

# HELP A NEIGHBOUR IN DISTRESS SCHEME (HANDS)

England & Wales · Charity number 1185942

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2019-10-22

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

## Contact

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**Address** Room 310 Regal House  
70 London Road  
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**Website** [www.handscaregroup.org.uk](http://www.handscaregroup.org.uk)

## Activities

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**Objects:** TO RELIEVE, WITH THE AID OF LOCAL VOLUNTEERS, PERSONS IN NEED OF PRACTICAL HELP AND SUPPORT IN TWICKENHAM AND ST MARGARET'S IN THE LONDON BOROUGH OF RICHMOND UPON THAMES

**Activities:** TO RELIEVE WITH THE AID OF LOCAL VOLUNTEERS PERSONS IN NEED OF PRACTICAL HELP AND SUPPORT IN TWICKENHAM AND ST MARGARET'S IN THE BOROUGH OF RICHMOND UPON THAMES

## Classification

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- **How:** Provides Services
- **What:** Disability
- **Who:** Elderly/old People

## Geography

- Richmond Upon Thames

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£1,590,581	£72,160	£1,708,768	2
2023-12-31	£17,483	£43,555	-	-
2022-12-31	£18,246	£39,990	-	-
2021-12-31	£42,417	£55,936	-	-
2020-12-31	£310,724	£59,042	-	-

## Trustees

Name	Role	Appointed
<b>Thomas John Christopher Webborn</b>	Chair	2022-09-01
Clara Stevenson		2020-09-01
Emma Juana Slater		2024-11-18
Maurice Austin		2019-10-22
Thomas Blacksell		2023-11-15

**HELP A NEIGHBOUR IN DISTRESS SCHEME (HANDS)**

England & Wales - Charity number 1185942

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# Accounts

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Charity Number: 1185942



**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)**  
**TRUSTEES' ANNUAL REPORT & UNAUDITED FINANCIAL STATEMENTS**  
**31 DECEMBER 2024**

## **HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)**

### **TRUSTEES' ANNUAL REPORT for the year ended 31 December 2024**

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The trustees present their report and the financial statements of Hands (Help A Neighbour in Distress Scheme) for the year to 31 December 2024.

The financial statements have been prepared in accordance with the accounting policies set out in the notes to the financial statements and comply with the Charities Act 2011, the governing document of the charity, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

#### **OBJECTIVES AND ACTIVITIES**

##### **Charitable objectives**

Hands' charitable objective is "to relieve, with the aid of local volunteers, persons in need of practical help and support in Twickenham and St Margaret's in the London Borough of Richmond Upon Thames".

##### **Relationships with related parties and representation on other bodies**

The charity has assumed the activities, assets and liabilities of a previously registered unincorporated charity of the same name (charity no 1033694) with effect from 1 January 2020. The unincorporated charity was dormant throughout the period.

#### **ACHIEVEMENTS AND PERFORMANCE**

##### **Charitable activities and events**

2024 has been a significant year for the charity and operationally we have continued to provide much needed support and help to our clients, especially older people and those who are isolated or housebound in the Twickenham and St Margarets areas in the London Borough of Richmond upon Thames.

Our dedicated team of local volunteers has given in excess of 2,000 hours to help 130+ clients with over 1,000 tasks ranging from transport services (338), shopping services (638), IT support (24) and small DIY jobs (eg garden tidying). Alongside these activities, Hands provide a bi-weekly accompanied shopping bus service – the 26 trips enabled 208 client-shops and provided the shoppers the chance to socialise amongst themselves and with the team of volunteers over tea & coffee.

Befriending continues to be an important service offered by Hands. This year 21 Befriender volunteers made over 560 contacts, including 420 home visits and other valuable interactions such as phone calls, help with shopping and small DIY tasks. Our Befriending lead made 620 client contacts and 19 home visits during 2024.

In addition, Hands offered a programme of social events throughout 2024 including informal Coffee Mornings, Afternoon Teas with interesting talks and boat trips on the River Thames. Our Christmas activities included an Afternoon Tea with Christmas Carols, distribution of 50+ gift boxes donated by a local nursery and Scout group, plus Hands clients were invited to attend Christmas lunches provided by other local charities.

The feedback from our clients has always been very positive. They report that Hands makes a difference to them, their lives and social well-being and to their families too. None of this would have been possible without our steadfast cohort of volunteers. The Trustees thank them all for their unstinting efforts.

## **HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)**

### **TRUSTEES' ANNUAL REPORT for the year ended 31 December 2024**

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The office has seen several changes in the year. As part of the strategic review on the future of Hands undertaken in 2022/23, the Trustees decided to employ another member of staff to work alongside the office volunteers and the Co-ordinator to manage all that was being asked of Hands now and, importantly, its expanded offerings in the future. Rhiannon Cruise-Cooper was appointed to the position of Administrator in April 24.

Theresa Williams, the then Coordinator, resigned in July 2024 so the portfolio of services was managed by Rhiannon and a core team of four Office volunteers. The Trustees would like to thank the team for keeping Hands operating during this time. In September 2024, a new Coordinator, Tracey Merrett, joined the team and quickly picked up the challenges facing Hands and has brought new insight into Hands' role in the community and what it can offer.

2024 also saw Hands investing in upgrading the office technology, telephony and IT systems identified by the strategic review as being fundamental to provide resilience and allow Hands to increase its' client offerings. A new CRM system (Lamplight) was chosen to host and manage activities, volunteer and client data moving forward. Following a complete review of Hands client and volunteer data in 2024, the system was successfully implemented on 1 Jan 2025 with 120 client and 50 volunteer records. The charity can now look to provide more targeted services to its existing clients and we aim to increase its cohort of volunteers to around 100 by the end of 2025 and, with this additional resource, take on around another 60 clients.

There have been changes amongst the Trustees too. Jean Hunter and Maggie Pope stood down after many years' service to the charity and its predecessor. Maureen Payan our President and founder of the charity in 1977 also stood down. New Trustees have been appointed in their place. The present body of Trustees are keen to ensure that the underlying ethos developed over many years by Maureen and others should not be lost. Indeed, it is embodied in the out-turn of the strategic review.

The Trustees have now received the long-awaited financial legacy kindly made by a former Hands volunteer. Legal advice has been sought about how the funds may be spent and/or invested. Various working parties have been set up to provide input and guidance into the decision-making process. The Trustees hope to conclude this in 2025 and in conjunction with the conclusions of the earlier strategic review, develop plans as to how Hands is to operate and be funded in the future to achieve its stated charitable objectives. In the meantime, the funds have been invested in a variety of short & medium-term cash deposits with the charity benefitting from the extra investment income generated.

Hands is now going from strength to strength and we are looking forward to expanding our services and team of volunteers to support more clients in 2025.

#### **Public benefit**

The trustees have had due regard to the guidance issued by the Charity Commission on public benefit when setting their objectives and activities. They are satisfied that Hands continues to benefit the public through its activities which are targeted to achieve its charitable objectives.

**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)****TRUSTEES' ANNUAL REPORT  
for the year ended 31 December 2024**

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**FINANCIAL REVIEW****Financial results of activities and events**

Following receipt of the legacy mentioned in previous years' financial statements as a contingent asset in the 2<sup>nd</sup> half of this financial year, this year's Statement of Financial Activity ("SOFA") shows a significant surplus of £1,518,000 compared to the deficit of £26,000 reported for 2023. The legacy was substantially more than had been expected.

Hands has no source of permanent income and is wholly reliant on income from voluntary donations £5,300 (2023 - £5,800), grants £2,600 (2023 - £1,800), legacy income £1,550,600 (2023 £ nil) and interest £25,600 (2023 - £2,100). The legacies received in the period and the much higher level of interest earned from its investment means that our total income for the year from these sources was £1,585,000 compared to £9,700 for the previous year.

We also received and recognised as income just under £4,400 (2023 - £6,800) from our clients for shopping undertaken by the volunteers where the charity reimburses volunteers for the monetary value of the shop and look to collect the same from its clients. The net impact on charity reserves from this source of income is zero. We do not recognise as income the monetary value of the many shops organised by Hands where the volunteer is reimbursed by the client directly.

The level of charitable expenditure for the year was significantly higher at £72,000 compared to £43,000 for 2023 as the improvement in the charity's financial position explained above allowed the trustees to bring forward and implement some of the conclusions of the strategic review. £8,400 (2023 - £11,000) was spent directly on client services including £4,000 (2023 - £4,200) spent on the cost of hiring the shopping bus and client refreshments, funding outings and trips on the River Thames and £4,400 (2023 - £6,800) reimbursing our volunteers for client shops. £63,800 (2023 - £32,400) was spent on direct support and governance costs as explained below. Expenditure was lower than the previous year because of a lack of operational capacity for a significant part of the year.

Direct support costs spent delivering our services were £58,180 (2023 - £32,300). These comprise payroll costs of £27,000 (2023 - £17,000), rent £7,000 (2023 - £6,900), bank & finance costs £2,100 (2023 - £60), office costs (telephone, IT, printing postage & stationery etc.) £20,800 (2023 - £6,600), professional fees for payroll and legal services £540 (2023 - £500) and office insurances £700 (2023 - £680). The increase in payroll costs reflects the trustees' decision to employ an additional member of staff. The much higher office costs include around £11,000 of one-off expenditure on the CRM system, telephony and IT upgrades and £2,000 on rebranding and building a website to ensure the charity has the resilience and capacity to meet its charitable objectives in the years ahead. Governance costs include for the first time the cost of a professional independent examination of the charity's accounts (£3,600), legal fees £1,860 for advice sought by the trustees on the implications of the legacy and its use by the charity and £160 (2023 £140) on trustee liability insurance cover.

Reserves, held in the form of bank deposits at the year end, increased from £190,000 to £1,710,000.

**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)****TRUSTEES' ANNUAL REPORT  
for the year ended 31 December 2024**

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**Reserves policy**

Following receipt of the long-awaited legacy during the year, the trustees have embarked on a detailed review of the charity's premises requirements, operations and its reserves and investments to recognise the significant impact the receipt of the legacy has on all these areas. Until this exercise is completed, the legacy receipt of £1.5m has been transferred to a designated fund and, consequently, is not to be taken into account in determining the free reserves of the charity at the present time.

The trustees wish to continue their existing policy of holding up to 5 years' worth of reserves to secure the operational integrity of the charity in the absence of any form of regular income, to retain a staffed office and to keep a visible presence in the centre of Twickenham. Based on our current expenditure budget for 2025, a proportionate share of interest income and allowing for inflation over the 5-year period, a reserves fund of around £325,000 would be required. As our present reserves of approximately £190,000 which represent about 3 years' worth of operational funding, discussions about the legacy fund will be key in achieving this ambition and to identifying the future free reserves that would then be available to develop the work of the charity.

**Investments policy**

The trustees are empowered to deposit or invest funds as permitted by the Trustee Act 2000. In practice, the trustees hold the free reserves of the charity in bank deposit accounts.

The trustees are satisfied with the performance of the charity's investment assets for the period under review.

**STRUCTURE, GOVERNANCE AND MANAGEMENT****Organisational structure**

The charity is incorporated as a Charitable Incorporated Organisation and is governed in accordance with its registered CIO Foundation Constitution.

**Method of recruitment, appointment, election, induction and training of trustees and officers****Recruitment**

The trustees periodically consider the appropriate mix of skills and experience needed on the board to manage the charity and look to maintain this mix as and when a vacancy arises.

**Appointment and election**

The CIO Foundation Constitution requires there must be at least four and no more than eight charity trustees at any one time. Individuals are appointed by the trustees.

A charity trustee is appointed for an initial term of three years. A trustee who has served for three consecutive terms of office may not be reappointed for a fourth consecutive term. Any trustee so retiring is eligible to be reappointed after an interval of at least one year.

## **HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)**

### **TRUSTEES' ANNUAL REPORT for the year ended 31 December 2024**

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#### Co-opted trustees

The trustees may co-opt up to two further persons of special knowledge or experience to act as co-opted trustees for "a period of time", as mutually agreed, but not exceeding 12 months from the date of first appointment. Co-opted trustees may be reappointed by the trustees at the expiry of the agreed period of appointment. Such trustees will not be deemed a member of the CIO for the purpose of clause 16 of the CIO Foundation Constitution (Membership of the CIO).

#### Officers - President

The trustees may, from time to time, appoint a person to fill the office of president. The president is not a charity trustee or co-opted trustee. The president is entitled to attend and speak at meetings of the trustees but does not have the right to vote.

#### Induction and training

The role and responsibilities of a trustee are explained to all new trustees by the existing trustees upon appointment. Thereafter, all individual trustees are given the opportunity and are actively encouraged to go on courses at any time to suit their needs.

#### **Risk and corporate governance matters**

The trustees meet on a regular basis about once every six to twelve weeks. The trustees are responsible for maintaining controls to safeguard the position of the charity. The trustees identify the major risks to which it might be exposed and the systems and procedures that are practical in the circumstances to mitigate the risks identified. A review of these risks is carried out regularly. The significant risks identified include:

- Safeguarding failure: any failure could have a significant reputational and financial impact on the work of the charity. The charity's volunteers are issued with the charity's policy statement on Safeguarding. Insurance is held to mitigate any financial claim.
- Data Protection; safeguarding access and privacy of data when using a virtual office environment.
- Income: the charity has no permanent source of regular income and relies on voluntary donations and grants to finance its work. Reserves are set aside to secure the financial stability of the charity in accordance with the charity's stated reserve policy.
- Expenditure: expenditure is regularly monitored to ensure it remains within the budgetary constraints set each year having regard to the charity's available income and uncommitted reserves. Payments are made by cheque or the bank's on-line platform and signed or authorised in accordance with the terms of the bank mandate in force at the time. All transactions require two signatures or authorisations. No cash payments are made.
- Operational risk: the day-to-day activities of the charity are dependent on there being an "office presence" including the ability to work remotely, staffed by our remunerated charity coordinator and administrator and designated "desk" volunteers to manage and organise the daily requests for help from our clients received during our published hours of operation and an availability of enough volunteers to fulfil the requests being made. A detailed daily task list is maintained by the office and clients are informed whether or not their request can be fulfilled and which volunteer has been allocated to help them. As day-to-day operations rely on a small team of people, we ensure that we balance our services and tasks with the capacity and availability of the team. Regular appeals are made to increase the pool of volunteers helping Hands.

**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)****TRUSTEES' ANNUAL REPORT  
for the year ended 31 December 2024**

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**Trustees' responsibilities in the preparation of financial statements**

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

The 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 the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and to apply them consistently
- observe the methods and principles in the Charities SORP
- make judgements and accounting estimates that are reasonable and prudent
- state whether applicable UK Accounting Standards have been followed subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that 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 Governing Document. 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.

**Independent Examiner**

The Charity's income level for 2024 would normally require the financial statements to be subject to audit. On 13 February 2025, the Charity Commission granted the charity dispensation from this need under Regulation 34(3)(b) of the Charities (Accounts and Reports) Regulations 2008 and allows for an independent examination to be undertaken in its place. The dispensation only applies for 2024.

Since the year end, the trustees appointed Martin Bailey FCA of Goodman Jones LLP to undertake the independent examination of the financial statements for 2024.

