

ST. BARNABAS

Common, Southwold, Suffolk IP18 6JA

(Registered Address)

FOUNDED 1897

Honorary President

Sir Richard Dales

TRUSTEES:

Mrs. D. Brown	Mr N. Johnson
Mr. M. Clark	Mr M. Shepherd
Mr. B. Duncan	Mrs R. Temple
Mr. D. Gaffney	(resigned Sept.2020)
Mr. J. Hirst	Mrs L. Turvill
Mr N. Holloway	Mrs V. Waters

Chairman: Mr. N. Johnson

Secretary: Mrs. L. Turvill

Treasurer: Mr. M. Clark

BARCLAYS BANK PLC. SOUTHWOLD BRANCH

Solicitors: Willcox Law Ltd.

St. Barnabas, Southwold

The **ANNUAL GENERAL MEETING** of Subscribers and Friends will be held at the Cardinal Newman Hall, Manor Park Road, Southwold on Monday **20th SEPTEMBER 2021** at 2/30pm

A G E N D A

1. Apologies for absence
2. To confirm the Minutes of the Trustees Zoom Annual General Meeting, 16th September 2020
3. To receive and if approved, adopt the Financial Report and Balance Sheet
4. Appointment of Independent Examiner
5. To re-elect Committee Members
6. Remarks by the Chairman of the Management Committee
7. Any other business

Lucy Turvill

Secretary

Report from the Chairman of the Trustees.

The year 2020 has been dominated at St Barnabas, as in the rest of the world, by the pandemic of Covid 19.

For our residents and our home. PPE. Masks, isolation and the absence of contact both physical and emotional from family members became the order of the day. Staff and Trustees looked on with horror as the national picture, and indeed, local one illustrated the effects of this awful disease as the sad increase in deaths in Care Homes spiralled.

At St Barnabas policies and procedures were put in place to protect everyone within the home and our staff. The outcome was that unlike so many homes St Barnabas came through this very difficult period unscathed and I am extremely grateful to be able to report that St Barnabas did not suffer a single loss to Covid. Nevertheless, the year 2020 is not one that the home can look back on with any real sense of satisfaction, other than that of the fact the home did not suffer a single death. It was a period of real difficulty for everyone living and working within it and here I must pay tribute to our wonderful staff, every one of whom went above and beyond to ensure that our residents were safe and protected. Led by our Manager Nicki Fountain our staff ensured that they followed safe practices in their daily lives that added a further layer of protection to that offered by the donning of PPE, such as avoiding going into shops before coming on shift, cheerfully accepting the most rigorous of health checks and ensuring that they had minimal contact with other members of their own family. I cannot pay a high enough tribute to Nicki and her team of carers, kitchen and domestic staff; they were, quite simply, magnificent!

For our residents 2020 also brought its own problems. The absence of contact with families, together with the loss of visits from those who had traditionally come into the home to entertain and provide a stimulus in music or movement was keenly felt. It is true to say that the mental well being of many of our residents suffered this year, but it is much to the credit of our staff who spent many hours thinking up and engaging in activities with the residents, that this situation was not made far worse. Once again, I can only pay tribute to our staff for all that they accomplished to make up for the loss of families and outside visits.

Finally, in this report, I must refer to some of the more practical issues that the pandemic brought upon St Barnabas. We were fortunate that many of our residents stayed well and that we were able, with some small periods of time to

operate on full occupancy; however, the effects of the death rate in many, many Care Homes could be seen in the fall in the level of enquiries for rooms at St Barnabas. I fear that this may remain the case for some time to come. It will take time for confidence in the safety of Homes, like ours, to be re-established. Sadly, this loss of confidence may well be reflected in the failure to be able to let our flats. These flats offer, without doubt, some of the most beautiful locations in the whole of Southwold. Yet, we are unable to find anyone who might move into them and enjoy the lifestyle, security and location that they offer. The lack of occupancy of these flats has provided Trustees with much to ponder and much concern, since this has meant a sizeable reduction in our income. Trustees will continue to review the matter of the flats in the coming year. Little maintenance was completed, although we were fortunate to be able to replace the old gravity fed water system with a new pressurised system to provide much improved water supply to all rooms and bathrooms, before lockdown occurred.

Finally, Trustees managed to maintain their oversight of the home and contact with it. In particular a small group of Trustees held weekly Zoom Meetings during the height of the pandemic and its period of lockdown, to offer support to Nicki and her team and agree policies and procedures to protect our residents and manage the many issues that Covid brought to the Home. I must therefore thank in particular, Trustees, Lucy Turville, Valerie Waters, Neil Holloway, Brian Duncan and Mark Clark for all their support and help for the home throughout 2020, as well as all other Trustees who give their time and energy freely and without complaint.

I am honoured to have been Chairman of Trustees during this period of such difficulty and threat, to have been able to work alongside and support an outstanding set of employees, every one of whom did everything that they could to look after their prime responsibility – the residents of St Barnabas. In that they were ultimately successful. They should be very proud of their efforts and be recognised for their tremendous response. I repeat my grateful thanks to Nicki Fountain and her team.

