear. We so enjoy sharing his travels on our social media.



TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 5 APRIL 2024

Governance and our board of Trustees

Governance and management of After Umbrage are the responsibility of Tara Belcher (Manager and Trustee) Tracy Wilkinson and Crispin Moger who are Trustees. This team form the membership of the CIO and are undertaking their roles and responsibilities on a voluntary basis.

This Board of three Trustees meet regularly to govern and manage After Umbrage.

MacIntyre Hudson Llp, Accountant and Langleys Solicitors, provide our accountancy and legal advice.

As Trustees, Tracy and Crispin would like to publicly recognise the incredible generosity and effort, hard work and determination that Tara our Founder and organisational leader puts into After Umbrage. We could not be prouder of all that she is achieving in making a success of this valuable and unique CIO.

Join us, support us

Without our Trustees After Umbrage would not function. We three are an enthusiastic dedicated team who are keen to extend our Board. If you have expertise, skills, knowledge, resources and/or networks that would assist After Umbrage in the pursuit of our charitable objective we would be delighted to hear from you.

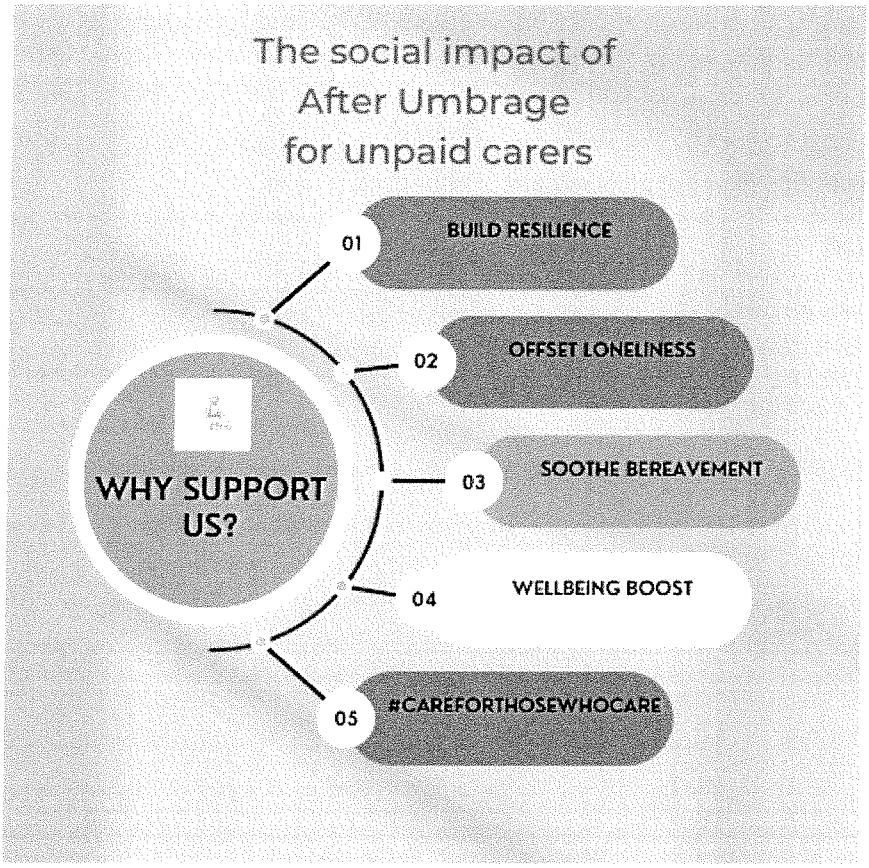
If you are willing to make us your charitable cause or donate however small or large we would be delighted to hear from you too. This might include the provision of or access to goods, services or equipment for the benefit of carers taking a break in Bath and Oundle area. It could also be vouchers or other gifts in kind that enable carers to explore or use local facilities.

Or for an informal conversation about your interest in assisting us and supporting our work or adding to our network, please email Tara at: tara@afterumbrage.org.uk



Our social impact

This illustration identifies the five areas where we have the greatest social impact.



Key statistics about carers

- The most recent Census 2021 puts the estimated number of unpaid carers at 5 million in England and Wales. This, together with ONS Census data for Scotland and Northern Ireland, suggests that the number of unpaid carers across the UK is 5.7 million.
- This means that around 9% of people are providing unpaid care. However, Carers UK research in 2022 estimates the number of unpaid carers could be as high as 10.6 million (Carers UK, Carers Week 2022 research report).
- 4.7% of the population in England and Wales are providing 20 hours or more of care a week.
- Over the period 2010-2020, every year, 4.3 million people became unpaid carers – 12,000 people a day (Petrillo and Bennett, 2022).
- 59% of unpaid carers are women (Census 2021). Women are more likely to become carers and to provide more hours of unpaid care than men. More women than men provide high intensity care at ages when they would expect to be in paid work (Petrillo and Bennett, 2022)
- One in seven people in the workplace in the UK are juggling work and care (Carers UK, Juggling Work and Care, 2019).
- Between 2010-2020, people aged 46-65 were the largest age group to become unpaid carers. 41% of people who became unpaid carers were in this age group (Petrillo and Bennett, 2022).

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 5 APRIL 2024

Economic impact of care

- Unpaid carers in England and Wales contribute a staggering £445 million to the economy every day – that's £162 billion per year (Petrillo and Bennett, 2023).
- The value of unpaid care is equivalent to a second NHS in England and Wales, which in 2020/21 received an estimated £164 billion in funding (Petrillo and Bennett, 2023).

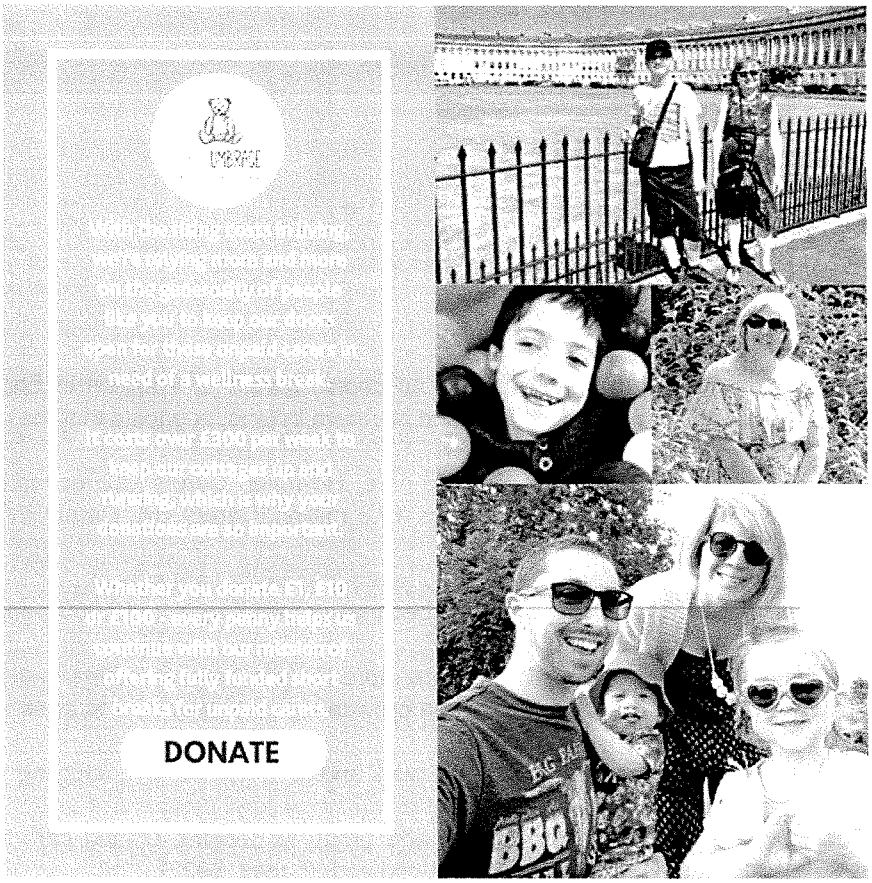
Further information

For more information visit us at: http://www.afterumbrage.org.uk/ or contact us at:

- tara@afterumbrage.org.uk
- and join our 961 followers (up from 912 in our last report) on https://www.facebook.com/afterumbrage.org.uk
- follow us and 921 followers on twitter https://twitter.com/afterumbrage (up from 910)
- 591 followers on Instagram https://www.instagram.com/afterumbrage (up from 514)
- LinkedIn: https://www.linkedin.com/company/65460183/admin where we have increased our following to 320 from a start point in July 2020 (up from 282).

We also appreciate all the donations we receive so please contact us if you have fundraising ideas, or donations can be made at:

https://donate.giveasyoulive.com/charity/afterumbrage



TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 5 APRIL 2024

Approved by order of the members of the board of Trustees and signed on their behalf by:

Ms T Belcher

Date: 22nd January 2025

STATEMENT OF TRUSTEES' RESPONSIBILITIES FOR THE YEAR ENDED 5 APRIL 2024

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

The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial which give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) 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 keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of Trustees and signed on its behalf by:

Ms T Belcher
(Trustee)
Date: 22nd January 2025

INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 5 APRIL 2024

Independent Examiner's Report to the Trustees of After Umbrage ('the Charity')

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 5 April 2024.

Responsibilities and Basis of Report

As the Trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent Examiner's Statement

Your attention is drawn to the fact that the Charity has prepared the accounts in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

I understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2019.

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

1. accounting records were not kept in respect of the Charity as required by section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

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

Elizabeth Newell BA (Hons) FCA

MHA
Chartered Accountants
Milton Keynes

27 JANUARY 2025

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 5 APRIL 2024

	Note	Unrestricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Income from:				
Donations and legacies	5	**34,954**	**34,954**	20,444
Charitable activities	6	**12,623**	**12,623**	12,523
Total income		**47,577**	**47,577**	32,967
Expenditure on:				
Charitable activities	7	**66,967**	**66,967**	45,951
Total expenditure		**66,967**	**66,967**	45,951
Net movement in funds		**(19,390)**	**(19,390)**	(12,984)
Reconciliation of funds:				
Total funds brought forward		**30,140**	**30,140**	43,124
Net movement in funds		**(19,390)**	**(19,390)**	(12,984)
Total funds carried forward		**10,750**	**10,750**	30,140

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 16 to 25 form part of these financial statements.

BALANCE SHEET
AS AT 5 APRIL 2024

	Note		2024 £		2023 £
Fixed assets					
Intangible assets	10		-		208
			-		208
Current assets					
Debtors	11	2,174		1,650	
Cash at bank and in hand		10,466		29,682	
		12,640		31,732	
Creditors: amounts falling due within one year	12	(1,890)		(1,800)	
Net current assets			10,750		29,932
Total assets less current liabilities			10,750		30,140
Net assets excluding pension asset			10,750		30,140
Total net assets			10,750		30,140
Charity funds					
Restricted funds	14		-		-
Unrestricted funds	14		10,750		30,140
Total funds			10,750		30,140

The financial statements were approved and authorised for issue by the Trustees on and signed on their behalf by:

Ms T Belcher
Trustee
Date 22nd January 2025

The notes on pages 16 to 25 form part of these financial statements.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 5 APRIL 2024

1. General information

After Umbrage is a registered Charity in England and Wales and is unincorporated. The address of the principal office is The Pinnacle, Building A ,150 - 170 Midsummer Boulevard, Milton Keynes, MK9 1LZ.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

After Umbrage meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

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

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

2.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

2. Accounting policies (continued)

2.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes.

Designated funds are unrestricted funds embarked by the Trustees for particular future project or commitment.

Restricted funds are subject to restriction on their expenditure declared by the donor or through the terms of an appeal, and fall into one of the two sub-classes: restricted income funds or endowment funds.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

2.4 Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Investment income is recognised on receipt.

2.5 Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

Expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.

Expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

2. Accounting policies (continued)

2.5 Resources expended (continued)

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

2.6 Intangible assets and amortisation

Intangible assets costing £NIL or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Intangible assets are initially recognised at cost. After recognition, under the cost model, intangible assets are measured at cost less any accumulated amortisation and any accumulated impairment losses.

Amortisation is provided on intangible assets at rates calculated to write off the cost of each asset on a straight-line basis over its expected useful life.

Amortisation is provided on the following basis:

Computer software	-	33 % Straight line basis

2.7 Debtors

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

2.8 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.9 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of Financial Activities as a finance cost.

2. Accounting policies (continued)

2.10 Financial instruments

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

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

2.11 Fund accounting

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

3. Critical accounting estimates and areas of judgment

Estimates and judgments are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Critical accounting estimates and assumptions:

The Charity makes estimates and assumptions concerning the future. The resulting accounting estimates and assumptions will, by definition, seldom equal the related actual results. The estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are discussed below.

4. Critical accounting estimates and areas of judgment

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

Critical accounting estimates and assumptions:

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

5. Income from donations and legacies

	Unrestricted funds 2024 £	**Total funds 2024 £**
Donations and fundraising	34,954	**34,954**

	Unrestricted funds 2023 £	Total funds 2023 £
Donations and fundraising	20,444	20,444

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 5 APRIL 2024

6. Income from charitable activities

	Unrestricted funds 2024 £	Total funds 2024 £
Cottage rents	12,623	**12,623**

	Unrestricted funds 2023 £	Total funds 2023 £
Cottage rents	12,523	12,523

7. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds 2024 £	Total 2024 £
Charitable activites	66,967	**66,967**

	Unrestricted funds 2023 £	Total 2023 £
Charitable activites	45,951	45,951

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 5 APRIL 2024

8. Analysis of expenditure by activities

	Activities undertaken directly 2024 £	Total funds 2024 £
Charitable activites	66,967	**66,967**

	Activities undertaken directly 2023 £	Total funds 2023 £
Charitable activities	45,951	45,951

Analysis of direct costs

	Total funds 2024 £	Total funds 2023 £
Rates and water	**925**	2,909
Light and heat	**4,024**	2,034
Repairs and maintenance	**14,883**	5,318
Insurance	**4,274**	3,492
Other establishment costs	**26,107**	7,498
Legal and professional	**4,473**	4,903
Fundraising costs	**384**	9,133
Marketing	**11,689**	9,122
Amortisation	**208**	1,542
	66,967	45,951

9. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2023 - £NIL).

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 5 APRIL 2024

9. Trustees' remuneration and expenses (continued)

During the year ended 5 April 2024, no Trustee expenses have been incurred (2023 - £NIL).

10. Intangible assets

	Website development £
Cost	
At 6 April 2023	**4,800**
At 5 April 2024	**4,800**
Amortisation	
At 6 April 2023	**4,592**
Charge for the year	**208**
At 5 April 2024	**4,800**
Net book value	
At 5 April 2024	**-**
At 5 April 2023	208

11. Debtors

	2024 £	2023 £
Due within one year		
Prepayments and accrued income	**2,174**	1,850

12. Creditors: Amounts falling due within one year

	2024 £	2023 £
Accruals and deferred income	**1,890**	1,800

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 5 APRIL 2024

13. Financial instruments

	2024 £	2023 £
Financial assets		
Financial assets measured at fair value through income and expenditure	**10,466**	29,882

14. Statement of funds

Statement of funds - current year

	Balance at 6 April 2023 £	Income £	Expenditure £	Balance at 5 April 2024 £
Unrestricted funds				
General funds	**30,140**	**47,577**	**(66,967)**	**10,750**

Statement of funds - prior year

	Balance at 6 April 2020 £	Income £	Expenditure £	Balance at 5 April 2023 £
Unrestricted funds				
General funds	43,124	32,967	(45,951)	30,140

15. Summary of funds

Summary of funds - current year

	Balance at 6 April 2023 £	Income £	Expenditure £	Balance at 5 April 2024 £
General funds	**30,140**	**47,577**	**(66,967)**	**10,750**

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 5 APRIL 2024

15. Summary of funds (continued)

Summary of funds - prior year

	Balance at 6 April 2021 £	Income £	Expenditure £	Balance at 5 April 2023 £
General funds	43,124	32,967	(45,951)	30,140

16. Analysis of net assets between funds

Analysis of net assets between funds - current period

	Unrestricted funds 2024 £	Total funds 2024 £
Current assets	12,640	**12,640**
Creditors due within one year	(1,890)	**(1,890)**
Total	10,750	**10,750**

AFTER UMBRAGE

England & Wales - Charity number 1153922

Accounts

Charity number: 1153922

AFTER UMBRAGE

UNAUDITED

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 5 APRIL 2023

AFTER UMBRAGE

CONTENTS

	Page
Reference and Administrative Details of the Charity, its and Advisers	1
Trustees' Report	2 - 9
Trustees' Responsibilities Statement	10
Independent Examiner's Report	11
Statement of Financial Activities	12
Balance Sheet	13
Notes to the Financial Statements	14 - 23

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS AND ADVISERS FOR THE YEAR ENDED 5 APRIL 2023

Trustees	Mrs J Eastwood Mrs C Morris-Watson Mr C Moger Ms T Belcher, Chair
Registration number	1153922
Accountants	MHA Chartered Accountants Moorgate House 201 Silbury Boulevard Milton Keynes Buckinghamshire MK9 1LZ

TRUSTEES' REPORT
FOR THE YEAR ENDED 5 APRIL 2023

The trustees present their report and financial statements for the year ended 5th April 2022.

Report of After Umbrage Charitable Incorporated Organisation's (CIO) Board of Trustees for year ending 5th April 2023.

The Board presents its report and Annual Accounts for year ending 5th April 2023.

Reference and administrative informationn

Charity name:	After Umbrage
Registered:	As a Charitable Incorporated Organisation (CIO) on 23rd September 2013
Registration number:	1153922
Registered office:	Langleys Solicitors (see address below)
Trustees:	Ms Tara Belcher (Founder and appointed Trustee September 2013) Mrs Joanna Eastwood Mrs Christine Morris-Watson Mr Crispin Garth Derwent Moger
Manager:	Tara Belcher (volunteer)
Accountant:	MHA Chartered Accountants Moorgate House 201 Silbury Boulevard Milton Keynes MK9 1LZ
Solicitor:	Langleys Solicitors LLP Olympic House Doddington Road Lincoln

After Umbrage Registration and Constitution

After Umbrage became a Charitable Incorporated Organisation (CIO) on 23rd September 2013 when it was registered with the Charity Commission.

After Umbrage's Objective

To preserve and protect the health and wellbeing of the close relatives, spouses, partners, boyfriends and girlfriends of persons with a life-limiting condition and who are caring for or nursing that individual (that individual not being resident in an institution or nursing home as defined by the National Assistance Act 1948 or The Chronically Sick and Disabled Act 1970) by providing accommodation for use by those close relatives, spouses, partners, boyfriends and girlfriends as a short term retreat. . (See constitution)

Our beneficiaries are therefore, in summary, carers and the people they care for as our role in enabling carers to take a free break in a restful attractive environment will enable them to maintain their caring role. This will enhance the quality of life of their relative, spouse or partner with a life limiting condition.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 5 APRIL 2023

Financial Review

Donations in the year totalled £20,444 (2022: £7,583), whereas income from rental of the cottage totalled £12,523 compared to £5,618 in 2022. As a result of increased cottage rental income, the associated expenses for maintenance have increased this year.

Public Benefit

After Umbrage is a charity that cares for those who care.

We are nearly 10 years old and opened the doors of Kingham Cottage to carers in 2015. We have given 296 carer families a free four-day break at our cottage since then and the cottage has been fully booked for several years. To date, 1,184 people who have a caring role to play have stayed at our holiday cottage.

We have a track record of providing quality holiday accommodation for both carers and paying guests, how we fund our charity. The split we aim for is 60:40 of carers to paying guests. The reviews we receive are a key driver for our small team.

Our beneficiaries are all carers of loved ones with a life-limiting condition. The list of conditions is very long and includes cancer, dementia, rare chromosome conditions and disabilities. Naturally, we love sharing beneficiary stories on our blog.

It's easy to book a free break via our website. The carer referral form is available to download from most pages of our website. Our referral network of hospices, GPs and fellow charities such as Caring Together and Carers UK are authorised to 'stamp' the referral form.

We raise awareness via low cost marketing – social media and email mainly. Please do follow us on Facebook, Twitter, LinkedIn and Instagram. We also encourage people to keep in touch via our monthly newsletter which is easy to sign up for.

Our Activity

During this reporting period, we focused our work effort across a number of themes that reflect our strategy to sustain and grow After Umbrage. These themes are fundraising and donations, showcasing our beneficiaries, promoting Kingham Cottage and all it's beautiful features, building business relationships and nurturing our referral network. We'll elaborate on each strategy in turn.

During this time the main activities have included:

The upkeep and maintenance of Kingham Cottage.

A continued relationship with Classic Cottages who have been very helpful advertising and promoting After Umbrage whilst taking bookings and allowing us to take carer bookings as priority.

Sustained presence across social media platforms: Facebook, Instagram, Twitter and LinkedIn to raise awareness, build our referral network to meet new carers, develop business relationships for improved productivity, and fundraising.

Encouraging supporters to fundraise for us and providing resources to enable this.

Continuing with networking and nurturing relationships with potential referrers of carers.

Recognising, valuing, and supporting unpaid carers by engaging in national campaigns and beneficiary storytelling.

Holding quarterly Trustee meetings.

Nurturing our Referral Network

We have 130 members in our referral network. Each member is a carer support organisation such as a hospice, a GP, fellow charities such as Caring Together or Brainstrust. The relationships we have with our network members are fundamental to our success. They are our eyes and ears connecting us to unpaid carers who become our beneficiaries, once referred.

We give them a nice conversation to have with the people they support. They share our leaflets and authorise our referral form verifying their caring status. This helps us ensure we are only giving free breaks to carers who truly deserve a break and our generosity is not taken advantage of.

Funding, fundraising and donations

During this period, we are hugely grateful to individuals and organisations who have supported us with donations. They include:

Cpl Life Sciences, Cpl Healthcare and Cpl UK Technology announced we would be their Charity of the Year for 2023 – our second year in succession. They ran quarterly events to enhance employee wellbeing and raise funds for our charity.

We engaged in Carers Week 2022 which took place in June 2022. We created some resources to download from our website. The aim was to get people creating their own fundraisers.

February 2023 was our Charity Valentines Ball held in Oundle, Northamptonshire. We raised nearly £10,000 on the night.

Bethan Williams, a friend and supporter ran two 10K events for our charity and one other: The London 10k in May and The Barry Island 10k in August.

We thank everyone warmly for their support.

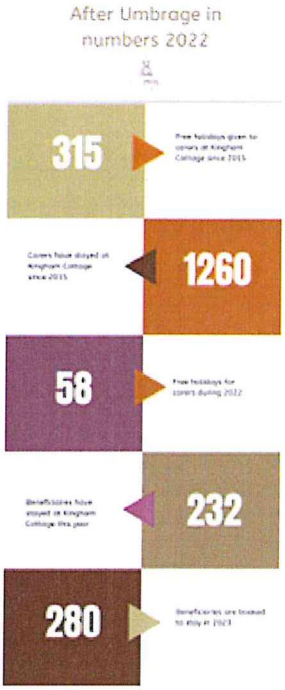
Continuing the fundraising theme, we produced After Umbrage vests that are given to those taking on fitness challenges. It was our way of saying 'Thank you'.

Our Plans and Priorities for 2023 and beyond

With every growing demand, our dream for a second cottage is now a necessity and we invested considerable time into securing this. We sustained our searching efforts all during this reporting period and hope to have good news for you in our next annual report.
We are continuing to support our online private group on unpaid carers called Family Umbrage. We host this on Facebook and it is a place to connect with like-minded people who have caring experience.