**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)****TRUSTEES' ANNUAL REPORT (including directors' report)  
for the year ended 31 December 2024****REFERENCE AND ADMINISTRATIVE DETAILS**

## Trustees:

Jean Hunter	<b>Chair</b>	Resigned 11/3/2024
Chris Webborn	<b>Chair</b>	
Maurice Austin	<b>Treasurer</b>	
Clara Stevenson	<b>Secretary</b>	
Lorraine Bedborough	<b>Secretary</b>	Resigned 1/10/2024
Maggie Pope		Resigned 1/10/2024
Tom Blacksell		
Emma Slater		Appointed 18/11/2024

## Co-opted trustees:

Tamasin Little		Re-appointed 18/11/2024
Malcolm Johnson		Re-appointed 18/11/2024
Shirley Patton		Appointed 18/11/2024

All the trustees served throughout the period unless indicated otherwise.

Chris Webborn was appointed as Chair when Jean Hunter stood down as being a trustee.  
Maureen Payan who was the charity's President stood down from that role on 1 October 2024.

The charity is a charitable incorporated organisation (CIO) registered under the charity number 1185942.

The principal address of the charity is 1<sup>st</sup> Floor, Public Library, Garfield Road, Twickenham TW1 3JT. Its email address is [info@handscaregroup.org.uk](mailto:info@handscaregroup.org.uk). The telephone number is 020 8891 3346. The office is open from 9.30am to 12.30pm Monday – Friday (except bank & public holidays).

## Charity Coordinator and Administrator

Teresa Williamson resigned as coordinator in July 2024. Tracey Merrett was appointed in her place in September 2024. Rhiannon Cruise-Cooper was recruited as Administrator in April 2024.

**EXEMPTIONS FROM DISCLOSURE**

No exemptions from the disclosure requirements applicable to a small charity have been taken in the preparation of this trustees' annual report.

The trustees' report was approved by the trustees on 1 September 2025, and was signed for and on behalf of the trustees by:



Maurice Austin Treasurer

**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)****INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES  
for the year ended 31 December 2024**

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The Charity Commission issued a dispensation dated 13 February 2025 allowing Hands to have an independent examination of its financial statements in place of an audit (Regulation 31(f)) for the year ended 31 December 2024. Consequently, I report to the trustees on my examination of the financial statements of Hands ('the charity') for the year ended 31 December 2024. which are set out on pages 10 to 19.

**Responsibilities and basis of report**

As the trustees of the charity, you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

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

An independent examination does not involve gathering all the evidence that would be required in an audit, and consequently, does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently, I express no opinion as to whether the financial statements present a 'true and fair view' and my report is limited to those specific matters set out in the independent examiner's statement.

**Independent examiner's statement**

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

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 material matters have come to my attention in connection with the examination giving me reasonable 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 financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of financial statements 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.

**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)**

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES  
for the year ended 31 December 2024 – continued**

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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 financial statements 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 report 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.

Signed: *Martin Bailey* .....

Name: Martin Bailey FCA

Name of applicable listed body: The Institute of Chartered Accountants in England and Wales

Relevant professional qualification or membership of professional body: Chartered Accountant

ON BEHALF OF GOODMAN JONES LLP

1<sup>st</sup> Floor, Arthur Stanley House, 40-50 Tottenham Street, London W1T 4RN

11-09-25  
..... 2025

**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)****STATEMENT OF FINANCIAL ACTIVITIES  
for the year ended 31 December 2024**

		<b>2024</b>	<b>2023</b>
		<b>Unrestricted</b>	<b>Unrestricted</b>
		<b>funds</b>	<b>funds</b>
		£	£
	Notes		
<b>INCOME FROM:</b>			
Donations and legacies	2	1,559,454	7,675
Investments	3	25,599	2,126
Charitable activities	4	5,528	7,682
<b>TOTAL</b>		<u>1,590,581</u>	<u>17,483</u>
<b>EXPENDITURE ON:</b>			
Charitable activities	5	(72,160)	(43,555)
<b>NET MOVEMENT IN FUNDS</b>		<u>1,518,421</u>	<u>(26,072)</u>
<b>RECONCILIATION OF FUNDS:</b>			
Total funds brought forward at 1 January 2024		190,347	216,419
<b>TOTAL FUNDS CARRIED FORWARD AT 31 DECEMBER 2024</b>	11	<u><u>1,708,768</u></u>	<u><u>190,347</u></u>

**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)****STATEMENT OF FINANCIAL ACTIVITIES  
for the year ended 31 December 2023**

		<b>2023</b>	<b>2022</b>
		<b>Unrestricted</b>	<b>Unrestricted</b>
		<b>funds</b>	<b>funds</b>
		£	£
	Notes		
<b>INCOME FROM:</b>			
Donations and grants	2	7,675	8,848
Investments	3	2,126	1,377
Charitable activities	4	7,682	8,021
<b>TOTAL</b>		<u>17,483</u>	<u>18,246</u>
<b>EXPENDITURE ON:</b>			
Charitable activities	5	(43,555)	(39,990)
<b>NET MOVEMENT IN FUNDS</b>		<u>(26,072)</u>	<u>(21,744)</u>
<b>RECONCILIATION OF FUNDS:</b>			
Total funds brought forward at 1 January 2023		216,419	238,163
<b>TOTAL FUNDS CARRIED FORWARD AT 31 DECEMBER 2023</b>	11	<u><u>190,347</u></u>	<u><u>216,419</u></u>

**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)****BALANCE SHEET**  
as at 31 December 2024

	Notes	2024 £	2023 £
<b>FIXED ASSETS</b>			
Investments	9	83,000	-
Total fixed assets		83,000	-
<b>CURRENT ASSETS</b>			
Debtors	8	14,561	2,044
Investments	9	680,000	-
Cash at bank	9	938,176	188,303
Total current assets		1,632,737	190,347
<b>LIABILITIES</b>			
Creditors: Amounts falling due within one year	10	(6,969)	-
Net current assets		1,625,768	-
Total assets less current liabilities		1,708,768	190,347
<b>TOTAL NET ASSETS</b>		<u>1,708,768</u>	<u>190,347</u>
<b>FUNDS OF THE CHARITY</b>			
Unrestricted funds			
General Fund	11	1,708,768	190,347
<b>TOTAL FUNDS</b>	12	<u>1,708,768</u>	<u>190,347</u>

The financial statements on pages 10 to 19 were approved by the trustees and authorised for issue on 1 September 2025 and are signed on their behalf by

  
Chris Webborn - Chair

  
Maurice Austin - Treasurer

**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)****STATEMENT OF CASH FLOWS  
for the year ended 31 December 2024**


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	Notes	2024	2023
<b>Cash flows from operating activities:</b>			
Net cash provided by/(used in) operating activities	13	<u>1,497,091</u>	<u>(27,952)</u>
<b>Cash flows from investing activities:</b>			
Interest from investments		15,782	2,126
Purchase of investments		(763,000)	-
Cash provided by/(used in) investing activities		<u>(747,218)</u>	<u>2,126</u>
<b>Change in cash &amp; cash equivalents in the period</b>		749,873	(25,826)
Cash & cash equivalents at 1 January 2024		<u>188,303</u>	<u>214,129</u>
<b>Cash &amp; cash equivalents at 31 December 2024</b>	14	<u><u>938,176</u></u>	<u><u>188,303</u></u>

**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)****NOTES TO THE FINANCIAL STATEMENTS  
for the year ended 31 December 2024**

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**1. ACCOUNTING POLICIES****Basis of accounting**

These financial statements have been prepared in accordance with FRS 102 “The Financial Reporting Standard applicable in the UK and Republic of Ireland” and under the historical cost convention.

The charity is a public benefit entity within the definitions of FRS 102.

The financial statements have also been prepared in accordance with the accounting policies set out in more detail below and comply with the Charities Act 2011, the governing document of the charity, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), referred to as the Charities SORP (FRS 102). They have also been prepared in Sterling, the functional currency of the charity, and have been rounded to the nearest £.

**Going concern**

The trustees have reviewed the financial forecasts for the charity and have considered its anticipated income and expenditure commitments for a period of at least twelve months from the date of approval of these financial statements. The trustees believe that the charity has adequate resources to continue in operational existence for at least the next twelve months and meet its liabilities and obligations during that period as they fall due. For that reason, the trustees continue to adopt the going concern basis in preparing the financial statements.

**Income**

Donations, grants and other similar types of voluntary income are brought into account when receivable. Donated income is included gross of any attributable tax recoverable, where relevant.

Amounts received from clients to reimburse the charity for shopping undertaken by its volunteers is treated as income of the charity where the charity reimburses the volunteer for the shopping in anticipation of receiving the income from the client. It is brought into account on a receivable basis. Shopping organised by the charity where the client is responsible for reimbursing the volunteer is not treated as charity income.

Legacies are included as income when receipt is probable and its value to the charity can be measured with reasonable certainty. Probable is when probate has been granted and any conditions attached to the legacy preventing distribution have been discharged by the estate’s administrators.

Investment income comprises deposit account interest. Interest on instant and easy access accounts is recognised as income when it is received. Interest on fixed term deposit accounts is recognised over the term of the investment period.

Volunteer help: the value of any volunteer help is not included in the accounts but is described in the Trustees’ Annual Report.

**Expenditure**

Expenditure is allocated to the charity’s principal activity where the costs can be identified as being directly related to that activity. Costs that cannot be identified in this way are categorised as either support. Any costs that cannot be specifically categorised are allocated in proportions based upon a suitable ratio applicable to the nature of the cost involved. All expenditure is inclusive of irrecoverable VAT.

**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)****NOTES TO THE FINANCIAL STATEMENTS (Continued)**  
**for the year ended 31 December 2024****1. ACCOUNTING POLICIES (continued)****Financial assets and liabilities**

The charity's debtors and creditors that meet the definition of either a financial asset or a financial liability are initially recognised at the transaction value and thereafter are stated at amortised cost using the effective interest method.

**Fund accounting**

The General Fund comprises the accumulated surpluses of unrestricted income over expenditure and is used in furtherance of the general objective of the charity.

Designated funds are a particular form of unrestricted funds consisting of amounts, which have been allocated or designated for specific purposes by the trustees. The use of designated funds remains at the discretion of the trustees.

Restricted funds are funds subject to specific conditions imposed by donors. The purpose and use of the restricted funds are set out in the notes to the financial statements. Amounts unspent at the year-end are carried forward in the balance sheet. There were no restricted funds held at the balance sheet date.

**Judgements**

Estimates and judgements 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 trustees have not identified any estimates and assumptions that are considered to have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

<b>2 DONATIONS AND LEGACIES – Unrestricted funds</b>	<b>Total</b>	<b>Total</b>
	<b>2024</b>	<b>2023</b>
	£	£
Donations from individuals and organisations	5,386	5,875
Legacies	1,550,621	-
Gift aid tax recoverable	765	-
Grants receivable	2,682	1,800
	<u>1,559,454</u>	<u>7,675</u>

## HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)

NOTES TO THE FINANCIAL STATEMENTS (Continued)  
for the year ended 31 December 2024

3	INCOME FROM INVESTMENTS – Unrestricted funds	Total			
		2024	2023		
		£	£		
	Interest Receivable	25,599	2,126		
		<u>25,599</u>	<u>2,126</u>		
4	INCOME FROM CHARITABLE ACTIVITIES – Unrestricted funds	Total			
		2024	2023		
		£	£		
	Client Shopping service	4,379	6,727		
	Other charitable activities	1,149	955		
		<u>5,528</u>	<u>7,682</u>		
5	CHARITABLE EXPENDITURE – Unrestricted funds	Total			
		2024	2023		
		£	£		
	Charitable activities				
	Client shopping reimbursements	4,379	6,810		
	Other charitable activities	3,980	4,256		
		<u>8,359</u>	<u>11,066</u>		
	Support and governance costs (see note 6)	63,801	32,489		
		<u>72,160</u>	<u>43,555</u>		
6	SUPPORT AND GOVERNANCE COSTS	Support costs	Governance costs	Total	Total
		£	£	2024	2023
				£	£
	Bank charges	2125	-	2,125	60
	Insurance	700	160	860	815
	Professional fees	540	1,860	2,400	528
	Independent examination fees	-	3,600	3,600	-
	Rent	7,000	-	7,000	6,866
	Salary costs	26,952	-	26,952	17,553
	Office costs	20,864	-	20,864	6,667
		<u>58,181</u>	<u>5,620</u>	<u>63,801</u>	<u>32,489</u>

## HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)

**NOTES TO THE FINANCIAL STATEMENTS (Continued)**  
**for the year ended 31 December 2024**

7	<b>STAFF COSTS - Unrestricted funds</b>	<b>2024</b>	<b>2023</b>
		£	£
	Wages and salaries	26,470	17,141
	Social security cost	-	-
	Defined benefit pension contribution	482	412
		<u>26,952</u>	<u>17,553</u>
	Average monthly number of employees	<u>2</u>	<u>1</u>

No employee earned more than £60,000 in either period.

None of the trustees, who are considered to be the key management personnel of the charity, received any remuneration in either period.

8	<b>DEBTORS</b>	<b>2024</b>	<b>2023</b>
		£	£
	Amounts falling due within one year:		
	Prepayments & accrued income	13,220	1,975
	Other debtors	1,341	69
		<u>14,561</u>	<u>2,044</u>

9	<b>CASH AT BANK</b>	<b>2024</b>	<b>2023</b>
		£	£
	Funds available on demand	938,176	188,303
	Funds held at bank on term deposit accounts:-		
	As current asset investments maturing within 12 months	680,000	-
	As fixed asset investment maturing after 12 months	83,000	-
		<u>1,701,176</u>	<u>188,303</u>

10	<b>CREDITORS</b>	<b>2024</b>	<b>2023</b>
		£	£
	Amounts falling due within one year:		
	Accruals	6,500	-
	Other creditors	469	-
		<u>6,969</u>	<u>-</u>

**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)**

**NOTES TO THE FINANCIAL STATEMENTS (Continued)**  
**for the year ended 31 December 2024**

**11 THE FUNDS OF THE CHARITY**

	01-Jan				31-Dec
	2024	Income	Expenditure	Transfer between funds	2024
	£	£	£	£	£
<b>Unrestricted Funds</b>					
<b>Designated:</b>					
Legacy fund	-	-	-	1,538,760	1,538,760
<b>Undesignated funds</b>					
General Fund	190,347	1,590,581	(72,159)	(1,538,760)	170,008
	<u>190,347</u>	<u>1,590,581</u>	<u>(72,159)</u>	<u>-</u>	<u>1,708,768</u>

	01-Jan				31-Dec
	2023	Income	Expenditure	Transfer between funds	2023
	£	£	£	£	£
<b>Unrestricted income</b>					
General Fund	216,419	17,483	(43,555)	-	190,347
	<u>216,419</u>	<u>17,483</u>	<u>(43,555)</u>	<u>-</u>	<u>190,347</u>

**12 ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	Fixed assets	Net current assets	Total
	£	£	£
<b>At 31 December 2024:</b>			
<b>Unrestricted funds:</b>			
<b>Designated funds</b>			
Legacy fund	83,000	1,455,760	1,538,760
<b>Unrestricted funds:</b>			
General Fund	-	170,008	170,008
<b>NET ASSETS</b>	<u>83,000</u>	<u>1,625,768</u>	<u>1,708,768</u>

	Fixed assets	Net current assets	Total
	£	£	£
<b>At 31 December 2023:</b>			
<b>Unrestricted funds:</b>			
General Fund	-	190,347	190,347
<b>NET ASSETS</b>	<u>-</u>	<u>190,347</u>	<u>190,347</u>

**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)**

**NOTES TO THE FINANCIAL STATEMENTS (Continued)**  
**for the year ended 31 December 2024**

13	<b>RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES</b>	<b>2024</b>	<b>2023</b>
		£	£
	<b>Net income/(expenditure) for the reporting period</b>	1,518,421	(26,072)
	<b>Adjustments for:</b>		
	Interest from investments	(15,782)	(2,126)
	(Increase)/decrease in debtors	(12,516)	246
	Increase/(decrease) in creditors	6,968	-
	<b>Net cash provided by/(used in) operating activities</b>	<u>1,497,091</u>	<u>(27,952)</u>

14	<b>ANALYSIS OF CASH &amp; CASH EQUIVALENTS</b>	<b>2024</b>	<b>2023</b>
		£	£
	Cash in hand (note 9)	938,176	188,303
	<b>Total cash &amp; cash equivalents</b>	<u>938,176</u>	<u>188,303</u>

15 **RELATED PARTY TRANSACTIONS**

Trustees were reimbursed for expenditure they paid personally for and on behalf of the charity as follows:

M Pope	£131 (2023 - £247) for befriending service expenses
M Austin	£1,314 (2023 - £1,950) for office and payroll costs
T Little	£1,951 (2023 - £329) for client shopping services
C Webborn	£475 (2023 - £670) for office expenses

Others

R Austin, a spouse of a trustee, was reimbursed £49 (2023 - £243) for outing and office expenses she had paid for personally on the charity's behalf.