Nigel Johnson

Chairman of Trustees St Barnabas Residential Home

ST. BARNABAS CHARITY

OBJECTS

1. The objects of St Barnabas Southwold, set out in the Constitution, are “to provide residential care, sheltered accommodation and/or other care and assistance for persons who are elderly and/or disabled and/or of limited means and in need of such care and assistance as the Management Committee consider appropriate having regard to the resources of St Barnabas”.

CHARITY STATUS

2. On 25 November 2014 an Extraordinary General Meeting of St Barnabas Southwold, charity registration number 206792, was held to change the constitutional status of St Barnabas Southwold to a Charitable Incorporated Organisation (CIO); to adopt a new constitution for the CIO, which had been approved by The Charities Commission; and to approve the transfer to the CIO of the undertaking and assets of St Barnabas Southwold. The Charities Commission registration number of the CIO known as St Barnabas Southwold is 1157793.

3. The regulator for the provision of care, the Care Quality Commission, gave approval for the CIO known as St Barnabas Southwold to commence operation with effect from 1 October 2015.

4. The Charities Act 2006 introduced new tests in determining charity status. An organisation cannot qualify for charity status simply because it has non-profit making objectives or that its objectives met the old rules. It has to meet a “public benefit” test. The Trustees consider that St Barnabas Southwold meets this test because:

- (a) its services are available generally to the types of people set out under its objects (see paragraph 1 above) and not limited to an otherwise exclusive sector of society. Support provided to those of limited means in 2020 amounted to £19,070.
- (b) the time given freely to St Barnabas Southwold by Trustees and Members, particularly by the Trustees, substantially subsidises the cost of running the Home and financially benefits all residents;
- (c) as a result of its charitable status, St Barnabas Southwold receives generous gifts, donations and legacies from Members and the general public. This allows the Home to care for some residents unable to meet the full cost of their care (see notes 2 and 20 to the accounts).

GOVERNANCE AND MANAGEMENT

5. The affairs of St Barnabas Southwold are administered by the Charity’s Trustees. The Constitution requires not less than seven nor more than twelve Trustees, to be elected at an Annual General Meeting for a period of three years. There is provision for re-election for a further three years. Currently there are eleven Trustees. Trustees usually meet every two months. None of the Trustees received any benefits from the Charity in 2019.

6. St. Barnabas Southwold is registered with the Care Quality Commission (the Commission), Registration number CRT1-2247455225, the Government body which regulates and inspects care homes. The Home has to comply with the Essential Standards of Quality and Safety as in the Health and Social Care Act 2008 (Regulated Activities) Regulations 2010 and 2015. A salaried manager, Nicki Fountain, registered in accordance with the Regulations as the "registered manager", is responsible for the day to day running of the Home. She has NVQs at level 4 in Management and Care Management; and NVQ level 3 in Dementia Care. She regularly attends courses to keep up-to-date with the latest care home related developments; and is a qualified trainer in relation to manual handling. In compliance with the Regulations, one of the Trustees has been appointed as "the Responsible Individual" with responsibility for supervising the management of the Home.

SERVICE OBJECTIVES AND FACILITIES

7. The service objectives of the Home are set out in a "statement of purpose". A copy is available for inspection at the Home. In brief, St Barnabas Southwold aims to provide a high standard of care, taking account of individuals' particular requirements, in homely, safe and secure premises, by suitably qualified staff. There are 37 staff; 7 full-time, 27 part-time and 3 relief; and 4 on call. Of the 24 care staff – one has QCS level 5; one has QCS level 4; five QCS level 3 and twelve at QCS level 2. The Home provides a wide range of care related courses, including courses on fire safety and Legionella; and distance learning courses, for example for Safeguarding of Vulnerable Adults, Dementia, End of Life and Team Leadership. Four staff have obtained a QCS level 2 qualification in Food and Hygiene, 9 are Medication trained and 9 First Aid trained.

8. The Home can accommodate 15 residents in 15 single rooms. Nine of these rooms have en-suite facilities. Fees for new residents range from £800 to just over £1000 per week.

9. There are 5 self-contained flats next to the Home for people able to live independently. Rents, which include the cost of utilities, range from £850 to just under £1,500 per month. Some of the flats which were occupied by long term residents have now been vacated and they are proving to be hard to market to new tenants. The Trustees would like to convert the flats into rooms which command higher rents and which are easier to market at the moment. A decision has been made to leave the flats vacant in readiness for a time when funds would permit their conversion to rooms. One flat on the ground floor has been converted and let as a room.

10. The Home has accreditation to provide day care. Currently day care is offered on four weekdays, the intention being, in due course, to offer day care on every weekday (Please note that for most of 2020 Covid restrictions led to the suspension of all Day Care activities).