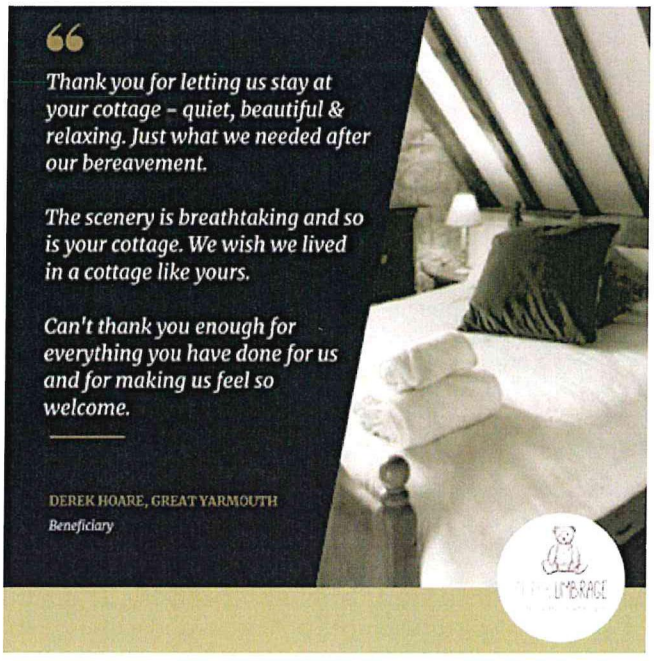
TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 5 APRIL 2023

A summary of key facts



Our beneficiaries

During this reporting period, we continue to add to our new website page devoted to our beneficiaries. The aim is to tell more stories to recognise, respect and support unpaid carers. We want more people to understand and appreciate the role of unpaid carers. They contribute £162 billion every year to our UK economy and we seek to raise awareness of this.



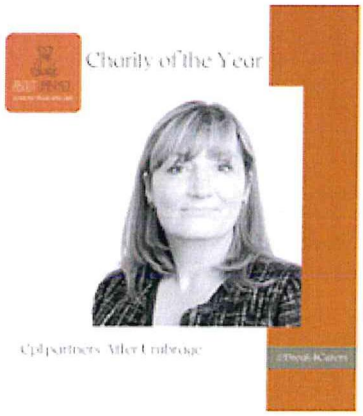
Our business hub
We have maintained "our business hub to showcase our relationships in the business sector. We thank each of them for their valued contribution to improving the efficiency and effectiveness of our charity.

Charity of the Year

We are proud to have been nominated for the Cpl Life Sciences, Cpl Healthcare and Cpl UK Technology Charity of the Year for 2023 – a second year of support. Alignment of our values is at the heart of our partnership and will continue to be the bedrock of our work together. They are helping us with fundraising and IT support and are creative with their initiatives on our behalf.

A charity that resonates with people

Yvette Cleland is the CEO at Cpl Life Sciences. She said, "*Trying to identify a charity that really resonates and builds passion in all your teams can be a really difficult task. After Umbrage made my job very easy. Never have we had such overwhelming support from all our teams at Cpl Life Sciences for a nominated company charity. Hearing Tara Belcher (Founder of After Umbrage) and her story, her motivation for establishing this much-needed charity struck us all at a very personal level and we will feel the same when we are out there working hard to raise funds. Tara, and all of the team at After Umbrage, we are so looking forward to making a difference, with you, in 2023.*"



Governance and our board of Trustees

Governance and management of After Umbrage are the responsibility of Tara Belcher (Manager and Trustee) Joanna Eastwood and Crispin Moger who are Trustees. This team form the membership of the CIO and are undertaking their roles and responsibilities on a voluntary basis.

This Board of three Trustees meet regularly to govern and manage After Umbrage.

Liz Newell, Accountant and David Wood, Solicitor provide our legal and accountancy advice.

As Trustees, Joanna and Crispin would like to publicly recognise the incredible generosity and effort, hard work and determination that Tara our Founder and organisational leader puts into After Umbrage. We could not be more proud of all that she is achieving in making a success of this valuable and unique CIO.

Join us, support us

Without our Trustees After Umbrage would not function. We three are an enthusiastic dedicated team who are keen to extend our Board. If you have expertise, skills, knowledge, resources and/or networks that would assist After Umbrage in the pursuit of our charitable objective we would be delighted to hear from you.

If you are willing to make us your charitable cause or make a donation however small or large we would be delighted to hear from you too. This might include the provision of or access to goods, services or equipment for the benefit of carers taking a break in the Bath area. It could also be vouchers or other gifts in kind that enable carers to explore or use local facilities.

Or for an informal conversation about your interest in assisting us and supporting our work or adding to our network, please email Tara at: tara@afterumbrage.org.uk

Our social impact

This illustration identifies the five areas where we have the greatest social impact.



Key statistics about carers

The most recent Census 2021 puts the estimated number of unpaid carers at 5 million in England and Wales. This, together with ONS Census data for Scotland and Northern Ireland, suggests that the number of unpaid carers across the UK is 5.7 million.

This means that around 9% of people are providing unpaid care. However, Carers UK research in 2022 estimates the number of unpaid carers could be as high as 10.6 million (Carers UK, Carers Week 2022 research report).

4.7% of the population in England and Wales are providing 20 hours or more of care a week.

Over the period 2010-2020, every year, 4.3 million people became unpaid carers – 12,000 people a day (Petrillo and Bennett, 2022).

59% of unpaid carers are women (Census 2021). Women are more likely to become carers and to provide more hours of unpaid care than men. More women than men provide high intensity care at ages when they would expect to be in paid work (Petrillo and Bennett, 2022).

One in seven people in the workplace in the UK are juggling work and care (Carers UK, Juggling Work and Care, 2019).

Between 2010-2020, people aged 46-65 were the largest age group to become unpaid carers. 41% of people who became unpaid carers were in this age group (Petrillo and Bennett, 2022).

Further information

For more information visit us at: www.afterumbrage.org.uk or contact us at:

tara@afterumbrage.org.uk

and join our 920 followers (up from 873 in our last report) on https://www.facebook.com/afterumbrage.org.uk

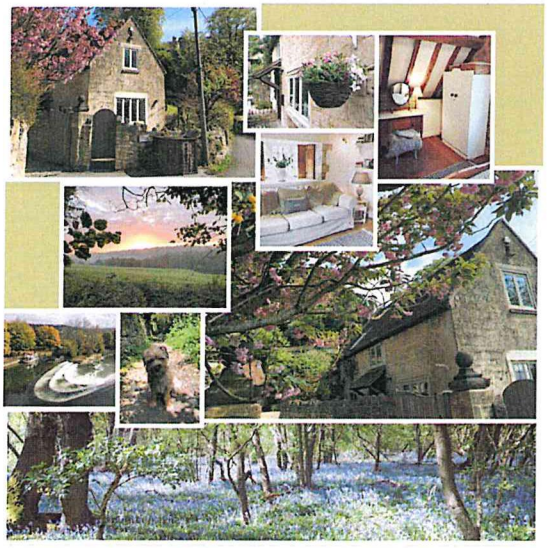
follow us and 932 followers on twitter https://twitter.com/Afterumbrage (up from 910)

514 followers on Instagram https://www.instagram.com/afterumbrage/ (up from 388)

LinkedIn: https://www.linkedin.com/company/65460183/admin/ where we have increased our following to 320 from a start point in July 2020 (up from 282).

We also appreciate all the donations we receive so please contact us if you have fundraising ideas, or donations can be made at:

https://donate.giveasyoulive.com/charity/afterumbrage



Approved by order of the members of the board of Trustees and signed on their behalf by:

Tara Belcher

Ms T Belcher

Date: 31st January 2024

STATEMENT OF TRUSTEES' RESPONSIBILITIES FOR THE YEAR ENDED 5 APRIL 2023

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

The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial which give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) 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 keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of Trustees and signed on its behalf by:

Tarabelcher

Ms T Belcher
(Trustee)
Date: 31st January 2024

INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 5 APRIL 2023

Independent Examiner's Report to the Trustees of After Umbrage ('the Charity')

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 5 April 2023.

Responsibilities and Basis of Report

As the Trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent Examiner's Statement

Your attention is drawn to the fact that the Charity has prepared the accounts in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

I understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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

1. accounting records were not kept in respect of the Charity as required by section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

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

Elizabeth Newell BA (Hons) FCA

MHA
Chartered Accountants
Milton Keynes

1 FEB 2024

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 5 APRIL 2023

	Note	Unrestricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Income from:				
Donations and legacies	5	**20,444**	**20,444**	7,583
Charitable activities	6	**12,523**	**12,523**	5,618
Total income		**32,967**	**32,967**	13,201
Expenditure on:				
Charitable activities	7	**45,951**	**45,951**	36,988
Total expenditure		**45,951**	**45,951**	36,988
Net movement in funds		**(12,984)**	**(12,984)**	(23,787)
Reconciliation of funds:				
Total funds brought forward		**43,124**	**43,124**	66,911
Net movement in funds		**(12,984)**	**(12,984)**	(23,787)
Total funds carried forward		**30,140**	**30,140**	43,124

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 14 to 23 form part of these financial statements.

BALANCE SHEET
AS AT 5 APRIL 2023

	Note		2023 £		2022 £
Fixed assets					
Intangible assets	10		**208**		1,750
			208		1,750
Current assets					
Debtors	11	**1,850**		1,618	
Cash at bank and in hand		**29,882**		40,776	
		31,732		42,394	
Creditors: amounts falling due within one year	12	**(1,800)**		(1,020)	
Net current assets			**29,932**		41,374
Total assets less current liabilities			**30,140**		43,124
Net assets excluding pension asset			**30,140**		43,124
Total net assets			**30.140**		43.124
Charity funds					
Restricted funds	14		-		-
Unrestricted funds	14		**30,140**		43,124
Total funds			**30.140**		43.124

The financial statements were approved and authorised for issue by the Trustees on and signed on their behalf by:

Tara Belcher

Ms T Belcher
Trustee
Date 31st January 2024

The notes on pages 14 to 23 form part of these financial statements.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 5 APRIL 2023

1. General information

After Umbrage is a registered Charity in England and Wales and is unincorporated. The address of the principal office is Moorgate House, 201 Silbury Boulevard, Milton Keynes, MK9 1LZ.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

After Umbrage meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

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

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

2.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

2. Accounting policies (continued)

2.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes.

Designated funds are unrestricted funds embarked by the Trustees for particular future project or commitment.

Restricted funds are subject to restriction on their expenditure declared by the donor or through the terms of an appeal, and fall into one of the two sub-classes: restricted income funds or endowment funds.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

2.4 Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Investment income is recognised on receipt.

2.5 Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

Expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.

Expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

2. Accounting policies (continued)

2.5 Resources expended (continued)

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

2.6 Intangible assets and amortisation

Intangible assets costing £NIL or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Intangible assets are initially recognised at cost. After recognition, under the cost model, intangible assets are measured at cost less any accumulated amortisation and any accumulated impairment losses.

Amortisation is provided on intangible assets at rates calculated to write off the cost of each asset on a straight-line basis over its expected useful life.

Amortisation is provided on the following basis:

Computer software	-	33 % Straight line basis

2.7 Debtors

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

2.8 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.9 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of Financial Activities as a finance cost.

2. Accounting policies (continued)

2.10 Financial instruments

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

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

2.11 Fund accounting

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

3. Critical accounting estimates and areas of judgment

Estimates and judgments are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Critical accounting estimates and assumptions:

The Charity makes estimates and assumptions concerning the future. The resulting accounting estimates and assumptions will, by definition, seldom equal the related actual results. The estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are discussed below.