Rick Stevenson Design Ltd, a company connected with a trustee, was paid £1,960 (2023 - £330) for design and artwork services.

There were no other related party transactions to be disclosed for this period.

16 **OPERATING LEASE COMMITMENTS**

The minimum lease payment due from 1 January 2024 is £3,500 (2023 - £3,500).

**HELP A NEIGHBOUR IN DISTRESS SCHEME (HANDS)**

England & Wales - Charity number 1185942

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# Accounts

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Charity Number: 1185942



**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)**  
**TRUSTEES' ANNUAL REPORT & UNAUDITED FINANCIAL STATEMENTS**  
**31 DECEMBER 2023**

**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)****TRUSTEES' ANNUAL REPORT  
for the year ended 31 December 2023**

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The trustees present their report and the financial statements of HANDS (Help A Neighbour in Distress Scheme) for the year to 31 December 2023.

The financial statements have been prepared in accordance with the accounting policies set out in the notes to the financial statements and comply with the Charities Act 2011, the governing document of the charity, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

**OBJECTIVES AND ACTIVITIES****Charitable objectives**

HANDS' charitable objective is "to relieve, with the aid of local volunteers, persons in need of practical help and support in Twickenham and St Margaret's in the London Borough of Richmond Upon Thames".

**Relationships with related parties and representation on other bodies**

The charity has assumed the activities, assets and liabilities of a previously registered unincorporated charity of the same name (charity no 1033694) with effect from 1 January 2020. The unincorporated charity was dormant throughout the period.

**ACHIEVEMENTS AND PERFORMANCE****Charitable activities and events**

It was a busy year for HANDS as life resumed a sense of normality after the covid period.

Our paid and volunteer office staff responded to around 1,300 requests for help from our clients. These ranged from requests for shopping, transport to or from appointments, small gardening and DIY jobs, sorting paperwork and assisting with computer & IT related issues. There is little direct cost associated with the provision of these activities as our volunteers give their time free to help clients.

Our shopping bus operated throughout the year. There were 26 trips to the Supermarket. Clients shop for themselves or with the help of the volunteers who accompany the bus. This equated to about 150 client shops. There are refreshments and a chance to chat at the end of each trip. Clients contribute to the cost of the refreshments; the charity underwrites the balance of the cost including bus hire.

Clients were offered the chance to go on one of 4 riverboat outings held during the year. Refreshments are provided. These trips are always very popular. Clients make donations towards the cost of refreshments. The charity underwrites the balance of the cost including boat hire.

We also held several "friendly teas" events giving clients an opportunity to meet and chat with each other and volunteers running the event. Most are held in the library but sometimes at a 3<sup>rd</sup> party location such as the Pheasantry in Bushy Park.

**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)****TRUSTEES' ANNUAL REPORT  
for the year ended 31 December 2023**

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Our befriending service designed to help the lonely and isolated and those unable to go out to socialise is a growing area of activity. This year our volunteers made over 540 home visits and 215 telephone calls or emails to our clients. The trustees believe demands for this service will continue to increase for the foreseeable future.

The trustees believe HANDS continues to make a significant positive impact on lives and well-being of its clients.

**Public benefit**

The trustees are satisfied that the charity continues to benefit the public through its activities targeted to achieve its charitable objectives.

**FINANCIAL REVIEW****Financial results of activities and events**

The Statement of Financial Activity ("SOFA") for this year shows a deficit of £26,000. This is in line with the budget set by the trustees for the year under review. The previous year showed a deficit of £21,700.

HANDS has no source of permanent income and is wholly reliant on income from voluntary donations £5,800 (2022 - £7,000), grants £1,800 (2022 - £1,800), interest £2,100 (2022 - £1,400). Our total income for the year from these sources was £9,700 which was broadly the same for the previous year - £10,200.

We also received and recognised as income just under £6,800 (2022 - £7,700) from our clients for shopping undertaken by the volunteers where we reimburse volunteers for the monetary value of shop and look to collect the same from our clients. The net impact on charity reserves from this source of income is zero. We do not recognise as income the monetary value of the many shops organised by HANDS where the volunteer is reimbursed by the client directly.

The amount spent directly on charitable activities was broadly unchanged at around £11,000 (2022 - £10,000). This includes £4,200 (2022 £2,000) for the cost of hiring the shopping bus and client refreshments, funding outings and trips on the River Thames for our clients and £6,800 reimbursing our volunteers for client shops (2022 - £7,700). We are fortunate that our volunteers continue to give their time and talents free of charge.

Our expenses remain semi-fixed in nature and so do not vary significantly from year to year. The cost of running the charity to enable it to manage clients request for help totalled approximately £32,000 (2022 - £30,000). This includes payroll costs of £17,000 for both years and rent of £6,900 (2022 £6,900), office costs (telephone, IT, printing postage & stationery etc.) of £6,600 (2022 - £4,000), professional fees for payroll and legal services £500 (2022 - £1,400) and insurances £800 (2022 - £680).

Reserves, held in the form of bank deposits, fell from £216,000 to £190,000 reflecting the decision of the trustees to finance the charity's activities from reserves in lieu of any form of regular income and fundraising activities.

**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)****TRUSTEES' ANNUAL REPORT  
for the year ended 31 December 2023**

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**Reserves policy**

The trustees have reviewed the charity's policy on Reserves.

The charity's policy is to use its accumulated reserves to secure and fund its charitable activities for the benefit of both current clients and future clients in the short to medium term (1-5 years) in the absence of any form of regular income. The trustees also consider it essential that the reserves are used to ensure HANDS retains a staffed office and visible presence in Twickenham town centre. As our current budget indicates it costs somewhere between £25,000 and £30,000 net of budgeted income per annum to fulfil these objectives, approximately £150,000 of our reserves is allocated to achieving this. Funds surplus to this amount may be used at the discretion of the trustees to provide further support for its on-going charitable activities and/or to develop new ones.

The trustees have embarked on a detailed strategic review of the charity and its operations and will be reviewing the reserves policy and investments policy, below, as part of this exercise over the next year.

**Investments policy**

The trustees are empowered to deposit or invest funds as permitted by the Trustee Act 2000. In practice, the trustees hold the free reserves of the charity in bank deposit accounts.

The trustees are satisfied with the performance of the charity's investment assets for the period under review.

**STRUCTURE, GOVERNANCE AND MANAGEMENT****Organisational structure**

The charity is incorporated as a Charitable Incorporated Organisation and is governed in accordance with its registered Memorandum & Articles of Association.

**Method of recruitment, appointment, election, induction and training of trustees and officers****Recruitment**

The trustees periodically consider the appropriate mix of skills and experience needed on the board to manage the charity and look to maintain this mix as and when a vacancy arises.

**Appointment and election**

The Memorandum & Articles Association requires there must be at least four and no more than eight charity trustees at any one time. Individuals are appointed by the trustees.

A charity trustee is appointed for an initial term of three years. A trustee who has served for three consecutive terms of office may not be reappointed for a fourth consecutive term. Any trustee so retiring is eligible to be reappointed after an interval of at least one year.

**Co-opted trustees**

The trustees may co-opt up to two further persons of special knowledge or experience to act as co-opted trustees for "a period of time", as mutually agreed, but not exceeding 12 months from the date of first appointment. Co-opted trustees may be reappointed by the trustees at the expiry of the agreed period of appointment. Such trustees will not be deemed a member of the CIO for the purpose of clause 16 of the Memorandum & Articles (Membership of the CIO).

**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)****TRUSTEES' ANNUAL REPORT  
for the year ended 31 December 2023**

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**Officers - president**

The trustees may, from time to time, appoint a person to fill the office of President. The president is not a charity trustee or co-opted trustee. The president is entitled to attend and speak at meetings of the trustees but does not have the right to vote.

**Induction and training**

The role and responsibilities of a trustee are explained to all new trustees by the existing trustees upon appointment. Thereafter, all individual trustees are given the opportunity and are actively encouraged to go on courses at any time to suit their needs.

**Risk and corporate governance matters**

The trustees meet on a regular basis about once every six weeks. The trustees are responsible for maintaining controls to safeguard the position of the charity. The trustees identify the major risks to which it might be exposed and the systems and procedures that are practical in the circumstances to mitigate the risks identified. A review of these risks is carried out regularly.

The significant risks identified include:

- Safeguarding failure: any failure could have a significant reputational and financial impact on the work of the charity. The charity's volunteers are issued with the charity's policy statement on Safeguarding. Insurance is held to mitigate any financial claim.
- Data Protection; safeguarding access and privacy of data when using a virtual office environment.
- Income: the charity has no permanent source of regular income and relies on voluntary donations and grants to finance its work. Reserves are set aside to secure the financial stability of the charity in accordance with the charity's stated reserve policy.
- Expenditure: expenditure is regularly monitored to ensure it remains within the budgetary constraints set each year having regard to the charity's available income and uncommitted reserves. Payments are made by cheque or the bank's on-line platform and signed or authorised in accordance with the terms of the bank mandate in force at the time. All transactions require two signatures or authorisations. No cash payments are made.
- Operational risk: the day-to-day activities of the charity are dependent on there being an "office presence" including the ability to work remotely, staffed by our remunerated charity coordinator and designated "desk" volunteers to manage and organise the daily requests for help from our clients received during our published hours of operation and an availability of enough volunteers to fulfil the requests being made. A detailed daily task list is maintained by the office and clients are informed whether or not their request can be fulfilled and which volunteer has been allocated to help them. As day to day operations rely on a very small team of people, we ensure that we balance our services and tasks with the capacity and availability of the team. Regular appeals are made to increase the pool of volunteers helping HANDS.

**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)****TRUSTEES' ANNUAL REPORT  
for the year ended 31 December 2023****Trustees' responsibilities in the preparation of financial statements**

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

The 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 the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and to apply them consistently
- observe the methods and principles in the Charities SORP
- make judgements and accounting estimates that are reasonable and prudent
- state whether applicable UK Accounting Standards have been followed subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that 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 Governing Document. 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.

**REFERENCE AND ADMINISTRATIVE DETAILS**

Maureen Payan MBE	<b>President</b>	
Trustees:		
Jean Hunter	<b>Chair</b>	
Maurice Austin	<b>Treasurer</b>	
Penny Dolan		Resigned 15/11/2023
Maggie Pope		
Clara Stevenson		
Lorraine Bedborough	<b>Secretary</b>	
Paddy Fitzpatrick		Resigned 15/11/2023
Chris Webborn		Appointed 1/9/2023
Tom Blacksell		Appointed 15/11/2023
Co-opted trustees:		
Tamasin Little		Appointed 15/11/2023
Malcolm Johnson		Appointed 15/11/2023

All the trustees served throughout the period unless indicated otherwise.

Since the year end, Jean Hunter has resigned as a trustee. Chris Webborn was appointed as Chair in her place.

**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)**

**TRUSTEES' ANNUAL REPORT (including directors' report)  
for the year ended 31 December 2023**

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The charity is a charitable incorporated organisation (CIO) registered under the charity number 1185942.

The principal address of the charity is 1<sup>st</sup> Floor, Public Library, Garfield Road, Twickenham TW1 3JT. Its email address is [handscaregroup@handscaregroup.org.uk](mailto:handscaregroup@handscaregroup.org.uk). The telephone number is 020 8891 3346. The office is open from 9.30am to 12.30pm Monday – Friday (except bank & public holidays).

**Charity Coordinator and Administrator**

Teresa Williamson was the coordinator in post for the year. She resigned from this position in July 2024. The trustees are presently recruiting for new coordinator. Rhiannon Cruise-Cooper was recruited as Administrator in April 2024.

**EXEMPTIONS FROM DISCLOSURE**

No exemptions from the disclosure requirements applicable to a small charity have been taken in the preparation of this trustees' annual report.