ACHIEVEMENTS AND PERFORMANCE

11. The main measurements of performance are feedback from residents and their representatives; reports from the Care Quality Commission (the Commission) and the Suffolk County Council placement team. In compliance with the Regulations, residents and their representatives are interviewed regularly by Trustees and reports made to the meetings of the Trustees and to the Commission. Feedback from residents and representatives over the past

year found the Home to be well managed, with approachable and caring staff. There is a formal complaints procedure to ensure that any difficulties which do arise are dealt with promptly in an appropriate manner. The Commission carried out its last unannounced inspection in early January 2020. The Home achieved a rating of 'Good' in every category. One success with regard to this was the Home's implementation of computerised record keeping which was installed during 2019.

12. In consultation with the residents, staff continue to develop activity programmes of a general nature and ones tailored to individual needs. As part of that process, residents are encouraged to come forward with their own ideas, with the staff carrying out a facilitating and leadership role. The Home used to maintain a regular series of activities in 2019, such as beach and theatre and visits to local attractions and Christmas parties and the like. However, this has all had to be halted since the Covid-19 lockdown from March 2020. To compensate for this the staff that originally ran the day care have been re-deployed to provide extra in-house activities for our residents. There are now a number of new musical activities, including musical exercise programmes to help our residents through the lockdown. Craft activities have also been increased. Again, some of this has been organised and run by the day care staff.

The ability of staff to have time simply to sit and talk to residents is of vital importance in ensuring their well-being. Some residents like to help with daily living tasks, such as gardening, folding washing and generally tidying up and are encouraged to offer feedback and opinions on daily living and routines.

13. The demand for care facilities is very difficult to predict and this was especially so in 2020 with the onset of Covid-19. Room occupancy rates in 2020 were higher than in 2019, although this was not the case with the flats, as mentioned in paragraph 14 below.

FINANCIAL REVIEW

14. We filed our accounts for 2019 (in 2020) with the Charity Commission on the basis of their acceptance at a Zoom meeting. This was unconstitutional, but in the extraordinary circumstances of Covid 19 and with regard to the impossibility of having an AGM this action was agreed with the Commission. They did however ask us to retrospectively agree the 2019 accounts if and when were able to hold an AGM. This we propose to do at the AGM scheduled for September 2021.

15. With regard to the figures presented for the 2020 accounts there are a number of items that require some comment. As we all know 2020 was an extraordinary year. This of course had an impact on our results. Total Incoming Resources (our income in other words) was affected by Covid. We had to close our Day Care operation with the subsequent loss of the income derived from this activity. We also lost residents in the flats, who were not prepared to accept the locked down condition of the Home, and we were unable to let vacant flats because of Covid, but it must be admitted that even if Covid had not been a factor we may still have struggled to let them. Demographic changes in Southwold and the high preponderance of second and holiday homes seem to have much reduced the demand for our flats. In addition when comparing our 2020 income with 2019

it should be remembered that we had a large donation from the Friends of the Old Southwold Hospital in 2019. The same Friends did give us another donation in 2020 which was very welcome but much smaller. We finished 2020 with a loss of nearly £30,000 compared to a surplus of more than double this in 2019, but given the difficulties of the year, and the devastation, financial and otherwise suffered by many others in the Care Sector it is not unreasonable for us to claim our losses were really quite minimal in the overall scheme of things. It could have been a lot worse.

16. We also had exceptional capital costs in 2020 as a result of our decision to install a pressurised water system at a cost of approximately £50,000. We managed to install this in the home before lock down, but we were not able to complete the installation in the flats. This new system provides us with a better and safer water supply. The higher pressure it provides assists with regard to preventing the likelihood of any water related health issues. So it is a welcome addition. Other capital plans to paint the exterior of the building had to be postponed as a result of the Covid lockdown, so we did save some expenditure, but the delay may make the eventual cost of redecoration higher as there will be more deterioration.

17. We had some higher costs because of Covid too, as is shown in expenditure for Household expenses and Laundry etc. We also had higher staff costs. This does not show that much in 2020, it became more of an issue in 2021. So a matter for next year's report! Our investments also declined as a consequence of stock market falls attributed to Covid. Fortunately, this situation improved towards the end of the year and at the time of writing (August 2021) this trend has continued and our investments are back where they started plus quite a bit more! Hopefully, this will continue to the end of 2021.

18. The charity continues to hold significant reserves as shown in the accounts and with this in mind we can have some confidence that we can weather the storms created by Covid and continue to operate successfully in the future.

19. The Trustees are pleased to be able to continue providing support for those residents with limited means using monies in the Mary Shipley Fund. This is reflected in the financial statements for the year.

ASSESSMENT OF RISKS

20. The Trustees review regularly its analysis of risks. Over and above the current risks associated with Covid-19, the principal risks facing St Barnabas Southwold, all of which the Trustees deem to be appropriately managed, are failure to provide adequate or appropriate care to residents; a shortfall in receipts due to inadequate support from Suffolk County Council (SCC) for residents of limited means; residents and/or their families being unable to continue to pay for care and requiring funding support; poor financial management; inadequate liquid funds; inadequate insurance covers for assets or in the event of claims against Trustees, management or staff; poor general management of the home; non-compliance with the legislation or regulations relating to the provision of care; high staff turnover; poor or inadequate staff training; failure to dispense medication to residents correctly; poor or inadequate food hygiene; inadequate maintenance of lifts and other equipment and fire and other health and safety risks.