4. Critical accounting estimates and areas of judgment

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

Critical accounting estimates and assumptions:

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

5. Income from donations and legacies

	Unrestricted funds 2023 £	**Total funds 2023 £**
Donations and fundraising	20,444	**20,444**

	Unrestricted funds 2022 £	Total funds 2022 £
Donations and fundraising	7,583	7,583

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 5 APRIL 2023

6. Income from charitable activities

	Unrestricted funds 2023 £	Total funds 2023 £
Cottage rents	12,523	**12,523**

	Unrestricted funds 2022 £	Total funds 2022 £
Cottage rents	5,618	5,618

7. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds 2023 £	Total 2023 £
Charitable activites	45,951	**45,951**

	Unrestricted funds 2022 £	Total 2022 £
Charitable activites	36,988	36,988

8. Analysis of expenditure by activities

	Activities undertaken directly 2023 £	Total funds 2023 £
Charitable activites	45,951	**45,951**

	Activities undertaken directly 2022 £	Total funds 2022 £
Charitable activities	36,988	36,988

Analysis of direct costs

	Total funds 2023 £	Total funds 2022 £
Rates and water	**2,909**	1,684
Light and heat	**2,034**	1,130
Repairs and maintenance	**5,318**	1,567
Insurance	**3,492**	2,707
Other establishment costs	**7,498**	8,942
Legal and professional	**4,903**	8,512
Fundraising costs	**9,133**	-
Marketing	**9,122**	10,846
Amortisation	**1,542**	1,600
	45,951	36,988

9. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2022 - £NIL).

9. Trustees' remuneration and expenses (continued)

During the year ended 5 April 2023, no Trustee expenses have been incurred (2022 - £NIL).

10. Intangible assets

	Website development £
Cost	
At 6 April 2022	**4,800**
At 5 April 2023	**4,800**
Amortisation	
At 6 April 2022	**3,050**
Charge for the year	**1,542**
At 5 April 2023	**4,592**
Net book value	
At 5 April 2023	**208**
At 5 April 2022	1,750

11. Debtors

	2023 £	2022 £
Due within one year		
Prepayments and accrued income	**1,850**	1,618

12. Creditors: Amounts falling due within one year

	2023 £	2022 £
Accruals and deferred income	**1,800**	1,020

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 5 APRIL 2023

13. Financial instruments

	2023 £	2022 £
Financial assets		
Financial assets measured at fair value through income and expenditure	**29,882**	40,776

14. Statement of funds

Statement of funds - current year

	Balance at 6 April 2022 £	Income £	Expenditure £	Balance at 5 April 2023 £
Unrestricted funds				
General funds	**43,124**	**32,967**	**(45,951)**	**30,140**

Statement of funds - prior year

	Balance at 6 April 2020 £	Income £	Expenditure £	Balance at 5 April 2022 £
Unrestricted funds				
General funds	66,911	13,201	(36,988)	43,124

15. Summary of funds

Summary of funds - current year

	Balance at 6 April 2022 £	Income £	Expenditure £	Balance at 5 April 2023 £
General funds	**43,124**	**32,967**	**(45,951)**	**30,140**

15. Summary of funds (continued)

Summary of funds - prior year

	Balance at 6 April 2021 £	Income £	Expenditure £	Balance at 5 April 2022 £
General funds	66,911	13,201	(36,988)	43,124

16. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2023 £	Total funds 2023 £
Intangible fixed assets	208	**208**
Current assets	31,732	**31,732**
Creditors due within one year	(1,800)	**(1,800)**
Total	30,140	**30,140**

AFTER UMBRAGE

England & Wales - Charity number 1153922

Accounts

Charity number: 1153922

AFTER UMBRAGE

UNAUDITED

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 5 APRIL 2022

AFTER UMBRAGE

CONTENTS

	Page
Reference and Administrative Details of the Charity, its and Advisers	1
Trustees' Report	2 - 9
Trustees' Responsibilities Statement	10
Accountants' Report	11
Statement of Financial Activities	12
Balance Sheet	13
Notes to the Financial Statements	14 - 23

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS AND ADVISERS FOR THE YEAR ENDED 5 APRIL 2022

Trustees	Mrs J Eastwood Mrs C Morris-Watson Ms T Belcher Mr C G Denvent Moger (appointed on 01 July 2021)
Registration number	1153922
Accountants	MHA MacIntyre Hudson Chartered Accountants Moorgate House 201 Silbury Boulevard Milton Keynes Buckinghamshire MK9 1LZ

TRUSTEES' REPORT
FOR THE YEAR ENDED 5 APRIL 2022

The trustees present their report and financial statements for the year ended 5th April 2022.

Report of After Umbrage Charitable Incorporated Organisation's (CIO) Board of Trustees for year ending 5th April 2021.

The Board presents its report and Annual Accounts for year ending 5th April 2022.

Reference and administrative informationn

Charity name:	After Umbrage
Registered:	As a Charitable Incorporated Organisation (CIO) on 23rd September 2013
Registration number:	1153922
Registered office:	Langleys Solicitors (see address below)
Trustees:	Ms Tara Belcher (Founder and appointed Trustee September 2013) Mrs Joanna Eastwood Mrs Christine Morris-Watson Mr Crispin Garth Derwent Moger (appointed Trustee July 2021)
Manager:	Tara Belcher (volunteer)
Accountant:	MHA Macintyre Hudson Chartered Accountants Moorgate House 201 Silbury Boulevard Milton Keynes MK9 1LZ
Solicitor:	Langleys Solicitors LLP Olympic House Doddington Road Lincoln

After Umbrage Registration and Constitution

After Umbrage became a Charitable Incorporated Organisation (CIO) on 23rd September 2013 when it was registered with the Charity Commission.

After Umbrage's Objective

To preserve and protect the health and wellbeing of the close relatives, spouses, partners, boyfriends and girlfriends of persons with a life-limiting condition and who are caring for or nursing that individual (that individual not being resident in an institution or nursing home as defined by the National Assistance Act 1948 or The Chronically Sick and Disabled Act 1970) by providing accommodation for use by those close relatives, spouses, partners, boyfriends and girlfriends as a short term retreat. . (See constitution)

Our beneficiaries are therefore, in summary, carers and the people they care for as our role in enabling carers to take a free break in a restful attractive environment will enable them to maintain their caring role. This will enhance the quality of life of their relative, spouse or partner with a life limiting condition.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 5 APRIL 2022

Financial Review

Donations in the year totalled £7,583 (2021: £66,893), whereas income from rental of the cottage totalled £5,618 compared to £1,839 in 2021. As a result of increased cottage rental income, the associated expenses for maintenance have increased this year. Last year there were several one off large donations which have not been repeated this year.

Public Benefit

After Umbrage is a charity that cares for those who care.

We are nearly nine years old and opened the doors of Kingham Cottage to carers in 2015. We have given 262 carer families a free four-day break at our cottage since then and last year the cottage was fully booked. To date, 1,048 people who have a caring role to play have stayed at our holiday cottage.

We have a track record of providing quality holiday accommodation for both carers and paying guests, which is how we fund our charity. The split we aim for is 60:40 of carers to paying guests. The reviews we receive are a key driver for our small team.

Our beneficiaries are all carers of loved ones with a life-limiting condition. The list of conditions is very long and includes cancer, dementia, rare chromosome conditions and disabilities. Naturally, we love sharing beneficiary stories on our blog.

It's easy to book a free break via our website. The carer referral form is available to download from most pages of our website. Our referral network of hospices, GPs and fellow charities such as Caring Together and Carers UK are authorised to 'stamp' the referral form.

We raise awareness via low cost marketing – social media and email mainly. Please do follow us on Facebook, Twitter, LinkedIn and Instagram. We also encourage people to keep in touch via our monthly newsletter which is easy to sign up for.

Our Activity

During this reporting period, we focused our work effort across a number of themes that reflect our strategy to sustain and grow After Umbrage. These themes are fundraising and donations, showcasing our beneficiaries, promoting Kingham Cottage and all it's beautiful features, building business relationships and nurturing our referral network. We'll elaborate on each strategy in turn.

During this time the main activities have included:

The upkeep and maintenance of Kingham Cottage.

A continued relationship with Classic Cottages who have been very helpful advertising and promoting After Umbrage whilst taking bookings and allowing us to take carer bookings as priority.

Sustained presence across social media platforms: Facebook, Instagram, Twitter and LinkedIn to raise awareness, build our referral network to meet new carers, develop business relationships for improved productivity, and fundraising.

Encouraging supporters to fundraise for us and providing resources to enable this.

Continuing with networking and nurturing relationships with potential referrers of carers.

Recognising, valuing, and supporting unpaid carers by engaging in national campaigns and beneficiary storytelling.

Holding quarterly Trustee meetings.

Nurturing our Referral Network

We have 130 members in our referral network. Each member is a carer support organisation such as a hospice, a GP, fellow charities such as Caring Together or Brainstrust. The relationships we have with our network members are fundamental to our success. They are our eyes and ears connecting us to unpaid carers who become our beneficiaries, once referred.

We give them a nice conversation to have with the people they support. They share our leaflets and authorise our referral form verifying their caring status. This helps us ensure we are only giving free breaks to carers who truly deserve a break and our generosity is not taken advantage of.

Funding, fundraising and donations

During this period, we are hugely grateful to individuals and organisations who have supported us with donations. They include:

The National Lottery provided funding for six families to have a free break at Kingham Cottage.

Hannah Roberts and her family wanted to give thanks and recognition for the work of After Umbrage after their stay. Their son, Elijah was baptised in September 2021 and they asked their guests to join them and make a donation to After Umbrage.

Six Bath University students devoted their third-year project to After Umbrage and organised a selection of fundraising activities during November 2021.

Sam Woodford of Oundle set himself a 1,000 km cycling challenge between Christmas and New Year 2021 and raised nearly £1500 shared between two charities, one being us.

Cpl Life Sciences, Cpl Healthcare and Cpl UK Technology combined efforts and created a Halloween fundraising event and there after announced we would be their Charity of the Year for 2022. They started 2022 with an activity for Random Act of Kindness Day on 17th February 2022. This involved writing personal post cards to welcome our carers to the cottage. They continue to greet every guest as they arrive for their stay and have been warmly received.

We created a short video called #ShareTheBear to engage in Carers Week 2021 which took place in June 2021. The idea was to make it easy for people to share the video with their network and introduce Umbrage to supporters and beneficiaries we haven't met yet. It also recognised, valued, and supported unpaid carers.

We thank everyone warmly for their support.

Continuing the fundraising theme, we produced After Umbrage vests that are given to those taking on fitness challenges. It was our way of saying 'Thank you'.

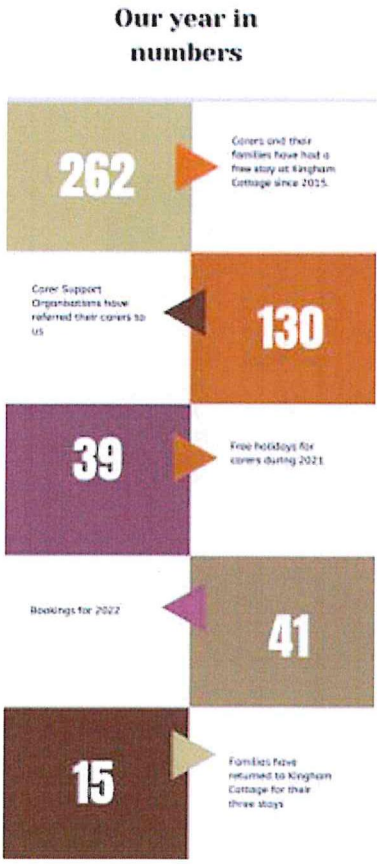
Our Plans and Priorities for 2022 and beyond

With every growing demand, our dream for a second cottage is now a necessity and we invested considerable time into securing this. Three times we conducted property searches and discovered hidden covenants preventing the properties from being used as a holiday let. We will sustain this effort.

We are continuing to support our online private group on unpaid carers called Family Umbrage. We host this on Facebook, it is a place to connect with like-minded people who have caring experience.