The trustees' report was approved by the trustees on 16 September 2024, and was signed for and on behalf of the trustees by:

Maurice Austin    Treasurer

**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)****STATEMENT OF FINANCIAL ACTIVITIES  
for the year ended 31 December 2023**

		<b>2023</b>	<b>2022</b>
		<b>Unrestricted</b>	<b>Unrestricted</b>
		<b>funds</b>	<b>funds</b>
	Notes	£	£
<b>INCOME FROM:</b>			
Donations and grants	2	7,675	8,848
Investments	3	2,126	1,377
Charitable activities	4	7,682	8,021
<b>TOTAL</b>		<u>17,483</u>	<u>18,246</u>
<b>EXPENDITURE ON:</b>			
Charitable activities	5	(43,555)	(39,990)
<b>NET MOVEMENT IN FUNDS</b>		<u>(26,072)</u>	<u>(21,744)</u>
<b>RECONCILIATION OF FUNDS:</b>			
Total funds brought forward at 1 January 2023		216,419	238,163
<b>TOTAL FUNDS CARRIED FORWARD AT 31 DECEMBER 2023</b>	9	<u><u>190,347</u></u>	<u><u>216,419</u></u>

**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)****STATEMENT OF FINANCIAL ACTIVITIES  
for the year ended 31 December 2022**

	Notes	Unrestricted funds 2022 £	Unrestricted funds 2021 £
<b>INCOME FROM:</b>			
Donations and grants	2	8,848	14,909
Investments	3	1,377	1,981
Charitable activities	4	8,021	25,527
<b>TOTAL</b>		<u>18,246</u>	<u>42,417</u>
<b>EXPENDITURE ON:</b>			
Charitable activities	5	(39,990)	(55,936)
<b>NET MOVEMENT IN FUNDS</b>		<u>(21,744)</u>	<u>(13,519)</u>
<b>RECONCILIATION OF FUNDS:</b>			
Total funds brought forward at 1 January 2022		238,163	251,682
<b>TOTAL FUNDS CARRIED FORWARD AT 31 December 2022</b>	9	<u>216,419</u> =====	<u>238,163</u> =====

**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)****BALANCE SHEET  
as at 31 December 2023**

	Notes	2023 £	2022 £
<b>CURRENT ASSETS</b>			
Cash at bank and in hand		188,303	214,129
Debtors	7	<u>2,044</u>	<u>2,290</u>
		190,347	216,419
<b>LIABILITIES</b>			
Creditors: Amounts falling due within one year	8	-	-
		<u>190,347</u>	<u>216,419</u>
Total assets less current liabilities		<u>190,347</u>	<u>216,419</u>
<b>TOTAL NET ASSETS</b>		<u><u>190,347</u></u>	<u><u>216,419</u></u>
<b>FUNDS OF THE CHARITY</b>			
Unrestricted income funds			
General Fund	9	190,347	216,419
		<u>190,347</u>	<u>216,419</u>
<b>TOTAL FUNDS</b>	10	<u><u>190,347</u></u>	<u><u>216,419</u></u>

The financial statements on pages 7 to 15 were approved by the trustees and authorised for issue on 16 September 2024 and are signed on their behalf by

Chris Webborn - Chair

Maurice Austin - Treasurer

**(HELP A NEIGHBOUR IN DISTRESS SCHEME)****NOTES TO THE FINANCIAL STATEMENTS  
for the year ended 31 December 2023**

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**1. ACCOUNTING POLICIES****Basis of accounting**

These financial statements have been prepared in accordance with FRS 102 “The Financial Reporting Standard applicable in the UK and Republic of Ireland” and under the historical cost convention.

The charity is a public benefit entity within the definitions of FRS 102.

The financial statements have also been prepared in accordance with the accounting policies set out in more detail below and comply with the Charities Act 2011, the governing document of the charity, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), referred to as the Charities SORP (FRS 102).

**Going concern**

The trustees have reviewed the financial forecasts for the charity and have considered its anticipated income and expenditure commitments for a period of at least twelve months from the date of approval of these financial statements. The trustees believe that the charity has adequate resources to continue in operational existence for at least the next twelve months and meet its liabilities and obligations during that period as they fall due. For that reason, the trustees continue to adopt the going concern basis in preparing the financial statements.

**Income**

Donations, grants and other similar types of voluntary income are brought into account when receivable. Donated income is included gross of any attributable tax recoverable, where relevant.

Amounts received from clients to reimburse the charity for shopping undertaken by its volunteers is treated as income of the charity where the charity reimburses the volunteer for the shopping in anticipation of receiving the income from the client. It is brought into account on a receivable basis. Shopping organised by the charity where the client is responsible for reimbursing the volunteer is not treated as charity income.

Legacies are included as income when receipt is probable and its value to the charity can be measured with reasonable certainty. Probable is when probate has been granted and any conditions attached to the legacy preventing distribution have been discharged by the estate’s administrators.

Investment income comprises deposit account interest. It is recognised as income when it is received.

Volunteer help: the value of any volunteer help is not included in the accounts but is described in the Trustees Annual Report.

**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)****NOTES TO THE FINANCIAL STATEMENTS (Continued)**  
**for the year ended 31 December 2023****1. ACCOUNTING POLICIES (continued)****Expenditure**

Expenditure is allocated to the charity's principal activity where the costs can be identified as being directly related to that activity. Costs that cannot be identified in this way are categorised as either support costs or governance costs. Any costs that cannot be specifically categorised are allocated in proportions based upon a suitable ratio applicable to the nature of the cost involved.

**Financial assets and liabilities**

The charity's debtors and creditors that meet the definition of either a financial asset or a financial liability are initially recognised at the transaction value and thereafter are stated at amortised cost using the effective interest method.

**Fund accounting**

The General Fund comprises the accumulated surpluses of unrestricted income over expenditure and is used in furtherance of the general objective of the charity.

Designated funds are a particular form of unrestricted funds consisting of amounts, which have been allocated or designated for specific purposes by the trustees. The use of designated funds remains at the discretion of the trustees. There were no designated funds held at the balance sheet date.

Restricted funds are funds subject to specific conditions imposed by donors. The purpose and use of the restricted funds are set out in the notes to the financial statements. Amounts unspent at the year-end are carried forward in the balance sheet. There were no restricted funds held at the balance sheet date.

**2 DONATIONS AND GRANTS – Unrestricted funds**

	<b>Total</b>	<b>Total</b>
	<b>2023</b>	<b>2022</b>
	£	£
Donations from individuals and organisations	5,875	7,048
Gift aid tax recoverable	-	-
Grants receivable	1,800	1,800
	<u>7,675</u>	<u>8,848</u>

## HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)

NOTES TO THE FINANCIAL STATEMENTS (Continued)  
for the year ended 31 December 2023

3	<b>INCOME FROM INVESTMENTS – Unrestricted funds</b>	<b>Total</b>	<b>Total</b>		
		<b>2023</b>	<b>2022</b>		
		£	£		
	Interest Receivable	2,126	1,377		
		<u>2,126</u>	<u>1,377</u>		
4	<b>INCOME FROM CHARITABLE ACTIVITIES – Unrestricted funds</b>	<b>Total</b>	<b>Total</b>		
		<b>2023</b>	<b>2022</b>		
		£	£		
	Client Shopping service	6,727	7,681		
	Other charitable activities	955	340		
		<u>7,682</u>	<u>8,021</u>		
5	<b>CHARITABLE EXPENDITURE – Unrestricted funds</b>	<b>Total</b>	<b>Total</b>		
		<b>2023</b>	<b>2022</b>		
		£	£		
	Charitable activities				
	Client shopping reimbursements	6,810	7,684		
	Other charitable activities	4,256	2060		
		<u>11,066</u>	<u>9,744</u>		
	Support and governance costs (see note 6)	32,489	30,246		
		<u>43,555</u>	<u>39,990</u>		
6	<b>SUPPORT AND GOVERNANCE COSTS</b>	<b>Support costs</b>	<b>Governance costs</b>	<b>Total</b>	<b>Total</b>
		£	£	£	£
	Bank charges	60	-	60	87
	Insurance	638	177	815	684
	Professional fees	528	-	528	1,416
	Rent	6,866	-	6,866	6,895
	Salary costs	17,553	-	17,553	17,093
	Office costs	6,667	-	6,667	4,071
		<u>32,312</u>	<u>177</u>	<u>32,489</u>	<u>30,246</u>

## HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)

NOTES TO THE FINANCIAL STATEMENTS (Continued)  
for the year ended 31 December 2023

7 DEBTORS	2023	2022
	£	£
Amounts falling due within one year:		
Shopping accounts	69	300
Prepayments	1,975	1,990
	<u>2,044</u>	<u>2,290</u>

8 CREDITORS	2023	2023
	£	£
Amounts falling due within one year:		
Accruals	-	-
	<u>-</u>	<u>-</u>

## 9 THE FUNDS OF THE CHARITY

	01-Jan 2023	Income	Expenditure	31-Dec 2023
	£	£	£	£
<b>Unrestricted income</b>				
General Fund	216,419	17,483	(43,555)	190,347
				<u>190,347</u>

	01-Jan 2022	Income	Expenditure	31-Dec 2022
	£	£	£	£
<b>Unrestricted income</b>				
General Fund	238,163	18,246	(39,990)	216,419
				<u>216,419</u>

**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)****NOTES TO THE FINANCIAL STATEMENTS (Continued)**  
**for the year ended 31 December 2023****10 ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	<b>Net current assets</b>	<b>Total</b>
	£	£
<b>At 31 December 2023:</b>		
<b>Unrestricted income funds:</b>		
General Fund	190,347	190,347
<b>NET ASSETS</b>	<u>190,347</u>	<u>190,347</u>
	<b>Net current assets</b>	<b>Total</b>
	£	£
<b>At 31 December 2022:</b>		
<b>Unrestricted income funds:</b>		
General Fund	216,419	216,419
<b>NET ASSETS</b>	<u>216,419</u>	<u>216,419</u>

**11. RELATED PARTY TRANSACTIONS**

Trustees were reimbursed for expenditure they paid for personally on behalf of the charity as follows:

M Pope	£247 for office costs and befriending service expenses
M Austin	£1,950 for office and payroll costs
T Little	£329 for client shopping services
C Webborn	£670 for office expenses

**Others**

R Austin, a spouse of a trustee, was reimbursed £243 for outing and office expenses she had paid for personally on the charity's behalf.

Rick Stevenson Design Ltd, a company connected with a trustee, was paid £330 for design and artwork services.

There were no other related party transactions to be disclosed for the current period.

**12. OPERATING LEASE COMMITMENTS**

The minimum lease payment due from 1 January 2023 is £3,500.

**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)****NOTES TO THE FINANCIAL STATEMENTS (Continued)**  
**for the year ended 31 December 2023**

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**13. CONTINGENT ASSET AND NON-ADJUSTING POST BALNCE SHEET EVENT**

As previously reported, the trustees were advised in November 2020 that the charity had been named as a beneficiary in a Will giving the charity a house valued for estate purposes at £950,000. Conditions attaching to the legacy prevented the estate's administrators from being able to transfer the benefit of the legacy to the charity for a minimum period of 2 years after the grant of probate (obtained April 2023).

The estate's administrators were not able to secure the benefit of legacy for the charity during the period under review. As there continued to be uncertainty as to the timing and the value of legacy at the balance sheet date, it could not be recognised as income belonging to in the period under review and remained a contingent asset.

Since the year end the estate's administrators secured vacant possession of the property and with the agreement of the trustees, sold it at auction for £1.5million. In July 2024 the charity received the bulk of the net proceeds (£1.43 million). The executors continue to hold £50,000 pending completion of matters relating to property during the administration period.

**HELP A NEIGHBOUR IN DISTRESS SCHEME (HANDS)**

England & Wales - Charity number 1185942

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# Accounts

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Charity Number: 1185942



**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)**

**TRUSTEES' ANNUAL REPORT & UNAUDITED FINANCIAL STATEMENTS**

**31 DECEMBER 2022**

**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)****TRUSTEES' ANNUAL REPORT  
for the year ended 31 December 2022**

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The trustees present their report and the financial statements of HANDS (Help A Neighbour in Distress Scheme) for the year to 31 December 2022.

The financial statements have been prepared in accordance with the accounting policies set out in the notes to the financial statements and comply with the Charities Act 2011, the governing document of the charity, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

**OBJECTIVES AND ACTIVITIES****Charitable objectives**

HANDS' charitable objective is "to relieve, with the aid of local volunteers, persons in need of practical help and support in Twickenham and St Margaret's in the London Borough of Richmond Upon Thames".

**Relationships with related parties and representation on other bodies**

The charity has assumed the activities, assets and liabilities of a previously registered unincorporated charity of the same name (charity no 1033694) with effect from 1 January 2021. The unincorporated charity which still exists pending completion of certain legal matters, has been dormant throughout the period.

**ACHIEVEMENTS AND PERFORMANCE****Charitable activities and events**

The year started slowly whilst Covid-19 restrictions remained in force. When they were lifted in February, we started reinstating activities that had had to be curtailed for nearly two years.

The fortnightly Shopping Bus to Tesco's started again at the end of March and by the end of the year, we had run 18 fortnightly shopping bus trips. We continued providing clients with "one to one" shopping services and by the end of the year our volunteers had helped clients with over 1,100 "one to one shops".

Despite the challenges of the long hot summer with soaring temperatures, the fine weather meant we were able to arrange two of our very popular River Thames cruises for clients.

Friendly Thursday teas were reinstated in October and some of our traditional Christmas activities in December. We took nine clients to the Turk's Head Christmas event and eight to the St Stephen's Christmas Lunch on Christmas Day.

Transport to appointments was resumed from early on and we experienced, and continue to do so, a high demand for this service. HANDS helped with more than 360 transport requests.

Our volunteers also helped with a number of other tasks such as gardening and the like (about 70 in number).

Our befriending service has seen an increase in demand for its services. We had about 30 clients accessing our telephone befriending service when volunteers would call them on a weekly basis. As the covid restrictions were eased we resumed face to face befriending visits. The trustees believe there will be an ever-increasing demand for this sort of activity.

The trustees believe HANDS continues to make a significant positive impact on lives and well-being of its clients.

**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)****TRUSTEES' ANNUAL REPORT  
for the year ended 31 December 2022**

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**Public benefit**

The trustees are satisfied that the charity continues to benefit the public through its activities targeted to achieve its charitable objectives.

**FINANCIAL REVIEW****Financial results of activities and events**

The Statement of Financial Activity ("SOFA") for this year shows a deficit of £21,700. The previous year showed a deficit of £13,500.

HANDS has no source of permanent income and is wholly reliant on income from voluntary donations £7,000 (with no gift aid) (2021 - £11,000 & £850 gift aid), grants £1,800 (2021 - £3,800), interest £1,400 (2021 - £2,000). Our total income for the year from these sources was £10,200 which was down on the £16,900 reported for 2021.

We also received and recognised as income just under £7,700 (2021 - £25,000) from our clients for shopping undertaken by the volunteers where we reimburse volunteers for the monetary value of shop and look to collect the same from our clients. The net impact on charity reserves from this source of income is zero. We do not recognise as income the monetary value of the many shops organised by HANDS where the volunteer is reimbursed by the client directly.

Our expenses remain semi-fixed in nature and so do not vary significantly from year to year. Support and governance costs to run and support the office totalled £30,000 (2021 - £30,000). This includes payroll costs of £17,000 for both years and rent of £6,900 (2021 £7,250), office costs (telephone, IT, printing postage & stationery etc.) of £4,000 (2021 - £4,000), professional fees for payroll and legal services £1,400 (2021 - £1,000) and insurances £680 (2021 - £820).

More was spent on charitable activities this year as the covid-affected services were resumed; £2,000 was spent on the shopping bus services and outings in the year (2021 - £30), £7,700 (2021 - £25,000) on reimbursing our volunteers for client shops (see above). We are fortunate that our volunteers continue to give their time and talents free of charge.

Our reserves, held in the form of bank deposits, fell to £216,000 from £238,000 reflecting the decision of the trustees to finance activities from reserves in lieu of any form of regular income and fundraising activities.

**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)****TRUSTEES' ANNUAL REPORT  
for the year ended 31 December 2022**

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**Reserves policy**

The trustees have reviewed the charity's policy on Reserves.

The charity's policy is to use its accumulated reserves to secure and fund its charitable activities for the benefit of both current clients and future clients in the short to medium term (1-5 years) in the absence of any form of regular income. The trustees also consider it essential that the reserves are used to ensure HANDS retains a staffed office and visible presence in Twickenham town centre. As our current budget indicates it costs somewhere between £25,000 and £30,000 net of budgeted income per annum to fulfil these objectives, approximately £150,000 of our reserves is allocated to achieving this. Funds surplus to this amount may be used at the discretion of the trustees to further support its on-going charitable activities and to develop new ones.