FRIENDS OF ST. BARNABAS

21. The number of Friends of St Barnabas Southwold was 16 who contributed £1,922. These funds are used to help support residents of limited means and given the gap between running costs and SCC support, contribute enormously towards the achievement of the Home's charitable objectives (see paragraph 1 above). The Trustees are extremely grateful to Friends for their support and generosity.

PLANS FOR THE FUTURE

22. The comments in this Blue Book, although written after the conclusion of 2020, are actually about 2020. In December 2020 when our financial year ended, all plans for the future were effectively on hold pending the outcome of Covid-19 measures and the progression of the pandemic. The Trustees recognise the pressing importance of doing something to improve the situation with regard to the Flats, and progress on this is planned in 2021, or at such a time as when it becomes possible to act on such matters.

INFORMATION

23. A website has been produced which provides a very good introduction to St Barnabas and to the care we offer.

24. Information regarding fees and bookings for the Home can be supplied by the Manager, St. Barnabas Home, The Common, Southwold, Suffolk IP18 6AJ. Telephone: 01502 722264.

25. Information regarding tenancies of the St. Barnabas Flats can be supplied by the Manager, c/o St. Barnabas Home, The Common, Southwold, Suffolk IP18 6AJ. Telephone: 01502 722264.

ST. BARNABAS - REGISTERED CHARITY 1157725
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020

	Note	Unrestricted Funds 2020 £	Endowment Funds 2020 £	Total Funds 2020 £	Total Funds 2019 £
INCOME AND EXPENDITURE					
<u>Incoming Resources</u>					
Incoming resources from generated funds:					
Voluntary income	2	5,223		5,223	158,963
Activities for generating funds		-		-	1,102
Investment income	3	13,576	7	13,583	17,433
Incoming resources for charitable activities	4	707,273		707,273	641,962
Other incoming resources		23,073		23,073	332
Total Incoming Resources		<u>749,145</u>	<u>7</u>	<u>749,152</u>	<u>819,792</u>
<u>Resources Expended</u>					
Costs of generating funds:					
Fundraising		-		-	15
Charitable activities	5	769,709		769,709	742,864
Governance costs	6	3,306		3,306	4,482
Investment management costs		5,706		5,706	5,723
Total Resources Expended		<u>778,721</u>	<u>0</u>	<u>778,721</u>	<u>753,084</u>
Net Incoming/(Outgoing) Resources before transfers		(29,576)	7	(29,569)	66,708
Transfers between funds		7	(7)	0	0
Net incoming/(outgoing) resources before other recognisable gains and losses		(29,569)	0	(29,569)	66,708
<u>Other recognised Gains or Losses</u>					
Realised gains (losses) on investment assets		0	0	0	1,308
Unrealised gains (losses) on investment assets		2,836	0	2,836	43,067
Total of Other Recognised Gains or Losses		2,836	0	2,836	44,375
Net Movement in funds		<u>(26,733)</u>	<u>0</u>	<u>(26,733)</u>	<u>111,083</u>
<u>RECONCILIATION OF FUNDS</u>					
Total funds brought forward		837,797	0	837,797	726,714
Total funds carried forward		<u>811,064</u>	<u>0</u>	<u>811,064</u>	<u>837,797</u>

The statement of financial activities incorporates the income and expenditure account. The results for the year derive from continuing activities. There are no gains or losses other than those shown above.

The notes on pages 11 to 25 form an integral part of the financial statements.

ST. BARNABAS
BALANCE SHEET AS AT 31 DECEMBER 2020

	Note	At 31.12.2020	At 31.12.2019
<u>FIXED ASSETS</u>			
Tangible Assets	8	1,781,944	1,795,180
Investments	9	607,020	596,480
TOTAL FIXED ASSETS		<u>2,388,964</u>	<u>2,391,660</u>
<u>CURRENT ASSETS</u>			
Debtors	10	61,271	12,981
Investments	11	128,687	177,326
Cash at Bank and in Hand		11,505	35,282
TOTAL CURRENT ASSETS		<u>201,463</u>	<u>225,589</u>
<u>LIABILITIES</u>			
Creditors: Amounts due within one year	12	56,194	56,283
NET CURRENT ASSETS		<u>145,269</u>	<u>169,306</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>2,534,233</u>	<u>2,560,966</u>
<u>FUNDS OF THE CHARITY</u>			
Unrestricted income funds:			
Revaluation Reserve	13	1,168,099	1,168,099
Building Reserve	14	550,000	550,000
General Reserve	15	811,064	837,797
Total Unrestricted Funds		<u>2,529,163</u>	<u>2,555,896</u>
Endowment Fund	16	5,070	5,070
Total Charity Funds	17	<u>2,534,233</u>	<u>2,560,966</u>

Approved by the Board of Trustees on
and signed on its behalf by Mr. M. Clark, Treasurer

The notes on pages 11 to 25 form an integral part of the financial statements.