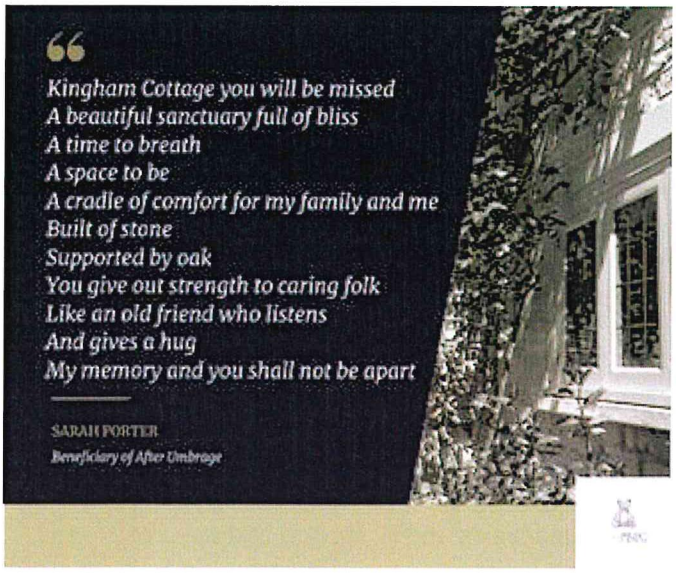
TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 5 APRIL 2022

A summary of key facts



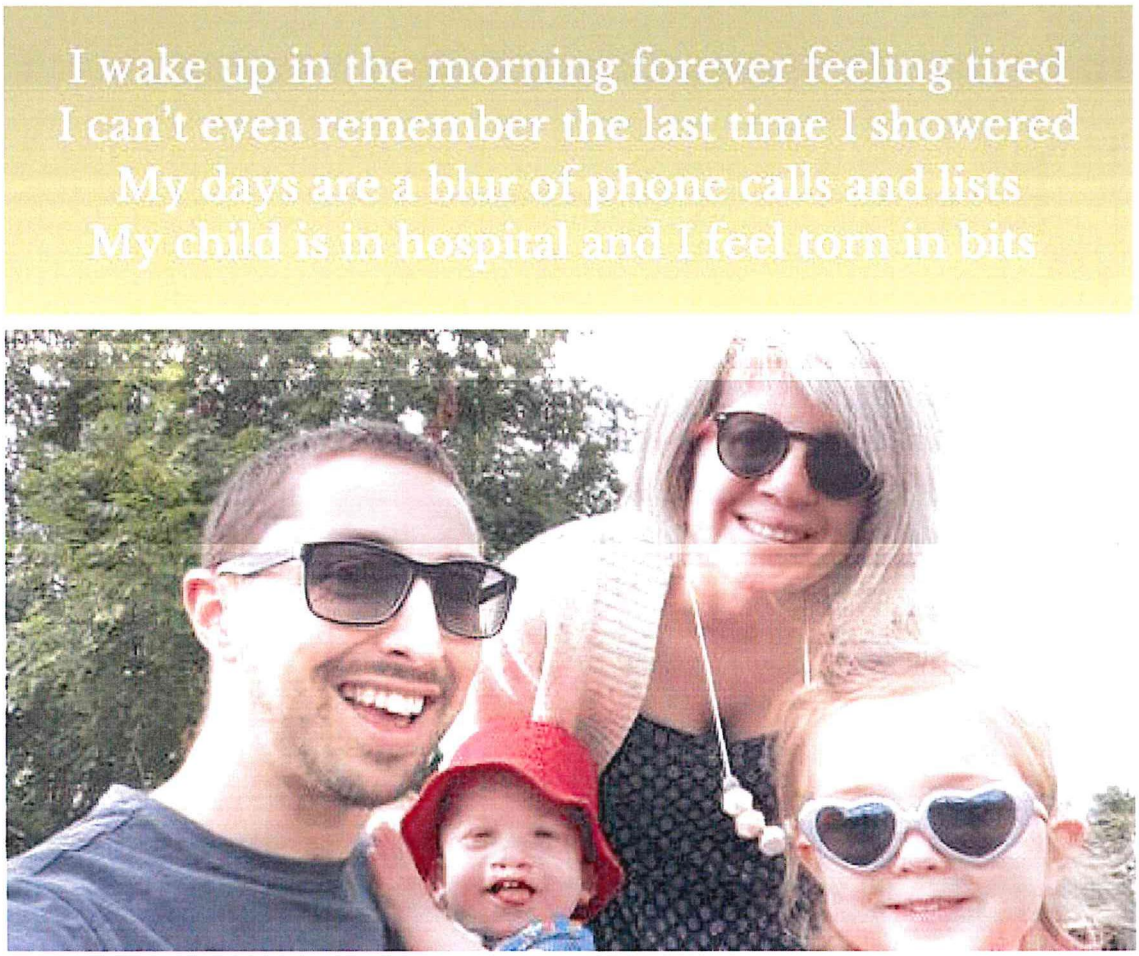
A special testimonial

Our cottage guest book is a great source of testimonials. One by Sarah Porter is written as a poem.



Our beneficiaries

During this reporting period, we have created a new website page devoted to our beneficiaries. We have included 14 stories here and continue to work to tell more stories to recognise, respect and support unpaid carers. We want more people to understand and appreciate the role of unpaid carers. They contribute £132 billion every year to our UK economy and we seek to raise awareness of this.



Our business hub

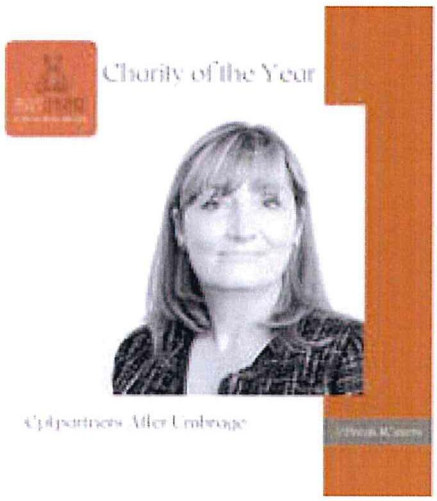
We have established a business hub to showcase our relationships in the business sector. We thank each of them for their valued contribution to improving the efficiency and effectiveness of our charity. Additionally, we have offered a free service to businesses by giving talks. The aim is to make it easy for organisations to start conversations about working carers and the support their organisation provides. We help de-mystify the role of caring and give businesses a nice conversation to have about caring.

Charity of the Year

We are proud to have been nominated for the Cpl Life Sciences, Cpl Healthcare and Cpl UK Technology Charity of the Year for 2022. Alignment of our values is at the heart of our partnership and will continue to be the bedrock of our work together. They are helping us with fundraising and IT support and are creative with their initiatives on our behalf.

A charity that resonates with people

Yvette Cleland is the CEO at Cpl Life Sciences. She said, "Trying to identify a charity that really resonates and builds passion in all your teams can be a really difficult task. After Umbrage made my job very easy. Never have we had such overwhelming support from all our teams at Cpl Life Sciences for a nominated company charity. Hearing Tara Belcher (Founder of After Umbrage) and her story, her motivation for establishing this much-needed charity struck us all at a very personal level and we will feel the same when we are out there working hard to raise funds. Tara, and all of the team at After Umbrage, we are so looking forward to making a difference, with you, in 2022."



Governance and our board of Trustees

Governance and management of After Umbrage are the responsibility of Tara Belcher (Manager and Trustee) Joanna Eastwood and Crispin Moger who are Trustees. This team form the membership of the CIO and are undertaking their roles and responsibilities on a voluntary basis.

This Board of three Trustees meet regularly to govern and manage After Umbrage.

Liz Newell, Accountant and David Wood, Solicitor provide our legal and accountancy advice.

As Trustees, Joanna and Crispin would like to publicly recognise the incredible generosity and effort, hard work and determination that Tara our Founder and organisational leader puts into After Umbrage. We could not be more proud of all that she is achieving in making a success of this valuable and unique CIO.

Join us, support us

Without our Trustees After Umbrage would not function. We three are an enthusiastic dedicated team who are keen to extend our Board. If you have expertise, skills, knowledge, resources and/or networks that would assist After Umbrage in the pursuit of our charitable objective we would be delighted to hear from you.

If you are willing to make us your charitable cause or make a donation however small or large we would be delighted to hear from you too. This might include the provision of or access to goods, services or equipment for the benefit of carers taking a break in the Bath area. It could also be vouchers or other gifts in kind that enable carers to explore or use local facilities.

Or for an informal conversation about your interest in assisting us and supporting our work or adding to our network, please email Tara at: tara@afterumbrage.org.uk

Our social impact

This illustration identifies the five areas where we have the greatest social impact.



Key statistics about carers

Carers UK estimates that the number of unpaid carers has risen to 10.6 million (Carers UK, Carers Week 2022 research report). This means that 1 in 5 adults in the UK are currently providing care.

Every year, 4.3 million people became unpaid carers – 12,000 people a day (Petrillo and Bennett, 2022).

58% of unpaid carers are women (Census 2011). Women are more likely to become carers and to provide more hours of unpaid care than men. More women than men provide high intensity care at ages when they would expect to be in paid work (Petrillo and Bennett, 2022)

One in seven carers in the UK are juggling work and care (Carers UK, Juggling Work and Care, 2019).

Between 2010-2020, people aged 46-65 were the largest age group to become unpaid carers. 41% of people who became unpaid carers were in this age group (Petrillo and Bennett, 2022).

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 5 APRIL 2022

Further information

For more information visit us at: www.afterumbrage.org.uk or contact us at:

tara@afterumbrage.org.uk

and join our 873 followers on https://www.facebook.com/afterumbrage.org.uk

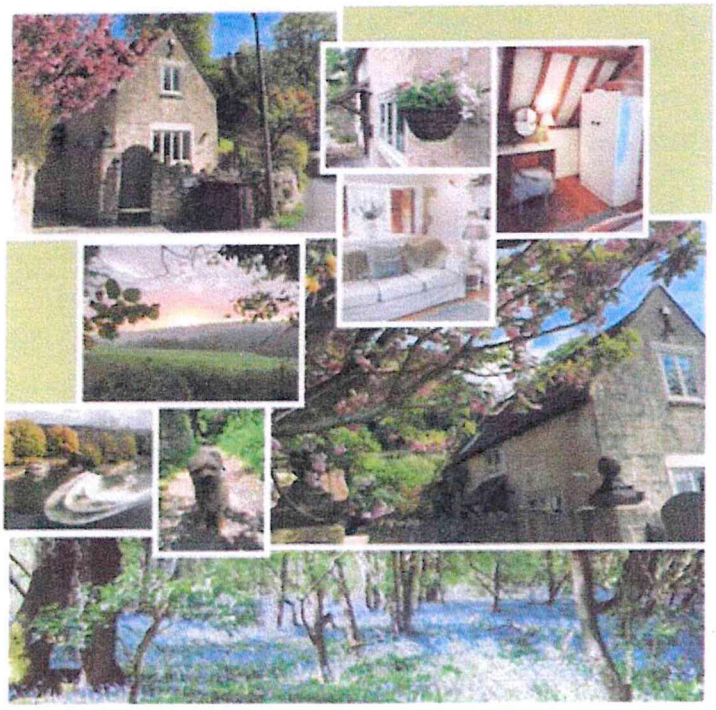
follow us and 910 followers on twitter https://twitter.com/Afterumbrage

388 followers on Instagram https://www.instagram.com/afterumbrage/

LinkedIn: https://www.linkedin.com/company/65460183/admin/ where we have increased our following to 282 from a start point in July 2020.

We also appreciate all the donations we receive so please contact us if you have fundraising ideas, or donations can be made at:

https://donate.giveasyoulive.com/charity/afterumbrage



Approved by order of the members of the board of Trustees and signed on their behalf by:

Tara Belcher

.....

