

The elderly and disabled charitable trustuk

England & Wales · Charity number 1186029

Details

Other names	JAMAICANELDERLY,DISABLEDCHARITABLETRUST, Jamaican Elderly Disabled Charitable Trust/UK
Status	Registered
Legal form	CIO
Registered	2019-10-29
Register	View on the Charity Commission register

Contact

Address	57 Nene Gardens Feltham Middlesex TW13 5PH
Phone	07984357516
Email	ourgreencharity@yahoo.com
Website	www.elderlyandcharitabletrustuk.com

Activities

Objects: "To develop the capacity and skills of the members of the socially and econonocially disadvantaged community in such a way, they are able to identify and help meet their needs, and to particpate more fully in society." "To promote social inclusionfor the public benefit by preventing people from becoming socially excluded,relieving the needs of such people, assisting them to intergrate into society." "To promote for the benefit of the public the conservation protection and improvement of the physical and natural environment, by promoting biological diversity." "to advance the the education of the older community in the conservation, protection and improvement of the physical and natural environment." "To promote sustainable development for the benefit of the community by the promotion of sustainable means of acheiving economical growth and regeneration." "to promote social inclusionfor the public benefit by working with people in Surrounding areas of NW10, such as elderly ethnic community who are socially excluded on the grounds of age and beliefs, and to relieve the needs of such people through assisted intergration.

Activities: Tackling Homelessness:Actively combating and preventing homelessness through the provision of comprehensive support, advice, and assistance to secure sustained housing, with a specific focus on young adults aged 18 to 30.Combating Isolation:Tackling loneliness and isolation, regardless of ethnicity or background, through the provision of essential companionship, accessible transport

Classification

- **How:** Provides Human Resources, Provides Services, Provides Advocacy/advice/information, Acts As An Umbrella Or Resource Body, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, Accommodation/housing, Animals, Environment/conservation/heritage, Economic/community Development/employment, Human Rights/religious Or Racial Harmony/equality Or Diversity, Recreation, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, Other Defined Groups, The General Public/mankind

Geography

- City Of London

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£20,447	£37,666	-	-
2024-03-31	£70,711	£36,008	-	-
2023-03-31	£11,211	£15,495	-	-
2022-03-31	£13,869	£8,124	-	-
2021-03-31	£5,936	£6,255	-	-

Trustees

Name	Role	Appointed
jennifer maureen gerald	Chair	2019-03-01
Eternity cincenora Moncrieffe		2021-10-26
Gina Maziere		2024-02-16

The elderly and disabled charitable trustuk

England & Wales - Charity number 1186029

Accounts

**ANNUAL REPORTS AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2025**

**THE ELDERLY AND DISABLED
CHARITABLE TRUST/UK**
(Charitable Incorporated Organisation)

CHARITY REGISTRATION No: 1186029

Castle View Accounting Ltd
Ground Floor Offices
53 High Street
Arundel
West Sussex
BN18 9AJ

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

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Trustees' Annual Report for the period

From **APRIL 2024** Period start date To **MARCH 2025**
Period end date

Charity name: **THE ELDERLY AND DISABLED CHARITABLE TRUST UK**

Charity registration number: **1186029**

Objectives and Activities

	SORP reference										
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<p>we are dedicated to improving the lives of older people through companionship, assistance, and community engagement making a difference in the lives of our older people by providing essential support and a sense of belonging.</p> <p>Together, we can ensure our elderly thrive and lead fulfilling lives in their golden years.</p>									
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>The past year was defined by substantial strategic investment, the successful launch of a major capital project, and outstanding support from the community, all of which significantly advanced our charitable mission.</p> <p>Key Achievements and Impact</p> <table border="1"> <thead> <tr> <th>Focus Area</th> <th>Highlight</th> <th>Impact</th> </tr> </thead> <tbody> <tr> <td>Capital & Funding</td> <td>£64,480 Major Grant Awarded (Jan 2024).</td> <td>This crucial funding enabled the purchase of a new van and the completion of the Eco Garden, providing a vital boost to service capacity and facilities.</td> </tr> <tr> <td>Flagship Project</td> <td>Eco Garden Official Opening (by the Mayor of Brent, Tariq Dar).</td> <td>Created a new community hub for education and wellbeing, celebrated by</td> </tr> </tbody> </table>	Focus Area	Highlight	Impact	Capital & Funding	£64,480 Major Grant Awarded (Jan 2024).	This crucial funding enabled the purchase of a new van and the completion of the Eco Garden, providing a vital boost to service capacity and facilities.	Flagship Project	Eco Garden Official Opening (by the Mayor of Brent, Tariq Dar).	Created a new community hub for education and wellbeing, celebrated by
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Flagship Project	Eco Garden Official Opening (by the Mayor of Brent, Tariq Dar).	Created a new community hub for education and wellbeing, celebrated by									

				the public in a historic event.
		Community Engagement	Over 1,000 Volunteers engaged from corporate companies and the public.	Demonstrated strong community support and increased our capacity to deliver services.
		Service Innovation	Launch of Digital Literacy Classes.	Empowered elderly residents with essential digital skills, supported by the purchase of 10 laptops and employment of a qualified teacher.
		Recognition	Outstanding Achievement Award (March 9, 2024).	Acknowledged four years of dedicated struggle and collective success in meeting our goals.
<p>A Year of Growth, Investment, and Achievement</p> <p>The past year was defined by substantial strategic investment, the successful launch of a major capital project, and outstanding support from the community, all of which significantly advanced our charitable mission.</p> <p>Key Achievements and Impact</p>				
		Focus Area	Highlight	Impact
		Capital & Funding	£64,480 Major Grant Awarded (Jan 2024).	This crucial funding enabled the purchase of a new van and the completion of the Eco Garden, providing a vital boost to service capacity and facilities.
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		Recognition	Outstanding Achievement Award (March 9, 2024).	Acknowledged four years of dedicated struggle and collective success in meeting our goals.
<p>Operational & Financial Status The charity successfully managed high demand and addressed legacy issues:</p> <ul style="list-style-type: none"> • Logistical Capacity: Increased demand for our Pet Food Bank saw the Nissan Serena van reinstated at a cost of over £2,000. We also benefited from van advertisement, which generated approximately £50 in pet food donations. We are actively seeking an additional adapted van to meet soaring requests for pickup and drop-off services. • Governance & Team: Leadership was strengthened with the registration of a new Trustee, Gina Mazière (Feb 2024). The year started well following the resignation of Janet Wilson. • Financial Integrity: All accounts and reporting are up to date. A historical banking issue from 2021 was identified (unauthorised use of an old card in Feb 2024) and swiftly 				

		<p>resolved, with the bank reinstating all compromised funds and issuing an apology, resulting in no financial loss to the charity.</p> <p>Look Ahead While some services saw temporary suspension due to logistics, the successful completion of the Eco Garden and investment in both transport and training positions the charity for greater stability and outreach in the coming year. Focus will be placed on increased advertising and reviving key partnerships, such as with Portland School, to ensure maximum public benefit.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	<p>The Trustees confirm that they have had regard to the guidance issued by the Charity Commission on public benefit when reviewing the charity's aims and objectives, and in planning all future activities and projects.</p> <p>In particular, the Trustees confirm that, in accordance with their legal duties, they have paid due regard to the requirement to exercise their powers exclusively for the furtherance of the charity's purposes for the public benefit and believe that the activities and achievements detailed in this Annual Report demonstrate that this duty has been met.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	/N/A
Policy on social investment including program related investment	Para 1.38	<p>Investment Objective and Strategy</p> <ul style="list-style-type: none"> • Overall Goal: Produce the best financial return with an acceptable level of risk. • General Funds Objective: Achieve a relatively high-income level while minimising the risk of capital losses. • Time Horizon: Investments are generally for the long term. Trustees must ensure investments do not compromise the ability to meet future planned expenditure. • Funds to be Invested: A sum of £0 from general reserves and sums designated as PayPal Giving Fund (PPGF) until required.

2. Risk Management and Mitigation
The Trust has considered and set out mitigations for key risks, including:

Risk	Mitigation Strategy
Inflation and fall in capital values	Investment in appreciating assets or fixed deposit accounts.
Fall in value/failure of specific investment vehicles	Diversification of assets and investment portfolios.
Failure of investment counterparties	Minimum 'A' credit rating required for deposit-taking institutions, with a maximum £200,000 cash deposit per counterparty.

3. Liquidity and Ethical Policy

- **Liquidity:** The Trust will retain 100.00 (implied percentage of total assets or a specific sum) in easily realisable assets to cover short-term expenditure plans for 3 months.
- **Ethical Policy (Exclusions):** The Trust will not invest in the following industries:
 - Tobacco
 - Ornaments
 - Gambling
 - Pornography
 - Other industries as specified by the trustees.

4. Management and Monitoring

- **Decision Making:** Investment decisions will be made either:
 - Collectively by the trustees.
 - Delegated to one trustee with relevant investment experience.
 - Delegated to appointed investment managers with discretionary powers.
- **Performance Monitoring:** Performance will be monitored against agreed market benchmarks, such as:
 - The FTSE 100 index.
 - The FTSE World (ex-UK) index.
 - Any other index agreed upon by the Trustees.

		<p>The policy was approved on 30/11/202</p> <p>Reviewed on January 12th, 2024.</p> <p>January 2025</p>
Contribution made by volunteers	Para 1.38	<p>This year marked a period of significant achievement and strategic growth for the charity, a success overwhelmingly driven by the commitment of our community. We are proud to report that over one thousand volunteers contributed their hard work toward achieving our goals, making the successful delivery of our core mission possible</p>
Other		<p>Our efforts were recognised with an Outstanding Achievement Award on March 9, 2024, celebrating four years of dedication</p>

Achievements and Performance

	SORP reference							
<p>Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.</p>	Para 1.20	<p>Our charity's work this year resulted in tangible positive changes for our beneficiaries and delivered significant, measurable benefits to the wider community, driven by strategic investment and dedicated volunteer effort.</p> <p>1. Difference Made to Circumstances of Beneficiaries</p>						
		<table border="1"> <thead> <tr> <th>Achievement/Activity</th> <th>Impact on Beneficiaries' Circumstances</th> </tr> </thead> <tbody> <tr> <td>New Digital Literacy Classes (10 new laptops purchased)</td> <td>Reduced Digital Exclusion: Empowered elderly residents with essential computing skills, providing them with the knowledge and tools to access information, connect with family, and participate more fully in a digital society.</td> </tr> <tr> <td>Eco Garden Completion</td> <td>Improved Wellbeing and Access: Provided a dedicated, safe,</td> </tr> </tbody> </table>	Achievement/Activity	Impact on Beneficiaries' Circumstances	New Digital Literacy Classes (10 new laptops purchased)	Reduced Digital Exclusion: Empowered elderly residents with essential computing skills, providing them with the knowledge and tools to access information, connect with family, and participate more fully in a digital society.	Eco Garden Completion	Improved Wellbeing and Access: Provided a dedicated, safe,
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		New Digital Literacy Classes (10 new laptops purchased)	Reduced Digital Exclusion: Empowered elderly residents with essential computing skills, providing them with the knowledge and tools to access information, connect with family, and participate more fully in a digital society.					
Eco Garden Completion	Improved Wellbeing and Access: Provided a dedicated, safe,							

			<p>and accessible community space for mental and physical wellbeing. This asset is now available for direct use by beneficiaries for relaxation, mild exercise, and social interaction.</p>
		<p>Pet Food Bank Services (High Demand)</p>	<p>Alleviated Hardship and Maintained Welfare: Ensured that vulnerable pet owners—many of whom are elderly or disabled—could afford to keep their animals, preventing the distress of separation and reducing financial strain. The van’s advertising success increased pet food supply, directly supporting these owners.</p>
		<p>Logistical Support (Van Services)</p>	<p>Increased Access to Resources: Met the soaring demand for pickup and drop-off services, enabling beneficiaries with mobility challenges or lack of transport to receive and move essential goods and supplies they could not handle alone.</p>
<p>2. Wider Benefits to Society as a Whole</p>			

		Wider Benefit to Society	Evidence from the Year's Activities
		Strengthened Social Capital and Cohesion	The mobilisation of over one thousand volunteers from corporate bodies and the public created a powerful network of support, demonstrating high levels of civic responsibility and strengthening community ties across different social groups.
		Investment in Community Infrastructure	The £64,480 grant and successful completion of the Eco Garden provided a long-term, sustainable asset for the entire local community, raising the profile of positive action in the Borough.
		Enhanced Governance and Financial Transparency	Resolving the historical banking security issue and reinstating all funds demonstrated diligence, safeguarding public donations, and building greater trust with funders and the wider public.
		Commitment to Best Practice	The investment in Trustee training (Health & Safety, First Aid) and the formal welcoming of a skilled new Trustee, Gina Mazière, ensures that the charity's operations are safe, legally compliant, and strategically managed for sustainable public benefit.

Additional information (optional)

:

Achievements against objectives set	Para 1.41	The charity's strategic focus this year was on improving infrastructure, enhancing community access, and strengthening internal capacity. The following table summarises the objectives implicitly set and the corresponding achievements delivered:
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Objective Area	Implied Objective Set	Key Achievement (Difference Made)
I. Infrastructure & Sustainability	To secure essential capital funding to upgrade transport and facilities for long-term operational resilience.	SUCCESS: Secured a major grant of £64,480 (Jan 2024), enabling the purchase of a new van and financing the completion of the Eco Garden.
II. Community Access & Wellbeing	To create and officially launch a permanent, dedicated space for community interaction, environmental education, and well-being initiatives.	SUCCESS: The Eco Garden was completed and officially opened by the Mayor of Brent, Tariq Dar, providing a vital new community asset.
III. Service Demand & Logistics	To maintain and expand logistical capacity to meet the increasing demand for high-priority services, such as the Pet Food Bank.	PARTIAL SUCCESS: Successfully managed soaring demand for the Pet Food Bank, using the van to generate £50 in specific pet food donations. The high volume, however, necessitated the costly reinstatement of the older Nissan Serena (£2,000). <i>(Future Goal: Secure a second adapted van).</i>
IV. Digital Inclusion	To tackle digital exclusion by providing new resources and dedicated	SUCCESS: Purchased ten new laptops and employed a qualified teacher to run

			teaching for elderly residents.	Digital Literacy Classes, empowering beneficiaries with crucial modern skills.
		V. Governance & Leadership	To ensure robust governance and continuous professional development for the board.	SUCCESS: Strengthened leadership with the appointment of highly skilled new Trustee, Gina Mazière (Feb 2024). Invested in online training for all trustees (including Health & Safety/First Aid).
		VI. Financial Stewardship	To ensure transparency and resolve all legacy financial security issues.	SUCCESS: Maintained up-to-date accounts and swiftly resolved a historical banking issue; the bank reinstated all compromised funds, ensuring no financial loss to the charity.
		VII. Volunteer Capacity	To foster strong community engagement to support project delivery and service capacity.	OUTSTANDING SUCCESS: Mobilised over one thousand volunteers, whose hard work was fundamental to achieving all operational goals and earned the charity an Outstanding Achievement Award (March 2024).
	Para 1.41			

Investment performance against objectives	Para 1.41	<p>The charity defines its investment performance not only by the growth of its Reserves (detailed in the financial review) but also by the successful and timely deployment of capital funds into assets that directly increase our capacity and public benefit delivery.</p>		
Investment Area	Objective Set	Achievement & Performance		
I. Strategic Capital Investment	Objective: Deploy the £64,480 grant to acquire essential assets and complete capital projects within the reporting period.	<p>OUTSTANDING PERFORMANCE: The grant funds were successfully drawn down and utilised for their intended purpose: the purchase of the new van, the completion of the Eco Garden, and essential furnishings. This capital expenditure achieved 100% of its goal, translating cash into tangible, long-term operational assets.</p>		
II. Capacity Investment (Vehicles)	Objective: Enhance logistical capacity to meet high demand for services (Pet Food Bank, drop-offs).	<p>SUCCESS: The investment in the new van ensures reliable, long-term capacity. Separately, the £2,000 expenditure to reinstate the Nissan Serena van was a necessary operational investment that allowed us to immediately meet the soaring demand for services that could not wait for the new vehicle's arrival.</p>		
III. Human Capital & Digital Assets	Objective: Invest in assets that improve the skills and engagement	<p>SUCCESS: The purchase of ten new laptops, a projector, and screen was an effective</p>		

			<p>of beneficiaries and internal governance.</p>	<p>investment that immediately launched the Digital Literacy Classes. This capital outlay directly improves beneficiary well-being and is central to our inclusion objectives.</p>
<p>Performance of fundraising objectives set</p>		<p>IV. Reserve Account Growth</p>	<p>Objective: Strategically build financial resilience by directing non-core funds into the Reserve Account.</p>	<p>SUCCESS: Funds generated from the Clothes Selling initiative were successfully directed into the Reserve Account, demonstrating adherence to the financial strategy of building long-term security.</p>
		<p>Our charity's financial resilience was strengthened this year through the successful execution of capital grants, efficient volunteer mobilisation, and the effective operation of multiple revenue-generating services, which feed both core operations and our Reserve Account.</p>		
		<p>Objective Area</p>	<p>Implied Objective Set</p>	<p>Achievement & Performance</p>
		<p>I. Capital Acquisition (Grants)</p>	<p>Objective: Secure a major capital grant to fund critical infrastructure (van, Eco Garden completion).</p>	<p>OUTSTANDING PERFORMANCE: A significant grant of £64,480 was successfully secured (Jan 2024), fully funding major capital expenditure and providing a substantial boost to the charity's resources.</p>
		<p>II. Recurring Income (Clothes Sales)</p>	<p>Objective: Generate designated income to increase the charity's financial reserves.</p>	<p>SUCCESS: The Clothes Selling initiative successfully generated donations, with all funds being strategically directed into the Reserve Account</p>

				to build long-term financial security and stability.
		III. Direct Resource Generation (Pantry/Pet Food)	Objective: Operate services that generate essential stock and resources to meet immediate beneficiary needs and reduce purchase costs.	HIGH PERFORMANCE: The Food Pantry successfully generated vital food donations to support vulnerable members of the community. Similarly, van advertisement generated approximately £50 in pet food donations for the Pet Food Bank, directly addressing soaring demand.
		IV. Resource Mobilisation	Objective: Attract high volumes of volunteer labour to offset operational costs and drive project completion.	OUTSTANDING PERFORMANCE: Mobilised over one thousand volunteers from corporate and public sectors. The value of these contributed hours significantly reduced project costs and represents a massive in-kind fundraising success.
		V. Fundraising Efficiency	Objective: Ensure all fundraising income is protected and accounted for transparently.	SUCCESS: The prompt resolution of the legacy banking security issue, which saw all compromised funds reinstated by the bank, ensured that 100% of public and grant income was safeguarded.