RECONCILIATION OF TOTAL CHARITY FUNDS

	Fund Balance brought forward £	Incoming Resources £	Outgoing Resources £	Transfers £	Gains/ (Losses) £	Fund Balance carried forward £
Unrestricted income funds:						
Revaluation reserve fund	1,168,099					1,168,099
Building reserve fund	550,000					550,000
General reserve fund	837,797	749,145	(778,721)	7	2,836	811,064
Unrestricted funds:						
Endowment funds	5,070					5,070
Total funds	<u>2,560,966</u>	<u>749,145</u>	<u>(778,721)</u>	<u>7</u>	<u>2,836</u>	<u>2,534,233</u>

SUPPORT COST BREAKDOWN BY ACTIVITY

	Fund Raising £	Principal Charitable Activity £	Basis of Allocation
Fund raising expenses	0	0	Direct attribution
Governance	0	3,306	Direct attribution
Investment management		5,706	Direct attribution
	<u>0</u>	<u>9,012</u>	

BREAKDOWN OF COSTS BY CHARITABLE ACTIVITY

Activity of Programme	Activities Undertaken Directly £	Grant Funding Activities £	Support Costs £	Total £
Care for residents	750,639	0	9,012	759,651
Financial support for residents with limited means	<u>19,070</u>	<u>0</u>	<u>0</u>	<u>19,070</u>
Total	<u>769,709</u>	<u>0</u>	<u>9,012</u>	<u>778,721</u>

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

1. STATEMENT OF ACCOUNTING POLICIES

Basis of Preparation of Accounts

The statement of financial activities is prepared under the historical cost convention, with the exception of Freehold Land and Buildings in Tangible Fixed Assets which are stated at open market value and Fixed Assets Investments which are stated at estimated realisable value, and in accordance with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008, the Statement of Recommended Practice for Charities (the Charities SORP (FRS102)) and other applicable accounting standards.

There have not been any significant or material changes from the preceding year to any other accounting policies. Comparative information in respect of the preceding year has not been adjusted.

Service to Residents

Income and expenditure are shown separately and are not set off to show a net surplus or deficit arising from trading on the basis that the Charity does not have a profit-making objective.

Donations and Gifts

These are included in the accounts only when received.

Legacies

These are included in the accounts when they become receivable.

Intangible Income and other Voluntary income

The Charity receives gifts of both tangible and consumable and voluntary services from Trustees, members and volunteers and other supporters. Intangible receipts are not quantified and not recognised with a value in the annual accounts. Whilst the net worth is in many ways considerable and has a significant impact on the net incoming resources reported in the Statement of Financial Activities it is not considered appropriate to attempt to quantify and report on the estimated value.

It is, however, recognised that the unquantifiable value goes to the core of the objects of the charity thereby contributing and justifying its charitable status.

Incoming Resources

Incoming resources are not deferred.

Liabilities and Related Expenditure

These are recognised in full in the accounts as soon as the obligation arises for costs of generating funds, charitable activities and governance.

Depreciation

Depreciation is charged to reduce by annual instalments the cost of tangible fixed assets over their estimated useful lives using the following rates and bases:-

Freehold Property – nil

Property Improvements – over 10 years using the straight line basis (written off in full before 2017)

Fixtures, Fittings and Equipment – over 5 years using the straight line basis (15% on the reducing balance in years prior to 2017).

Governance Costs

Costs, which cannot specifically be attributed to the provision of services to residents or activities in the furtherance of the charity's objects or activities for generating funds, are allocated to management and administration. An analysis of the main items of expenditure is given in the notes to the financial statements.

Fixed Assets

Freehold properties are included in the Balance Sheet at open market values. The valuations have been made by a professionally qualified and independent valuer. In the opinion of the Trustees the open market value at the end of the year in respect of each property is thought to be no less than the value included in the accounts.

Where freehold property has an open market value in excess of original cost and the property is maintained in good order and repair, it is the policy of the Trustees not to provide for depreciation in respect of such property.

In previous years expenditure on freehold property whether for the maintenance, improvement, or adaptability of the property for the purposes for which it is utilised, was treated as revenue and written off in the year it was incurred. In this year the expenditure has been capitalised and will be written off over 10 years.

Other fixed assets are included in the Balance Sheet at original cost less depreciation. Any small item of expenditure, usually not exceeding £100 and representing a replacement, is written off in the year in which it is incurred.

Impairment reviews are not considered necessary because of the adopted policies explained above and where, in the opinion of the Trustees, the current value of the property is not less than the value shown in the financial statements.

Fixed Asset Investments

Where liquid funds are held for the purpose of meeting anticipated future costs of development of the existing property, these funds, when invested, are designated as fixed asset investments.

Current Asset Investments

Funds held as investments, often requiring no period or a short period of notice for use and to meet the day-to-day fluctuations are categorised as current asset investments.

Gains and Losses on Fixed Assets and Investment Assets

Realised gains and losses are included in the statement of financial activities as they arise. Unrealised gains and losses are included in the statement of financial activities and reflected in the reported market value both at the beginning and end of the year until such time as the investment is sold.

Provisions

Where substantial property repair bills are expected in the course of the next twelve months a provision is made and treated as a current liability.