Ms T Belcher
(Trustee)
Date: 30th January 2023.

STATEMENT OF TRUSTEES' RESPONSIBILITIES FOR THE YEAR ENDED 5 APRIL 2022

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

The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial which give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) 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 keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of Trustees and signed on its behalf by:

Tavalela

.....

Ms T Belcher

Date: 30th January 2023.

ACCOUNTANTS' REPORT
FOR THE YEAR ENDED 5 APRIL 2022

In order to assist you to fulfil your duties under the Charities Act 2011, we have prepared for your approval the financial statements of After Umbrage for the year ended 05 April 2022 which comprise the Statement of Financial Activities, the Balance Sheet and the related notes from the Charity's accounting reports and from information and explanations you have given us.

As a practising member firm of the Institute of Chartered Accountants in England and Wales (ICAEW), we are subject to its ethical and other professional requirements which are detailed at https://www.icaew.com/regulation.

The report is made solely to the trustees of After Umbrage in accordance with the terms of our engagement letter. Our work has been undertaken soley to prepare for your approval the financial statements of After Umbrage and state those matters that we have agreed to state to the trustees of After Umbrage in this report in accordance with ICAEW Technical Release TECH07/16AAF. To the fullest extent permitted by law, we do not accept or assum responsibility to anyone other than After Umbrage and its trustees for our work or for this report.

It is your duty to ensure that After Umbrage has kept adequate accounting reports and to prepare statutory financial statements that give a true and fair view of the assets, liabilities, financial position and income statement of After Umbrage. You consider that After Umbrage is exempt from the statutory audit requirement for the year.

We have not been instructed to carry out an audit or review of the financial statements of After Umbrage. For this reason, we have not verified the accuracy or completeness of the accounting records or information and explanations you have given to us and we do not, therefore, express any opinion on the statutory financial statements.

MHA Macintyre Hudson.

MHA Macintyre Hudson
Chartered Accountants
Moorgate House
201 Silbury Boulevard
Milton Keynes
MK9 1LZ

Date: 30/1/2023

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 5 APRIL 2022

	Note	Unrestricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Income from:				
Donations and legacies	5	**7,583**	**7,583**	66,893
Charitable activities	6	**5,618**	**5,618**	1,839
Total income		**13,201**	**13,201**	68,732
Expenditure on:				
Charitable activities	7	**36,988**	**36,988**	27,355
Total expenditure		**36,988**	**36,988**	27,355
Net movement in funds		**(23,787)**	**(23,787)**	41,377
Reconciliation of funds:				
Total funds brought forward		**66,911**	**66,911**	25,534
Net movement in funds		**(23,787)**	**(23,787)**	41,377
Total funds carried forward		**43,124**	**43,124**	66,911

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 14 to 23 form part of these financial statements.

BALANCE SHEET
AS AT 5 APRIL 2022

	Note		2022 £		2021 £
Fixed assets					
Intangible assets	10		1,750		3,350
			1,750		3,350
Current assets					
Debtors	11	1,618		1,523	
Cash at bank and in hand		40,776		62,824	
		42,394		64,347	
Creditors: amounts falling due within one year	12	(1,020)		(786)	
Net current assets			41,374		63,561
Total assets less current liabilities			43,124		66,911
Total net assets			43,124		66,911
Charity funds					
Restricted funds	14		-		-
Unrestricted funds	14		43,124		66,911
Total funds			43,124		66,911

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

.....

Ms T Belcher
Trustee
Date: 30th January 2023

The notes on pages 14 to 23 form part of these financial statements.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 5 APRIL 2022

1. General information

After Umbrage is a registered Charity in England and Wales and is unincorporated. The address of the principal office is Moorgate House, 201 Silbury Boulevard, Milton Keynes, MK9 1LZ.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

After Umbrage meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

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

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

2.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

2. Accounting policies (continued)

2.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes.

Designated funds are unrestricted funds embarked by the Trustees for particular future project or commitment.

Restricted funds are subject to restriction on their expenditure declared by the donor or through the terms of an appeal, and fall into one of the two sub-classes: restricted income funds or endowment funds.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

2.4 Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Investment income is recognised on receipt.

2.5 Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

Expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.

Expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

2. Accounting policies (continued)

2.5 Resources expended (continued)

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

2.6 Intangible assets and amortisation

Intangible assets costing £NIL or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Intangible assets are initially recognised at cost. After recognition, under the cost model, intangible assets are measured at cost less any accumulated amortisation and any accumulated impairment losses.

Amortisation is provided on intangible assets at rates calculated to write off the cost of each asset on a straight-line basis over its expected useful life.

Amortisation is provided on the following basis:

Computer software	-	33 % Straight line basis

2.7 Debtors

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

2.8 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.9 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of Financial Activities as a finance cost.

2. Accounting policies (continued)

2.10 Financial instruments

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

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

2.11 Fund accounting

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

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 5 APRIL 2022

3. Critical accounting estimates and areas of judgment

Estimates and judgments are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Critical accounting estimates and assumptions:

The Charity makes estimates and assumptions concerning the future. The resulting accounting estimates and assumptions will, by definition, seldom equal the related actual results. The estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are discussed below.

4. Critical accounting estimates and areas of judgment

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

Critical accounting estimates and assumptions:

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

5. Income from donations and legacies

	Unrestricted funds 2022 £	**Total funds 2022 £**
Donations and fundraising	7,583	**7,583**

	Unrestricted funds 2021 £	Total funds 2021 £
Donations and fundraising	66,893	66,893



6. Income from charitable activities

	Unrestricted funds 2022 £	Total funds 2022 £
Cottage rents	5,618	**5,618**

	Unrestricted funds 2021 £	Total funds 2021 £
Cottage rents	1,839	1,839

7. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds 2022 £	Total 2022 £
Charitable activites	36,988	**36,988**

	Unrestricted funds 2021 £	Total 2021 £
Charitable activites	27,355	27,355

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 5 APRIL 2022

8. Analysis of expenditure by activities

	Activities undertaken directly 2022 £	Total funds 2022 £
Charitable activites	36,988	**36,988**

	Activities undertaken directly 2021 £	Total funds 2021 £
Charitable activities	27,355	27,355

Analysis of direct costs

	Total funds 2022 £	Total funds 2021 £
Rates and water	**1,684**	2,105
Light and heat	**1,130**	1,334
Repairs and maintenance	**1,567**	7,419
Insurance	**2,707**	2,544
Other establishment costs	**8,942**	97
Legal and professional	**8,512**	2,090
Marketing	**10,846**	10,374
Amortisation	**1,600**	1,392
	36,988	27,355

9. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2021 - £NIL).

During the year ended 5 April 2022, no Trustee expenses have been incurred (2021 - £NIL).



NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 5 APRIL 2022

10. Intangible assets

	Website development £
Cost	
At 6 April 2021	**4,800**
At 5 April 2022	**4,800**
Amortisation	
At 6 April 2021	**1,450**
Charge for the year	**1,600**
At 5 April 2022	**3,050**
Net book value	
At 5 April 2022	**1,750**
At 5 April 2021	3,350

11. Debtors

	2022 £	2021 £
Due within one year		
Prepayments and accrued income	**1,618**	1,523

12. Creditors: Amounts falling due within one year

	2022 £	2021 £
Accruals and deferred income	**1,020**	786

13. Financial instruments

	2022 £	2021 £
Financial assets		
Financial assets measured at fair value through income and expenditure	**40,776**	62,824

14. Statement of funds

Statement of funds - current year

	Balance at 6 April 2021 £	Income £	Expenditure £	Balance at 5 April 2022 £
Unrestricted funds				
General funds	**66,911**	**13,201**	**(36,988)**	**43,124**

Statement of funds - prior year

	Balance at 6 April 2020 £	Income £	Expenditure £	Balance at 5 April 2021 £
Unrestricted funds				
General funds	25,534	68,732	(27,355)	66,911

15. Summary of funds

Summary of funds - current year

	Balance at 6 April 2021 £	Income £	Expenditure £	Balance at 5 April 2022 £
General funds	**66,911**	**13,201**	**(36,988)**	**43,124**

15. Summary of funds (continued)

Summary of funds - prior year

	Balance at 6 April 2020 £	Income £	Expenditure £	Balance at 5 April 2021 £
General funds	25,534	68,732	(27,355)	66,911

16. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2022 £	Total funds 2022 £
Intangible fixed assets	1,750	**1,750**
Current assets	42,394	**42,394**
Creditors due within one year	(1,020)	**(1,020)**
Total	43,124	**43,124**

AFTER UMBRAGE

England & Wales - Charity number 1153922

Accounts

Charity number: 1153922

AFTER UMBRAGE

UNAUDITED

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 5 APRIL 2021

AFTER UMBRAGE

CONTENTS

	Page
Reference and administrative details of the Charity, its and advisers	1
Trustees' report	2 - 10
Trustees' responsibilities statement	11
Independent examiner's report	12
Statement of financial activities	13
Balance sheet	14
Notes to the financial statements	15 - 23

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS AND ADVISERS FOR THE YEAR ENDED 5 APRIL 2021

Trustees	Mrs J Eastwood Mrs C Morris-Watson Ms T Belcher Mr C G Denvent Moger (appointed on 01 July 2021)
Registration number	1153922
	MHA MacIntyre Hudson Chartered Accountants Moorgate House 201 Silbury Boulevard Milton Keynes Buckinghamshire MK9 1LZ

TRUSTEES' REPORT
FOR THE YEAR ENDED 5 APRIL 2021

The trustees present their report and financial statements for the year ended 5th April 2021.

Report of After Umbrage Charitable Incorporated Organisation's (CIO) Board of Trustees for year ending 5th April 2021.

The Board presents its report and Annual Accounts for year ending 5th April 2021.

Reference and administrative informationn

Charity name:	After Umbrage
Registered:	As a Charitable Incorporated Organisation (CIO) on 23rd September 2013
Registration number:	1153922
Registered office:	Langleys Solicitors (see address below)
Trustees:	Ms Tara Belcher (Founder and appointed Trustee September 2013) Mrs Joanna Eastwood Mrs Christine Morris-Watson Mr Crispin Garth Derwent Moger
Manager:	Tara Belcher (volunteer)
Accountant:	MHA Macintyre Hudson Chartered Accountants Moorgate House 201 Silbury Boulevard Milton Keynes MK9 1LZ
Solicitor:	Langleys Solicitors LLP Olympic House Doddington Road Lincoln

After Umbrage Registration and Constitution

After Umbrage became a Charitable Incorporated Organisation (CIO) on 23rd September 2013 when it was registered with the Charity Commission.

After Umbrage's Object

To preserve and protect the health and wellbeing of the close relatives, spouses, partners, boyfriends and girlfriends of persons with a life-limiting condition and who are caring for or nursing that individual (that individual not being resident in an institution or nursing home as defined by the National Assistance Act 1948 or The Chronically Sick and Disabled Act 1970) by providing accommodation for use by those close relatives, spouses, partners, boyfriends and girlfriends as a short term retreat. . (See constitution)

Our beneficiaries are therefore, in summary, carers and the people they care for as our role in enabling carers to take a free break in a restful attractive environment will enable them to maintain their caring role. This will enhance the quality of life of their relative, spouse or partner with a life limiting condition.

Public Benefit

After Umbrage is a charity that cares for those who care.

We are nearly eight years old and opened the doors of Kingham Cottage to carers in 2015. We have given over 260 carer families a free four-day break at our cottage since then and last year the cottage was fully booked for the first time.

We have a track record of providing quality holiday accommodation for both carers and paying guests, which is how we fund our charity. The split we aim for is 60:40 of carers to paying guests. The reviews we receive are a key driver for our small team.

Our beneficiaries are all carers of loved ones with a life-limiting condition. The list of conditions is very long and includes cancer, dementia, rare chromosome conditions and disabilities. Naturally, we love sharing beneficiary stories on our blog.