**Investments policy**

The trustees are empowered to deposit or invest funds as permitted by the Trustee Act 2000. In practice, the trustees hold the free reserves of the charity in bank deposit accounts.

The trustees are satisfied with the performance of the charity's investment assets for the period under review.

**STRUCTURE, GOVERNANCE AND MANAGEMENT****Organisational structure**

The charity is incorporated as a Charitable Incorporated Organisation and is governed in accordance with its registered Memorandum & Articles of Association.

**Method of recruitment, appointment, election, induction and training of trustees and officers****Recruitment**

The trustees periodically consider the appropriate mix of skills and experience needed on the board to manage the charity and look to maintain this mix as and when a vacancy arises.

**Appointment and election**

The Memorandum & Articles Association requires there must be at least four and no more than eight charity trustees at any one time. Individuals are appointed by the trustees who are in office at the time of appointment.

A charity trustee is appointed for an initial term of three years. A trustee who has served for three consecutive terms of office may not be reappointed for a fourth consecutive term. Any trustee so retiring is eligible to be reappointed after an interval of at least one year.

**Co-opted trustees**

The trustees may co-opt up to two further persons of special knowledge or experience to act as co-opted trustees for "a period of time", as mutually agreed, but not exceeding 12 months from the date of first appointment. Co-opted trustees may be reappointed by the trustees at the expiry of the agreed period of appointment. Such trustees will not be deemed a member of the CIO for the purpose of clause 16 of the Memorandum & Articles (Membership of the CIO).

**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)****TRUSTEES' ANNUAL REPORT  
for the year ended 31 December 2022**

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**Officers - president**

The trustees may, from time to time, appoint a person to fill the office of President. The president is not a charity trustee or co-opted trustee. The president is entitled to attend and speak at meetings of the trustees but does not have the right to vote.

**Induction and training**

The role and responsibilities of a trustee are explained to all new trustees by the existing trustees upon appointment. Thereafter, all individual trustees are given the opportunity and are actively encouraged to go on courses at any time to suit their needs.

**Risk and corporate governance matters**

The trustees meet on a regular basis about once every six weeks. The trustees are responsible for maintaining controls to safeguard the position of the charity. The trustees identify the major risks to which it might be exposed and the systems and procedures that are practical in the circumstances to mitigate the risks identified. A review of these risks is carried out regularly.

The significant risks identified include:

- Safeguarding failure: any failure could have a significant reputational and financial impact on the work of the charity. The charity's volunteers are issued with the charity's policy statement on Safeguarding. Insurance is held to mitigate any financial claim.
- Data Protection; safeguarding access and privacy of data when using a virtual office environment.
- Income: the charity has no permanent source of regular income and relies on voluntary donations and grants to finance its work. Reserves are set aside to secure the financial stability of the charity in accordance with the charity's stated reserve policy.
- Expenditure: expenditure is regularly monitored to ensure it remains within the budgetary constraints set each year having regard to the charity's available income and uncommitted reserves. Payments are made by cheque or the bank's on-line platform and signed or authorised in accordance with the terms of the bank mandate in force at the time. All transactions require two signatures or authorisations. No cash payments are made.
- Operational risk: the day-to-day activities of the charity are dependent on there being an "office presence" including the ability to work remotely, staffed by our remunerated charity coordinator and designated "desk" volunteers to manage and organise the daily requests for help from our clients received during our published hours of operation and an availability of enough volunteers to fulfil the requests being made. A detailed daily task list is maintained by the office and clients are informed whether or not their request can be fulfilled and which volunteer has been allocated to help them. As day to day operations rely on a very small team of people, we ensure that we balance our services and tasks with the capacity and availability of the team. Regular appeals are made to increase the pool of volunteers helping HANDS.



HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)

TRUSTEES' ANNUAL REPORT (including directors' report)  
for the year ended 31 December 2022

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**EXEMPTIONS FROM DISCLOSURE**

No exemptions from the disclosure requirements applicable to a small charity have been taken in the preparation of this trustees' annual report.

The trustees' report was approved by the trustees on 28 September 2023, and was signed for and on behalf of the trustees by:

A handwritten signature in black ink, appearing to read 'Maurice Austin', with a stylized flourish at the end.

Maurice Austin Treasurer

## HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)

STATEMENT OF FINANCIAL ACTIVITIES  
for the year ended 31 December 2022

	Notes	Unrestricted funds 2022 £	Unrestricted funds 2021 £
<b>INCOME FROM:</b>			
Donations and grants	2	8,848	14,909
Investments	3	1,377	1,981
Charitable activities	4	8,021	25,527
<b>TOTAL</b>		<u>18,246</u>	<u>42,417</u>
<b>EXPENDITURE ON:</b>			
Charitable activities	5	(39,990)	(55,936)
<b>NET MOVEMENT IN FUNDS</b>		<u>(21,744)</u>	<u>(13,519)</u>
<b>RECONCILIATION OF FUNDS:</b>			
Total funds brought forward at 1 January 2022		238,163	251,682
<b>TOTAL FUNDS CARRIED FORWARD AT 31 December 2022</b>	9	<u>216,419</u> =====	<u>238,163</u> =====

## HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)

STATEMENT OF FINANCIAL ACTIVITIES  
for the year ended 31 December 2021

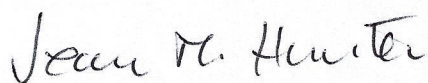
	Notes	Unrestricted funds 2021 £	Unrestricted funds 2020 £
<b>INCOME FROM:</b>			
Special donation – fund transfer	2	-	257,086
Other Donations and grants	2	14,909	19,259
Investments	3	1,981	2,547
Charitable activities	4	25,527	31,832
<b>TOTAL</b>		<u>42,417</u>	<u>310,724</u>
<b>EXPENDITURE ON:</b>			
Charitable activities	5	(55,936)	(59,042)
<b>NET MOVEMENT IN FUNDS</b>		(13,519)	251,682
<b>RECONCILIATION OF FUNDS:</b>			
Total funds brought forward at 1 January 2021		251,682	-
<b>TOTAL FUNDS CARRIED FORWARD AT 31 December 2021</b>	9	<u>238,163</u> =====	<u>251,682</u> =====

## HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)

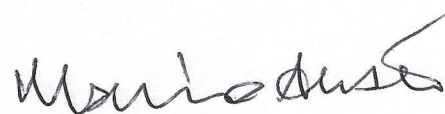
BALANCE SHEET  
as at 31 December 2022

	Notes	2022 £	2021 £
<b>CURRENT ASSETS</b>			
Cash at bank and in hand		214,129	235,717
Debtors	7	2,290	2,446
<b>LIABILITIES</b>			
Creditors: Amounts falling due within one year	8	-	-
<b>Total assets less current liabilities</b>		<u>216,419</u>	<u>238,163</u>
<b>TOTAL NET ASSETS</b>		<u>216,419</u> =====	<u>238,163</u> =====
<b>FUNDS OF THE CHARITY</b>			
<b>Unrestricted income funds</b>			
General Fund	9	216,419	238,163
<b>TOTAL FUNDS</b>	10	<u>216,419</u> =====	<u>238,163</u> =====

The financial statements on pages 7 to 15 were approved by the trustees and authorised for issue on 28 September 2023 and are signed on their behalf by



Jean Hunter - Chairperson



Maurice Austin - Treasurer

**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)****NOTES TO THE FINANCIAL STATEMENTS  
for the year ended 31 December 2022**

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**1. ACCOUNTING POLICIES****Basis of accounting**

These financial statements have been prepared in accordance with FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and under the historical cost convention.

The charity is a public benefit entity within the definitions of FRS 102.

The financial statements have also been prepared in accordance with the accounting policies set out in more detail below and comply with the Charities Act 2011, the governing document of the charity, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), referred to as the Charities SORP (FRS 102).

**Going concern**

The trustees have reviewed the financial forecasts for the charity and have considered its anticipated income and expenditure commitments for a period of at least twelve months from the date of approval of these financial statements. The trustees believe that the charity has adequate resources to continue in operational existence for at least the next twelve months and meet its liabilities and obligations during that period as they fall due. For that reason, the trustees continue to adopt the going concern basis in preparing the financial statements.

**Income**

Donations, grants and other similar types of voluntary income are brought into account when receivable. Donated income is included gross of any attributable tax recoverable, where relevant.

Amounts received from clients to reimburse the charity for shopping undertaken by its volunteers is treated as income of the charity where the charity reimburses the volunteer for the shopping in anticipation of receiving the income from the client. It is brought into account on a receivable basis. Shopping organised by the charity where the client is responsible for reimbursing the volunteer is not treated as charity income.

Legacies are included as income when receipt is probable and its value to the charity can be measured with reasonable certainty. Probable is when probate has been granted and any conditions attached to the legacy preventing distribution have been discharged by the estate's administrators.

Investment income comprises deposit account interest. It is recognised as income when it is received.

Volunteer help: the value of any volunteer help is not included in the accounts but is described in the Trustees Annual Report.

**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)****NOTES TO THE FINANCIAL STATEMENTS (Continued)**  
**for the year ended 31 December 2022****1. ACCOUNTING POLICIES (continued)****Expenditure**

Expenditure is allocated to the charity's principal activity where the costs can be identified as being directly related to that activity. Costs that cannot be identified in this way are categorised as either support costs or governance costs. Any costs that cannot be specifically categorised are allocated in proportions based upon a suitable ratio applicable to the nature of the cost involved.

**Financial assets and liabilities**

The charity's debtors and creditors that meet the definition of either a financial asset or a financial liability are initially recognised at the transaction value and thereafter are stated at amortised cost using the effective interest method.

**Fund accounting**

The General Fund comprises the accumulated surpluses of unrestricted income over expenditure and is used in furtherance of the general objective of the charity.

Designated funds are a particular form of unrestricted funds consisting of amounts, which have been allocated or designated for specific purposes by the trustees. The use of designated funds remains at the discretion of the trustees. There were no designated funds held at the balance sheet date.

Restricted funds are funds subject to specific conditions imposed by donors. The purpose and use of the restricted funds are set out in the notes to the financial statements. Amounts unspent at the year-end are carried forward in the balance sheet. There were no restricted funds held at the balance sheet date.

<b>2. DONATIONS AND GRANTS – Unrestricted funds</b>	<b>Total 2022</b>	<b>Total 2021</b>
	£	£
Donations from individuals and organisations	7,048	10,225
Gift aid tax recoverable	-	843
Grants receivable	1,800	3,841
	<u>8,848</u>	<u>14,909</u>
	=====	=====

## HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)

NOTES TO THE FINANCIAL STATEMENTS (Continued)  
for the year ended 31 December 2022

3.	<b>INCOME FROM INVESTMENTS – Unrestricted funds</b>			<b>Total 2022</b>	<b>Total 2021</b>
				£	£
	Interest Receivable			1,377	1,981
				<u>1,377</u>	<u>1,981</u>
				=====	=====
4.	<b>INCOME FROM CHARITABLE ACTIVITIES – Unrestricted funds</b>			<b>Total 2022</b>	<b>Total 2021</b>
				£	£
	Client Shopping service			7,681	25,527
	Other charitable activities			340	-
				<u>8,021</u>	<u>25,527</u>
				=====	=====
5.	<b>CHARITABLE EXPENDITURE – Unrestricted funds</b>			<b>Total 2022</b>	<b>Total 2021</b>
				£	£
	Charitable activities				
	Client shopping reimbursements			7,684	25,592
	Other charitable activities			2,060	32
				<u>9,744</u>	<u>25,624</u>
	Support and governance costs (see note 6)			30,246	30,312
				<u>39,990</u>	<u>55,936</u>
				=====	=====
6.	<b>SUPPORT AND GOVERNANCE COSTS</b>	<b>Support costs</b>	<b>Governance costs</b>	<b>Total 2022</b>	<b>Total 2021</b>
		£	£	£	£
	Bank charges	87	-	87	374
	Insurance	592	92	684	823
	Professional fees	1,416	-	1,416	1,014
	Rent	6,895	-	6,895	7,247
	Salary costs	17,093	-	17,093	16,835
	Office costs	4,071	-	4,071	4,019
		<u>30,154</u>	<u>92</u>	<u>30,246</u>	<u>30,312</u>
		=====	=====	=====	=====

## HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)

NOTES TO THE FINANCIAL STATEMENTS (Continued)  
for the year ended 31 December 2022

7.	<b>DEBTORS</b>	<b>2022</b>	<b>2021</b>
		£	£

Amounts falling due within one year:

Shopping accounts	300	441
Prepayments	1,990	2,005
	2,290	2,446
	=====	=====

8.	<b>CREDITORS</b>	<b>2022</b>	<b>2021</b>
		£	£

Amounts falling due within one year:

Accruals	-	-
	-	-
	=====	=====

## 9. THE FUNDS OF THE CHARITY

	1 January 2022	Income	Expenditure	31 December 2022
	£	£	£	£
<b>Unrestricted income funds:</b>				
General Fund	238,163	18,246	(39,990)	216,419
	=====	=====	=====	=====

	1 January 2021	Income	Expenditure	31 December 2021
	£	£	£	£
<b>Unrestricted income funds:</b>				
General Fund	251,682	42,417	(55,936)	238,163
	=====	=====	=====	=====

## HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)

NOTES TO THE FINANCIAL STATEMENTS (Continued)  
for the year ended 31 December 2022

## 10. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Net current assets £	Total £
<b>At 31 December 2022:</b>		
<b>Unrestricted income funds:</b>		
General Fund	216,419	216,419
<b>NET ASSETS</b>	<u>216,419</u> =====	<u>216,419</u> =====
	Net current assets £	Total £
<b>At 31 December 2021:</b>		
<b>Unrestricted income funds:</b>		
General Fund	238,163	238,163
<b>NET ASSETS</b>	<u>238,163</u> =====	<u>238,163</u> =====

## 11. RELATED PARTY TRANSACTIONS

Trustees were reimbursed for expenditure they paid for personally on behalf of the charity as follows:

J Hunter	£31 for client shopping
P Dolan	£17 for client shopping
M Pope	£126 for office expenses relating to Befriending services
M Austin	£960 for purchase of office computer

## Others

R Austin (Spouse of a trustee) was reimbursed £242 for client shopping and office expenses she had paid for personally on the charity's behalf.

There were no other related party transactions to be disclosed for the current period.

## 12. OPERATING LEASE COMMITMENTS

The minimum lease payment due from 1 January 2023 is £3,500.

**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)****NOTES TO THE FINANCIAL STATEMENTS (Continued)**  
**for the year ended 31 December 2022**

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**13. CONTINGENT ASSET**

As previously reported, the trustees were advised in November 2020 that the charity had been named as a beneficiary in a Will giving the charity a house valued for estate purposes at £950,000. Conditions attaching to the legacy prevented the estate's administrators from being able to transfer the benefit of the legacy to the charity for a minimum period of 2 years after the grant of probate (obtained April 2021). The estate's administrators have recently advised that they could not secure the benefit of the legacy in April 2023 and that it is now expected to happen at the end of 2023. The trustees have indicated that they would wish the administrators to sell the property once they have vacant possession and to remit the net proceeds of its sale to the charity.