Value Added Tax

The charity is not registered for VAT and therefore cannot recover VAT charged on costs and expenses. All figures are shown inclusive of the tax where appropriate.

Taxation

The charity is not liable for taxation on its income and profits and does not make provision accordingly.

2. VOLUNTARY INCOME

	Unrestricted Funds 2020 £	Endowment Funds 2020 £	Total Funds 2020 £	Total Funds 2019 £
Annual gifts and subscriptions	1,922		1,922	2,966
Donations	3,301		3,301	155,997
	<u>5,223</u>	<u>0</u>	<u>5,223</u>	<u>158,963</u>

Voluntary income is applied in assisting residents with limited means.

Donations include an amount of £1,922 designated to assist residents of limited means.

Significant receipts from local organisations included in donations are:

Friends of Old Southwold Hospital £133,000

Co-operative garden money collections £1,758

3. INVESTMENT INCOME

Barclays Bank Mary Shipley account	142		142	71
Barclays Instant Access account	7		7	13
Barclays Bank Active Saver Account	0	7	7	14
Income from Quoted Investments	13,410		13,410	17,260
Scottish Widows – 90 day Account	17		17	75
	<u>13,576</u>	<u>7</u>	<u>13,583</u>	<u>17,433</u>

4. INCOMING RESOURCES FOR CHARITABLE ACTIVITIES

Residents fees	669,446		669,446	581,707
Flat rents	31,725		31,725	39,277
Other income	6,102		6,102	20,978
	<u>707,273</u>	<u>0</u>	<u>707,273</u>	<u>641,962</u>

5. CHARITABLE ACTIVITIES EXPENDITURE

	Unrestricted Funds 2020 £	Endowment Funds 2020 £	Total Funds 2020 £	Total Funds 2019 £
<u>Provision of services to residents</u>				
Food and provisions	29,251		29,251	30,576
Salaries and wages	548,315		548,315	526,523
Rates including water	18,743		18,743	8,813
Insurances	11,783		11,783	13,746
Lighting and heating	22,912		22,912	18,926
Property repairs and improvements	43,007		43,007	50,250
Lift repairs and servicing	953		953	1,812
Fire safety	308		308	0
General household expenses	21,096		21,096	12,237
Cleaning, laundry and special clothing	6,454		6,454	2,257
TV rent and licence	315		315	162
Registration fees and subscriptions	6,708		6,708	10,147
Telephone and internet	1,939		1,939	3,086
Printing, stationery and postage	2,474		2,474	1,525
Advertising, including staff recruitment	640		640	971
Activities, entertainment and therapy	1,074		1,074	4,539
Training	3,912		3,912	7,603
Depreciation	25,455		25,455	25,406
Other expenses	1,524		1,524	3,799
Digitalisation of medical records	3,776		3,776	0
Support to residents of limited means	19,070		19,070	20,486
	<u>769,709</u>	<u>0</u>	<u>769,709</u>	<u>742,864</u>

6. GOVERNANCE COSTS

Accountancy fees	1,200		1,200	1,650
Secretarial fees	1,200		1,200	1,200
Legal and professional fees	0		0	600
Bank charges	906		906	1,032
	<u>3,306</u>	<u>0</u>	<u>3,306</u>	<u>4,482</u>

7. TOTAL STAFF COSTS

	Total Costs 2020 £	Total Costs 2019 £
Wages and salaries	508,871	491,406
Social Security costs	31,326	27,762
Pension costs	8,118	7,355
	<u>548,315</u>	<u>526,523</u>

No employee earned £60,000 per annum or more either during the year or the previous year.

The average number of equivalent full-time employees analysed by function was:

Provision of services to residents	23	23
Administration	<u>0</u>	<u>0</u>
	<u>23</u>	<u>23</u>

As an employer the charity operates a work place pension and makes contributions into the pension scheme of each employee

Members of the Management Committee provide services voluntarily free of charge. No remuneration was paid and no expenses reimbursed to Trustees.

8. TANGIBLE FIXED ASSETS

	Freehold Land and Buildings £	Property Improve- ments £	Fixtures Fittings and Equipment £	Total £
<u>Asset at cost or revaluation</u>				
At the beginning of the year	1,650,000	102,305	192,891	1,945,196
Additions	0	0	12,219	12,219
At the end of the year	<u>1,650,000</u>	<u>102,305</u>	<u>205,110</u>	<u>1,957,415</u>
<u>Depreciation</u>				
At the beginning of the year		29,370	120,646	150,016
Charge for the year		10,230	15,225	25,455
At the end of the year	<u>0</u>	<u>39,600</u>	<u>135,871</u>	<u>175,471</u>
<u>Net Book Value</u>				
At the beginning of the year	1,650,000	72,935	72,245	1,795,180
At the end of the year	1,650,000	62,705	69,239	1,781,944

Freehold land and buildings are included in the Balance Sheet at open market values. The open market values were provided by an independent professional valuer, Strutt & Parker, and made on the 2 June 2006. The values were determined by professional judgement having regard to and detailed knowledge of the area, the current state of the market and assuming the buyer and the seller are at arms length. The Trustees believe the valuations represent fair value.