It's easy to book a free break via our website. The carer referral form is available to download from most pages of our website. Our referral network of hospices, GPs and fellow charities such as Caring Together and Carers UK are authorised to 'stamp' the referral form.

We raise awareness via low cost marketing – social media and email mainly. Please do follow us on Facebook, Twitter, LinkedIn and Instagram. We also encourage people to keep in touch via our monthly newsletter which is easy to sign up for.

We were very sad to close our doors during the Covid lock down but now excited to move forward and welcome out deserving guests again. It goes without saying that the need for Carers to have respite is even stronger and we are happy to be fully booked and filling up fast for next year. Our dream for a second cottage is now a necessity and we are striving to find the next After Umbrage cottage.

During this reporting period, we focused our work effort across a number of themes that reflect our strategy to sustain and grow After Umbrage. These themes are fundraising and donations, national campaign engagement, showcasing our beneficiaries, promoting Kingham Cottage and all it's beautiful features, and nurturing our referral network. We'll elaborate on each strategy in turn.

We involved GPs, hospice executives and those with caring experience in designing referral and booking processes and systems that ensure easy access for carers who are eligible according to our Object.
Note the last section of this report that provides national data on carers, our direct beneficiaries.

Note the last section of this report that provides national data on carers, our direct beneficiaries.

Governance

Governance and management of After Umbrage are the responsibility of Tara Belcher (Manager and Trustee) Joanna Eastwood and Christine Morris-Watson who are Trustees. This team form the membership of the CIO and are undertaking their roles and responsibilities on a voluntary basis.

This Board of three Trustees meet regularly to govern and manage After Umbrage.

Liz Newell, Accountant and David Wood, Solicitor provide our legal and accountancy advice.

Our Activity

This reporting period covers the maintenance and use of Kingham Cottage, for our carers.During this time the main activities have been to develop and establish After Umbrage and have included:

The upkeep and maintenance of Kingham Cottage.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 5 APRIL 2021

A continued relationship with Classic Cottages whom have been very helpful advertising and promoting After Umbrage whilst taking bookings and allowing us to take Carer bookings as priority.

Branding and marketing including designing and updating our website and promotional material content was completed and large print runs undertaken. Thank you to Dream Digital and Little Design Company for an excellent job done!

Website: https://afterumbrage.org.uk

Activity on Facebook and Twitter, which we continue to regularly update.

Fundraising activities with After Umbrage supporters.

Continuing with networking and nurturing relationships with potential referrers of carers.

Holding quarterly Trustee meetings.

Meeting After Umbrage's Objectives.

During this reporting period, we focused our work effort across a number of themes that reflect our strategy to sustain and grow After Umbrage. These themes are fundraising and donations, national campaign engagement, showcasing our beneficiaries, promoting Kingham Cottage and all it's beautiful features, and nurturing our referral network. We'll elaborate on each strategy in turn.

The impact of Covid-19

The impact of Covid-19 on After Umbrage has been a loss of £12,000 income. £3,000 of this was from cancelled paying guests and the rest from projected lost income from bookings as the cottage is fully booked with carers until February 2021.

Typically, this revenue is set aside to cover our annual running costs: cleaning bills, rates, water bills for example. Understandably, cleaning costs have doubled since Covid-19 which means that our annual running costs are now £15,000. So, increasingly, we are looking to fundraising routes to cover our costs.

New figures

Figures released in June 2020, show an estimated 4.5 million people in the UK have become unpaid carers because of the Covid-19 pandemic. This is on top of the 9.1 million unpaid carers who were already caring before the outbreak, bringing the total to 13.6 million. 2.7 million women (59%) and 1.8 million men (41%) have started caring for relatives who are older, disabled or living with a physical or mental illness.

Our immediate response: two-fold

Firstly, we want to increase capacity and availability for carers. Our Founder is actively searching for a new cottage in the Oundle, Stamford, Peterborough area. This will support 50+ more carer breaks every year. The cottage will be leased for a nominal annual fee to After Umbrage and, as with Kingham Cottage, we will cover the running costs. These are estimated to be £25,000 in year one (including decorating and furnishing) and £15,000 annually, thereafter.

Secondly, we are developing relationships with businesses that demonstrate carer-friendly policies and are contributing to the Government's consultation about carer's leave. We are offering HR professionals a nice conversation to have with their employees who have caring responsibilities at home. In return, as relationships flourish, we will encourage them to fundraise for us and our dream result would be to become their charity of the year. Thus, we are investing in building relationships with businesses that are awakening to the fact that supporting employees with caring responsibilities at home is good for business.

In fact, research by Carers UK tells us 2.8 million people who have started caring for relatives during the pandemic are also holding down a paid job – this means that there could now be as many as 7.7 million people juggling work and unpaid care.

Nurturing our Referral Network

We have 120 members in our referral network. Each member is a carer support organisation such as a hospice, a GP, fellow charities such as Caring Together or Brainstrust. The relationships we have with our network members are fundamental to our success. They are our eyes and ears connecting us to unpaid carers who become our beneficiaries, once referred.

We give them a nice conversation to have with the people they support. They share our leaflets and authorise our referral form verifying their caring status. This helps us ensure we are only giving free breaks to carers who truly deserve a break and our generosity is not taken advantage of.

Fundraising and donations

During this period, we are hugely grateful to these and other organisations that supported us with donations. They include the Local Connect Fund, Bath & N E Somerset Council, Marmalade Foundation, S Tee Llp and the Malcolm Whales Foundation. Together they donated £61,567.50 which has helped us sustain ourselves through closures during the Covid 19 outbreak and plan for the future. We thank them warmly for their support.

After Umbrage features fundraising ideas on our website and blog about them regularly. We investigated a range of easy, time efficient methods of fundraising to attract more support. Examples include Amazon Smile, Easyfundraising and Run for Charity; the latter offering virtual runs and challenges.

To thank those supporters investing more time and commitment, we produced After Umbrage vests that are given to those taking on fitness challenges. It was our way of saying 'Thank you'.

With the help and support from our new carer forum we set up regular virtual coffee meetings and created an After Umbrage Quiz which was very popular and raised over £600.

Our Plans and Priorities for 2021 and beyond

We need to keep growing! We were very sad to close our doors during the Covid 19 lock down but now excited to move forward and welcome out deserving guests again. It goes without saying that the need for Carers to have respite is even stronger and we are happy to be fully booked and filling up fast for next year. Our dream for a second cottage is now a necessity and we are striving to find the next After Umbrage cottage.

Every carer we meet – face to face and online - we will ask to tell their carer network about the free breaks they can enjoy courtesy of us. Like Dominoes, we seek for every carer to know about After Umbrage, experience feeling rejuvenated and ready to continue their caring duties re-energised after a break.

Leaflets, posters, blog posts, electronic newsletters, coverage in lifestyle magazines, press, social media posts and our new carer forum will help us build our community and involve them with our sustainability and growth, which they will benefit from.

We will continue to liaise and build relationships with more hospices, GPs, carers' organisations and other potential sources of referrals. We would welcome extra assistance with this so please contact After Umbrage if you would like to promote the free breaks to carers.

A summary of key facts

We close with a summary of our key facts, namely, we have 126 members in our referral network, 650 supporters signed up to our monthly newsletter and 164 families have stayed at Kingham Cottage for a break since 2015.

We believe our impact is to nurture the wellbeing and resilience of our beneficiaries so that they can sustain their caring roles that are draining mentally and exhausting physically. Beneficiaries told us in a recent survey that their wellbeing is boosted by 125% after a visit to Kingham Cottage.

Testimonials

Our carer guests leave notes in our guest book and online. Here is a small selection:

Donna & Keith from Hertfordshire

This time away has given me a little happiness in the darkest of times. A time for me to come first. I cannot express enough how grateful I am – thank you. The last few months have been the worse I have ever had. I don't feel things will ever get better, but this stay in the stunning cottage was a break from everything. The first bath I've had without having to rush or keep an ear out. Thank you all so much. A real opportunity to make good memories and hopefully heal bad ones. You are all real earth angels – thank you.

Steve & Ashley from Worcestershire

A wonderful stay in a fabulous cottage. Thank you all at After Umbrage - it means a lot that others care.

Scott-Hunter Family

Tara, thank you so very, very much for your enormous generosity in letting us use Kingham Cottage respite. Your work for carers is invaluable. So, kind. We have had two lovely undisturbed nights and a whole day doing nothing but relax and our own little thing. Thank you so very much!

For more information visit us at: www.afterumbrage.org.uk or contact us at: tara@afterumbrage.org.uk and join us on https://www.facebook.com/afterumbrage.org.uk

and follow us on twitter @afterumbrage https://twitter.com/Afterumbrage

and Instagram https://www.instagram.com/afterumbrage/

We also appreciate all the donations we receive so please contact us if you have fundraising ideas, or donations can be made at:

https://donate.giveasyoulive.com/charity/afterumbrage

Donate Now

Thank You

We would like to thank all our supporters for their time, expertise, encouragement, fundraising and referrals. We hope we have recognised you all below:

Clare Morris - https://www.cmresource.co.uk
Lynn Morgan - Arthur Rank Hospice
Claire Rintoul and team - Bluebell Wood Children's Hospice
Carers UK
Guy Privett - Together for Short Lives

Malcom Whales Foundation - https://tmwf.co.uk
Julia Tabreham - Carers Federation LImited
Lee Horton - Keech Hospice Care
Arda Lovelle - Carers Trust
Emily Parsons - North West Anglia NHA Foundation Trust

Thank you for your interest, advice, encouragement and willingness to promote carers' breaks now that the cottage is available.

We appreciate the referrals we have had from your organisations and carers' feedback.
Those who recommended After Umbrage from the following:
Horfield Health Centre
Handsworth Medical Centre
St Margaret's Hospice
Bollington Medical Centre
Rawcroft Hospice
Scunthorpe General Hospital
Regent Square Group Surgery
Greenview Surgery
Lakeside Practice, Doncaster
Montgomery House Surgery
The Cookes Practice
Beechwood Cancer Care Centre
The Lakeside Practice Yaxley
Two Shires Medical Practice
The Broadway Surgery

Nick Moger - Marmalade Insurance

Thank you for your continued support.

As Trustees, Joanna and Christine would like to publicly recognise the incredible generosity and effort, hard work and determination that Tara our Founder and organisational leader puts into After Umbrage. We could not be more proud of all that she is achieving in making a success of this valuable and unique CIO.

Join us, Support us

Without our Trustees/Members After Umbrage would not function. We four are an enthusiastic dedicated team who are keen to extend our Board. If you have expertise, skills, knowledge, resources and/or networks that would assist After Umbrage in the pursuit of our charitable Object we would be delighted to hear from you.

If you are willing to make us your charitable cause or make a donation however small or large we would be delighted to hear from you too. This might include the provision of or access to goods, services or equipment for the benefit of carers taking a break in the Bath area. It could also be vouchers or other gifts in kind that enable carers to explore or use local facilities.