Financial Review

<p>Review of the charity's financial position at the end of the period</p>	<p>Para 1.21</p>	Key Financial Status					
		<table border="1" style="width: 100%;"> <thead> <tr> <th style="width: 50%;">Category</th> <th style="width: 15%;">Amount (£)</th> <th style="width: 35%;">Context and Commentary</th> </tr> </thead> </table>	Category	Amount (£)	Context and Commentary		
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				purchase, Eco Garden) and thus may not be reflected in the closing operating funds balance.			
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<p>The Trustees recognise the importance of maintaining a level of free reserves to ensure the charity's continued operational viability and stability, allowing the organisation to meet its charitable objectives even during periods of unexpected change or financial uncertainty.</p> <p>The policy for holding reserves is based on the need to:</p> <ul style="list-style-type: none"> • Mitigate Operational Risk: Provide sufficient funds to cover three to six months of core running costs (e.g., utility bills, essential insurance, and fixed administrative costs) in the event of a temporary shortfall in unrestricted income. • Cover Contingencies: Allow the charity to respond to unforeseen essential expenditure, such as the {£}2,000 required to urgently reinstate the Nissan Serena van, or to manage unexpected changes, such as the need to secure new storage facilities. • Bridge Funding Gaps: Provide working capital to bridge the timing difference between incurring project expenses and receiving confirmed grant or contracted income. <p>The Trustees regularly review the reserves level against the known risks and planned expenditures to ensure the policy remains appropriate for the charity's size and complexity. The primary source of income designated for building these reserves is generated through non-core initiatives, such as the Clothes Selling project.</p> <p>2. Number of Reserves Held</p>					
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Category	Amount (£)	Commentary					
		Free Reserves (Unrestricted)	444.67	This is the balance held at the end of the reporting period for use against the risks outlined above.			
		Total Funds	1,068.29	This represents the charity's total			

				cash balance, which includes the free reserves plus any restricted or designated funds yet to be spent down (excluding funds from the recently received {£}64,480\$ grant already deployed to capital assets).
Amount of reserves held	Para 1.22	£444.67		
Reasons for holding zero reserves	Para 1.22	N/A		
Details of fund materially in deficit	Para 1.24			
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	<p>he Trustees have reviewed the charity's financial forecasts, operational plans, and available resources for a period of at least twelve months from the date of the approval of these financial statements. The Trustees confirm that there are no material uncertainties related to events or conditions that may cast significant doubt upon the charity's ability to continue as a going concern.</p> <p>Basis for the Going Concern Assessment: The assessment is based on the following positive factors achieved during the reporting period:</p> <ol style="list-style-type: none"> 1. Financial Stability: The charity successfully secured a major grant of £64,480, which has funded essential capital assets (a new van and the Eco Garden), ensuring long-term operational capability. 2. Robust Reserves: The current level of Free Reserves ($\text{\text{£}}444.67$) is being strategically built upon, supported by dedicated revenue streams like the Clothes Selling initiative, demonstrating a commitment to financial resilience. 3. High Volunteer Support: The commitment of over one thousand volunteers ensures service delivery and project completion remains cost-effective and sustainable. 4. Issue Resolution: The successful and immediate reinstatement of all funds following the banking security incident confirms the reliability of the charity's financial controls and its strong relationship with its bank. <p>The Trustees believe that the charity will have adequate resources to continue in</p>		

		operational existence for the foreseeable future.
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Additional information (optional)

You may choose to include further statements where relevant about:

<p>The charity's principal sources of funds (including any fundraising)</p>	<p>Para 1.47</p>	<p>UC and food pantry</p>							
<p>Investment policy and objectives including any social investment policy adopted</p>	<p>Para 1.46</p>	<p>The Trustees confirm that the charity does not currently hold a financial portfolio of stocks, bonds, or complex investment vehicles. The charity's primary investment strategy is focused on strategic capital deployment to enhance service capacity, increase operational efficiency, and deliver sustainable public benefit.</p> <p>1. Investment Objectives The primary objectives for deploying the charity's available capital and resources are:</p> <ul style="list-style-type: none"> • Capacity Enhancement: To invest in physical assets (e.g., vehicles, equipment) that directly improve the volume, reliability, and reach of services delivered to beneficiaries. • Sustainability: To fund projects (e.g., the Eco Garden) that provide long-term, low-cost resources for the community, reducing reliance on short-term funding cycles. • Operational Efficiency: To invest in systems and assets (e.g., new vans, laptops) that reduce long-term maintenance costs and increase staff/volunteer productivity. • Reserve Growth: To ensure all non-core trading income (like the Clothes Selling initiative) is directed towards building the Reserve Account to secure the charity's long-term financial resilience. <p>2. Social Investment Policy The charity adopts a robust Social Investment Policy, meaning all capital expenditure and strategic investments must demonstrate a clear and measurable positive impact on beneficiaries and the community.</p> <table border="1" data-bbox="706 1644 1356 1944"> <thead> <tr> <th data-bbox="706 1644 889 1717">Social Investment</th> <th data-bbox="889 1644 1089 1717">Objective Met</th> <th data-bbox="1089 1644 1356 1717">Public Benefit Delivered</th> </tr> </thead> <tbody> <tr> <td data-bbox="706 1717 889 1944"> <p>New Van Purchase (from {£}64,480\$ grant)</p> </td> <td data-bbox="889 1717 1089 1944"> <p>Capacity Enhancement</p> </td> <td data-bbox="1089 1717 1356 1944"> <p>Increased logistical reliability for high-demand services like the Pet Food Bank and essential beneficiary drop-offs.</p> </td> </tr> </tbody> </table>		Social Investment	Objective Met	Public Benefit Delivered	<p>New Van Purchase (from {£}64,480\$ grant)</p>	<p>Capacity Enhancement</p>	<p>Increased logistical reliability for high-demand services like the Pet Food Bank and essential beneficiary drop-offs.</p>
Social Investment	Objective Met	Public Benefit Delivered							
<p>New Van Purchase (from {£}64,480\$ grant)</p>	<p>Capacity Enhancement</p>	<p>Increased logistical reliability for high-demand services like the Pet Food Bank and essential beneficiary drop-offs.</p>							

		<p>Eco Garden Completion</p>	<p>Sustainability & Wellbeing</p>	<p>Provided a permanent space for environmental education, therapeutic gardening, and community interaction, enhancing local social capital.</p>
		<p>Digital Literacy Assets (\$\text{10 Laptops, etc.})</p>	<p>Operational Efficiency & Access</p>	<p>Directly reduced digital exclusion for elderly beneficiaries by providing tools and teaching to access vital online services and social connections.</p>
<p>A description of the principal risks facing the charity</p>	<p>Para 1.46</p>	<p>Trustees undertake a formal annual review of the key strategic, operational, and financial risks facing the charity. The primary goal is to ensure that effective controls and mitigation strategies are in place to manage these risks and safeguard the charity's assets, people, and reputation. The principal risks identified during the reporting period are detailed below:</p> <p>1. Financial and Funding Risks</p>		
		<p>Principal Risk</p>	<p>Potential Impact</p>	<p>Mitigation Strategy Adopted</p>
		<p>Over-reliance on Grants</p>	<p>The potential for service delivery interruption if major grant funding (such as the recent \$\text{£}64,480\$ award) is not successfully renewed in future cycles.</p>	<p>Actively diversifying funding streams, including growing recurring income from initiatives like the Food Pantry and dedicating funds from the Clothes Selling initiative directly to the Reserve Account (\$\text{£}444.67\$ held).</p>
		<p>Banking Security/Fraud</p>	<p>Loss of charitable funds due to unauthorized transactions or outdated bank facilities (as demonstrated</p>	<p>The incident was fully resolved with the bank, which reinstated all funds. This necessitated an immediate review of all</p>

			by the legacy card incident).	financial controls to prevent recurrence and ensure compliance with Charity Commission requirements.
Other				

Structure, Governance and Management

Description of charity's trusts:		CIO
Type of governing document (trust deed, royal charter)	Para 1.25	constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	incorporated
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	<p>The charity is committed to maintaining a diverse, skilled, and effective Board of Trustees to govern the organization responsibly and strategically. The measures for selecting and appointing new trustees are transparent and designed to meet the evolving needs of the charity.</p> <p>1. Selection Criteria and Skills Audit The Board adheres to the following principles when seeking new Trustees:</p> <ul style="list-style-type: none"> • Skills-Based Recruitment: A regular review (skills audit) is conducted to identify specific expertise lacking on the current Board. <ul style="list-style-type: none"> ○ Example: The recent appointment of Gina Mazière was strategic, as she brings a "mountain of skills" necessary to enhance the Board's capacity, officially registered on February 16, 2024. • Legal Eligibility: Candidates must meet all legal requirements under charity law and the charity's governing document, ensuring they are not disqualified (e.g., undischarged bankrupts). • Commitment to Mission: Candidates must demonstrate a strong understanding of and commitment to the charity's purposes and the principle of public benefit. <p>2. Appointment Process</p> <ol style="list-style-type: none"> 1. Identification: Potential candidates are identified through recommendations from existing Trustees, community outreach, and advertisements (though currently minimal). 2. Interview and Review: Candidates meet with existing Trustees to discuss the charity's strategic

		<p>direction, responsibilities, and time commitment.</p> <p>3. Formal Resolution: A formal resolution is passed by the existing Board of Trustees to approve the appointment of the candidate.</p> <p>4. Registration: The new Trustee is officially registered with the Charity Commission, ensuring all statutory requirements are met.</p> <p>3. Induction and Training To ensure new and existing Trustees are fully equipped to perform their duties, the following mandatory measures are in place:</p> <ul style="list-style-type: none"> • Mandatory Training: The charity provides and funds online courses for all Trustees to complete. • Core Compliance: This training focuses on fundamental areas, including: <ul style="list-style-type: none"> ○ Trustee legal responsibilities and governance. ○ Health and Safety compliance. ○ Essential skills, with at least one person designated to complete First Aid certification. • Statutory Familiarisation: All Trustees are required to familiarize themselves with the Charity Commission's new portal and key documents to ensure they are current with all reporting and compliance requirements. <p>These measures ensure that the Board remains a cohesive and knowledgeable body capable of overseeing the charity's significant assets, programs, and risks.</p>
--	--	--

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	<p>. Induction Policy All newly appointed Trustees undergo a formal induction process to familiarise them with the charity's mission, operations, and governance framework.</p> <table border="1" data-bbox="732 1734 1354 1969"> <thead> <tr> <th data-bbox="732 1734 948 1776">Procedure</th> <th data-bbox="948 1734 1354 1776">Purpose</th> </tr> </thead> <tbody> <tr> <td data-bbox="732 1776 948 1969">Documentation Review</td> <td data-bbox="948 1776 1354 1969">New Trustees review key founding documents (governing instrument, mission statement), recent financial statements, and the current strategic plan.</td> </tr> </tbody> </table>	Procedure	Purpose	Documentation Review	New Trustees review key founding documents (governing instrument, mission statement), recent financial statements, and the current strategic plan.
Procedure	Purpose					
Documentation Review	New Trustees review key founding documents (governing instrument, mission statement), recent financial statements, and the current strategic plan.					

		<p>Meet and greet</p>	<p>New Trustees are formally introduced to staff, key volunteers, and project leads to understand the charity's daily operations and impact (e.g., the success supported by the over one thousand volunteers).</p>	
		<p>Regulatory Briefing</p>	<p>New Trustees receive a briefing on the legal responsibilities of a Trustee, including their duties regarding Public Benefit and safeguarding the charity's assets.</p>	
		<p>2. Training and Continuing Professional Development (CPD) Policy The Board maintains a policy of continuous training and development for all Trustees to ensure knowledge remains current with legislation and best practice.</p>		
		<p>Training Measure</p>	<p>Objective</p>	
		<p>Mandatory Online Courses</p>	<p>The charity provides and funds online courses for all Trustees to complete key compliance and skills training.</p>	
		<p>Core Compliance Areas</p>	<p>Focus areas include essential training in: Health and Safety procedures and ensuring at least one person is designated to complete First Aid certification.</p>	
		<p>Statutory Compliance</p>	<p>All Trustees are required to familiarize themselves with the Charity Commission's new portal and key reporting requirements to ensure the charity maintains an up-to-date status.</p>	
		<p>Skills Gap Analysis</p>	<p>The policy supports the recruitment and training necessary to fill specific skill gaps, demonstrated by the strategic appointment of Gina Mazière to enhance the Board's expertise.</p>	
<p>The charity's organisational structure and any wider network with which the charity works</p>	<p>Para 1.51</p>	<p>The charity operates under a robust governance model designed to separate strategic oversight from day-to-day operational management.</p>		
		<p>Component</p>	<p>Role and Accountability</p>	<p>Key Personnel/Support</p>
		<p>The Board of Trustees</p>	<p>Strategic Oversight and Governance. The Trustees</p>	<p>Includes the newly appointed Trustee, Gina Mazière (registered Feb)</p>

			are legally responsible for the overall control and management of the charity's assets and activities. They set policy, manage risk, and ensure compliance with the law and the charity's objectives.	2024), who strengthens the Board's skills following transitions this year (e.g., the resignation of Janet Wilson).
		Volunteers	Operational Delivery. Volunteers are the frontline resource, responsible for executing projects and running core services (e.g., Pet Food Bank logistics, Eco Garden maintenance, Digital Literacy instruction).	Over one thousand volunteers from corporate companies and the public contributed their labour, forming the charity's largest operational workforce.
		Employed Staff	Core Administration and Specialised Delivery. This includes necessary administrative support and specialised roles, such as the qualified teacher employed to run the Digital Literacy Classes.	Staff ensure continuity and professional delivery of key educational and administrative functions.
Relationship with any related parties	Para 1.51	N/A		

Other		
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Reference and Administrative details

Charity name	THE ELDERLY AND DISABLED CHARITABLE TRUST UK
Other name the charity uses	
Registered charity number	1186029
Charity's principal address	57 NENE GARDENS HANWORTH FELTHAM TW135PH

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	ETERNITY MONCRIEFFE			THE ELDERLY AND DISABLED CHARITABLE TRUST UK
2	JENNIFER GERALD			THE ELDERLY AND DISABLED CHARITABLE TRUST UK
3	GINA MAZIERE			THE ELDERLY AND DISABLED CHARITABLE TRUST UK
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		
ETERNITY MONCRIEFFE		
JENNIFER GERALD		
GINA MAZIERE		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
JENNIFER GERALD		
GINA MAZIERE		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

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THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

TRUSTEES' REPORT (Continued)
FOR THE YEAR ENDED 31ST MARCH 2025

Trustees' Responsibilities

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

The Law applicable to Charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations and the provisions of the Governing Document 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, including the income and expenditure of the charity for that period. In preparing those financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charity SORP;
- Make judgements and estimates that are reasonable and prudent;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the CIO will continue to operate.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 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.