In view of the ongoing uncertainty as to the timing and the value of legacy, it is appropriate the charity continues to recognise it as a contingent asset.

**HELP A NEIGHBOUR IN DISTRESS SCHEME (HANDS)**

England & Wales - Charity number 1185942

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# Accounts

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Charity Number: 1185942



**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)**  
**TRUSTEES' ANNUAL REPORT & UNAUDITED FINANCIAL STATEMENTS**  
**31 DECEMBER 2021**

Haxton  
Chartered Accountants  
124 High Street  
Hampton Hill  
Hampton TW12 1NS

**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)****TRUSTEES' ANNUAL REPORT (including directors' report)  
for the year ended 31 December 2021**

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The trustees present their report and the financial statements of HANDS (Help A Neighbour in Distress Scheme) for the year to 31 December 2021.

The financial statements have been prepared in accordance with the accounting policies set out in the notes to the financial statements and comply with the Charities Act 2011, the governing document of the charity, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

**OBJECTIVES AND ACTIVITIES****Charitable objectives**

HANDS' charitable objective is "to relieve, with the aid of local volunteers, persons in need of practical help and support in Twickenham and St Margaret's in the London Borough of Richmond Upon Thames".

**Relationships with related parties and representation on other bodies**

The charity has assumed the activities, assets and liabilities of a previously registered unincorporated charity of the same name (charity no 1033694) with effect from 1 January 2021. The unincorporated charity which still exists pending completion of certain legal matters has been dormant throughout the period.

**ACHIEVEMENTS AND PERFORMANCE****Charitable activities and events**

As in the previous year, the activities of the charity continued to be heavily affected by the covid pandemic. Regular activities such as the shopping bus, outings and afternoon tea parties remained suspended to protect the health of our clients & volunteers and to comply with government covid restrictions. Towards the end of the calendar year 2021 we began re-introducing our regular activities starting with providing help with transport. At the time of writing this report most of these activities have recommenced. The charity continued its "work from home" policy throughout much of 2021 but is now operating from its office in the library.

HANDS volunteers responded to over 1,300 requests for help with shopping and prescription deliveries. Our telephone befriending service was launched during the period in place of personal visits. HANDS desk and befriending volunteers made over 1,500 calls.

The trustees believe HANDS continues to make a significant positive impact on lives and well-being of its clients impacted by Covid.

**Public benefit**

The trustees are satisfied that the charity continues to benefit the public through its activities targeted to achieve its charitable objectives.

**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)****TRUSTEES' ANNUAL REPORT (including directors' report)  
for the year ended 31 December 2021**

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**FINANCIAL REVIEW****Financial results of activities and events**

The Statement of Financial Activity ("SOFA") for this year shows a deficit of £13,500. The previous year showed a surplus of £251,000; as it included a special donation of £257,000 from taking over the net funds of the unincorporated charity. In financial terms the comparable figure for 2020 was a deficit of approximately £6,000. The deficit mirrors the negative financial position reported by the unincorporated charity for the last few years and the need to draw on reserves to finance on-going activities.

HANDS has no source of permanent income and is wholly reliant on income from voluntary donations £11,100 including gift aid of £850 (2020 - £15,100 & £400), grants £3,800 (2020 - £4,000), interest £2,000 (2020 - £2,500). Our total income for the year from these sources was £16,900 which was down on the £22,000 reported for 2020. We also received and recognised as income just over £25,000 (2020 - £31,000) from our clients for the shopping undertaken by the volunteers. As we reimbursed our volunteers the same amount for the shopping they undertook (see below) the net impact on charity reserves from this source of income is zero.

Our expenses are mainly fixed in nature and would not be expected to vary significantly from year to year. Establishment costs to run and support the office totalled £30,000 (2020 - £26,000). Payroll costs at £17,000 were higher than in 2020 (£16,000) reflecting the additional time spent by our co-ordinator dealing with our clients' needs and a period of overlap for training as one co-ordinator stood down and a new one took over. We spent £750 on account of legal fees renewing our lease for the office – another £800 is spent in 2022. We are also showing as having paid £1,550 more in rent than reported in 2020 (2021 £7,250; 2020 £5,700). 2020's charge did not reflect a full year's rental because of the timing of rent payments made in 2019. The charge for 2021 represents a full 12 month's rent charge. Office costs includes an extra £650 for the purchase of a laptop computer to facilitate the need to work from home and £360 on "covid desk screens" for the office as it reopened. Aside from "shopping", only £30 was spent on charitable activities in the year (2020 - £1,200) as these remained suspended. £25,000 (2020 - £31,000) was spent reimbursing our volunteers for client shops (see above). We are fortunate that our volunteers continue to give their time and talents free of charge.

Our reserves, held in the form of bank deposits, fell to £238,000 from £251,000 reflecting the continuing need to finance our activities from reserves in lieu of regular income.

**Covid – 19**

The biggest impact the Covid Pandemic had on the charity was the on-going "work from home" routine and the restricted range of services the charity was able to offer to clients. Our income has not been directly affected as we continue to rely on voluntary donations and grants to fund our activities; we did however receive far fewer ad-hoc donations.

Our reserves have helped to shield the charity from the financial impact Covid has had on society in general.

**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)**

**TRUSTEES' ANNUAL REPORT (including directors' report)  
for the year ended 31 December 2021**

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**Reserves policy**

The trustees have reviewed the charity's policy on Reserves.

The charity's policy is to hold sufficient funds in its accumulated reserves to underwrite and safeguard its activities in the short to medium term in the event of there being a significant adverse change to its expected income or an unforeseen increase in expenditure. The trustees presently estimate the amount required represents approximately 18 months' expenditure and at current rates is about £45,000. In the absence of any form of permanent income, an amount of £150,000 has been set aside to secure the operational integrity of the charity in the medium to long term as the trustees consider it essential that the charity continues to have an active base and visible presence in Twickenham town centre.

Funds surplus to these amounts are available to be used to support and to develop new initiatives approved by the trustees.

**Investments policy**

The trustees are empowered to deposit or invest funds as permitted by the Trustee Act 2000. In practice, the trustees hold the free reserves of the charity in bank deposit accounts.

The trustees are satisfied with the performance of the charity's investment assets for the period under review.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Organisational structure**

The charity is incorporated as a Charitable Incorporated Organisation and is governed in accordance with its registered Memorandum & Articles of Association.

**Method of recruitment, appointment, election, induction and training of trustees and officers**

**Recruitment**

The trustees periodically consider the appropriate mix of skills and experience needed on the board to manage the charity and look to maintain this mix as and when a vacancy arises.

**Appointment and election**

The Memorandum & Articles Association require there must be at least four and no more than eight charity trustees at any one time. Individuals are appointed to office by the trustees in office at the time of appointment.

A charity trustee is appointed for an initial term of three years. A trustee who has served for three consecutive terms of office may not be reappointed for a fourth consecutive term. Any trustee so retiring is eligible to be reappointed after an interval of at least one year.

**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)****TRUSTEES' ANNUAL REPORT (including directors' report)  
for the year ended 31 December 2021**

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**Co-opted trustees**

The trustees may co-opt up to two further persons of special knowledge or experience to act as co-opted trustees for "a period of time", as mutually agreed, but not exceeding 12 months from the date of first appointment. Co-opted trustees may be reappointed by the trustees at the expiry of the agreed period of appointment. Such trustees will not be deemed a member of the CIO for the purpose of clause 16 of the Memorandum & Articles (Membership of the CIO).

**Officers - president**

The trustees may, from time to time, appoint a person to fill the office of President. The president is not a charity trustee or co-opted trustee. The president is entitled to attend and speak at meetings of the trustees but does not have the right to vote.

**Induction and training**

The role and responsibilities of a trustee are explained to all new trustees by the existing trustees upon appointment. Thereafter, all individual trustees are given the opportunity and are actively encouraged to go on courses at any time to suit their needs.

**Risk and corporate governance matters**

The trustees meet on a regular basis about once every six weeks either in person or more recently on-line. The trustees are responsible for maintaining controls to safeguard the position of the charity. The trustees identify the major risks to which it might be exposed and the systems and procedures that are practical in the circumstances to mitigate the risks identified. A review of these risks is carried out regularly.

The significant risks identified include:

- **Safeguarding failure:** any failure could have a significant reputational and financial impact on the work of the charity. The charity's volunteers are issued with the charity's policy statement on Safeguarding. Insurance is held to mitigate any financial claim.
- **Data Protection;** safeguarding access and privacy of data when using a virtual office environment
- **Income:** the charity has no permanent source of regular income and relies on voluntary donations and grants to finance its work. Reserves are set aside to secure the financial stability of the charity in accordance with the charity's stated reserve policy.
- **Expenditure:** expenditure is regularly monitored to ensure it remains within the budgetary constraints set each year having regard to the charity's available income and uncommitted reserves. Payments are made by cheque or the bank's on-line platform and signed or authorised in accordance with the terms of the bank mandate in force at the time. All transactions require two signatures or authorisations. No cash payments are made.

**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)****TRUSTEES' ANNUAL REPORT (including directors' report)  
for the year ended 31 December 2021****Trustees' responsibilities in the preparation of financial statements**

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

The 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 the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and to apply them consistently
- observe the methods and principles in the Charities SORP
- make judgements and accounting estimates that are reasonable and prudent
- state whether applicable UK Accounting Standards have been followed subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that 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 Governing Document. 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.

**Independent examiner**

Gordon Haxton of Haxton, Chartered Accountants, has indicated his willingness to continue in office.

**Statement as to disclosure of information to the independent examiner**

The trustees at the date of approval of this trustees' annual report confirm that so far as each of them is aware, there is no relevant information of which the charity's independent examiner is unaware, and the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant information and to establish that the independent examiner is aware of that information.

**REFERENCE AND ADMINISTRATIVE DETAILS**

Mrs Maureen Payan MBE	<b>President</b>	
<b>Trustees:</b>		
Mrs Jean Hunter	<b>Chairperson</b>	
Mr Maurice Austin	<b>Treasurer</b>	
Ms Jean Love	<b>Secretary</b>	(resigned 20/10/2021)
Mrs Penny Dolan		
Mrs Maggie Pope		
Mrs Clara Stevenson		
Ms Lorraine Bedborough	<b>Secretary</b>	(Appointed Secretary 20/10/21)
Mr Paddy Fitzpatrick		(appointed 20/10/2021)

All the trustees served throughout the period unless indicated otherwise.

**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)**

**TRUSTEES' ANNUAL REPORT (including directors' report)  
for the year ended 31 December 2021**

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**REFERENCE AND ADMINISTRATIVE DETAILS - continued**

The charity is a charitable incorporated organisation (CIO) registered under the charity number 1185942.

The principal address of the charity is 1<sup>st</sup> Floor, Public Library, Garfield Road, Twickenham TW1 3JT. Its email address is [handscaregroup@handscaregroup.org.uk](mailto:handscaregroup@handscaregroup.org.uk). The telephone number is 020 8891 3346. The office is open from 9.30am to 12.30am Monday – Friday (except bank & public holidays).

**Charity Coordinator**

The co-ordinator is Teresa Williamson. She took over the role from Charity Witts in November 2021.

**EXEMPTIONS FROM DISCLOSURE**

No exemptions from the disclosure requirements applicable to a small charity have been taken in the preparation of this trustees' annual report.

The company has taken advantage of the small companies' exemption in preparing the report above.

The trustees' report (including directors' report) was approved by the trustees on 6 June 2022, and was signed for and on behalf of the board by



Maurice Austin Treasurer

**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)****INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)**

I report to the trustees on my examination of the financial statements of HANDS (Help A Neighbour In Distress Scheme) (the charity) for the year ended 31 December 2021, which are set out on pages 8 to 15.

**RESPONSIBILITIES AND BASIS OF REPORT**

As the trustees of the charity (who are also the directors of the company for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

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

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently, I express no opinion as to whether the financial statements present a 'true and fair view' and my report is limited to those specific matters set out in the independent examiner's statement.

**INDEPENDENT EXAMINER'S STATEMENT**

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

1. accounting records were not kept in respect of the charity as required by section 386 of the Companies Act 2006; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in section 396 of the Companies Act 2006 other than any requirement that the financial statements give a 'true and fair view', which is not a matter considered as part of an independent examination; or
4. the financial statements have not been prepared in accordance with the Charities SORP (FRS102).

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 financial statements to be reached.

Signed:

Name G Haxton

Name of applicable listed body: ~~The Institute of Chartered Accountants Ireland~~

Relevant professional qualification or membership of professional body: Chartered Accountant

On behalf of Haxton, Chartered Accountants

30 June 2022

## HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)

STATEMENT OF FINANCIAL ACTIVITIES  
for the year ended 31 December 2021

	Notes	Unrestricted funds 2021 £	Unrestricted funds 2020 £
<b>INCOME FROM:</b>			
Special donation – fund transfer	2	-	257,086
Other Donations and grants	2	14,909	19,259
Investments	3	1,981	2,547
Charitable activities	4	25,527	31,832
<b>TOTAL</b>		<u>42,417</u>	<u>310,724</u>
<b>EXPENDITURE ON:</b>			
Charitable activities	5	(55,936)	(59,042)
<b>NET MOVEMENT IN FUNDS</b>		<u>(13,519)</u>	<u>251,682</u>
<b>RECONCILIATION OF FUNDS:</b>			
Total funds brought forward at 1 January 2021		251,682	-
<b>TOTAL FUNDS CARRIED FORWARD AT 31 December 2021</b>	9	<u>238,163</u> =====	<u>251,682</u> =====

## HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)

BALANCE SHEET  
as at 31 December 2021

	Notes	2021 £	2020 £
<b>CURRENT ASSETS</b>			
Cash at bank and in hand		235,717	248,805
Debtors	7	2,446	3,070
<b>LIABILITIES</b>			
Creditors: Amounts falling due within one year	8	-	(193)
<b>Total assets less current liabilities</b>		<u>238,163</u>	<u>251,682</u>
<b>TOTAL NET ASSETS</b>		<u>238,163</u> =====	<u>251,682</u> =====
<b>FUNDS OF THE CHARITY</b>			
<b>Unrestricted income funds</b>			
General Fund	9	238,163	251,682
<b>TOTAL FUNDS</b>	10	<u>238,163</u> =====	<u>251,682</u> =====

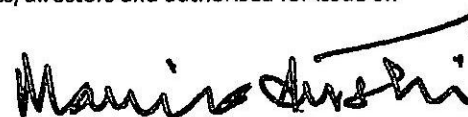
The company was entitled to exemption from audit under s477 of the Companies Act 2006 relating to Small Companies.

The members have not required the company to obtain an audit in accordance with s476 Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act with respect to accounting records and the preparation of accounts.