Or for an informal conversation about your interest in assisting us and supporting our work or adding to our network, please email Tara at: tara@afterumbrage.org.uk

Caring behind closed doors: six months on – key stats:

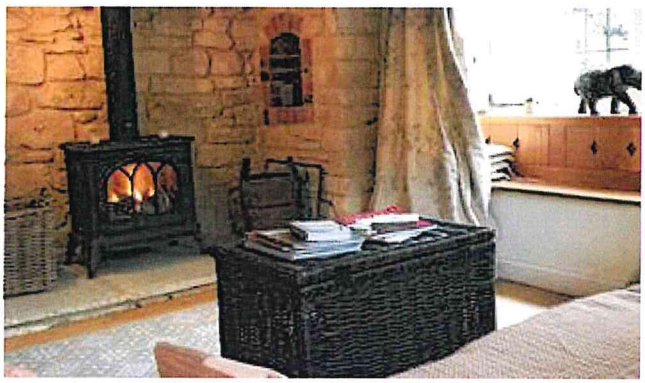
- 4 in 5 unpaid carers (81%) are currently providing more care than before lockdown.
- More than three quarters (78%) of carers reported that the needs of the person they care for have increased recently.
- Most carers (64%) have not been able to take any breaks at all in the last six months.
- More than half (58%) of carers have seen their physical health impacted by caring through the pandemic, while 64% said their mental health has worsened.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 5 APRIL 2021

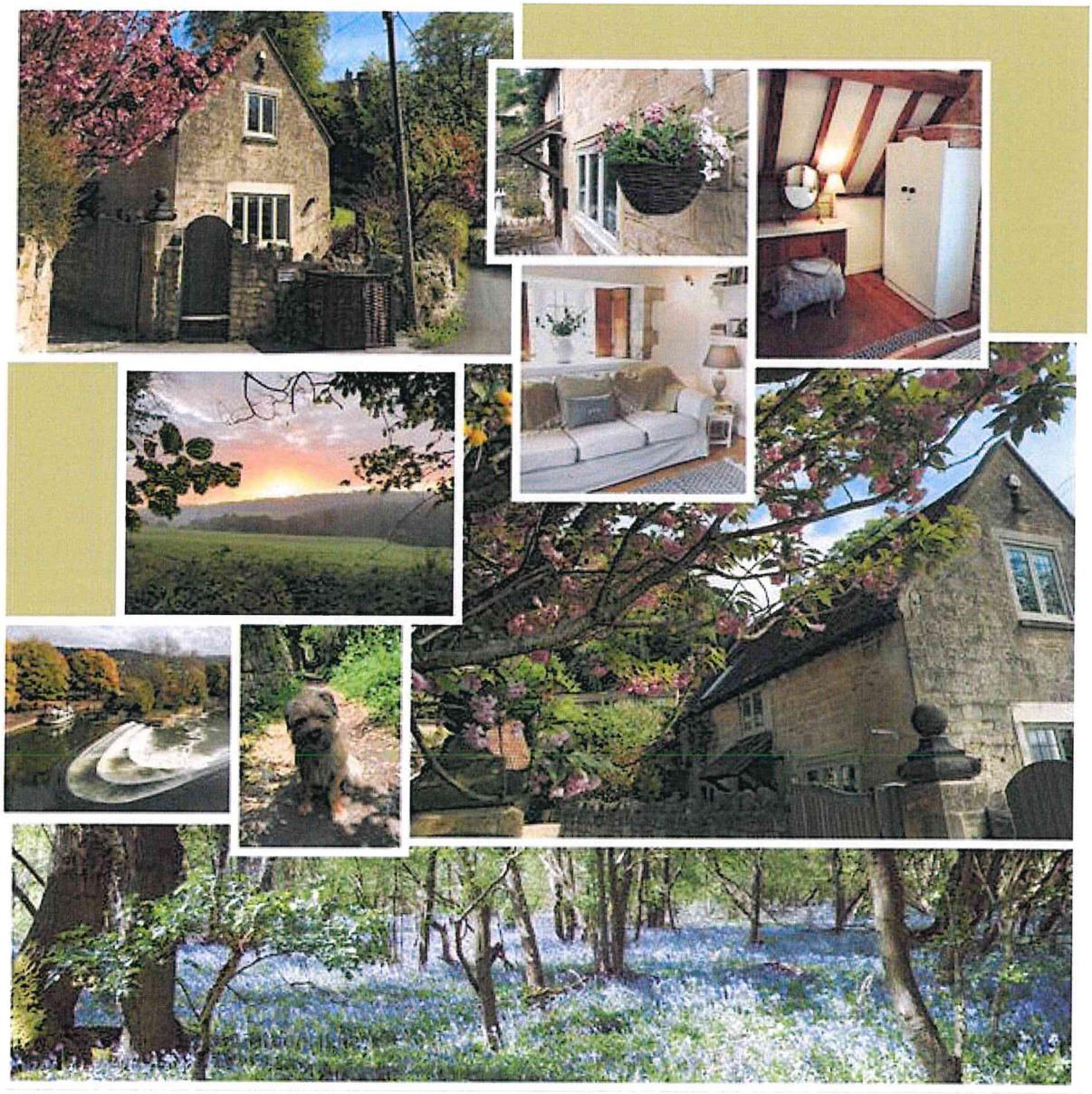








TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 5 APRIL 2021



TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 5 APRIL 2021

Structure, governance and management
The charity is a Charitable Incorporated Organisation.
The trustees who served during the year and up to the date of signature of the financial statements were:

Mrs J Eastwood
Mrs C Morris-Watson
Ms T Belcher

Approved by order of the members of the board of Trustees and signed on their behalf by:

.....

Ms T Belcher
(Trustee)
Date: 31st January 2022

STATEMENT OF TRUSTEES' RESPONSIBILITIES FOR THE YEAR ENDED 5 APRIL 2021

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

The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial which give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) 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 keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of Trustees and signed on its behalf by:

.....

Ms T Belcher
Trustee
Date: 31st January 2022

INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 5 APRIL 2021

Independent examiner's report to the Trustees of After Umbrage ('the Charity')

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 5 April 2021.

Responsibilities and basis of report

As the Trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Your attention is drawn to the fact that the Charity has prepared the accounts in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

I understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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

1. accounting records were not kept in respect of the Charity as required by section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

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

Elizabeth Newell BA (Hons) FCA

MHA MacIntyre Hudson
Chartered Accountants
Milton Keynes

1 Feb 2022

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 5 APRIL 2021

	Note	Unrestricted funds 2021 £	Total funds 2021 £	*Total funds 2020 £*
Income from:				
Donations and legacies	5	**66,893**	**66,893**	*12,686*
Charitable activities	6	**1,839**	**1,839**	*4,864*
Total income		**68,732**	**68,732**	*17,550*
Expenditure on:				
Charitable activities	7	**27,355**	**27,355**	*29,072*
Total expenditure		**27,355**	**27,355**	*29,072*
Net movement in funds		**41,377**	**41,377**	*(11,522)*
Reconciliation of funds:				
Total funds brought forward		**25,534**	**25,534**	*37,056*
Net movement in funds		**41,377**	**41,377**	*(11,522)*
Total funds carried forward		**66,911**	**66,911**	*25,534*

The Statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 15 to 23 form part of these financial statements.

BALANCE SHEET
AS AT 5 APRIL 2021

	Note	2021 £		2020 £	
Fixed assets					
Intangible assets	10		3,350		2,042
			3,350		2,042
Current assets					
Debtors	11	1,523		1,455	
Cash at bank and in hand		62,824		22,823	
		64,347		24,278	
Creditors: amounts falling due within one year	12	(786)		(786)	
Net current assets			63,561		23,492
Total assets less current liabilities			66,911		25,534
Net assets excluding pension asset			66,911		25,534
Total net assets			66,911		25,534
Charity funds			-		-
Restricted funds	14		66,911		25,534
Unrestricted funds	14				
Total funds			66,911		25,534

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

Ms T Belcher
Trustee
Date:

The notes on pages 15 to 23 form part of these financial statements.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 5 APRIL 2021

1. General information

After Umbrage is a registered Charity in England and Wales and is unincorporated. The address of the principal office is 230 Upper Fifth Street, Sovereign Court, Central Milton Keynes, MK9 2HR.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

After Umbrage meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

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

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

2.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

2. Accounting policies (continued)

2.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes.

Designated funds are unrestricted funds embarked by the Trustees for particular future project or commitment.

Restricted funds are subject to restriction on their expenditure declared by the donor or through the terms of an appeal, and fall into one of the two sub-classes: restricted income funds or endowment funds.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

2.4 Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Investment income is recognised on receipt.

2.5 Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

Expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.

Expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

2. Accounting policies (continued)

2.5 Resources expended (continued)

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

2.6 Intangible assets and amortisation

Intangible assets costing £NIL or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Intangible assets are initially recognised at cost. After recognition, under the cost model, intangible assets are measured at cost less any accumulated amortisation and any accumulated impairment losses.

Amortisation is provided on intangible assets at rates calculated to write off the cost of each asset on a straight-line basis over its expected useful life.

The estimated useful lives are as follows:

Amortisation is provided on the following basis:

Computer software	-	33 %	Straight line basis

2.7 Debtors

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

2.8 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.9 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

2. Accounting policies (continued)

2.10 Financial instruments

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

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

2.11 Fund accounting

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

3. Critical accounting estimates and areas of judgment

Estimates and judgments are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Critical accounting estimates and assumptions:

The Charity makes estimates and assumptions concerning the future. The resulting accounting estimates and assumptions will, by definition, seldom equal the related actual results. The estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are discussed below.

4. Critical accounting estimates and areas of judgment

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

Critical accounting estimates and assumptions:

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

5. Income from donations and legacies

	Unrestricted funds 2021 £	**Total funds 2021 £**
Donations and fundraising	66,893	**66,893**

	Unrestricted funds 2020 £	*Total funds 2020 £*
Donations and fundraising	*12,686*	*12,686*

6. Income from charitable activities

	Unrestricted funds 2021 £	Total funds 2021 £
Cottage rents	1,839	**1,839**

	Unrestricted funds 2020 £	*Total funds 2020 £*
Cottage rents	*4,864*	*4,864*

7. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds 2021 £	Total funds 2021 £
Charitable activites	27,355	**27,355**

	Unrestricted funds 2020 £	*Total funds 2020 £*
Charitable activites	*29,072*	*29,072*

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 5 APRIL 2021

8. Analysis of expenditure by activities

	Activities undertaken directly 2021 £	Total funds 2021 £
Charitable activites	27,355	**27,355**

	Activities undertaken directly 2020 £	*Total funds 2020 £*
Charitable activities	*29,072*	*29,072*

Analysis of direct costs

	Total funds 2021 £	*Total funds 2020 £*
Rates and water	**2,105**	*1,758*
Light and heat	**1,334**	*1,552*
Repairs and maintenance	**7,419**	*9,932*
Insurance	**2,544**	*992*
Other establishment costs	**97**	*1,732*
Legal and professional	**2,090**	*2,799*
Marketing	**10,374**	*10,249*
Amortisation	**1,392**	*58*
	27,355	*29,072*

9. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits *(2020 - £NIL)*.

During the year ended 5 April 2021, no Trustee expenses have been incurred *(2020 - £NIL)*.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 5 APRIL 2021

10. Intangible assets

	Website development £
Cost	
At 6 April 2020	**2,100**
Additions	**2,700**
At 5 April 2021	**4,800**
Amortisation	
At 6 April 2020	**58**
Charge for the year	**1,392**
At 5 April 2021	**1,450**
Net book value	
At 5 April 2021	**3,350**
At 5 April 2020	*2,042*

11. Debtors

	2021 £	*2020 £*
Due within one year		
Prepayments and accrued income	**1,523**	*1,455*
	1,523	*1,455*

12. Creditors: Amounts falling due within one year

	2021 £	*2020 £*
Accruals and deferred income	**786**	*786*

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 5 APRIL 2021

13. Financial instruments

	2021 £	*2020 £*
Financial assets		
Financial assets measured at fair value through income and expenditure	**62,824**	*22,823*

14. Statement of funds

Statement of funds - current year

	Balance at 6 April 2020 £	Income £	Expenditure £	Balance at 5 April 2021 £
Unrestricted funds				
Genral funds	**25,534**	**68,732**	**(27,355)**	**66,911**

15. Summary of funds

Summary of funds - current year

	Balance at 6 April 2020 £	Income £	Expenditure £	Balance at 5 April 2021 £
General funds	**25,534**	**68,732**	**(27,355)**	**66,911**

16. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2021 £	Total funds 2021 £
Intangible fixed assets	3,350	**3,350**
Current assets	64,347	**64,347**
Creditors due within one year	(786)	**(786)**
Total	66,911	**66,911**