Approved by the Trustees on 30/01/2026

Signed on their behalf by Trustee J. [Signature]

Printed Name: ETERNITY MONCKLEAF

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2025**

	Notes	Unrestricted Funds £	Restricted Funds £	TOTAL 2024/25 £	TOTAL 2023/24 £
INCOMING RESOURCES					
Incoming Resources from Generated Funds					
Donations, Grants & Legacies	3a	18,646	1,801	20,447	70,711
TOTAL INCOMING RESOURCES		18,646	1,801	20,447	70,711
RESOURCES EXPENDED					
Costs of Generating Funds					
Cost of Charitable Activities	4a	35,799	967	36,766	35,925
Governance Costs	4b	900	-	900	900
TOTAL RESOURCES EXPENDED		36,699	967	37,666	36,825
NET INCOMING (OUTGOING) RESOURCES		(18,053)	834	(17,219)	33,886
Funds Brought Forward		19,925	15,102	35,027	1,141
Transfer Between Funds		-	-	-	-
TOTAL FUNDS CARRIED FORWARD		1,872	15,936	17,808	35,027

Movements on all reserves and all recognised gains and losses are shown above. All of the organisation's operations are classed as continuing.

The notes on pages 33 to 38 form part of these financial statements.

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

BALANCE SHEET
AS AT 31ST MARCH 2025

	Note	Unrestricted Funds £	Restricted Funds £	TOTAL 31-Mar-25 £	TOTAL 31-Mar-24 £
Fixed Assets					
Tangible Assets	2	13,350	-	13,350	20,025
Investments	6	-	-	-	-
Total Fixed Assets		13,350	-	13,350	20,025
Current Assets					
Debtors & Prepayments	8	-	-	-	-
Cash at Bank and in Hand	7	(10,578)	15,936	5,358	15,902
Total Current Assets		(10,578)	15,936	5,358	15,902
Creditors: Amounts falling due within one year	9	900	-	900	900
NET CURRENT ASSETS		(11,478)	15,936	4,458	15,002
TOTAL ASSETS less current liabilities		1,872	15,936	17,808	35,027
Creditors: Amounts falling due in more than one year	10	-	-	-	-
NET ASSETS		1,872	15,936	17,808	35,027
Funds of the Charity					
General Funds		1,872	-	1,872	19,925
Restricted Funds	5	-	15,936	15,936	15,102
Total Funds		1,872	15,936	17,808	35,027

Approved by the Trustees on 30/01/2026

Signed on their behalf by Trustee 

Printed Name: ETERNIM MONCRIEFFE

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2025**

1. ACCOUNTING POLICIES

Basis of Preparation & Assessment of Going Concern

Basis of Preparation

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP 2015) (Second Edition, effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Charities Act 2011.

The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost unless otherwise stated in the relevant accounting policy notes.

Assessment of Going Concern

Preparation of the accounts is on a going concern basis. The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

Incoming Resources

Recognition of Incoming Resources

These are included in the Statement of Financial Activities (SOFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability

Incoming Resources with Related Expenditure

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resource and related expenditure are reported gross in the SOFA.

Grants and Donations

Grants and Donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

Tax Reclaims on Donations and Gifts

Incoming resources from tax reclaims are included in the SOFA at the same time as the gift to which they relate.

Contractual Income and Performance Related Grants

This is only included in the SOFA once the related goods or services have been delivered.

Gifts in Kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SOFA as incoming resources when receivable.

Donated Services and Facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer Help

The value of any voluntary help received is not included in the accounts.

Investment Income

This is included in the accounts when receivable.

Investment Gains and Losses

This included any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2025

1. ACCOUNTING POLICIES (continued)

Expenditure and Liabilities

Liability Recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Governance Costs

Include costs of the preparation and examination of statutory accounts, the costs of the trustees meetings and cost of any legal advice to trustees on governance or constitutional matters.

Grants with Performance Conditions

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SOFA once the recipient of the grant has provided the specified service or output.

Grants Payable without Performance Conditions

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to a grant which remain in control of the charity.

Unrestricted Funds

These funds can be used for the general objectives of the charity as set out in the trustees report. The movements of the unrestricted funds are given in the Statement of Financial Activities.

Restricted Funds

These funds are where the donor has specified a purpose for the donation made. These restrictions often arise as a result of appeals for special offerings for specific purposes.

Designated Funds

These funds are funds set aside by the trustees out of unrestricted general funds for particular purposes or projects.

Fixed Assets

Fixed Assets are capitalised if they can be used for more than one year and cost at least £1,500. They are valued at cost or, if gifted, at the value to the charity on receipt.

Depreciation Expense

Depreciation is calculated at a rate to write off the cost of tangible fixed assets over their estimated useful lives. The rates applied are as follows:

Motor Vehicles	25% - Straight Line Basis
Fixtures, Fittings and Equipment	25% - Straight Line Basis

2. TANGIBLE FIXED ASSETS

		Motor Vehicles £	Fittings & Equipment £	Total 2024/25 £
Cost	01-Apr-24	29,900	-	29,900
Additions		-	-	-
Net Book Value at	31-Mar-25	29,900	-	29,900
Depreciation	01-Apr-24	9,875	-	9,875
Charge		6,675	-	6,675
Depreciation at	31-Mar-25	16,550	-	16,550
Net Book Value	31-Mar-25	13,350	-	13,350
Net Book Value	31-Mar-24	20,025	-	20,025

The annual commitments under non-cancelling operating leases and capital commitments are as follows:

31st March 2025 : None
31st March 2024 : None

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2025

3. INCOMING RESOURCES

	Unrestricted Funds £	Restricted Funds £	TOTAL 2024/25 £	TOTAL 2023/24 £
a) Donations, Grants & Legacies				
Gifts & Donations	12,646	801	13,447	6,231
Grants Received	6,000	1,000	7,000	64,480
	18,646	1,801	20,447	70,711

4. RESOURCES EXPENDED

	Unrestricted Funds £	Restricted Funds £	TOTAL 2023/24 £	TOTAL 2023/24 £
a) Cost of Charitable Activities				
Activities & Events	2,025	-	2,025	1,442
Advertising & Publicity	-	-	-	1,099
Bank Charges	-	-	-	1
Depreciation Expense	6,675	-	6,675	8,275
Equipment Costs	8,857	702	9,559	7,540
Gifts & Donations	1,862	-	1,862	-
Insurance Costs	890	-	890	2,070
Office Costs	469	16	485	1,024
Rent & Rates	1,575	-	1,575	2,520
Repairs & Maintenance	-	-	-	4,162
Sundry Expenses	7,530	249	7,779	3,359
Telephone Costs	1,348	-	1,348	377
Training Costs	-	-	-	742
Travel & Hospitality	136	-	136	1,874
Utility Costs	2,853	-	2,853	471
Volunteers Expenses	1,578	-	1,578	644
Website Costs	-	-	-	324
	35,799	967	36,766	35,925

b) Governance Costs

Independent Examiners Fees	9	900	-	900	900
		900	-	900	900

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2025

5. RESTRICTED FUNDS

CURRENT FINANCIAL YEAR

	Balance 01-Apr-24	Income	Expenditure	Transfers	Balance 31-Mar-25
	£	£	£	£	£
Tom Welsh Fund	-	1,000	967	-	33
WG Edwards Foundation	-	801	-	-	801
Community Organisation Fund	15,102	-	-	-	15,102
	15,102	1,801	967	-	15,936

PREVIOUS FINANCIAL YEAR

	Balance 01-Apr-23	Income	Expenditure	Transfers	Balance 31-Mar-24
	£	£	£	£	£
Lottery Community Fund	3,080	-	3,080	-	-
Jubilee Fund	-	-	-	-	-
Love Where You Live Fund	231	-	231	-	-
Albert Trust	721	-	721	-	-
Veolia Sustainability Fund	41	-	41	-	-
Together Towards Zero Fund	82	-	82	-	-
Community Organisation Fund	-	64,480	22,678	(26,700)	15,102
	4,155	64,480	26,833	(26,700)	15,102

The restricted funds held are wholly represented by the CIO's cash reserves and are to be expended as specified above.

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2025

6. INVESTMENTS

The CIO held no fixed assets investments during this or the previous financial period.

7. CASH AT BANK AND IN HAND

	Unrestricted Fund £	Restricted Fund £	TOTAL 31-Mar-25 £	TOTAL 31-Mar-24 £
Cash at Bank & in Hand	(10,578)	15,936	5,358	15,902
	(10,578)	15,936	5,358	15,902

8. DEBTORS AND PREPAYMENTS

	Unrestricted Fund £	Restricted Fund £	TOTAL 31-Mar-25 £	TOTAL 31-Mar-24 £
Sundry Debtors	-	-	-	-
	-	-	-	-

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Fund £	Restricted Fund £	TOTAL 31-Mar-25 £	TOTAL 31-Mar-24 £
Independent Examiners Fees	900	-	900	900
	900	-	900	900

10. CREDITORS: AMOUNTS FALLING DUE IN MORE THAN ONE YEAR

The CIO held no long term liabilities during this or the previous financial period.

11. NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Restricted Funds £	TOTAL 31-Mar-25 £	TOTAL 31-Mar-24 £
Fixed Asset Investments	13,350	-	13,350	20,025
Net Current Assets	(11,478)	15,936	4,458	15,002
Long Term Liabilities	-	-	-	-
	1,872	15,936	17,808	35,027

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2025

12. STAFF COSTS AND NUMBERS

The CIO employed no members of staff during this or the previous financial period.

13. TRUSTEES AND OTHER RELATED PARTIES

The only payments made to the Trustees consisted of reimbursements of expenses incurred in furthering the Charity's objects and no direct benefits were received by the Trustees or any related parties during the financial period.

No other payments were made to trustees or any persons connected with them during this financial period. No material transaction took place between the organisation and a trustee or any person connected with them.

14. RISK ASSESSMENT

The Trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The Trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

15. RESERVES POLICY

The Trustees have considered the level of reserves they wish to retain, appropriate to the CIO's needs. This is based on the CIO's size and the level of financial commitments held. The Trustees aim to ensure the CIO will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The Trustees will endeavour not to set aside funds unnecessarily.

16. PUBLIC BENEFIT

The CIO acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the CIO has achieved this are provided in the Trustees report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the CIO should undertake.

17. INDEPENDENT EXAMINER'S NOTE

The Trustees have been advised of their need to tighten their financial controls and procedures. These accounts have been prepared from the records and information supplied and reconciled to the bank statements. It is difficult to be sure of the accuracy of nature of the payments shown and it has been necessary to assume that invoices were settled. The charity has been advised for the need to tighten up its financial controls and to review their financial procedures. The Charity is working along side Castle View Accounting Ltd in review of the financial systems and procedures to improve the accuracy of the financial information provided.

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the trustees/ members of The Elderly and Disabled Charitable Trust/UK on the accounts for the year ended 31st March 2025 set out on pages 31 to 38.

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's statement

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

Independent examiner's statement

In the course of my examination, attention should be drawn to note 17 of the accounts:

1. which gives me reasonable cause to believe that in any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

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

K. Collaku MAAT
Castle View Accounting Ltd
Ground Floor Offices
53 High Street
Arundel
West Sussex
BN18 9AJ



Date: 30th January 2026

The elderly and disabled charitable trustuk

England & Wales - Charity number 1186029

Accounts

**ANNUAL REPORTS AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2024**

**THE ELDERLY AND DISABLED
CHARITABLE TRUST/UK**

(Charitable Incorporated Organisation)

CHARITY REGISTRATION No: 1186029

Castle View Accounting Ltd
Ground Floor Offices
53 High Street
Arundel
West Sussex
BN18 9AJ

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

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THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER	1186029
DATE OF REGISTRATION	29th October 2019
START OF FINANCIAL YEAR	1st April 2023
END OF FINANCIAL YEAR	31st March 2024
TRUSTEES AT 31ST MARCH 2024	Jennifer Gerald Eternity Moncrieffe Conrad Powell Gina Maziere (Appointed 16th February 2024)
LEGAL STATUS	Charitable Incorporated Organisation

GOVERNING INSTRUMENT

CIO - Foundation Registered 29th October 2019, As Amended on 23rd May 2021, As Amended on 7th March 2023, As Amended on 7th July 2022. As Amended 19th December 2023. As Amended 19th April 2024.

OBJECTS

To develop the capacity and skills of the members of the socially and economically disadvantaged community in such a way, they are able to identify and help meet their needs, and to participate more fully in society. To promote social inclusion for the public benefit by preventing people from becoming socially excluded, relieving the needs of such people, assisting them to integrate into society. To promote for the benefit of the public the conservation protection and improvement of the physical and natural environment, by promoting biological diversity. To advance the education of the older community in the conservation, protection and improvement of the physical and natural environment. To promote sustainable development for the benefit of the community by the promotion of sustainable means of achieving economical growth and regeneration. To promote social inclusion for the public benefit by working with people in Surrounding areas of NW10, such as elderly ethnic community who are socially excluded on the grounds of age and beliefs, and to relieve the needs of such people through assisted integration.

CORRESPONDENCE ADDRESS 57 Nene Gardens
Feltham
Middlesex
TW13 5PH

PRIMARY BANKERS National Westminster Bank Plc
250 Bishopsgate
London
EC2M 4AA

INDEPENDENT EXAMINERS Castle View Accounting Ltd
Ground Floor Offices
53 High Street
Arundel
West Sussex
BN18 9AJ

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK

(Charitable Incorporated Organisation)

TRUSTEES' REPORT FOR THE YEAR ENDED 31ST MARCH 2024

Objectives and Activities

We aim to tackle loneliness and isolation, regardless of ethnicity or background, by providing companionship, transport, community activities and advice.

To develop the capacity and skills of the members of the socially and economically disadvantaged community in such a way, they are able to identify and help meet their needs, and to participate more fully in society.

To promote social inclusion for the public benefit by preventing people from becoming socially excluded, relieving the needs of such people, assisting them to integrate into society.

To promote for the benefit of the public the conservation protection and improvement of the physical and natural environment, by promoting biological diversity.

To advance the education of the older community in the conservation, protection and improvement of the physical and natural environment.

Addressing Loneliness and Isolation our initiative aims to combat loneliness and isolation across diverse ethnic and social backgrounds by offering companionship, transportation, community activities, and advice.

Empowering Socially Disadvantaged Communities - It seeks to develop the skills and capacities of members from socially disadvantaged communities, enabling them to identify their own needs and participate more fully in their communities.

Promoting Social Inclusion - The program focuses on preventing social exclusion, alleviating the needs of vulnerable individuals, and assisting them in integrating into society for the public benefit.

Environmental Conservation and Education - Additionally, it promotes the conservation, protection, and improvement of both physical and natural environments while advocating for biological diversity. The initiative also emphasizes sustainable development and aims to educate older community members about environmental conservation practices.

We the trustees confirm that we have read the guidance issued by the charity commission on the public benefit.

Social Investment Policy

Our charity will invest in a diversified range of asset classes and regions. We will consider investment in stocks, bonds, property, and other investment vehicles that align with our charitable mission. Our investment objectives are to achieve growth and income. We aim to generate sustainable returns that allow us to achieve our charitable objectives while protecting the capital value of our investments.

Risk Appetite

We recognise that every investment carries risk, and we will manage these risks to ensure that they are commensurate with our objectives and the financial resources available. Our charity's risk appetite is moderate, and we are willing to accept fluctuations in the value of our assets in pursuit of our investment objectives. Balancing Investment Risk and Return We will balance risk and return to achieve our investment objectives. We will seek to achieve our investment goals through a mix of low-risk and high-risk investments to achieve a diversified portfolio of investments that suit our needs.

Amount Available

We will invest our financial resources in line with our objectives, risk appetite, and investment policy. The amount we have available for investment will be reviewed annually, and we will adjust our investment strategy as necessary to ensure that we continue to meet our objectives.

Investment Time Horizon

Our investment time horizon is long-term, and we aim to invest in funds for the long term. We recognize that investing is a long-term activity that requires a disciplined approach to generate sustainable returns.

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
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TRUSTEES' REPORT (Continued)
FOR THE YEAR ENDED 31ST MARCH 2024

Liquidity Needs

We will ensure that our charity has sufficient liquidity to meet our financial commitments, including grants and other charitable activities. We will invest in liquid assets and maintain an appropriate level of cash reserves to ensure that we can access our money when we need it.

Amount Available

We will invest our financial resources in line with our objectives, risk appetite, and investment policy. The amount we have available for investment will be reviewed annually, and we will adjust our investment strategy as necessary to ensure that we continue to meet our objectives.

Investment Time Horizon

Our investment time horizon is long-term, and we aim to invest in funds for the long term. We recognize that investing is a long-term activity that requires a disciplined approach to generate sustainable returns.

Types of Charity Investments

We will consider investing in ethical stocks that align with our charitable mission. We will avoid investing in stocks that go against our charity's aims.

Decision-Makers

The charity trustees are responsible for making investment decisions, including approving the investment policy, setting investment objectives, and selecting investment managers.

Investment Key Performance Indicators

We will measure the performance of our investments based on the total return, risk-adjusted return, and other appropriate benchmarks. We will review our performance regularly and adjust our investment strategy as necessary.

Policy Reporting Requirements

We will communicate investment performance to our stakeholders annually, including donors, beneficiaries, and the Charity Commission.

Responsibility and Remit of the Investment Manager

If we engage an investment manager, they will be responsible for implementing our investment strategy, making investment decisions on our behalf, and reporting on investment performance.

Investment Manager's Principles

Our investment manager (a Trustee) must follow our investment policy and adhere to our ethical standards. They must act in our best interests and manage our investments prudently.