The financial statements on pages 10 to 15 were approved by the trustees/directors and authorised for issue on 6 June 2022, and are signed on their behalf by

  
Jean Hunter - Chairperson

  
Maurice Austin - Treasurer

**NOTES TO THE FINANCIAL STATEMENTS  
for the year ended 31 December 2021**

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**1. ACCOUNTING POLICIES****Basis of accounting**

These financial statements have been prepared in accordance with FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and under the historical cost convention.

Within the definitions of FRS 102, the charity is a public benefit entity.

The financial statements have also been prepared in accordance with the accounting policies set out in more detail below and comply with the Charities Act 2011, the governing document of the charity, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), referred to as the Charities SORP (FRS 102).

The charity has adopted the Charities SORP (FRS 102) rather than applying the Charities 2005 SORP which has been withdrawn but is still referred to in the extant Charities (Accounts and Reports) Regulations 2008. This departure is necessary for the financial statements to show a true and fair view in accordance with United Kingdom Generally Accepted Accounting Practice effective for accounting periods beginning on or after 1 January 2015.

**Going concern**

The trustees have reviewed the financial forecasts for the charity and have, in particular, considered its anticipated income and expenditure commitments for a period of at least twelve months from the date of approval of these financial statements. The trustees believe that the charity has adequate resources to continue in operational existence for at least the next twelve months and meet its liabilities and obligations during that period as they fall due. For that reason, the trustees continue to adopt the going concern basis in preparing the financial statements.

**Income**

Donations, grants and other similar types of voluntary income are brought into account when receivable. Donated income is included gross of any attributable tax recoverable, where relevant.

Amounts received from clients to reimburse the charity for shopping undertaken by its volunteers is treated as income of the charity because the charity reimburses the volunteer for the shopping in anticipation of receiving the income from the client. It is brought into account on a receivable basis

Legacies are included as income when receipt is probable, that is when probate has been granted and any conditions attached to the legacy preventing distribution have been discharged by the executors.

Investment income comprises deposit account interest which is recognised as income when it is paid.

NOTES TO THE FINANCIAL STATEMENTS (Continued)  
for the year ended 31 December 2021

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1. ACCOUNTING POLICIES (continued)

Volunteer help: the value of any volunteer help is not included in the accounts but is described in the Trustees Annual Report.

**Expenditure**

Expenditure is allocated to the charity's principal activity where the costs can be identified as being directly related to that activity. Costs that cannot be identified in this way are categorised as either support costs or governance costs. Any costs that cannot be specifically categorised are allocated in proportions based upon a suitable ratio applicable to the nature of the cost involved.

**Financial assets and liabilities**

The charity's debtors and creditors that meet the definition of either a financial asset or a financial liability are initially recognised at the transaction value and thereafter are stated at amortised cost using the effective interest method.

**Fund accounting**

The General Fund comprises the accumulated surpluses of unrestricted income over expenditure, which are available for use in furtherance of the general objective of the charity.

Designated funds are a particular form of unrestricted funds consisting of amounts, which have been allocated or designated for specific purposes by the trustees. The use of designated funds remains at the discretion of the trustees. There were no designated funds held at the balance sheet date.

Restricted funds are funds subject to specific conditions imposed by donors. The purpose and use of the restricted funds are set out in the notes to the financial statements. Amounts unspent at the year-end are carried forward in the balance sheet. There were no restricted funds held at the balance sheet date.

NOTES TO THE FINANCIAL STATEMENTS (Continued)  
for the year ended 31 December 2021

2.	<b>DONATIONS AND GRANTS – Unrestricted funds</b>	<b>Total 2021 £</b>	<b>Total 2020 £</b>
	Special donation – see below	-	257,086
	Donations from individuals and organisations	10,225	14,716
	Gift aid tax recoverable	843	395
	Grants receivable	3,841	4,148
		<u>14,909</u>	<u>276,345</u>
		=====	=====
	Special donation 2020		
	<p>On 1 January 2021, this charity took over the activities, assets and liabilities of a similarly named but unincorporated charity. Accordingly, the net value of the old charity at the date of transfer was treated as a donation received by the new charity and a donation made by the old charity.</p>		
3.	<b>INCOME FROM INVESTMENTS – Unrestricted funds</b>	<b>Total 2021 £</b>	<b>Total 2020 £</b>
	Interest Receivable	1,981	2,547
		<u>1,981</u>	<u>2,547</u>
		=====	=====
4.	<b>CHARITABLE ACTIVITIES – Unrestricted funds</b>	<b>Total 2021 £</b>	<b>Total 2020 £</b>
	Client Shopping service	25,527	31,717
	Other charitable activities	-	115
		<u>25,527</u>	<u>31,832</u>
		=====	=====

**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)****NOTES TO THE FINANCIAL STATEMENTS (Continued)**  
**for the year ended 31 December 2021**

<b>5.</b>	<b>CHARITABLE EXPENDITURE – Unrestricted funds</b>		<b>Total</b>	<b>Total</b>
			<b>2021</b>	<b>2020</b>
			£	£
	Charitable activities			
	Client shopping reimbursements		25,592	31,717
	Other charitable activities		32	1,212
			<u>25,624</u>	<u>32,929</u>
	Support and governance costs (see note 6)		30,312	26,113
			<u>55,936</u>	<u>59,042</u>
			=====	=====
<b>6.</b>	<b>SUPPORT AND GOVERNANCE COSTS</b>	<b>Support costs</b>	<b>Governance costs</b>	<b>Total</b>
				<b>2021</b>
				<b>2020</b>
		£	£	£
	Independent examination fees	-	-	-
	Bank charges	374	-	340
	Insurance	588	235	449
	Professional fees	1,014	-	264
	Rent	7,247	-	5,687
	Salary costs	16,835	-	16,048
	Office costs	4,019	-	3,325
		<u>30,077</u>	<u>235</u>	<u>30,312</u>
		=====	=====	<u>26,113</u>
				=====
<b>7.</b>	<b>DEBTORS</b>		<b>2021</b>	<b>2020</b>
			£	£
	Amounts falling due within one year:			
	Gift aid recoverable		-	395
	Prepayments		2,446	2,675
			<u>2,446</u>	<u>3,070</u>
			=====	=====
<b>8.</b>	<b>CREDITORS</b>		<b>2021</b>	<b>2020</b>
			£	£
	Amounts falling due within one year:			
	Accruals		-	193
			<u>-</u>	<u>193</u>
			=====	=====

## HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)

NOTES TO THE FINANCIAL STATEMENTS (Continued)  
for the year ended 31 December 2021

## 9. THE FUNDS OF THE CHARITY

	1 January 2021 £	Income £	Expenditure £	31 December 2021 £
<b>Unrestricted income funds:</b>				
General Fund	251,682	42,4197	(55,936)	238,163
	=====	=====	=====	=====

	Introduced as a Special Donation £	Income £	Expenditure £	31 December 2020 £
<b>Unrestricted income funds:</b>				
General Fund	257,086	53,638	(59,042)	251,682
	=====	=====	=====	=====

The special donation represents the net value of funds taken over from HANDS, the unincorporated charity on this charity assuming its assets and liabilities on 1 January 2021.

## 10. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Net current assets £	Total £
<b>At 31 December 2021:</b>		
<b>Unrestricted income funds:</b>		
General Fund	238,163	238,163
<b>NET ASSETS</b>	<u>238,163</u> =====	<u>238,163</u> =====

## HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)

NOTES TO THE FINANCIAL STATEMENTS (Continued)  
for the year ended 31 December 2021

10. ANALYSIS OF NET ASSETS BETWEEN FUNDS - continued	Net current assets £	Total £
At 31 December 2020:		
<b>Unrestricted income funds:</b>		
General Fund	251,682	251,682
<b>NET ASSETS</b>	<u>251,862</u> =====	<u>251,862</u> =====

## 11. RELATED PARTY TRANSACTIONS

Trustees were reimbursed for expenditure they paid for personally on behalf of the charity as follows:

C Stevenson	£1,308 for client shopping
P Fitzpatrick	£135 for client shopping
M Pope	£105 for office expenses
M Austin	£3,302 for office and payroll costs

There were no other related party transactions to be disclosed for the current period.

## 12. OPERATING LEASE COMMITMENTS

HANDS (the CIO) assumed the responsibility for making payments due under the lease with London Borough of Richmond from 1 January 2021. The lease was held in the names of two trustees, Jean Hunter and Jean Love. It expired in July 2021 and has recently been renewed from then for 5 years in the name of the CIO. Under the terms of the new lease the minimum lease payment due from 1 January 2022 is £3,500.

## 13. CONTINGENT ASSET

As mentioned in last year's report, the trustees were advised in November 2020 that the charity had been named as a beneficiary in a Will giving the charity beneficial ownership of a house valued for estate purposes at £950,000. Conditions attaching to the legacy prevent the estate's administrators from being able to transfer ownership of the property to the charity for a period of 2 years after the grant of probate.

**HELP A NEIGHBOUR IN DISTRESS SCHEME (HANDS)**

England & Wales - Charity number 1185942

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# Accounts

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Charity Number: 1185942



**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)**  
**TRUSTEES' ANNUAL REPORT & UNAUDITED FINANCIAL STATEMENTS**  
**31 DECEMBER 2020**

Haxton  
Chartered Accountants  
124 High Street  
Hampton Hill  
Hampton TW12 1NS

**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)****TRUSTEES' ANNUAL REPORT (including directors' report)  
for the period ended 31 December 2020**

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The trustees present their report and the financial statements of HANDS (Help A Neighbour in Distress Scheme) for the period from 22 October 2019 when the charity was incorporated to 31 December 2020.

The financial statements have been prepared in accordance with the accounting policies set out in the notes to the financial statements and comply with the Charities Act 2011, the governing document of the charity, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

**OBJECTIVES AND ACTIVITIES****Charitable objectives**

HANDS' charitable objective is "to relieve, with the aid of local volunteers, persons in need of practical help and support in Twickenham and St Margaret's in the London Borough of Richmond Upon Thames".

**Relationships with related parties and representation on other bodies**

The charity has assumed the activities, assets and liabilities of a previously registered unincorporated charity of the same name (charity no 1033694) with effect from 1 January 2020. The net fund value of that charity as at 31 December 2019 amounting to £257,086 has been transferred to this charity and has been included as a donation made by the previous charity to the successor charity.

**ACHIEVEMENTS AND PERFORMANCE****Charitable Activities and events**

The activities of the charity have been heavily affected by the covid pandemic. Regular activities such as the shopping bus, outings, afternoon tea parties and providing help with transport all had to be suspended from March 2020 to protect the health of clients and volunteers and comply with government lock down restrictions. The first month of lockdown was spent making adjustments to how the charity would work; adapting to home working using remote desk top technology rather than maintaining its presence in the Library, which was closed; and informing our clients and the local community about the services we would be able to offer. There was a large intake in the number of clients and in the number of people who were prepared to volunteer to help as the impact of the lockdown was understood.

Since lockdown in March 2020, HANDS volunteers responded to over 1,300 requests for help with shopping and prescription deliveries. Desk volunteers made "keeping in touch" telephone calls and organised the shopping and prescription requests. A telephone befriending service was launched during the period in place of personal visits. HANDS desk and befriending volunteers made over 1,500 calls.

The trustees believe HANDS was able to make a significant positive impact on lives and well-being of clients impacted by Covid. This has been recognised by the Council who recently made us and the other seven neighbourhood care groups within the borough, joint winners of Richmond's "Community Heroes Award for 2020".

**Public benefit**

The trustees are satisfied that the charity continues to benefit the public through its activities targeted to achieve its charitable objectives.

**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)****TRUSTEES' ANNUAL REPORT (including directors' report)  
for the period ended 31 December 2020**

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**FINANCIAL REVIEW****Financial results of activities and events**

The Statement of Financial Activity ("SOFA") for this first period of activity since incorporation as a Charitable Incorporated Organisation shows a surplus for the period of £251,000. However as this included a special donation of £257,000 from taking over the net funds of its previous incarnation as an unincorporated charity, in financial terms HANDS expenditure exceeded its normal income by approximately £5,000. The deficit mirrors the negative financial position reported by the unincorporated charity for the last few years and the need to draw on the special donation/reserves to finance its on- going activities.

HANDS has no source of permanent income and is wholly reliant on income from voluntary donations (£15,100 including gift aid of £395), grants (£4,000), interest (£2,500) and various other ad hoc sources. Our total income for the period from these sources was £22,000. In addition to this we received and have recognised as income just over £31,000 from our clients for the shopping undertaken by the volunteers. We reimbursed our volunteers the same for the shopping they undertook, often in advance of receiving the funds from the clients so the two have not been netted off.

Our expenses are mainly fixed in nature and are not expected to vary significantly from year to year. Establishment costs to run and support the office totalled £26,000. £1,200 was spent on charitable activities provided by HANDS before they had to be suspended and just over £31,000 on client shopping reimbursements to volunteers (see above). We are fortunate that our volunteers continue to give their time and talents free of charge.

Our reserves, held in the form of bank deposits at the end of 2020 amount to £251,000.

**Covid – 19**

The biggest impacts the Covid Pandemic had on the charity was the organising of a "work from home" routine, adjusting the range of services the charity would be able to offer to clients and "onboarding" the influx of new clients and volunteers. Our income has not been adversely affected as we rely on donations and grants to fund are our activities; indeed, if anything, we have received more ad- hoc donations from grateful clients.

We have had to invest in IT technology to enable home working with additional expenditure on mobile data & mobile calls (approx. £45 per month) and call forwarding from the incoming landline (approx. £20 per month). Bank charges are also higher than anticipated because of the shopping cheque processing charges incurred (approx. £35 per month). Conversely, we spent less on outings social events and the shopping bus as these had to be suspended for the duration. We were also unable to hold the annual Twickenham Green May fair. Our "inherited" reserves have helped us to shield the charity from the financial impact Covid has had on society in general.

## **HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)**

### **TRUSTEES' ANNUAL REPORT (including directors' report) for the period ended 31 December 2020**

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#### **Reserves policy**

The trustees have reviewed the charity's policy on Reserves.

The charity's policy is to hold sufficient funds in its accumulated reserves to underwrite and safeguard its activities in the short to medium term in the event of there being a significant adverse change to its expected income or an unforeseen increase in expenditure. The trustees presently estimate the amount required represents approximately 18 months' expenditure and at current rates is about £45,000. In the absence of any form of permanent capital, an amount of £150,000 has been set aside to secure the operational integrity of the charity in the medium to long term. The trustees consider it essential that the charity continues to have an active base and visible presence in Twickenham town centre.

Funds surplus to these amounts are available to be used to support and to develop new initiatives approved by the trustees.

#### **Investments policy**

The trustees are empowered to deposit or invest funds as permitted by the Trustee Act 2000. In practice, the trustees hold the free reserves of the charity in bank deposit accounts.

The trustees are satisfied with the performance of the charity's investment assets for period under review.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Organisational structure**

The charity was incorporated as a Charitable Incorporated Organisation (CIO) on 22 October 2019 and is governed in accordance with its registered Memorandum & Articles of Association.

### **Method of recruitment, appointment, election, induction and training of trustees and officers**

#### **Recruitment**

The trustees periodically consider the appropriate mix of skills and experience needed on the board to manage the charity and look to maintain this mix as and when a vacancy arises.

