

AFTER UMBRAGE

UNAUDITED

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 5 APRIL 2021



AFTER UMBRAGE

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AFTER UMBRAGE

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



AFTER UMBRAGE

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

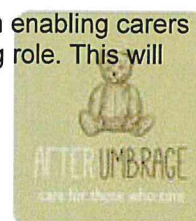
After Umbrage Registration and Constitution

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.



AFTER UMBRAGE

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

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.

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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.



AFTER UMBRAGE

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.

AFTER UMBRAGE

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

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 Braintrust. 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.

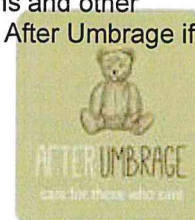
Our Plans and Priorities for 2021 and beyond

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.



AFTER UMBRAGE

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

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



AFTER UMBRAGE

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

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

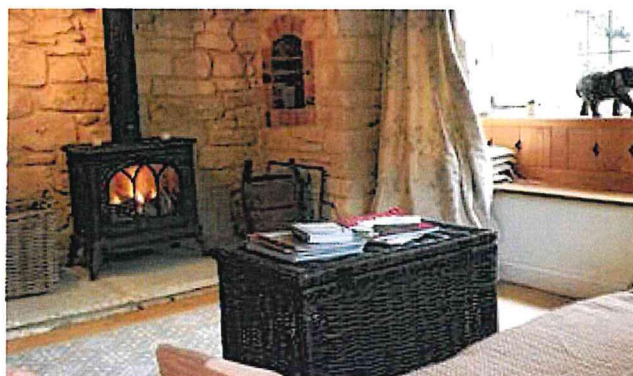
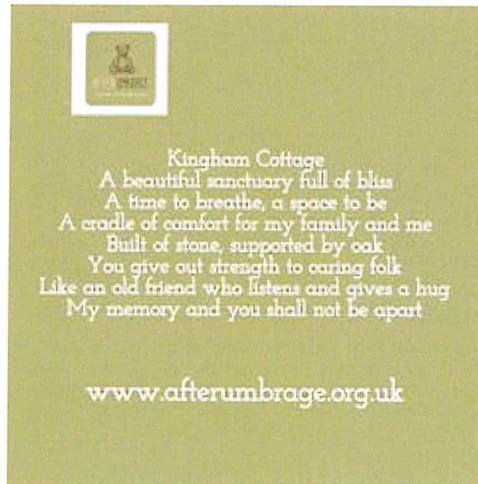
Caring behind closed doors: six months on – key stats:

- 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.