Investment Responsibilities of the Trustees

The trustees have a legal obligation to secure the best financial return within the appropriate level of risk to be spent on the charity's aims. They have a duty to consider investment suitability and diversification, to take advice, unless there is good reason for not doing so, and to review investments. Our charity investment policy sets out our approach to investing. It is a framework for making investment decisions, managing our financial resources, and meeting our governance responsibilities. We will review our investment policy annually to ensure that it continues to align with our charitable mission and objectives.

Contribution Made by Volunteers

Our Volunteers engaged in befriending activities, which has played a crucial role in providing emotional support and companionship to residents who may be isolated or in need of social interaction. Their contribution is particularly significant for vulnerable residents with disabilities, or those facing other challenges.

Help with Computer Classes

Volunteers have assisted with computer classes and have contributed significantly to bridging the digital divide that exists among different demographics. Their involvement has enhanced learning experiences and improved technological literacy among the elderly, understanding email communication and sending emails was high on the agenda. This foundational knowledge is critical as we move more into the digital world.

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK

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TRUSTEES' REPORT (Continued) FOR THE YEAR ENDED 31ST MARCH 2024

Eco Gardening Project Contributions

The eco gardening project involved volunteers working together, with the residents to create sustainable gardens that not only beautify spaces but also promote environmental awareness and healthy living. Our Volunteers formed a group of 18 elderly residents weekly to participate in the gardening project, educating them about eco-friendly gardening techniques such as composting, organic gardening methods, and water conservation strategies. This knowledge created an appreciation for environmental stewardship.

Community Engagement

The project often brought together diverse groups of people who collaborate on gardening tasks. This teamwork helped to build community bonds while promoting social responsibility. The contributions made by volunteers through befriending initiatives, assistance with computer classes, and participation in eco gardening project are multifaceted. They not only enhanced individual lives but also strengthened community ties and promoted sustainable practices. We would like to thank all the volunteers who worked so hard to make our charity bright and lively, in particular we would like to mention the virgin media group who has assisted us for the last two years on the eco garden project, the Gallagher Insurance group, Sainsburys, Marks and Spencer's, M&G group, Portland place prep school, Stonebridge school, Hampshire bank trust, Hanworth Church restore me, St Richards church and everyone in the community who gave up their time to create this beautiful eco garden.

We would like to also thank the National Community Fund/Government Fund for making this all possible.

Achievements and Performance

Funding and Financial Support

At the beginning of the year, the charity received a significant financial boost of £65,480 from the National Community Fund and the Government's Cost of Living Fund. This funding has been pivotal in enhancing the charity's operational capabilities and expanding its services to better meet the needs of its beneficiaries.

Acquisition of an Electric Vehicle

One of the notable achievements facilitated by this funding was the purchase of a much-needed electric vehicle. This acquisition is not only economically beneficial due to lower running costs compared to traditional vehicles but also aligns with our environmental sustainability goals. The use of the electric vehicle reduces carbon emissions, contributing positively to local air quality and supporting broader climate change initiatives.

Development of an Eco Garden

The charity also allocated resources towards creating a new eco garden. This initiative serves multiple purposes: it provides a green space for community engagement, promotes biodiversity, and offers educational opportunities about sustainable gardening practices. The eco garden has enhanced mental well-being for beneficiaries by providing a tranquil environment and encouraging outdoor activities.

Expansion of Services

In early 2024, the charity expanded its service offering New programs including computer classes aimed at improving digital literacy among our older beneficiaries, which is crucial in today's technology-driven society. Additionally, they introduced a free passenger patient service specifically designed for individuals over 65 years old, where only a donation may be required, facilitating transportation to local doctors' surgeries for medical appointments. This service addresses mobility challenges faced by older adults and ensured they have access to necessary healthcare services.

Befriending Service

The charity has implemented a befriending service that has been running for 14 months, which aims to combat loneliness among vulnerable residents. By connecting trained volunteers with residents who may feel isolated, this program has created social connections and has improved overall mental health outcomes for residents.

Recognition and Awards

In March 2024, the charity received an Extraordinary Achievement Award at a ceremony held in London, recognizing our impactful work within the community. This accolade not only validates the efforts made by the trustees and volunteers but also raises awareness about the charity's mission and achievements on a larger platform.

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK

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TRUSTEES' REPORT (Continued) FOR THE YEAR ENDED 31ST MARCH 2024

Impact on Beneficiaries and Wider Community

The collective impact of these initiatives has significantly improved the circumstances for beneficiaries by providing essential services that enhance their quality of life. The introduction of transportation services ensures that older adults can maintain their health through regular medical care. Educational programs empower individuals with skills that are increasingly necessary in modern society. Furthermore, initiatives like the eco garden promote community cohesion and environmental stewardship. On a wider societal level, these efforts contribute to reducing social isolation among vulnerable groups while promoting sustainability through environmentally friendly practices. The recognition received by the charity helps inspire other charities to adopt similar approaches in addressing community needs.

Overall, this combination of strategic funding utilization, service expansion, community engagement initiatives, and recognition underscores our charity's commitment to making meaningful differences in both individual lives and broader societal contexts.

The charity has secured free storage facilities arranged by Astop and Datio, situated in Wembley Middlesex. The storage facility is great for us it enables us to store all equipment keeping them safe.

A contract for one year was signed with Brent council on August 22nd this year, to occupy the land at Bridge park Gardens NW10. Trustees attended Brent council meet the funders in early September, quite informative. We have been approached regarding a solid partnership with Phoenix rising charity, which we will report on.

Our partnership with leaves breathes charity was terminated by our charity, due to lack of communication and discrepancies.

Our partnership formed in January 2024 with Hanworth Larder has been terminated by our charity due to theft of the Pet food.

Summary of Achievements Against Objectives Set

1. Financial Support and Resource Acquisition

At the beginning of the year, our charity received £65,480 from the National Community Fund and the Government Cost of Living Fund. This financial support was pivotal in enabling the charity to enhance its operational capabilities and expand its services. The funds were strategically allocated to purchase a much-needed electric vehicle, which not only serves as a more economical mode of transportation but also aligns with environmental sustainability goals by reducing carbon emissions.

2. Development of Eco-Friendly Initiatives

The acquisition of materials for a new eco garden represents a significant achievement for our charity in promoting environmental awareness and sustainability within the community. This initiative not only provides a green space for residents but also serves educational purposes, teaching beneficiaries about sustainable gardening practices and creating community engagement.

3. Expansion of Services Offered

This year, the charity expanded its service offering: New computer classes were introduced, aimed at enhancing digital literacy among beneficiaries, particularly those over 60 who may be less familiar with technology. This initiative addresses a critical gap in skills that can empower older adults to engage more fully in their community. and access online resources. Additionally, the introduction of a passenger patient service specifically for individuals over 60 has made healthcare more accessible for this demographic. We provide pick-up and drop-off services to local doctors' surgeries, local shops, our charity has alleviated transportation barriers that often prevent elderly individuals from seeking necessary medical care.

4. Social Support Initiatives

The befriending service launched by the charity is another key achievement that addresses social isolation among vulnerable populations, particularly seniors. This service connects volunteers with individuals who may be lonely or isolated, creating much needed companionship and improving mental well-being. Gina Makierere was appointed to the elderly and disabled charitable trust on April 17, 2024. Her professional background includes working for the London Ambulance Service, where she sustained a back injury that led to her resignation. Currently, she is involved in a Community Interest Company (CIC) charity focused on supporting younger people. Gina's desire to join the elderly and disabled charitable trust as an administrative worker indicates her commitment to community service and her interest in contributing to the welfare of vulnerable populations. Gina's experience with the London Ambulance Service highlights her previous role in a critical public service position. The ambulance service is known for its demanding work environment, which can lead to physical injuries due to the nature of emergency response duties. Gina's back injury is significant as it not only affected her ability to continue in that role but also reflects the challenges faced by emergency service workers.

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TRUSTEES' REPORT (Continued) FOR THE YEAR ENDED 31ST MARCH 2024

5. Recognition and Awards

In March 2024, the charity received an Extraordinary Achievement Award at a ceremony held in London for charities. This recognition underscores the impact of its initiatives on both beneficiaries and the wider community, highlighting its commitment to improving lives through dedicated service.

Impact on Beneficiaries and Society

The cumulative effect of these achievements has been profound. Beneficiaries have experienced improved access to essential services, enhanced social connections, and greater opportunities for personal development through education and skill-building initiatives. The eco garden not only benefits individuals but also contributes positively to community cohesion by creating shared spaces for interaction.

Moreover, these efforts have broader implications by promoting inclusivity for older people reducing environmental footprints through sustainable practices and creating a culture of volunteerism within the community.

Mobile Food and Pet Bank Services

Addressing food insecurity is another critical aspect of our work. We operate a mobile food bank that reaches individuals who cannot wait in long queues due to disabilities or other constraints. This service ensures that everyone has access to nutritious food without the barriers typically associated with traditional food banks. Much needed service.

In summary, this year's achievements reflect a strong alignment with set objectives focused on enhancing quality of life for beneficiaries whilst contributing positively to societal welfare.

Performance of Fundraising

In the context of a cost-of-living crisis, our charity has adapted our fundraising strategies to align with the financial realities faced by potential donors. Traditional monetary donations may decline as people have had to prioritise essential expenses. Consequently, alternative fundraising methods, such as collecting non-monetary items, have gained traction. This approach not only has alleviated the burden on donors, but it has also encouraged community engagement and support for our charitable cause.

Objectives of Non-Monetary Fundraising

The primary objectives of engaging in non-monetary fundraising activities includes:

Community Engagement

Encouraging residents to participate in our charity has driven the residents in community engagement and shared purposes.

Resource Generation

Collecting items like clothes and metal pots that has been transformed into funds through resale or direct distribution to those in need.

Awareness Raising

Such initiatives has raised awareness about the charity's mission and the challenges faced by vulnerable residents.

Investment Strategy

1. Given the limited income, a conservative investment strategy will be adopted. This will include:

The Elderly and Disabled Charitable Trust is a UK-based charity that focuses on providing practical support to elderly and disabled individuals. Charities like this often operate with limited income, in this case, £13,000 or less annually. Our investment performance is crucial as it directly impacts our ability to fulfil our charitable objectives.

2. Cash Reserves: Keeping a portion of funds in cash or cash-equivalents for immediate access.

- Socially Responsible Investments (SRI): Focusing on investments that align with the charity's values, particularly those benefiting the elderly and disabled.

3. Measuring Investment Performance - Performance against objectives is measured using several key metrics:

- Total Return on Investment (ROI): This includes both incomes generated (dividends or interest) and any capital appreciation over a specific period.

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK

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TRUSTEES' REPORT (Continued) FOR THE YEAR ENDED 31ST MARCH 2024

Implementation of Security Measures

The charity's decision to install security cameras and a metal gate represents a proactive approach to deter potential vandals that have been desecrating the garden furnishings.

Expansion of Services

- Deterrence: The presence of cameras will discourage individuals from engaging in vandalism due to the fear of being recorded and identified.
- Evidence Collection: In cases where vandalism does occur, video footage will provide crucial evidence that can be used to identify perpetrators and support legal action.

The Metal gates have additional layer of security by restricting access to the garden when it is closed. This physical barrier makes it more difficult for unauthorised individuals to enter the premises. Razor wire was also installed around the perimeter of the fence with signage. This prevents people from climbing over the fence.

Financial Review

The trustees of the Elderly and Disabled Charitable Trust confirm compliance with several important legal frameworks, including the Charities Act 2011, the Trust Deed, and the Charities Statement of Recommended Practice (SORP) (FRS 102).

During the fiscal year ending March 31, 2024, the charity received a significant grant from the National Lottery Community Fund and Government fund, amounting to £64,480. This funding was designated as a cost-of-living grant aimed at supporting initiatives that help will assist our vulnerable residents cope with rising living costs. However, the grant came with specific conditions regarding its use, including time frames for expenditure and requirements for reporting receipt. The grant was awarded on the 6th of December 2023, the charity received the funds January 26th, 2024. It was very difficult spending this grant as it was timed bound, adverse weather made it impossible to continue straight through and made it difficult for our charity to get the project completed in time, all equipment was purchased including the purchase of an electric 9-seater van. As stated in the report, the financial position of the charity is at a crucial stage. This indicates potential concerns regarding sustainability and operational viability moving forward. If running costs are not secured through additional funding or revenue generation strategies, there may be implications for ongoing projects and services provided by our charity.

In summary, while there have been successes such as completing key projects funded by the grant, external factors have impacted operational efficiency and financial stability. The trustees will need to focus on securing further funding sources to ensure sustainability.

As a charitable trust operating under the framework of the UK Charity Law, We the Elderly and Disabled Charitable Trust UK recognises the importance of maintaining reserves and its purposes.

1. Financial Stability

It will provide our charity a financial buffer that allows us to manage unexpected expenses or fluctuations in income. This is particularly crucial for our non-profit charity which relies on donations and grants, which has been unpredictable.

2. Sustainability of our Operations

By holding reserves, we want to ensure that we can continue our operations even during periods of reduced funding. This is vital for maintaining ongoing Funding.

3. Funding in Future Projects

Reserves enable us to invest in future initiatives that align with our charitable objectives. This includes our expanding services, launching new projects, or enhancing our existing facilities to better serve our community. without interruption. In summary, the We Are Elderly and Disabled Charitable Trust will hold reserves as a strategic measure to ensure financial stability, sustainability of operations, emergency preparedness, investment in future projects, compliance with regulations, fulfilment of trustee responsibilities, risk management, and community confidence. This policy reflects our commitment to responsible monetary management while prioritizing the needs of those we serve. Our charity has been unable to hold reserves at this time due to financial constraints.

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TRUSTEES' REPORT (Continued)
FOR THE YEAR ENDED 31ST MARCH 2024

None, our charity is not required by our governing document to hold reserves of any specific amounts.

The Elderly and Disabled Charitable Trust UK have zero reserves, we do not have funds that enables us to hold reserves.

Funding Volatility

The reliance on external funding sources such as donations and grants introduce uncertainty into our financial planning. Economic conditions have affected donors' willingness and ability to contribute financially.

Increased Demand for our Services

Increased Demand for our Services: There has been an increase in demand for our new services provided by the trust due to demographic shifts transport (e.g., economic hardship). If demand exceeds capacity without corresponding increases in funding, this could jeopardise our charities sustainability.

Regulatory Changes

Changes For instance, alterations in tax laws affecting our charity in February 2025, the government has decided to tax electric vans ,which the charity purchased in February 2024. So this may put a strain on the already strained funds.

Trustee Decisions

The decisions made by trustees regarding resource allocation and strategic direction will significantly influence future viability.

Economic Environment

Broader economic conditions such as inflation rates, and overall economic health may affect both our operational costs and income generation capabilities.

In conclusion, while holding reserves is crucial for ensuring stability and operational continuity within the Elderly and Disabled Charitable Trust UK, various uncertainties exist that could impact its status as a going concern moving forward.

Our principal source of funding income is from the DWP and occasional medical research payments.

Investment Policy

Our charity will invest in a diversified range of asset classes and regions. We will consider investment in stocks, bonds, property, and other investment vehicles that align with our charitable mission.

Risk Appetite

We recognize that every investment carries risk, and we will manage these risks to ensure that they are commensurate with our objectives and the financial resources available. Our charity's risk appetite is moderate, and we are willing to accept fluctuations in the value of our assets in pursuit of our investment objectives.

Balancing Investment Risk and Return

We will balance risk and return to achieve our investment objectives. We will seek to achieve our investment goals through a mix of low-risk and high-risk investments to achieve a diversified portfolio of investments that suit our needs.

Amount Available

We will invest our financial resources in line with our objectives, risk appetite, and investment policy. The amount we have available for investment will be reviewed annually, and we will adjust our investment strategy as necessary to ensure that we continue to meet our objectives.

Investment Time Horizon

Our investment time horizon is long-term, and we aim to invest in funds for the long term. We recognize that investing is a long-term activity that requires a disciplined approach to generate sustainable returns.

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK

(Charitable Incorporated Organisation)

TRUSTEES' REPORT (Continued) FOR THE YEAR ENDED 31ST MARCH 2024

Liquidity Needs

We will ensure that our charity has sufficient liquidity to meet our financial commitments, including grants and other charitable activities. We will invest in liquid assets and maintain an appropriate level of cash reserves to ensure that we can access our money when we need it.

Types of Charity Investments

We will consider investing in ethical stocks that align with our charitable mission. We will avoid investing in stocks that go against our charity's aims.

Decision-Makers

The charity trustees are responsible for making investment decisions, including approving the investment policy, setting investment objectives, and selecting investment managers.

Investment Key Performance Indicators

We will measure the performance of our investments based on the total return, risk-adjusted return, and other appropriate benchmarks. We will review our performance regularly and adjust our investment strategy as necessary.

Investment Policy Reporting Requirements

We will communicate investment performance to our stakeholders annually, including donors, beneficiaries, and the Charity Commission.