#### **Appointment and election**

The Memorandum & Articles Association require there must be at least four and no more than eight charity trustees at any one time. Individuals are appointed to office by the trustees in office at the time of appointment.

Apart from the first charity trustees who were appointed on incorporation, a charity trustee is appointed for an initial term of three years. A trustee who has served for three consecutive terms of office may not be reappointed for a fourth consecutive term. Any trustee so retiring is eligible to be reappointed after an interval of at least one year.

## HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)

### TRUSTEES' ANNUAL REPORT (including directors' report) for the period ended 31 December 2020

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The first charity trustees, listed below, were appointed on 22<sup>nd</sup> October 2019 for the following terms of office -

Mrs J Hunter	for 3 years
Miss J D Love	for 3 years
Mr M Austin	for 2 years
Mrs P Dolan	for 2 years
Mrs M Pope	For 1 year
Ms K Lawrence	for 1 year

#### Co-opted trustees

The trustees may co-opt up to two further persons of special knowledge or experience to act as co-opted trustees for "a period of time", as mutually agreed, but not exceeding 12 months from the date of first appointment. Co-opted trustees may be reappointed by the trustees at the expiry of the agreed period of appointment. Such trustees will not be deemed a member of the CIO for the purpose of clause 16 of the Memorandum & Articles (Membership of the CIO).

#### Officers - president

The trustees may, from time to time, appoint a person to fill the office of President. The president is not a charity trustee or co-opted trustee. The president is entitled to attend and speak at meetings of the trustees but does not have the right to vote.

#### Induction and training

The role and responsibilities of a trustee are explained to all new trustees by the existing trustees upon appointment. Thereafter, all individual trustees are given the opportunity and are actively encouraged to go on courses at any time to suit their needs.

#### Risk and corporate governance matters

The trustees meet on a regular basis about once every 6 weeks either in person or more recently on-line. The trustees are responsible for maintaining controls to safeguard the position of the charity. The trustees identify the major risks to which it might be exposed and the systems and procedures that are practical in the circumstances to mitigate the risks identified. A review of these risks is carried out annually.

The significant risks identified include:

- Safeguarding failure: any failure could have a significant reputational and financial impact on the work of the charity. The charity's volunteers are issued with the charity's policy statement on Safeguarding. Insurance is held to mitigate any financial claim.
- Data Protection; safeguarding access and privacy of data when using a virtual office environment
- Income: the charity has no permanent source of regular income and relies on voluntary donations and grants to finance its work. Reserves are set aside to secure the financial stability of the charity in accordance with the charity's stated reserve policy.
- Expenditure: expenditure is regularly monitored to ensure it remains within the budgetary constraints set each year having regard to the charity's available income and uncommitted reserves. Payments are made by cheque or the bank's on-line platform and signed or authorised in accordance with the terms of the bank mandate in force at the time. All transactions require two signatures or authorisations. No cash payments are made.

**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)****TRUSTEES' ANNUAL REPORT (including directors' report)  
for the period ended 31 December 2020****Trustees' responsibilities in the preparation of financial statements**

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

The 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 the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that 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 Governing Document. 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.

**Independent examiner**

Gordon Haxton of Haxton, Chartered Accountants, has indicated his willingness to continue in office.

**Statement as to disclosure of information to the independent examiner**

The trustees at the date of approval of this trustees' annual report confirm that so far as each of them is aware, there is no relevant information of which the charity's independent examiner is unaware, and the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant information and to establish that the independent examiner is aware of that information.

**REFERENCE AND ADMINISTRATIVE DETAILS**

Mrs Maureen Payan MBE                      **President**

**Trustees:**

Mrs Jean Hunter	<b>Chairman</b>	(appointed 22 October 2019)
Mr Maurice Austin	<b>Treasurer</b>	(appointed 22 October 2019)
Ms Jean Love	<b>Secretary</b>	(appointed 22 October 2019)
Mrs Penny Dolan		(appointed 22 October 2019)
Mrs Maggie Pope		(appointed 22 October 2019)
Mrs Clara Stevenson		(appointed 1 September 2020)
Ms Lorraine Bedborough		(appointed 1 September 2020)

Ms Katharine Lawrence who was appointed on incorporation resigned as a trustee on 1 September 2020.

**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)**

**TRUSTEES' ANNUAL REPORT (including directors' report)  
for the period ended 31 December 2020**

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**REFERENCE AND ADMINISTRATIVE DETAILS - continued**

The principal address of the charity is 1<sup>st</sup> Floor, Public Library, Garfield Road, Twickenham TW1 3JT.


The charity is a charitable incorporated organisation (CIO) registered under the charity number 1185942.

**EXEMPTIONS FROM DISCLOSURE**

No exemptions from the disclosure requirements applicable to a small charity have been taken in the preparation of this trustees' annual report.

The company has taken advantage of the small companies' exemption in preparing the report above.

The trustees' report (including directors' report) was approved by the trustees on 4 April 2021, and was signed for and on behalf of the board by

  
..... Treasurer  
Maurice Austin

**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)****INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)**

I report to the trustees on my examination of the financial statements of HANDS (Help A Neighbour in Distress Scheme) (the charity) for the period ended 31 December 2020, which are set out on pages 8 to 14.

**RESPONSIBILITIES AND BASIS OF REPORT**

As the trustees of the charity (who are also the directors of the company for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

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

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently, I express no opinion as to whether the financial statements present a 'true and fair view' and my report is limited to those specific matters set out in the independent examiner's statement.

**INDEPENDENT EXAMINER'S STATEMENT**

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

1. accounting records were not kept in respect of the charity as required by section 386 of the Companies Act 2006; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in section 396 of the Companies Act 2006 other than any requirement that the financial statements give a 'true and fair view', which is not a matter considered as part of an independent examination.
4. The financial statements have not been prepared in accordance with the Charities SORP (FRS102)

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 financial statements to be reached.

Signed:  .....

Name G Haxton

Name of applicable listed body: The Institute of Chartered Accountants in England and Wales

Relevant professional qualification or membership of professional body: Chartered Accountant

On behalf of Haxton, Chartered Accountants

30/3 ..... 2021

## HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)

STATEMENT OF FINANCIAL ACTIVITIES  
for the period ended 31 December 2020

	Notes	Unrestricted funds £
<b>INCOME FROM:</b>		
Special donation – fund transfer	2	257,086
Other Donations and grants	2	19,259
Investments	3	2,547
Charitable activities	4	31,832
<b>TOTAL</b>		<u>310,724</u>
<b>EXPENDITURE ON:</b>		
Charitable activities	5	(59,042)
<b>NET MOVEMENT IN FUNDS</b>		<u>251,682</u>
<b>RECONCILIATION OF FUNDS:</b>		
<b>TOTAL FUNDS CARRIED FORWARD AT 31 December 2020</b>	9	<u>251,682</u> =====

**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)****BALANCE SHEET**

as at 31 December 2020

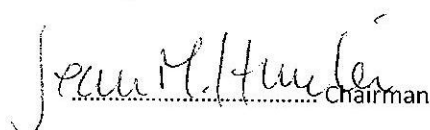
	Notes	2020 £
<b>CURRENT ASSETS</b>		
Cash at bank and in hand		248,805
Debtors	7	3,070
<b>LIABILITIES</b>		
Creditors: Amounts falling due within one year	8	(193)
<b>Total assets less current liabilities</b>		<u>251,682</u>
<b>TOTAL NET ASSETS</b>		<u>251,682</u> =====
<b>FUNDS OF THE CHARITY</b>		
<b>Unrestricted income funds</b>		
General Fund	9	251,682
<b>TOTAL FUNDS</b>	10	<u>251,682</u> =====

The company was entitled to exemption from audit under s477 of the Companies Act 2006 relating to Small Companies.

The members have not required the company to obtain an audit in accordance with s476 Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act with respect to accounting records and the preparation of accounts.

The financial statements on pages 10 to 20 were approved by the trustees/directors and authorised for issue on 4 April 2021, and are signed on their behalf by

  
..... Chairman

  
..... Treasurer

**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)****NOTES TO THE FINANCIAL STATEMENTS  
for the period ended 31 December 2020**

---

**1. ACCOUNTING POLICIES****Basis of accounting**

These financial statements have been prepared in accordance with FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and under the historical cost convention.

Within the definitions of FRS 102, the charity is a public benefit entity.

The financial statements have also been prepared in accordance with the accounting policies set out in more detail below and comply with the Charities Act 2011, the governing document of the charity, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), referred to as the Charities SORP (FRS 102).

The charity has adopted the Charities SORP (FRS 102) rather than applying the Charities 2005 SORP which has been withdrawn but is still referred to in the extant Charities (Accounts and Reports) Regulations 2008. This departure is necessary for the financial statements to show a true and fair view in accordance with United Kingdom Generally Accepted Accounting Practice effective for accounting periods beginning on or after 1 January 2015.

**Going concern**

The trustees have reviewed the financial forecasts for the charity and have, in particular, considered its anticipated income and expenditure commitments for a period of at least twelve months from the date of approval of these financial statements. The trustees believe that the charity has adequate resources to continue in operational existence for at least the next twelve months and meet its liabilities and obligations during that period as they fall due. For that reason, the trustees continue to adopt the going concern basis in preparing the financial statements.

**Income**

Donations, grants and other similar types of voluntary income are brought into account when receivable. Donated income is included gross of any attributable tax recoverable, where relevant.

Amounts received from clients to reimburse the charity for shopping undertaken by its volunteers is treated as income of the charity because the charity has reimbursed the volunteer for the shopping in anticipation of receiving the income from the client. It is brought into account on a receivable basis

Legacies are included as income when receipt is probable, that is when probate has been granted, the executors have advised there are sufficient assets in the estate and any conditions attached to the legacy are within control of the charity or have been met.

Investment income comprises deposit account interest which is recognised as income when it is paid.

**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)****NOTES TO THE FINANCIAL STATEMENTS (Continued)**  
**for the period ended 31 December 2020**

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**1. ACCOUNTING POLICIES (continued)**

Volunteer help: the value of any volunteer help is not included in the accounts but is described in the Trustees Annual Report.

**Expenditure**

Expenditure is allocated to the charity's principal activity where the costs can be identified as being directly related to that activity. Costs that cannot be identified in this way are categorised as either support costs or governance costs. Any costs that cannot be specifically categorised are allocated in proportions based upon a suitable ratio applicable to the nature of the cost involved.

**Financial assets and liabilities**

The charity's debtors and creditors that meet the definition of either a financial asset or a financial liability are initially recognised at the transaction value and thereafter are stated at amortised cost using the effective interest method.

**Fund accounting**

The General Fund comprises the accumulated surpluses of unrestricted income over expenditure, which are available for use in furtherance of the general objective of the charity.

Designated funds are a particular form of unrestricted funds consisting of amounts, which have been allocated or designated for specific purposes by the trustees. The use of designated funds remains at the discretion of the trustees. There were no designated funds held at the balance sheet date.

Restricted funds are funds subject to specific conditions imposed by donors. The purpose and use of the restricted funds are set out in the notes to the financial statements. Amounts unspent at the year-end are carried forward in the balance sheet. There were no restricted funds held at the balance sheet date.

**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)****NOTES TO THE FINANCIAL STATEMENTS (Continued)**  
**for the period ended 31 December 2020**

<b>2.</b>	<b>DONATIONS AND GRANTS – Unrestricted funds</b>	<b>Total 2020 £</b>
	Special donation – see below	257,086
	Donations from individuals and organisations	14,716
	Gift aid tax recoverable	395
	Grants receivable	4,148
		<u>276,345</u> =====

## Special donation

On 1 January 2020, this charity took over the activities, assets and liabilities of a similarly named but unincorporated charity. Accordingly, the net value of the old charity at the date of transfer has been treated as a donation received by the new charity and a donation made by the old charity.

<b>3.</b>	<b>INCOME FROM INVESTMENTS – Unrestricted funds</b>	<b>Total 2020 £</b>
	Interest Receivable	2,547
		<u>2,547</u> =====

<b>4.</b>	<b>CHARITABLE ACTIVITIES – Unrestricted funds</b>	<b>Total 2020 £</b>
	Client Shopping service	31,717
	Other charitable activities	115
		<u>31,832</u> =====

**HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)****NOTES TO THE FINANCIAL STATEMENTS (Continued)**  
**for the period ended 31 December 2020**

<b>5.</b>	<b>CHARITABLE EXPENDITURE – Unrestricted funds</b>		<b>Total 2020 £</b>	
	Charitable activities			
	Client shopping reimbursements		31,717	
	Other charitable activities		1,212	
			<hr/>	
	Support and governance costs (see note 6)		32,929 26,113	
			<hr/>	
			59,042 =====	
<b>6.</b>	<b>SUPPORT AND GOVERNANCE COSTS</b>	<b>Support costs £</b>	<b>Governance costs £</b>	<b>Total 2020 £</b>
	Independent examination fees	-	-	-
	Bank charges	340	-	340
	Trustees' liability insurance	-	449	449
	Professional fees	264	-	264
	Rent	5,687	-	5,687
	Salary costs	16,048	-	16,048
	Office costs	3,325	-	3,325
		<hr/>	<hr/>	<hr/>
		25,664	449	26,113
		=====	=====	=====
<b>7.</b>	<b>DEBTORS</b>			<b>2020 £</b>
	Amounts falling due within one year:			
	Gift aid recoverable			395
	Prepayments			2,675
				<hr/>
				3,070 =====
<b>8.</b>	<b>CREDITORS</b>			<b>2020 £</b>
	Amounts falling due within one year:			
	Accruals			193
				<hr/>
				193 =====

## HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)

NOTES TO THE FINANCIAL STATEMENTS (Continued)  
for the period ended 31 December 2020

## 9. THE FUNDS OF THE CHARITY

	Introduced as a Special Donation	Income	Expenditure	31 December 2020
	£	£	£	£
<b>Unrestricted income funds:</b>				
General Fund	257,086	53,638	(59,042)	251,682
	=====	=====	=====	=====

The special donation represents the net value of funds taken over from HANDS, the unincorporated charity on assuming its assets and liabilities on 1 January 2020.

## 10. ANALYSIS OF NET ASSETS BETWEEN FUNDS

As at 31 December 2020:	Net current assets £	Total £
<b>Unrestricted income funds:</b>		
General Fund	251,682	251,682
<b>NET ASSETS</b>	<u>251,864</u>	<u>251,864</u>
	=====	=====

## 11. RELATED PARTY TRANSACTIONS

There were no other related party transactions to be disclosed for the current period.

## 12. OPERATING LEASE COMMITMENTS

HANDS (the CIO) assumed the responsibility for making payments due under the lease with London Borough of Richmond from 1 January 2020. The lease is held in the names of two trustees, Jean Hunter and Jean Love for and on behalf of the unincorporated charity. The lease is due to expire in July 2021 and the minimum lease payment due from 1 January 2021 is £3,930.

## 13. CONTINGENT ASSET

In November 2020, the trustees were advised that the charity is a named beneficiary in a Will. The legacy gives the beneficial ownership of a house valued for estate purposes at £950,000. As probate has not been granted, it is not recognised as accruing to the period under review. There are conditions attaching to the legacy which would restrict what the trustees may do with the property in the short-term.