Buildings are fully maintained in a good state of repair and shown at valuation in the financial statements. For these reasons there is no charge for impairment.

9. FIXED ASSETS INVESTMENTS

	Quoted Investments 2020 £	Total 2019 £
Market value at beginning of year	596,480	580,362
Additions to investments at cost	7,704	11,092
Disposals at market value at the beginning of the year	0	(38,041)
Net gain (loss) on revaluation	<u>2,836</u>	<u>43,067</u>
Market value at end of year	<u>607,020</u>	<u>596,480</u>
Historical cost at the end of the year	<u>592,438</u>	<u>584,734</u>
<u>Unrealised Investment Gains and Losses</u>		
Net unrealised gains (losses) for the year	2,836	43,067
Net unrealised gains (losses) for previous periods	<u>11,746</u>	<u>(31,321)</u>
Total net unrealised gains (losses)	<u>14,582</u>	<u>11,746</u>

Funds are invested in quoted investments after receiving professional advice. Whilst these investments can be redeemed at short notice, nevertheless they are viewed as medium term investments with a view to the funding of conversion work to residential care of property currently utilised as flats for elderly residents.

There are no other known restrictions which might apply on realisation of these assets.

All investment assets are in the UK.

10. DEBTORS

	2020	2019
Accruals	55,192	8,256
Prepayments	<u>6,079</u>	<u>4,725</u>
	<u>61,271</u>	<u>12,981</u>

All debtors are due within one year.

	2020	2019
11. <u>SHORT TERM DEPOSITS</u>		
Barclays Bank – Mary Shipley	115,643	134,571
Scottish Widows 90 day Account	4	30,229
Barclays Bank Active Saver	9,794	9,287
Barclays Instant Access Account	3,246	3,239
	<u>128,687</u>	<u>177,326</u>

All investment deposits are in the UK.

12. LIABILITIES: DUE AND PAYABLE WITHIN ONE YEAR

Trade creditors relating to charitable activities	8,630	9,504
Taxation and social security	7,182	5,238
Pension contributions	1,956	1,841
Other creditors	38,426	39,700
	<u>56,194</u>	<u>56,283</u>

13. REVALUATION RESERVE

Freehold Properties Revaluation		
Balance at the beginning and at the end of the year	<u>1,168,099</u>	<u>1,168,099</u>

14. BUILDING RESERVE

Balance at the beginning of the year	550,000	550,000
Amount transferred	0	0
Balance at the end of the year	<u>550,000</u>	<u>550,000</u>

This reserve is designated for use against the costs of conversion of property.

15. GENERAL RESERVE

Balance at the beginning of the year	837,797	726,714
Surplus (deficit) for the year	(26,733)	111,083
Balance at the end of the year	<u>811,064</u>	<u>837,797</u>

These amounts will include monies donated by members which are designated to assist residents of limited means and which may not have been fully applied in the year.

16. ENDOWMENT FUND

	Balance at beginning of year	Movement in Resources Incoming	Movement in Resources Outgoing	Balance at end of year
	£	£	£	£
Robert Kersey Beneficent Trust	5,070	0	0	5,070

The Robert Kersey Beneficent Trust was a small charity administered by the Trustees of Morden College since 1907. It provided out pensions for poor ladies of not less than 60 years of age. In January 1995 the capital figure, which represents a permanent endowment, and the undistributed income were transferred to St. Barnabas to administer.

Income received from the fund investments, expenditure defrayed from the income and any realised and unrealised gains and losses on the investment are shown in the Statement of Financial Activities on page 10. 7

The funds are invested in the Barclays Bank Active Savers Account

17. ANALYSIS OF TOTAL FUNDS BETWEEN NET ASSETS

	Tangible Fixed Assets	Fixed Assets Investment	Current Assets Investment	Net Current Assets	Total
	£	£	£	£	£
Endowment Funds:					
Robert Kersey Beneficent Trust			5,070		5,070
Unrestricted Funds	1,781,944	607,280	123,617	16,582	2,529,163
	<u>1,781,944</u>	<u>607,020</u>	<u>128,687</u>	<u>16,582</u>	<u>2,534,233</u>

18. CONTINGENT LIABILITIES

There were no contingent liabilities at the end of the year or the previous year.

19. CAPITAL COMMITMENTS

There are no capital commitments at the end of the year or the previous year.

20. DESIGNATED FUNDS AND RESTRICTED FUNDS

In 2003 the Trustees decided that members' annual donations should be designated for the purpose of assisting residents with limited means. The amounts are included in general reserves.

There were no restricted funds either during the year or the previous year.

21. RELATED PARTY TRANSACTIONS

There were no transactions during the year between the Charity and any Trustee or close relative of a Trustee.

22. POST BALANCE SHEET EVENTS

Details of the fixed assets investments are given in note 9 to the accounts which include the total market value at 31 December 2020

One of the many impacts on the Charity of the Covid-19 endemic is a dramatic reduction in the cumulative market value of its investments at the time the accounts were approved by the Board of Trustees. The investments are held as long term and for this reason the accounts do not reflect this reduction in value.