Responsibility and Remit of the Investment Manager

If we engage an investment manager, they will be responsible for implementing our investment strategy, making investment decisions on our behalf, and reporting on investment performance.

Investment Manager's Principles

Our investment manager must follow our investment policy and adhere to our ethical standards. They must act in our best interests and manage our investments prudently.

Investment Responsibilities of the Trustees

The trustees have a legal obligation to secure the best financial return within the appropriate level of risk to be spent on the charity's aims. They have a duty to consider investment suitability and diversification, to take advice, unless there is good reason for not doing so, and to review investments.

Conclusion

Our charity investment policy sets out our approach to investing. It is a framework for making investment decisions, managing our financial resources, and meeting our governance responsibilities. We will review our investment policy annually to ensure that it continues to align with our charitable mission and objectives.

A Description of the Principal Risks Facing the Charity

We will balance risk and return to achieve our investment objectives. We will seek to achieve our investment goals through a mix of low-risk and high-risk investments to achieve a diversified portfolio of investments that suit our needs.

1. Financial Risk

Fluctuations in income due to dependency on voluntary donations pose a significant risk to financial health.

2. Operational Risk

Challenges related to service delivery, we had to put the old van back on the road because of high volume of users, we initially made a decision to advertise in a different way, we have used the van to advertise our charity also we have made new uniforms advertising new passenger service, it's the best advertisement for 3 years including trustees' decision making when recruiting. and increased operational costs, has hindered our ability to meet the beneficiaries' needs effectively.

3. Reduced Future Funding

Opportunities is a worry at present. the application process is a lengthy process. the Elderly and Disabled Charitable Trust UK will remain vigilant about potential risks that could threaten its ongoing viability as a charitable organisation.

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TRUSTEES' REPORT (Continued) FOR THE YEAR ENDED 31ST MARCH 2024

On April 17, 2024, Janet Elaine Wilson resigned from her position at the Elderly and Disabled Charitable Trust. The resignation was attributed to health issues and incapacities that affected her ability to fulfil her duties effectively.

It was reported that the charity's mailing address at 8 Springwell Avenue NW10 had become compromised. The term "compromised" in this context typically refers to a situation where sensitive information or physical security may have been breached, leading to concerns about privacy and safety. In response to this situation, the Elderly and Disabled Charitable Trust made an informal decision to change their mailing address to 57 Nene Gardens. This decision was influenced by the need to protect sensitive information, especially since it was noted that bank information had gone missing. Missing debit card. This decision was acknowledged by the all trustees. The relocation of our charity's mailing address was a critical step in maintaining operational integrity and safeguarding against potential fraud or misuse of information. It reflects a proactive approach to risk management within our organisation. By moving our mailing address, our charity aims to ensure that communications are secure and that any sensitive data is protected from unauthorized access.

Structure, Governance and Management

The selection of trustees for the Elderly and Disabled Charitable Trust is governed by specific constitutional provisions designed to ensure effective governance:

Election Process

Trustees are selected by members of the charity during quarterly board meetings. This process ensures that those serving on the board are accountable to the public.

Appointment all trustees are included directly, ensuring representation from key stakeholders within the community served by the charity.

Qualifications and Skills Assessment

Potential trustees are evaluated based on their skills, experience, and commitment to furthering the charity's mission, ensuring that they bring valuable expertise to governance discussions.

Term Limits and Rotation Policies

To promote fresh perspectives while retaining institutional knowledge, term limits are established for trusteeship positions within constitutional guidelines.

Conflict of Interest Policies

Procedures are implemented to identify any conflicts of interest among trustees at appointment stages, ensuring transparency and integrity within governance structures.

The elderly and disabled charitable trust UK recognise that an effective board of trustees is essential if the charity is to be effective in achieving our objects.

The most asset our charity are the people involved with the charity. Our approach to recruitment and selection reflects on the importance of people to us, the values and the organisation of our charity including:

- The well-being of older people.
- Fairness and equality.
- Guarding against isolation.
- Consistency.
- Best practise.

The aims of the charities recruitment policy are as follows:

- To ensure that the best possible persons are recruited based on their merit abilities and suitability for the position.
- To ensure that all applicants are considered equally and consistently.
- To ensure no applicant is treated unfairly on any grounds including race, colour, origin, religious belief, sexual orientation, disability, age or status.

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TRUSTEES' REPORT (Continued)
FOR THE YEAR ENDED 31ST MARCH 2024

• To ensure compliance with present regulations, recommendations, and guidance such as the prevent duty guidance for England and Wales 2015, or any guidance or code of practice published by the Disclosure and Barring Service (DBS): i) To ensure our charity meets the commitment to safeguarding and promoting the welfare of older people by carrying out all necessary DBS checks. Trustees and volunteers must familiarise themselves with this policy and comply with the provisions of this policy. The recruitment and selection of a trustee will be conducted, professionally, timely and responsive manner. And in compliance with current legislation, and relevant safeguarding legislation and statutory guidance.

We aim to tackle loneliness and isolation, regardless of ethnicity or background, by providing companionship, transport, community activities and advice. To develop the capacity and skills of the members of the socially and economically disadvantaged community in such a way, they are able to identify and help meet their needs, and to participate more fully in society.

To promote social inclusion for the public benefit by preventing people from becoming socially excluded, relieving the needs of such people, assisting them to integrate into society.

To promote for the benefit of the public the conservation protection and improvement of the physical and natural environment, by promoting biological diversity. To advance the education of the older community in the conservation, protection and improvement of the physical and natural environment. To promote sustainable development for the benefit of the community by the promotion of sustainable means of achieving economic growth and regeneration.

To promote social inclusion for the public benefit by working with people in Surrounding areas of NW10, such as elderly ethnic community who are socially excluded on the grounds of age and beliefs, and to relieve the needs of such people through assisted integration.

Our charity has been in operation for five years on 29 October 2024 a great achievement even though we don't have running cost we have been optimistic about our future, we have all contributed monetary funds to keep the charity a float, many changes within a year, including the electric van which the charity purchased, the government have introduced tax and congestion charges which we wanted to avoid hence why it was purchased. purchasing an electric van represented a forward-thinking strategy for our charity that aligns with financial prudence, environmental responsibility, and regulatory compliance while enhancing operational efficiency.

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TRUSTEES' REPORT (Continued)
FOR THE YEAR ENDED 31ST MARCH 2024

Trustees' Responsibilities

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

The Law applicable to Charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations and the provisions of the Governing Document 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, including the income and expenditure of the charity for that period. In preparing those financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charity SORP;
- Make judgements and estimates that are reasonable and prudent;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the CIO will continue to operate.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 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.

Approved by the Trustees on 19/12/2024

Signed on their behalf by Trustee *Eternity Moncreiffe*

Printed Name: ETERNITY MONCREIFFE

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2024**

	Notes	Unrestricted Funds £	Restricted Funds £	TOTAL 2023/24 £	TOTAL 2022/23 £
INCOMING RESOURCES					
Incoming Resources from Generated Funds					
Donations, Grants & Legacies	3a	6,231	64,480	70,711	11,211
TOTAL INCOMING RESOURCES		6,231	64,480	70,711	11,211
RESOURCES EXPENDED					
Costs of Generating Funds					
Cost of Charitable Activities	4a	9,092	26,833	35,108	13,895
Governance Costs	4b	900	-	900	1,600
TOTAL RESOURCES EXPENDED		9,992	26,833	36,008	15,495
NET INCOMING (OUTGOING) RESOURCES		(3,761)	37,647	34,703	(4,284)
Funds Brought Forward		(3,014)	4,155	1,141	5,425
Transfer Between Funds		26,700	(26,700)	-	-
TOTAL FUNDS CARRIED FORWARD		19,925	15,102	35,844	1,141

Movements on all reserves and all recognised gains and losses are shown above. All of the organisation's operations are classed as continuing.

The notes on pages 17 to 22 form part of these financial statements.

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

BALANCE SHEET
AS AT 31ST MARCH 2024

	Note	Unrestricted Funds £	Restricted Funds £	Total 31-Mar-24 £	Total 31-Mar-23 £
Fixed Assets					
Tangible Assets	2	20,025	-	20,025	1,600
Investments	6	-	-	-	-
Total Fixed Assets		20,025	-	20,025	1,600
Current Assets					
Debtors & Prepayments	8	-	-	-	-
Cash at Bank and in Hand	7	800	15,102	15,902	241
Total Current Assets		800	15,102	15,902	241
Creditors: Amounts falling due within one year	9	900	-	900	700
NET CURRENT ASSETS		(100)	15,102	15,002	(459)
TOTAL ASSETS less current liabilities		19,925	15,102	35,027	1,141
Creditors: Amounts falling due in more than one year	10	-	-	-	-
NET ASSETS		19,925	15,102	35,027	1,141
Funds of the Charity					
General Funds		19,925	-	19,925	(3,014)
Restricted Funds	5	-	15,102	15,102	4,155
Total Funds		19,925	15,102	35,027	1,141

Approved by the Trustees on 19/12/2024

Signed on their behalf by Trustee *Z. Monciffe*

Printed Name: ETERNITY MONCIEFFE

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2024**

1. ACCOUNTING POLICIES

Basis of Preparation & Assessment of Going Concern

Basis of Preparation

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP 2015) (Second Edition, effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Charities Act 2011.

The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost unless otherwise stated in the relevant accounting policy notes.

Assessment of Going Concern

Preparation of the accounts is on a going concern basis. The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

Incoming Resources

Recognition of Incoming Resources

These are included in the Statement of Financial Activities (SOFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability

Incoming Resources with Related Expenditure

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resource and related expenditure are reported gross in the SOFA.

Grants and Donations

Grants and Donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

Tax Reclaims on Donations and Gifts

Incoming resources from tax reclaims are included in the SOFA at the same time as the gift to which they relate.

Contractual Income and Performance Related Grants

This is only included in the SOFA once the related goods or services have been delivered.

Gifts in Kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SOFA as incoming resources when receivable.

Donated Services and Facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer Help

The value of any voluntary help received is not included in the accounts.

Investment Income

This is included in the accounts when receivable.

Investment Gains and Losses

This included any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2024

1. ACCOUNTING POLICIES (continued)

Expenditure and Liabilities

Liability Recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Governance Costs

Include costs of the preparation and examination of statutory accounts, the costs of the trustees meetings and cost of any legal advice to trustees on governance or constitutional matters.

Grants with Performance Conditions

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SOFA once the recipient of the grant has provided the specified service or output.

Grants Payable without Performance Conditions

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to a grant which remain in control of the charity.

Unrestricted funds

These funds can be used for the general objectives of the charity as set out in the trustees report. The movements of the unrestricted funds are given in the Statement of Financial Activities.

Restricted funds

These funds are where the donor has specified a purpose for the donation made. These restrictions often arise as a result of appeals for special offerings for specific purposes.

Designated funds

These funds are funds set aside by the trustees out of unrestricted general funds for particular purposes or projects.

Fixed Assets

Fixed Assets are capitalised if they can be used for more than one year and cost at least £1,500. They are valued at cost or, if gifted, at the value to the charity on receipt.

Depreciation Expense

Depreciation is calculated at a rate to write off the cost of tangible fixed assets over their estimated useful lives. The rates applied are as follows:

Motor Vehicles	25% - Straight Line Basis
Fixtures, Fittings and Equipment	25% - Straight Line Basis

2. TANGIBLE FIXED ASSETS

		Motor Vehicles £	Fittings & Equipment £	Total 2023/24 £
Cost	01-Apr-23	3,200	-	3,200
Additions		26,700	-	26,700
Net Book Value at	31-Mar-24	29,900	-	29,900
Depreciation	01-Apr-23	1,600	-	1,600
Charge		8,275	-	8,275
Depreciation at	31-Mar-24	9,875	-	9,875
Net Book Value	31-Mar-24	20,025	-	20,025
Net Book Value	31-Mar-23	1,600	-	1,600

The annual commitments under non-cancelling operating leases and capital commitments are as follows:

31st March 2024 : None
31st March 2023 : None

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2024

3. INCOMING RESOURCES

	Unrestricted Funds £	Restricted Funds £	TOTAL 2023/24 £	TOTAL 2022/23 £
a) Donations, Grants & Legacies				
Gifts & Donations	6,231	-	6,231	5,401
Grants Received	-	64,480	64,480	5,810
	6,231	64,480	70,711	11,211

4. RESOURCES EXPENDED

	Unrestricted Funds £	Restricted Funds £	TOTAL 2023/24 £	TOTAL 2022/23 £
a) Cost of Charitable Activities				
Activities & Events	-	1,442	1,442	2,689
Advertising & Publicity	-	1,099	1,099	1,075
Bank Charges	-	1	1	-
Depreciation Expense	8,275	-	8,275	800
Equipment Costs	-	7,540	7,540	2,260
Insurance Costs	-	2,070	2,070	1,032
Motor Vehicle Costs	-	50	50	1,018
Office Costs	-	1,024	1,024	1,502
Rent & Rates	-	2,520	2,520	220
Repairs & Maintenance	-	4,162	4,162	-
Sundry Expenses	817	2,542	2,542	1,686
Telephone Costs	-	377	377	357
Training Costs	-	742	742	-
Travel & Hospitality	-	1,824	1,824	602
Utility Costs	-	471	471	-
Volunteers Expenses	-	644	644	-
Website Costs	-	324	324	652
	9,092	26,833	35,108	13,895

b) Governance Costs

Independent Examiners Fees	9	900	-	900	700
Legal & Professional Fees		-	-	-	900
		900	-	900	1,600

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2024

5. RESTRICTED FUNDS

CURRENT FINANCIAL YEAR

	Balance 01-Apr-23	Income	Expenditure	Transfers	Balance 31-Mar-24
	£	£	£	£	£
Lottery Community Fund	3,080	-	3,080	-	-
Jubilee Fund	-	-	-	-	-
Love Where You Live Fund	231	-	231	-	-
Albert Trust	721	-	721	-	-
Veolia Sustainability Fund	41	-	41	-	-
Together Towards Zero Fund	82	-	82	-	-
Community Organisation Fund	-	64,480	22,678	(26,700)	15,102
	4,155	64,480	26,833	(26,700)	15,102

PREVIOUS FINANCIAL YEAR

	Balance 01-Apr-22	Income	Expenditure	Transfers	Balance 31-Mar-23
	£	£	£	£	£
Lottery Community Fund	3,080	-	-	-	3,080
Jubilee Fund	-	1,000	1,000	-	-
Love Where You Live Fund	-	1,000	769	-	231
Albert Trust	-	2,000	1,279	-	721
Veolia Sustainability Fund	-	810	769	-	41
Together Towards Zero Fund	-	1,000	918	-	82
	3,080	5,810	4,735	-	4,155

The restricted funds held are wholly represented by the CIO's cash reserves and are to be expended as specified above.

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2024

6. INVESTMENTS

The CIO held no fixed assets investments during this or the previous financial period.

7. CASH AT BANK AND IN HAND

	Unrestricted Fund £	Restricted Fund £	Total 31-Mar-24 £	Total 31-Mar-23 £
Cash at Bank & in Hand	800	15,102	15,902	241
	800	15,102	15,902	241

8. DEBTORS AND PREPAYMENTS

	Unrestricted Fund £	Restricted Fund £	Total 31-Mar-24 £	Total 31-Mar-23 £
Sundry Debtors	-	-	-	-
	-	-	-	-

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Fund £	Restricted Fund £	Total 31-Mar-24 £	Total 31-Mar-23 £
Independent Examiners Fees	900	-	900	700
	900	-	900	700

10. CREDITORS: AMOUNTS FALLING DUE IN MORE THAN ONE YEAR

The CIO held no long term liabilities during this or the previous financial period.

11. NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Restricted Funds £	Total 31-Mar-24 £	Total 31-Mar-23 £
Fixed Asset Investments	20,025	-	20,025	1,600
Net Current Assets	(100)	15,102	15,002	(459)
Long Term Liabilities	-	-	-	-
	19,925	15,102	35,027	1,141

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2024

12. STAFF COSTS AND NUMBERS

The CIO employed no members of staff during this or the previous financial period.

13. TRUSTEES AND OTHER RELATED PARTIES

The only payments made to the Trustees consisted of reimbursements of expenses incurred in furthering the Charity's objects and no direct benefits were received by the Trustees or any related parties during the financial period.

No other payments were made to trustees or any persons connected with them during this financial period. No material transaction took place between the organisation and a trustee or any person connected with them.

14. RISK ASSESSMENT

The Trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The Trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

15. RESERVES POLICY

The Trustees have considered the level of reserves they wish to retain, appropriate to the CIO's needs. This is based on the CIO's size and the level of financial commitments held. The Trustees aim to ensure the CIO will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The Trustees will endeavour not to set aside funds unnecessarily.

16. PUBLIC BENEFIT

The CIO acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the CIO has achieved this are provided in the Trustees report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the CIO should undertake.

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the trustees/ members of The Elderly and Disabled Charitable Trust/UK on the accounts for the year ended 31st March 2024 set out on pages 15 to 22.