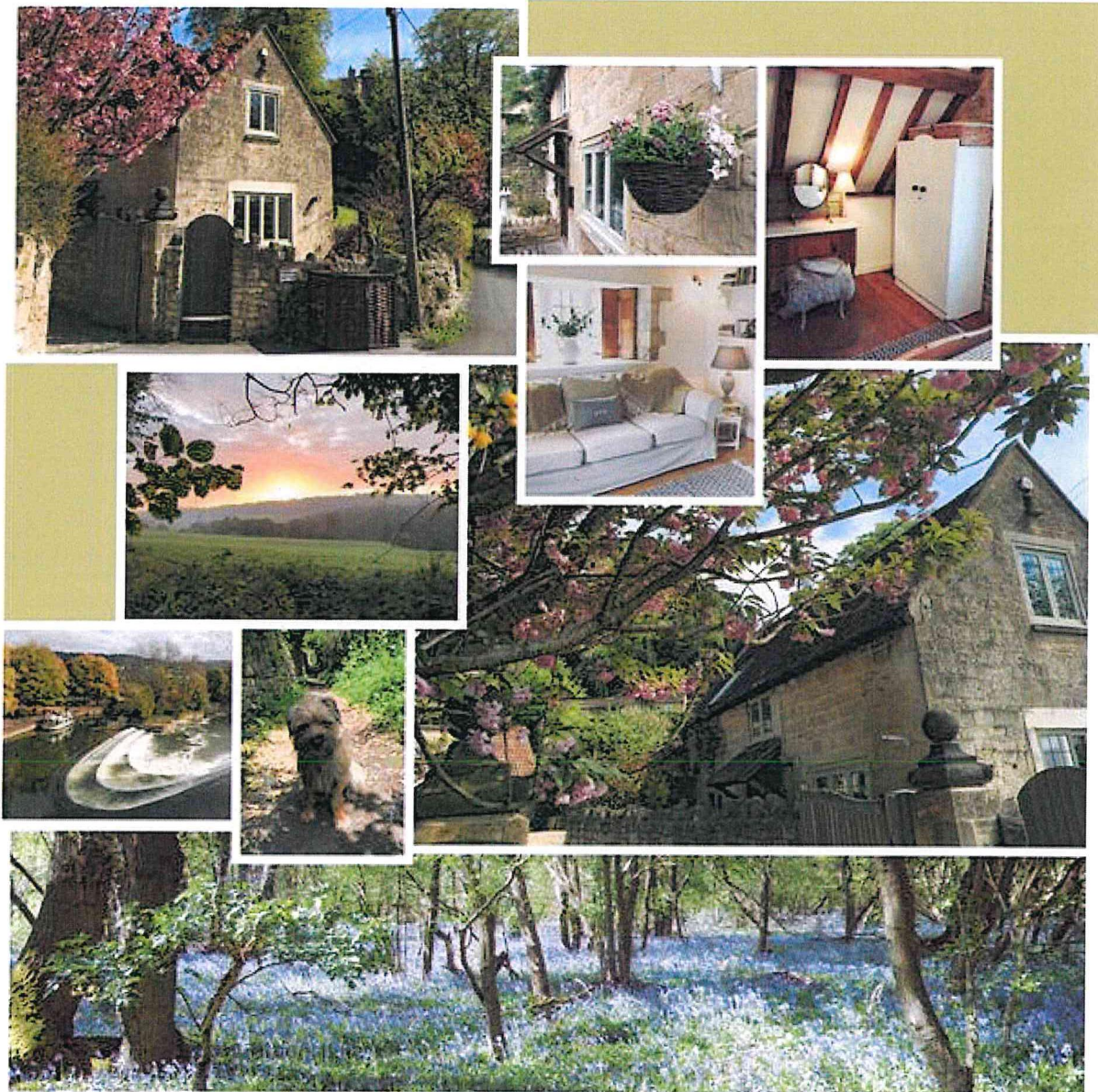
AFTER UMBRAGE

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



AFTER UMBRAGE

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



AFTER UMBRAGE

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

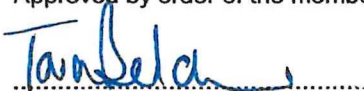
Structure, governance and management

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



AFTER UMBRAGE

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 year 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



AFTER UMBRAGE

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



AFTER UMBRAGE

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.



AFTER UMBRAGE

**BALANCE SHEET
AS AT 5 APRIL 2021**

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

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.



AFTER UMBRAGE

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.



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

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

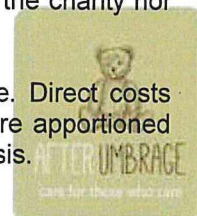
Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

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.



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

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
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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

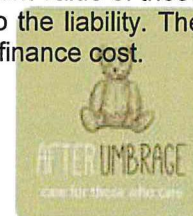
Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

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.



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

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.



AFTER UMBRAGE

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

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

	<i>Unrestricted funds 2020 £</i>	<i>Total funds 2020 £</i>
Donations and fundraising	12,686	12,686



AFTER UMBRAGE

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

6. Income from charitable activities

	Unrestricted funds 2021 £	Total funds 2021 £
Cottage rents	1,839	1,839
	<hr/> <hr/>	<hr/> <hr/>
	<i>Unrestricted funds 2020 £</i>	<i>Total funds 2020 £</i>
Cottage rents	4,864	4,864
	<hr/> <hr/>	<hr/> <hr/>

7. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds 2021 £	Total funds 2021 £
Charitable activities	27,355	27,355
	<hr/> <hr/>	<hr/> <hr/>
	<i>Unrestricted funds 2020 £</i>	<i>Total funds 2020 £</i>
Charitable activities	29,072	29,072
	<hr/> <hr/>	<hr/> <hr/>



AFTER UMBRAGE

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 activities	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).



AFTER UMBRAGE

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

10. Intangible assets

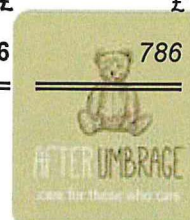
	Website development £
Cost	
At 6 April 2020	2,100
Additions	2,700
At 5 April 2021	<u>4,800</u>
Amortisation	
At 6 April 2020	58
Charge for the year	1,392
At 5 April 2021	<u>1,450</u>
Net book value	
At 5 April 2021	<u><u>3,350</u></u>
At 5 April 2020	<u><u>2,042</u></u>

11. Debtors

	2021 £	2020 £
Due within one year		
Prepayments and accrued income	1,523	1,455
	<u>1,523</u>	<u>1,455</u>

12. Creditors: Amounts falling due within one year

	2021 £	2020 £
Accruals and deferred income	786	786
	<u>786</u>	<u>786</u>



AFTER UMBRAGE

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				
General 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