ST. BARNABAS

STATEMENT OF RESPONSIBILITIES OF THE TRUSTEES

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the charity's financial activities and of its financial position at the end of the year. In preparing financial statements giving a true and fair view, the trustees should follow best practice and:

- d) select suitable accounting policies and apply them consistently;
 - b) make judgements and estimates which are reasonable and prudent;
 - c) state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- and
- d) prepare financial accounts on the ongoing basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records which disclose, with reasonable accuracy at any time, the financial position of the charity and to enable them to ensure the financial statements comply with applicable law, regulations and the trust deed. They are responsible for safeguarding the assets of the charity and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

REPORT OF THE INDEPENDENT ACCOUNTANT TO THE TRUSTEES OF ST BARNABAS CHARITY ON THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

I report on the accounts of the Charity for the year ended 31 December 2020, which are set out on pages 10-21.

Respective Responsibilities of the Trustees and the Independent Accountant

The charity's Trustees are responsible for the preparation of the accounts. The charity's Trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

The charity's gross income exceeded £250,000. It is required to have its accounts examined by a suitably qualified accountant. I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Accountants in England and Wales.

It is my responsibility to:

- (i) examine the accounts under section 145 of the 2011 Act
- (ii) follow the procedures laid down in the General Directions given by the Charity Commissioner under section 145(5)(b) of the 2011 Act; and
- (iii) state whether any particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commissioner. An examination includes a review of the accounting records kept by the charity under section 130 of the 2011 Act and a comparison of the accounts presented with the records. It also includes consideration of any unusual items or disclosures in the accounts and the seeking of explanations from you as Trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently no opinion is given as to whether the accounts give a "true and fair view" and the report is limited to those matters set out in the statements below.

Independent Examiner's Statement

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

- (i) which gives me reasonable cause to believe that, in any material respect the requirements:
 - (a) to keep accounting records in accordance with section 130 of the 2011 Act; and
 - (b) to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act have not been met;or

(ii) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

C. COOPER
24 Haughgate Close
Woodbridge
Suffolk

Date:

**REGULAR DONATIONS FROM
MEMBERS OF ST. BARNABAS
1st JANUARY 2020 – 31st DECEMBER 2020**

Bunbury, Mrs. N.	Gray, Mrs. K.
Butter, Mrs. J.M.	Hennem, Mr. P.
Clegg, Mrs R. (Executors)	Larkins, Miss D.
Cooper, Mr. E.W.	Mitchell, Mr. G.
Cordeaux, Mrs. S.	Pigneguy, Mrs. R.
Dales, Sir Richard and Lady Elizabeth	Roe, Mr. W. & Mrs. S.
Denny, Mrs. M.	Segrave Daly, Mr. B.
	Selby, Mrs. J.

In addition St Barnabas received, during the same period, a further donation from The Friends of the Old Southwold Hospital and a donation of £300 from Martyn Lodge .

St Barnabas also benefitted from donations from the funerals of past Friends and residents.

St. BARNABAS, SOUTHWOLD
(Charity Registration Number 1157793)
APPLICATION TO BECOME A FRIEND
GIFT AID DECLARATION

Please treat as Gift Aid donations all qualifying gifts of money made from the date of this declaration and in the past four years. I confirm I have paid or will pay an amount of Income Tax and/or Capital Gains Tax for each tax year (6 April to 5 April) that is at least equal to the amount of tax that all the charities (including churches) and Community Amateur Sports Clubs that I donate to will reclaim on my gifts for that tax year. I understand that other taxes such as VAT and Council Tax do not qualify. I understand the charity will reclaim 25p of tax on every £1 that I give.

Full name.....
(IN BLOCK LETTERS)

Address(including post code)
(IN BLOCK LETTERS)

.....Post Code.....

Signature.....Date.....

NOTES:

- (1) Please notify the church/charity if you
 - Want to cancel this declaration
 - Change your name and address
 - No longer pay sufficient tax on your income and/or capital gains. Gift Aid is linked to basic rate tax. Basic rate tax is currently 20%, which currently allows charities to reclaim 25 pence on the pound.
- (2) Higher rate tax payers can claim back the difference between basic rate and higher rate or additional rate tax. If you pay Income Tax at the higher or additional rate and want to receive the additional tax relief due to you, you must include all your Gift Aid donations on your Self Assessment tax return or ask HM Revenue and Customs to adjust your tax code.

BANKER'S ORDER FORM

To the Manager,Bank PLC

Please pay on my behalf the sum of £ : on.....

.....until further notice, to the credit of ST. BARNABAS HOME,
SOUTHWOLD, Barclays Bank PLC, Southwold Branch.
Sort Code 20-92-08, Account Number 53191729.

Signed:

Address.....

Date.....Account No.....

This cancels any previous Standing Order to St. Barnabas Home

(Please return the completed document to the Gift Aid Administrator, St. Barnabas Home, The Common,
Southwold, Suffolk. IP18 6AJ)