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's statement

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

Independent examiner's statement

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

1. which gives me reasonable cause to believe that in any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

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

K. Collaku MAAT
Castle View Accounting Ltd
Ground Floor Offices
53 High Street
Arundel
West Sussex
BN18 9AJ



Date: 13th January 2025

The elderly and disabled charitable trustuk

England & Wales - Charity number 1186029

Accounts

**ANNUAL REPORTS AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2023**

**THE ELDERLY AND DISABLED
CHARITABLE TRUST/UK**

(Charitable Incorporated Organisation)

CHARITY REGISTRATION No: 1186029

Castle View Accounting Ltd
New Barn
Mudberry Lane
Bosham
Chichester
West Sussex
PO18 8TS

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

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THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER 1186029

DATE OF REGISTRATION 29th October 2019

START OF FINANCIAL YEAR 1st April 2022

END OF FINANCIAL YEAR 31st March 2023

TRUSTEES AT 31ST MARCH 2023 Jennifer Gerald
Conrad Powell
Eternity Moncrieffe
Janet Wilson

LEGAL STATUS Charitable Incorporated Organisation

GOVERNING INSTRUMENT CIO - Foundation Registered 29th October 2019 as Amended 23rd May 2021

OBJECTS

To relieve elderly people resident in Jamaica who are in need, by providing specially designed or adapted housing, and items, services or facilities calculated to relieve the needs of such persons.

CORRESPONDENCE ADDRESS 8 Springwell Avenue
London
NW10 4HP

PRIMARY BANKERS National Westminster Bank Plc
250 Bishopgate
London
EC2M 4AA

INDEPENDENT EXAMINERS Castle View Accounting Ltd
New Barn
Mudberry Lane
Bosham
Chichester
West Sussex
PO18 8TS

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK

(Charitable Incorporated Organisation)

TRUSTEES' REPORT FOR THE YEAR ENDED 31ST MARCH 2023

Objectives and Activities

We aim to tackle loneliness and isolation, regardless of ethnicity or background, by providing companionship, transport, community activities and advice.

To develop the capacity and skills of the members of the socially and economically disadvantaged community in such a way, they are able to identify and help meet their needs, and to participate more fully in society.

To promote social inclusion for the public benefit by preventing people from becoming socially excluded, relieving the needs of such people, assisting them to integrate into society.

To promote for the benefit of the public the conservation protection and improvement of the physical and natural environment, by promoting biological diversity.

To advance the education of the older community in the conservation, protection and improvement of the physical and natural environment.

To promote sustainable development for the benefit of the community by the promotion of sustainable means of achieving economic growth and regeneration.

To promote social inclusion for the public benefit by working with people in Surrounding areas of NW10, such as elderly ethnic community who are socially excluded on the grounds of age and beliefs, and to relieve the needs of such people through assisted integration.

Our charity has been dedicated to making a positive impact in our community. Through several initiatives, a gardening project, a befriending service. The gardening project aims to promote sustainable living and community engagement, by creating and maintaining community garden. These gardens have provided individuals with the opportunity to grow their own produce. Our dedicated volunteers provide guidance and support, organising workshops and educational sessions to teach gardening skills and sustainable practices. Through this project, we strive to enhance food security due to the rising cost of living. Promote healthy eating habits and create a welcoming space. For older people to connect with nature and one another. Our befriending service focuses on combating social isolation and loneliness, particularly amongst our vulnerable elderly beneficiaries, and the individuals with disabilities. And newcomers to the community.

Our volunteers engage in regular visits offering a listening ear, engaging in activities, and providing emotional support. Our befriending service plays a critical role in improving well being and mental health, enhancing social connections and ensuring that everyone feels valued and included within our community.

We the trustees confirm that we have read the guidance issued by the charity commission on the public benefit.

Social Investment Policy

At The Elderly and Disabled Charitable Trust Which has no investments, has a written policy that sets out the purpose and objectives of the investments. The policy provides us with a good framework for making investment decisions, helping our trustees to manage the charity's resources effectively and demonstrate good governance.

1. Introduction

The trustees of The Elderly and Disabled Charitable Trust UK take the view, both corporately and individually, that the financial objective of its investments is to generate a sustainable return to help deliver the objects of the charity. The Trustees have not agreed any sums yet from general reserves (in accordance with the Reserves Policy) should be invested to provide.

2. Investment Objective

The trustees of The Elderly and Disabled Charitable Trust UK take the view, both corporately and individually, that the financial objective of its investments is to generate a sustainable return to help deliver the objects of the charity. The Trustees have not agreed any sums yet from general reserves (in accordance with the Reserves Policy) should be invested to provide.

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

TRUSTEES' REPORT (Continued)
FOR THE YEAR ENDED 31ST MARCH 2023

2.1 - The overall investment objective is to produce best financial return with an acceptable level of risk.

2.2 - In the case of general funds the objective is to produce a relatively high level of income while minimising the risk of capital losses.

2.3 - In the case of the GOFUNDME (GFM) the objective is to maintain a risk free sum to enable regular maintenance (such as replacement of locks and Handrails) to be undertaken as they become due.

2.4 - In the case of the GOFUNDME Fund (GFM) the aim is to maximise capital growth including re-investment of income and is used for major future expenditure.

2.5 - Investments are generally for the long term and trustees will ensure that their ability to meet future planned expenditure is not compromised by over-investment.

3 . Risk

3.1 The trustees of The Elderly and Disabled Charitable Trust UK have considered the following risks and mitigations.

The following are examples:

- Inflation and fall in capital values mitigated through investment in appreciating assets or fixed deposit accounts.
- Fall in value or failure of specific investment vehicles mitigated by diversification of assets and investment portfolios.
- Failure of investment counterparties mitigated by requiring a minimum 'A' credit rating for deposit taking institutions, and a maximum £200,000 cash deposit per counterparty.

4. Liquidity

The Elderly and Disabled Charitable Trust UK will retain 0 in easily realisable assets sufficient to meet its short-term expenditure plans.

5. Ethical Policy

The tobacco industry ornaments
Gambling
Pornography
Other industries as specified by the Trustees

6. Management, Reporting and Monitoring

6.1 - All investment decisions will be made by the trustees collectively, or the trustees have delegated investment management and decision making to one of the trustees, which comprises trustees with relevant investment experience, or The trustees have appointed Conrad Powell as investment manager with discretionary powers.

6.2 - Performance is monitored against agreed market benchmarks which are the FTSE 100 index, or the (FTSE World (ex-UK) agreed with any other index agreed by the Trustees.

In summary, our volunteers in our befriending and gardening project have made invaluable contribution by providing companionship to our elderly beneficiaries., building trust, support, advocating for individuals. Engaging in physical labour, helping to promote environmental stewardship., fostering the community and facilitating skill development amongst the residents. There dedication this year has been a profound impact on the well being of the community we work in.

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

TRUSTEES' REPORT (Continued)
FOR THE YEAR ENDED 31ST MARCH 2023

Achievements and Performance

The Charities SORP provides guidance to preparers of charity accounts. The SORP provides recommendations and requirements setting out how to prepare 'true and fair' accounts in accordance with UK accounting standards. The SORP is updated from time to time to take account of changes to accounting standards and/or charity law.

Our charity has successfully implemented various programs and services that have made a significant impact on the lives of individuals and the community we work in. A gardening project was set up in September 2022 at the Stonebridge annexe. Our charity joined a network named Neighbourly, set up a page which we get volunteers from, we engaged the whole community including the schools which has been a success, the project is ongoing and will go on into the new year. Over the past year our charity has expanded, extending our support to a larger number of beneficiaries., this growth has demonstrated the effectiveness of our operations, allowing us to make a broader and deeper impact on the causes we serve.

Fundraising: fundraising has been very slow; it has been very difficult to raise funds. The trustees decided to change the way we do things, due to the cost-of-living crisis. We do not ask for donations in monetary terms, instead our charity collects unwanted clothing, metal and turn them into donations. This practice has worked for us, we do this twice a week.

We have gained a certification in the green initiative.

Increased community engagement, we opened our project on a Wednesday to begin with as weather was not that great. It attracts a significant number of attendees, demonstrating the day was suitable for our target audience. People in the community have become aware of our charity and actively seeking social connections through us. Improved well-being of our older people, the activities offered by us, ludo, bingo, craft, and tv, indoor and outdoor gardening, has contributed to their health and well-being of our older beneficiaries, we have received positive feedback, indicating they enjoy the activities and new connections.

Fundraising has been a difficult task this year, we will set a goal for any funds we might receive and aim to raise. This will align with our charities mission and activities. We have had no major fundraising going on this year, we felt it would be best to concentrate on getting running cost for the charity.

We will regular review our objectives to assess the success of our funding activities.

Financial Review

Our charities financial position has not changed. We are self-funding and have not received running cost. During the financial year our charity received restricted funds from Love where you live, TTZ, Albert trust, Veolia sustainability fund all from Brent council. Jubilee fund funded by Hounslow council.

Legal and compliance issues have arisen, filing was misunderstood but was done in time, uncertainty regarding trustees, failure to turn up on occasions. We are a non-profit organisation, which is highly competitive, with numerous large charities, all moving for limited funding opportunities. It has become more apparent because we are a small charity, funders are asking for far too much, so the same large charities keep receiving the funding. It has become more challenging to secure the necessary resources to sustain our charities operations... we are stronger together.

financial risk: we are experiencing insufficient funds, fluctuating donations, the economic downturns impacting on our fundraising efforts. Reliance on a small number of donors and ineffective financial management. Cybersecurity and data risks has affected us on occasions. government policy changes have affected us also with the downturn of the economy, rising fuel and food prices that has impacted on the community we serve and the ability to raise the funds we need.

We are very positive about our future as a charity. Changes are necessary.

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK

(Charitable Incorporated Organisation)

TRUSTEES' REPORT (Continued) FOR THE YEAR ENDED 31ST MARCH 2023

Structure, Governance and Management

We aim to tackle loneliness and isolation, regardless of ethnicity or background, by providing companionship, transport, community activities and advice.

To develop the capacity and skills of the members of the socially and economically disadvantaged community in such a way, they are able to identify and help meet their needs, and to participate more fully in society.

To promote social inclusion for the public benefit by preventing people from becoming socially excluded, relieving the needs of such people, assisting them to integrate into society.

To promote for the benefit of the public the conservation protection and improvement of the physical and natural environment, by promoting biological diversity.

To advance the education of the older community in the conservation, protection and improvement of the physical and natural environment.

To promote sustainable development for the benefit of the community by the promotion of sustainable means of achieving economic growth and regeneration.

To promote social inclusion for the public benefit by working with people in Surrounding areas of NW10, such as elderly ethnic community who are socially excluded on the grounds of age and beliefs, and to relieve the needs of such people through assisted integration.

Recruitment Process for Trustees

The elderly and disabled charitable trust UK recognise that an effective board of trustees is essential if the charity is to be effective in achieving our objects. The most asset our charity are the people involved with the charity. Our approach to recruitment and selection reflects on the importance of people to us, the values and the organisation of our charity including:

- The well-being of older people.
- Fairness and equality.
- Guarding against isolation.
- Consistency.
- Best practise.

The aims of the charities recruitment policy are as follows:

- To ensure that the best possible persons are recruited based on their merit abilities and suitability for the position.
- To ensure that all applicants are considered equally and consistently.
- To ensure no applicant is treated unfairly on any grounds including race, colour, origin, religious belief, sexual orientation, disability, age or status.
- To ensure compliance with present regulations, recommendations, and guidance such as the prevent duty guidance for England and Wales 2015, or any guidance or code of practice published by the Disclosure and Barring Service (DBS):
 - i) To ensure our charity meets the commitment to safeguarding and promoting the welfare of older people by carrying out all necessary DBS checks.

Trustees and volunteers must familiarise themselves with this policy and comply with the provisions of this policy. The recruitment and selection of a trustee will be conducted, professionally, timely and responsive manner. And in compliance with current legislation, and relevant safeguarding legislation and statutory guidance.

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

TRUSTEES' REPORT (Continued)
FOR THE YEAR ENDED 31ST MARCH 2023

We aim to operate this procedure consistently and thoroughly while obtaining, collating, analysing, and evaluating information from and about applicants applying for vacancies at the charity.

ALL Board of trustees will be required to attend the recruitment process.

Advertising - To ensure equality of opportunity, the charity will advertise all vacant posts to encourage a wide field of applicants as possible, this will entail us to do an external advertisement, which will make clear our commitment to safeguarding and promoting the welfare of the elderly and disabled at risk.

Declaration Forms - All applicants will need to complete a declaration regarding convictions and working with older people will make it clear that the vacancy is exempt from the provisions of the Rehabilitation of offenders Act 1974. It is unlawful to employ anyone who is barred from working with older people who are at risk. All applicants will be made aware that providing false information is an offence and could result in their application being rejected.

Job Description - Will detail their skills, experience, and their abilities. Our person specification will include a specific reference to suitability to work with seniors.

Reference - Shortlisted applicants will be sent for immediately after short listing. All offers of placement will be subject to a satisfactory reference. One reference must be from current or recent employer, if the recent or current employment did not involve vulnerable persons, the second reference should be from employer you worked with vulnerable adults. References will ask whether the person is suitable.

No questions will be asked about health. The charity does not accept references or testimonials from relatives.

Interviews - Will be face to face or via zoom. We will explore the possibility of the applicant to see whether they can carry out the duties in job description. All applicants who are invited for interview must bring evidence of identity, and address details with photo.

The interview is a two-way process in which the trustees of the Board will select the best person to work with us, and the applicant will receive information regarding the charity and job.

Monitoring information and storing papers equal opportunities monitoring forms will be analysed and stored by Jennifer Gerald CEO. Application forms will be held for 3 months after the date of interview. These are centrally held by the elderly and disabled charitable trust UK. In addition, a personal record will be set up for the successful applicant and held by the elderly and disabled charitable trust UK.

Complaints Procedure - An applicant who feels they have not been considered fairly may make a complaint to the charity in writing or email: ourgreencharity@yahoo.com.

Policy Statement - The elderly and disabled charitable trust UK are committed to ensuring governance arrangements that are robust to ensure that our organisation is managed in accordance with the current legislation, as well as adopting procedures that are examples of good practice and improve the effectiveness of our charity.

Introduction The Charities Act 1993 defines charity Trustees as the people responsible under the charities governing document for controlling the administration and management of the charity.

For our charity, Trustees are the Management Committee of the organisation and are known as the elderly and disabled charitable trust UK. The new Code of Governance for the Voluntary and Community Sector includes, as part of its principles, that 'Trustees should have the diverse range of skills, experience and knowledge needed to run an organisation effectively' and that 'Trustees should ensure that they receive the necessary induction, training and ongoing support they need to discharge their duties In addition to this, disclosure is now required in SORP 2005 of the methods adopted for the recruitment and appointment of new Trustees and the policies and procedures adopted for the induction and training of Trustees.

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

TRUSTEES' REPORT (Continued)
FOR THE YEAR ENDED 31ST MARCH 2023

Diversity - Our charity will ensure that it engages effectively with the community it serves, responds effectively and equitably to the needs of its users, and increases its accountability and public confidence in its work by:

- ensuring that the mix of Trustees reflects the local area and where possible includes people from ethnic minorities and those with disabilities.

- ensuring that the needs of adults with disabilities are represented by the inclusion.

- working with the schools, other voluntary sector, and statutory organisations to ensure that the needs of older people are kept central to the organisational priorities Role of the Board of Trustees At its simplest, the role of the Trustee Board is to receive assets from donors, safeguard them and apply them for the charitable purposes as declared in the objects. The Trustee Board must always act in the best interests of the elderly and disabled charitable trust UK, exercising the same duty of care that a prudent person of business would in looking after the affairs of someone for whom he or she had responsibility. The Trustee Board works as a group and not as individuals.

Rules Governing the Trustees - In the governing document, the elderly and disabled charitable trust UK, Memorandum and articles of association, there is a maximum of 12 trustees permitted. There should be always 3 trustees minimum and be in place for a maximum of three years. A trustee must be over 18 years old.

Eligibility to Become a Trustee - It is a criminal offence for an individual to serve as a Trustee if disqualified from doing so. Rigorous checks will be carried out to ensure that all persons applying to become a Trustee are eligible. These checks will include:

- Ensuring that the mix of Trustees reflects the local area and where possible includes people from ethnic minorities and those with disabilities.

- Ensuring that the needs of adults with disabilities are represented by the inclusion.

- Working with the schools, other voluntary sector, and statutory organisations to ensure that the needs of older people are kept central to the organisational priorities Role of the Board of Trustees At its simplest, the role of the Trustee Board is to receive assets from donors, safeguard them and apply them for the charitable purposes as declared in the objects. The Trustee Board must always act in the best interests of the elderly and disabled charitable trust UK, exercising the same duty of care that a prudent person of business would in looking after the affairs of someone for whom he or she had responsibility. The Trustee Board works as a group and not as individuals.

- Ensuring that the mix of Trustees reflects the local area and where possible includes people from ethnic minorities and those with disabilities.

- Ensuring that the needs of adults with disabilities are represented by the inclusion.

- Working with the schools, other voluntary sector, and statutory organisations to ensure that the needs of older people are kept central to the organisational priorities Role of the Board of Trustees At its simplest, the role of the Trustee Board is to receive assets from donors, safeguard them and apply them for the charitable purposes as declared in the objects. The Trustee Board must always act in the best interests of the elderly and disabled charitable trust UK, exercising the same duty of care that a prudent person of business would in looking after the affairs of someone for whom he or she had responsibility. The Trustee Board works as a group and not as individuals.

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
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TRUSTEES' REPORT (Continued)
FOR THE YEAR ENDED 31ST MARCH 2023

These checks will include:

- A Disclosure and Barring Service (DBS) check.

- Two references (one from a current employer and one from an individual who has known the applicant for over two years and is not a relative). If the potential trustee is retired or not currently in employment, one reference should come from someone who has known them on a professional level. Having a criminal record will not necessarily prohibit a person from becoming a Trustee but will necessitate a risk assessment to be carried out to determine suitability. Process for appointment of Trustees Potential Trustees can be recruited through:
 - Recommendation.

 - Referral from a recruiting organisation (e.g., Council for Voluntary Services or Develop).

 - Self-Referral.

 - Advertisement, following a skills audit which identifies gaps Potential Trustees will, in the first instance, be met by the Jennifer Gerald and given an overview of the organisation from an operational perspective. They will be given background written information about the organisation and invited to meet with a minimum of two representatives of the Board. The subsequent meeting with members of the Board will ascertain the following information:
 - Skills.

 - Background.

 - Experience of working within a governance role.

 - Experience of working with adults' seniors.

It is a two-way process, and the discussion should present the prospective Trustees with an opportunity to find out more about being a Trustee for our charity and decide whether they are still interested. They will be asked to complete, at this stage, an application form, and a DBS form if they wish to continue the process of appointment. Two references will be followed up, directly following this meeting. Following this meeting and on receipt of the references and DBS check, recommendations will be made to the board of Trustees and, if agreed, the new applicant will be invited to attend the next available board meeting. At this point, the new Trustee will be asked to:

- Complete and sign the declaration of interest form, to be retained by the Director.

- Sign a declaration that they are eligible to serve as a Trustee.

- Agree and sign two copies of the code of conduct, one to be retained by the Trustee and the other by one of the Directors. Jennifer Gerald.

The new Trustee will be elected at the next meeting and the Trustee will be sent a letter of appointment.

Expectations of Trustees

A role description will outline the duties of the Trustee, and a person specification details the experience and qualities needed to fulfil the role. Trustees are expected to attend all board meetings. Board meetings are held two to three times during the year (with management team meetings being held every 6 weeks). Each meeting lasts for up to 2 hours, is usually in the evening, and papers are provided by email five days before the meeting with a hard copy available at the meeting. Occasional day time meetings are held for board development. Board meetings are usually held at 57 Nene Gardens, Hanworth TW135PH.

Reimbursement of Expenses

Trustees can claim reasonable out of pocket expenses in relation to travelling and other expenses (refreshments). Under the terms of our charities governing documents, Trustees will not be paid for carrying out their duties on behalf of the organisation, although they may be paid for professional services if agreed by the board.

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

TRUSTEES' REPORT (Continued)
FOR THE YEAR ENDED 31ST MARCH 2023

Induction Programme

All Trustees should receive:

- An organisational chart.
- Outline of current boards skills and experience.
- A copy of the previous year's annual report and financial report.
- A copy of the memorandum and articles of association.
- A copy of the previous board meeting minutes (once agreement for appointment has been made by the Trustees).
- A copy of the business plan.
- Charity Commission CC3 – The essential trustee: What you need to know.
- Charity Commission CC60 – The Hall marks of an Effective Charity.

Copies of all the current up to date policies (once agreement for appointment has been made by the board of trustees.

All new Trustees will be encouraged to visit, at least, one of the projects provided by our charity and will be invited to meet with Jennifer Gerald.

Ongoing Support and Training Trustees will be offered ongoing training opportunities and be kept up to date with Charity Commission guidance and policy news through the board meetings and via email. They will be invited to attend relevant training pertinent to their role, such as:

- Health and Safety.
- Employment Law.
- Financial Management.
- Diversity and equal opportunities.
- Safeguarding.

This training may be in a collective setting, individual and may be provided in house by reputable training providers. Trustees will be kept up to date, by email, on updates from the Charity Commission, Companies House, Trustee Network, Develop, or other national support organisations. Review of Trustee Performance On a regular basis (preferably annually) the Chair will speak to individual Trustees to consider their contribution to the organisation and identify any areas where the Trustee would benefit from additional training or support. The Trustee board will collectively review its performance at regular intervals, again preferably annually. It should also review the performance of the Chairperson. The Trustee board will use resources available from Government Governance Support Agencies to support this process. The skills of the trustee board will be reviewed every year. Document approved and adopted by the elderly and disabled charitable trust UK on 21 May 2023.

- Board of Directors: our charity is governed by a board of four directors, and charity law requires at least three directors for an incorporated charity.
- We are Non-profit and there are no paid Trustees or volunteers. Development/Giving: we are responsible for fundraising and donor relations.
- Operations: Eternity and Jenny are responsible for the day-to-day operations of the charity.

We partnered with Brent Legion elderly domino club in which we share space. We have made alliance with the neighbourly project, a charity who provides entertainment, space and a place for the elders to play their games..

Our charity has made links with a small church group who run a food bank for the community in TW13 area. We hope to have links, we will meet later in the year.

We have made links with Brent Council who have pledged to be our consultants for any future events we may have in their Parks.

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

TRUSTEES' REPORT (Continued)
FOR THE YEAR ENDED 31ST MARCH 2023

Trustees' Responsibilities

The Charities Act 2011 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 CIO and of the surplus of the CIO for that period. In preparing those financial statements the trustees are required to:

- Select suitable accounting policies and apply them consistently
- Make judgements and estimates that are reasonable and prudent
- Prepare financial statements on the going concern basis unless it is inappropriate to presume that the CIO will continue in existence.

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the CIO. They are also responsible for safeguarding the assets of the CIO and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on 24/11/2023

Signed on their behalf by Trustee 

Printed Name: ETERNITY MONCRIEFFE

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2023**

	Notes	Unrestricted Funds £	Restricted Funds £	TOTAL 2022/23 £	TOTAL 2021/22 £
INCOMING RESOURCES					
Incoming Resources from Generated Funds					
Donations, Grants & Legacies	3a	5,401	5,810	11,211	13,869
TOTAL INCOMING RESOURCES		5,401	5,810	11,211	13,869
RESOURCES EXPENDED					
Costs of Generating Funds					
Cost of Charitable Activities	4a	10,060	3,835	13,895	7,424
Governance Costs	4b	700	900	1,600	700
TOTAL RESOURCES EXPENDED		10,760	4,735	15,495	8,124
NET INCOMING (OUTGOING) RESOURCES		(5,359)	1,075	(4,284)	5,745
Funds Brought Forward		2,345	3,080	5,425	(320)
TOTAL FUNDS CARRIED FORWARD		(3,014)	4,155	1,141	5,425

Movements on all reserves and all recognised gains and losses are shown above. All of the organisation's operations are classed as continuing.

The notes on pages 15 to 20 form part of these financial statements.

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

**BALANCE SHEET
AS AT 31ST MARCH 2023**

	Note	Unrestricted Funds £	Restricted Funds £	Total 31-Mar-23 £	Total 31-Mar-22 £
Fixed Assets					
Tangible Assets	2	1,600	-	1,600	2,400
Investments	6	-	-	-	-
Total Fixed Assets		1,600	-	1,600	2,400
Current Assets					
Debtors & Prepayments	8	-	-	-	-
Cash at Bank and in Hand	7	(3,914)	4,155	241	3,725
Total Current Assets		(3,914)	4,155	241	3,725
Creditors: Amounts falling due within one year	9	700	-	700	700
NET CURRENT ASSETS		(4,614)	4,155	(459)	3,025
TOTAL ASSETS less current liabilities		(3,014)	4,155	1,141	5,425
Creditors: Amounts falling due in more than one year	10	-	-	-	-
NET ASSETS		(3,014)	4,155	1,141	5,425
Funds of the Charity					
General Funds		(3,014)	-	(3,014)	2,345
Restricted Funds	5	-	4,155	4,155	3,080
Total Funds		(3,014)	4,155	1,141	5,425

Approved by the Trustees on 24/11/2023

Signed on their behalf by Trustee *E. Moncrieffe*

Printed Name: ETERNITY MONCRIEFFE

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2023**

1. ACCOUNTING POLICIES

Basis of Preparation & Assessment of Going Concern

Basis of Preparation

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP 2015) (Second Edition, effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Charities Act 2011.

The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost unless otherwise stated in the relevant accounting policy notes.

Assessment of Going Concern

Preparation of the accounts is on a going concern basis. The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

Incoming Resources

Recognition of Incoming Resources

These are included in the Statement of Financial Activities (SOFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability

Incoming Resources with Related Expenditure

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resource and related expenditure are reported gross in the SOFA.

Grants and Donations

Grants and Donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

Tax Reclaims on Donations and Gifts

Incoming resources from tax reclaims are included in the SOFA at the same time as the gift to which they relate.

Contractual Income and Performance Related Grants

This is only included in the SOFA once the related goods or services have been delivered.

Gifts in Kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SOFA as incoming resources when receivable.

Donated Services and Facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer Help

The value of any voluntary help received is not included in the accounts.

Investment Income

This is included in the accounts when receivable.

Investment Gains and Losses

This included any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2023

1. ACCOUNTING POLICIES (continued)

Expenditure and Liabilities

Liability Recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Governance Costs

Include costs of the preparation and examination of statutory accounts, the costs of the trustees meetings and cost of any legal advice to trustees on governance or constitutional matters.

Grants with Performance Conditions

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SOFA once the recipient of the grant has provided the specified service or output.

Grants Payable without Performance Conditions

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to a grant which remain in control of the charity.

Unrestricted funds

These funds can be used for the general objectives of the charity as set out in the trustees report. The movements of the unrestricted funds are given in the Statement of Financial Activities.

Restricted funds

These funds are where the donor has specified a purpose for the donation made. These restrictions often arise as a result of appeals for special offerings for specific purposes.

Designated funds

These funds are funds set aside by the trustees out of unrestricted general funds for particular purposes or projects.

Fixed Assets

Fixed Assets are capitalised if they can be used for more than one year and cost at least £1,500. They are valued at cost or, if gifted, at the value to the charity on receipt.

Depreciation Expense

Depreciation is calculated at a rate to write off the cost of tangible fixed assets over their estimated useful lives. The rates applied are as follows:

Motor Vehicles	25% - Straight Line Basis
Fixtures, Fittings and Equipment	25% - Straight Line Basis

2. TANGIBLE FIXED ASSETS

		Motor Vehicles £	Fittings & Equipment £	Total 2022/23 £
Cost	01-Apr-22	3,200	-	3,200
Additions		-	-	-
Net Book Value at	31-Mar-23	3,200	-	3,200
Depreciation	01-Apr-22	800	-	800
Charge		800	-	800
Depreciation at	31-Mar-23	1,600	-	1,600
Net Book Value	31-Mar-23	1,600	-	1,600
Net Book Value	31-Mar-22	2,400	-	2,400

The annual commitments under non-cancelling operating leases and capital commitments are as follows:

31st March 2023 : None
31st March 2022 : None

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2023

3. INCOMING RESOURCES

	Unrestricted Funds £	Restricted Funds £	TOTAL 2022/23 £	TOTAL 2021/22 £
a) Donations, Grants & Legacies				
Gifts & Donations	5,401	-	5,401	3,419
Grants Received	-	5,810	5,810	10,450
	5,401	5,810	11,211	13,869

4. RESOURCES EXPENDED

	Unrestricted Funds £	Restricted Funds £	TOTAL 2021/22 £	TOTAL 2021/22 £
a) Cost of Charitable Activities				
Activities & Events	1,381	1,308	2,689	560
Advertising & Publicity	798	277	1,075	352
Bank Charges	-	-	-	50
Depreciation Expense	800	-	800	800
Equipment Costs	1,405	855	2,260	1,521
Gifts & Donations	-	-	-	50
Insurance Costs	850	182	1,032	469
Motor Vehicle Costs	1,018	-	1,018	1,027
Office Costs	1,462	40	1,502	964
Rent & Rates	20	200	220	630
Sundry Expenses	1,508	178	1,686	264
Telephone Costs	357	-	357	583
Travel & Hospitality	344	258	602	28
Website Costs	115	537	652	127
	10,060	3,835	13,895	7,424

b) Governance Costs

Independent Examiners Fees	9	700	-	700	700
Legal & Professional Fees		-	900	900	-
		700	900	1,600	700

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2023

5. RESTRICTED FUNDS

CURRENT FINANCIAL YEAR

	Balance 01-Apr-22	Income	Expenditure	Transfers	Balance 31-Mar-23
	£	£	£	£	£
Lottery Community Fund	3,080	-	-	-	3,080
Magic Little Fund	-	-	-	-	-
Jubilee Fund	-	1,000	1,000	-	-
Love Where You Live Fund	-	1,000	769	-	231
Albert Trust	-	2,000	1,279	-	721
Veolia sustainability fund	-	810	769	-	41
Together Towards Zero Fund	-	1,000	918	-	82
	3,080	5,810	4,735	-	4,155

PREVIOUS FINANCIAL YEAR

	Balance 01-Apr-21	Income	Expenditure	Transfers	Balance 31-Mar-22
	£	£	£	£	£
Lottery Community Fund	-	9,950	3,670	(3,200)	3,080
Magic Little Fund	-	500	500	-	-
	-	10,450	4,170	(3,200)	3,080

The restricted funds held are wholly represented by the CIO's cash reserves and are to be expended as specified above.

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2023

6. INVESTMENTS

The CIO held no fixed assets investments during this or the previous financial period.

7. CASH AT BANK AND IN HAND

	Unrestricted Fund £	Restricted Fund £	Total 31-Mar-23 £	Total 31-Mar-22 £
Cash at Bank & in Hand	(3,914)	4,155	241	3,725
	(3,914)	4,155	241	3,725

8. DEBTORS AND PREPAYMENTS

	Unrestricted Fund £	Restricted Fund £	Total 31-Mar-23 £	Total 31-Mar-22 £
Sundry Debtors	-	-	-	-
	-	-	-	-

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Fund £	Restricted Fund £	Total 31-Mar-23 £	Total 31-Mar-22 £
Independent Examiners Fees	700	-	700	700
	700	-	700	700

10. CREDITORS: AMOUNTS FALLING DUE IN MORE THAN ONE YEAR

The CIO held no long term liabilities during this or the previous financial period.

11. NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Restricted Funds £	Total 31-Mar-23 £	Total 31-Mar-22 £
Fixed Asset Investments	1,600	-	1,600	2,400
Net Current Assets	(4,614)	4,155	(459)	3,025
Long Term Liabilities	-	-	-	-
	(3,014)	4,155	1,141	5,425

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2023

12. STAFF COSTS AND NUMBERS

The CIO employed no members of staff during this or the previous financial period.

13. TRUSTEES AND OTHER RELATED PARTIES

The only payments made to the Trustees consisted of reimbursements of expenses incurred in furthering the Charity's objects and no direct benefits were received by the Trustees or any related parties during the financial period.

No other payments were made to trustees or any persons connected with them during this financial period. No material transaction took place between the organisation and a trustee or any person connected with them.

14. RISK ASSESSMENT

The Trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The Trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

15. RESERVES POLICY

The Trustees have considered the level of reserves they wish to retain, appropriate to the CIO's needs. This is based on the CIO's size and the level of financial commitments held. The Trustees aim to ensure the CIO will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The Trustees will endeavour not to set aside funds unnecessarily.

16. PUBLIC BENEFIT

The CIO acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the CIO has achieved this are provided in the Trustees report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the CIO should undertake.

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK

(Charitable Incorporated Organisation)

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the trustees/ members of The Elderly and Disabled Charitable Trust/UK on the accounts for the year ended 31st March 2023 set out on pages 13 to 20.

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's statement

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

Independent examiner's statement

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

1. which gives me reasonable cause to believe that in any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

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

K. Collaku MAAT
Castle View Accounting Ltd
New Barn
Mudberry Lane
Bosham
Chichester
West Sussex
PO18 8TS



Date: 29th November 2023

The elderly and disabled charitable trustuk

England & Wales - Charity number 1186029

Accounts

**ANNUAL REPORTS AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2022**

**THE ELDERLY AND DISABLED
CHARITABLE TRUST/UK**

(Charitable Incorporated Organisation)

CHARITY REGISTRATION No: 1186029

Castle View Accounting Ltd
New Barn
Mudberry Lane
Bosham
Chichester
West Sussex
PO18 8TS

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
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THE ELDERLY AND DISABLED CHARITABLE TRUST/UK

(Charitable Incorporated Organisation)

LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER	1186029
DATE OF REGISTRATION	29th October 2019
START OF FINANCIAL YEAR	1st April 2021
END OF FINANCIAL YEAR	31st March 2022
TRUSTEES AT 31ST MARCH 2022	Jennifer Gerald Conrad Powell Eternity Moncrieffe (Appointed 26th October 2021) Janet Wilson (Appointed 26th October 2021)
LEGAL STATUS	Charitable Incorporated Organisation
GOVERNING INSTRUMENT	CIO - Foundation Registered 29th October 2019 as Amended 23rd May 2021

OBJECTS

To relieve elderly people resident in Jamaica who are in need, by providing specially designed or adapted housing, and items, services or facilities calculated to relieve the needs of such persons.

CORRESPONDENCE ADDRESS	8 Springwell Avenue London NW10 4HP
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PRIMARY BANKERS	CashPlus Bank 6th Floor One London Wall London EC2Y 5EB
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INDEPENDENT EXAMINERS	Castle View Accounting Ltd New Barn Mudberry Lane Bosham Chichester West Sussex PO18 8TS
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THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

TRUSTEES' REPORT
FOR THE YEAR ENDED 31ST MARCH 2022

Objectives and Activities

Our charities purpose is to engage with the most vulnerable, isolated and lonely people in the community, to support them to take full advantage of the opportunities and inclusive pathway that will lead them to a place of greater security, improved wellbeing and hope.

We run a befriending service, where we provide companionship to people in need. We have set up a local hub where people can come and meet others, get involved in the many activities that we give. I.e. Gardening, sowing, game boards, musical afternoons, and a pick up and drop off service.

Having regard to the commission's guidance on the public benefit, our charity trustees are aware of the guidance set forward.

The elderly and disabled charitable trust UK expects any investments managers, as part of our normal investments research and analysis process. To take into account social environmental and ethical considerations in the selection. Retention and realisation of investments. The investment managers will ensure that they follow the charities policy on social responsible investments.

More over the charity considers that effective management of the risks associated with social, environmental and ethical matters can lead to long term financial benefits. Our charity has a commitment to ensuring that funds in which it may invest adopt a high ethical standards and responsible attitudes towards the environment. Our charity does not invest in other organisations with high exposure to activities which are deemed hazardous to health and injury. Community, cohesion, or contribute to the development and maintenance to poverty. The abuse of children and the use of torture in organisations that are clearly subsidiaries, or closely linked to the organisations described, issues raised should include.

ENVIRONMENT - The quality of the environmental policies and reporting, our efficient use of resources, or any pollution convictions we may have.

WORK PLACE - Our approaches to equal opportunities, health and safety and people welfare.

COMMUNITY - Our involvement and impact in local communities in the local area. The extent of and nature of charitable donations and significance of any advertising complaints.

To date we have 6 great volunteers who usually assist us when we need to promote the charity, in the way of distributing leaflets and engaging with our beneficiaries.

Monthly Car boot sales are done by our volunteers. When the weather permits.

Achievements and Performance

Our key objective was to stay open for the sake of our beneficiaries ensuring that they get easy to access support. We are proud to say that we were able to still give the support throughout the pandemic, answering calls to help our beneficiaries. Whilst being open for business it has also meant transforming our approach to online guidance, ensuring it meets the needs of our busy trustees and volunteers. For example we have had to broaden our purposes in the local area and surrounding, we have had to say goodbye to the dream of helping those in Jamaica. As well as trying to get it right with the trustees, we made a collective decision to remove a trustee. following we asked the commission to move our mailing address back to the original until we were able to get some type of premises.

We have partnered with other groups to help prevent wrong doing and to assist us to move forward. The skills and attitudes of our staff will make the biggest difference. To the end we will set out a clear vision for the future of this charity, how and where we will work, how we support and develop our beneficiaries, and what we want the culture and ethos to be. Our main achievement this year is securing a Grant from the national community lottery of £9950 which we received in December of 2021. Equipment needed to start our project i.e. Mini bus .This grant enabled us to purchase the necessary. We are also in competition with two other charities, Tesco grants community thriving fund, which we have recently been informed, we will be promoted throughout all Tesco's stores in the region from April 2022 to June 2022. .we also changed the charities name in April to reflect our extended purposes.

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK

(Charitable Incorporated Organisation)

TRUSTEES' REPORT (Continued) FOR THE YEAR ENDED 31ST MARCH 2022

This year we approached many services for a space to work from, which has been very difficult, many business had started to work from home, increasing rents and rising petrol, reminded us that when we made a budget we needed to forecast precisely, as the grant we went for from the lottery was not enough, but to be able to secure it was not easy, but we are truly grateful. We rented a space for three months only, originally for six months. We had no choice but to discontinue any other arrangement with church due to improper doing by the people who run the service area. We have continued to work with the beneficiaries from the comfort of their home until we find suitable premises. Our aim is to get the people active and informed. Problems arose with the accountant, we had to engage another as accounts were not done in the time frame needed.

We held a mini event in August 2021 at Bannister sports centre in Harrow, where we invited the mayor of Harrow to our event, very well presented day. Our charity raised £109 on the day. We had some rain but great day for promoting. We have collection boxes in 4 business throughout London. Fundraising on a whole has been very slow, we have had to discuss on many occasions different ways of fund raising, the trustees came together and suggested that we should begin to invest in equipment that other charities can use, to hire, going green, collecting metal items to turn into cash.

We are on most media pages, and has gone well, despite the current situation where most people are having to work from home. Our charity has joined the Brent lottery, unity lottery to help us bring in more donations. Funds have been coming in but at a much slower rate. The economy and the cost of living has risen tremendously, petrol prices have trebled in the last year too. Planning ahead has seen many changes. Last September the trustees got together to plan a big fundraising event in the local park, scheduled for the 24th July 2022. We will continue to plan for this occasion.

The charity changed their name from Jamaican elderly disabled charitable trust/UK to The elderly and disabled charitable trust UK to reflect diversity in a bigger way, the public viewed us as Jamaican and we wanted to reflect the whole community and ethnicity to reflect our main purpose, which is to provide help for all.

Financial Review

THE ELDERLY AND DISABLED CHARITABLE TRUST UK has created a reserve policy in the interest of our charity. It has a set out of rules that we have signed to and adhere too. They held in the interest that we get substantial amount of money.

The way that people engage is now so affected by technology, people working from home, online forms, which means we are missing a generation to engage volunteers face to face and we have to be more proactive. We believe what we need to do is clearly identify a small number of stats that could really make a difference to the health of our charity. The elderly and disabled charitable trust UK by its very nature are subjected to national changes in Government policy as well as locally political decisions. Our Charity has identified this as a risk as this may mean initiatives and activities supported by our charity are no longer delivered, we regularly meet with one another to understand the changes we are facing. As trustees we have an opportunity to discuss matters of common concern and exchange information make partnerships, experiences, join together with others to lobby Government departments and to participate in conferences and seminars which offer support to our Trustees.

Donations, personal funds we had a small fundraising event in August 2021 Bannister sports centre to promote the charity in which the Mayor of Harrow attended.

The charity changed their name from Jamaican elderly disabled charitable trust/UK to The elderly and disabled charitable trust UK to reflect diversity in a bigger way, the public viewed us as Jamaican and we wanted to reflect the whole community and ethnicity to reflect our main purpose, which is to provide help for all.

Social Investment Policy

At The Elderly and Disabled Charitable Trust Which has no investments, has a written policy that sets out the purpose and objectives of the investments. The policy provides us with a good framework for making investment decisions, helping our trustees to manage the charity's resources effectively and demonstrate good governance.

1. Introduction

The trustees of The Elderly and Disabled Charitable Trust UK take the view, both corporately and individually, that the financial objective of its investments is to generate a sustainable return to help deliver the objects of the charity. The Trustees have not agreed any sums yet from general reserves (in accordance with the Reserves Policy) should be invested to provide.

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK

(Charitable Incorporated Organisation)

TRUSTEES' REPORT (Continued) FOR THE YEAR ENDED 31ST MARCH 2022

2. Investment objective

The trustees of The Elderly and Disabled Charitable Trust UK take the view, both corporately and individually, that the financial objective of its investments is to generate a sustainable return to help deliver the objects of the charity. The Trustees have not agreed any sums yet from general reserves (in accordance with the Reserves Policy) should be invested to provide.

2.1 - The overall investment objective is to produce best financial return with an acceptable level of risk.

2.2 - In the case of general funds the objective is to produce a relatively high level of income while minimising the risk of capital losses.

2.3 - In the case of the GOFUNDME (GFM) the objective is to maintain a risk free sum to enable regular maintenance (such as replacement of locks and Handrails) to be undertaken as they become due.

2.4 - In the case of the GOFUNDME Fund (GFM) the aim is to maximise capital growth including re-investment of income and is used for major future expenditure.

2.5 - Investments are generally for the long term and trustees will ensure that their ability to meet future planned expenditure is not compromised by over-investment.

3 . Risk

3.1 The trustees of The Elderly and Disabled Charitable Trust UK have considered the following risks and mitigations.

The following are examples:

- Inflation and fall in capital values mitigated through investment in appreciating assets or fixed deposit accounts.
- Fall in value or failure of specific investment vehicles mitigated by diversification of assets and investment portfolios.
- Failure of investment counterparties mitigated by requiring a minimum 'A' credit rating for deposit taking institutions, and a maximum £200,000 cash deposit per counterparty.

4. Liquidity

The Elderly and Disabled Charitable Trust UK will retain 0 in easily realisable assets sufficient to meet its short-term expenditure plans.

5. Ethical Policy

The tobacco industry ornaments
Gambling
Pornography
Other industries as specified by the Trustees

6. Management, Reporting and Monitoring

6.1 - All investment decisions will be made by the trustees collectively, or the trustees have delegated investment management and decision making to one of the trustees, which comprises trustees with relevant investment experience, or The trustees have appointed Conrad Powell as investment manager with discretionary powers.

6.2 - Performance is monitored against agreed market benchmarks which are the FTSE 100 index, or the (FTSE World (ex-UK) agreed with any other index agreed by the Trustees

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK

(Charitable Incorporated Organisation)

TRUSTEES' REPORT (Continued) FOR THE YEAR ENDED 31ST MARCH 2022

A Description of the Principal Risks Facing the Charity

A Decline in Funding and Donations

As Fundraising is the most important source of income right now for our charity. Which means that a down turn in the economy can pose a great risk to our charity. A reduction in either funding or fundraising can pose a massive threat to our charity, this is why we decided to look at other ways, taking into consideration the Global Pandemic. We understand we would have to be more diverse and ready to make changes.

Loss Data

Our own human error could be the greatest danger for our charity, a loss memory stick or a laptop could put significant amount of confidential information at risk, as new will be holding sensitive and confidential information, our charity will seek to delegate one of the trustees to deal with IT, as we have already considered the cost it would incur should we lose the data. We will ensure all data is backed up and install remote wiping software on charity devices which will help to manage these risk.

Fraud

As our charity is a small organisation we are aware that we could be open to fraud both internally and externally. For example:

- Misuse of charity funds and false invoicing.
- External fraud, for example illegal fundraising, credit card and email scams We are aware that if any of this should happen it could damage are growing reputation.

Trustees who work full time and too tired to fulfil all duties required. Raising funds has been very difficult. Although we have had restricted funding, our charity will need to apply for capital and revenue cost.

We received £9,950 in December 2021 from The National Lottery and £500 from Little Magic Grants in May 2021.

Structure, Governance and Management

Potential Trustees will be recruited through, recommendation, referral from a recruiting agency, council, voluntary sector, self-referral, advertisement following skill audit identifying gaps. Potential trustees will be given an overview of the charity, background information and invited to meet a minimum of three trustees from the organisation. Subsequently after meeting with the members of the board, they will ascertain the following information:

- Skills.
- Background of applicant.
- Experience in working in a diverse charity.
- Experience in working with older people. Discussion should present the prospective.
- New trustees will be asked to fill a questionnaire given prospective trustee with an opportunity to find out more, then decide if they are suitable for the role.
- Prospective trustees will be asked to sign a declaration of interest form to be retained by the board. Agree and sign two copies of the code of conduct, one to be retained by the charity. The other to A role description outlines the duties of the trustees and a person specification details the experience and qualities needed to fulfil the role. Trustees are expected to attend all meetings set by our trust Board meetings are held 2 or 4 times a year, where team meetings every six weeks. Each meeting can last up to 3 hours, and usually held in the evenings. Meeting agenda provided by email usually five days before the meeting with a hard copy used during meeting. Occasionally meetings are usually held for board development. Reimbursement of Expenses Trustees can claim reasonable out of pocket expenses in relation to travelling and other expenses i.e. refreshments Under the terms of The Elderly and Disabled Charitable Trust, UK, Governing Document Trustees will be NOT be paid for carrying out their duties on behalf of the charity.

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK

(Charitable Incorporated Organisation)

TRUSTEES' REPORT (Continued) FOR THE YEAR ENDED 31ST MARCH 2022

Induction Programme

All Trustees should receive:

- Outline of current boards, skills and experience.
- A copy of previous year Annual Report.
- A copy of the Governing Document.
- A copy of board meeting and minutes (once agreed appointment).
- A copy of the business Plan.
- Charity Commission CC3 The Essential Trustee- what you need to know.
- Charity Commission CC60 The Hallmarks of the Effective Charity
- Copies of the current up to date policies (once appointment has been agreed) All new Trustees will be encouraged to visit one of the projects provided by The Elderly and Disabled Charitable Trust UK venture. Ongoing support and training Trustees will be given up dated information from the Charity Commission, Guidance and Policy News through Email and Meetings. All Trustees will be invited to attend Charity Training in:
 - Health and safety
 - Financial Management
 - Diversity and equal opportunity
 - Safeguarding

Charitable Incorporated Organisation (CIO)

A CIO is the newest legal form for a charity and is specifically designed for charities. It is incorporated and regulated solely by the Charity Commission which avoids the need for duplicate filings. It is governed by a constitution, the form of which is prescribed by the Charity Commission. A CIO benefits from the fact that its members have limited liability and it has its own legal personality providing the trustees with a certain level of protection. A downside to this structure is that it is new and relatively untried, which could pose potential problems when the charity seeks finance from financial institutions which may be unfamiliar with this structure. The Trust does not work with anyone outside the Charity, we are a collective of four Trustees and we make Joint decisions.

We have created association with an elderly domino hub. Our charity has been given space at the Bridge Park hub NW10. Our future plans are to go out there and collect all unwanted items and turn them into cash, raising money in a different way. Have an online shop where people can hire equipment, such as disability equipment.

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

TRUSTEES' REPORT (Continued)
FOR THE YEAR ENDED 31ST MARCH 2022

Trustees' Responsibilities

The Charities Act 2011 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 CIO and of the surplus of the CIO for that period. In preparing those financial statements the trustees are required to:

- Select suitable accounting policies and apply them consistently
- Make judgements and estimates that are reasonable and prudent
- Prepare financial statements on the going concern basis unless it is inappropriate to presume that the trust will continue in existence.

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the CIO. They are also responsible for safeguarding the assets of the CIO and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on 21ST JANUARY 2023

Signed on their behalf by Trustee CC Powell

Printed Name: CONRAD CLIVE POWELL

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2022**

	Notes	Unrestricted Funds £	Restricted Funds £	TOTAL 2021/22 £	TOTAL 2020/21 £
INCOMING RESOURCES					
Incoming Resources from Generated Funds					
Donations, Grants & Legacies	3a	3,419	10,450	13,869	5,936
TOTAL INCOMING RESOURCES		3,419	10,450	13,869	5,936
RESOURCES EXPENDED					
Costs of Generating Funds					
Cost of Charitable Activities	4a	3,254	4,170	7,424	5,412
Governance Costs	4b	700	-	700	844
TOTAL RESOURCES EXPENDED		3,954	4,170	8,124	6,255
NET INCOMING (OUTGOING) RESOURCES		(535)	6,280	5,745	(320)
Funds Brought Forward		(320)	-	(320)	-
Transfer Between Funds		3,200	(3,200)	-	-
TOTAL FUNDS CARRIED FORWARD		2,345	3,080	5,425	(320)

Movements on all reserves and all recognised gains and losses are shown above. All of the organisation's operations are classed as continuing.

The notes on pages 12 to 17 form part of these financial statements.

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

BALANCE SHEET
AS AT 31ST MARCH 2022

	Note	Unrestricted Funds £	Restricted Funds £	Total 31-Mar-22 £	Total 31-Mar-22 £
Fixed Assets					
Tangible Assets	2	2,400	-	2,400	-
Investments	6	-	-	-	-
Total Fixed Assets		2,400	-	2,400	-
Current Assets					
Debtors & Prepayments	8	-	-	-	-
Cash at Bank and in Hand	7	645	3,080	3,725	380
Total Current Assets		645	3,080	3,725	380
Creditors: Amounts falling due within one year	9	700	-	700	700
NET CURRENT ASSETS		(55)	3,080	3,025	(320)
TOTAL ASSETS less current liabilities		2,345	3,080	5,425	(320)
Creditors: Amounts falling due in more than one year	10	-	-	-	-
NET ASSETS		2,345	3,080	5,425	(320)
Funds of the Charity					
General Funds		2,345	-	2,345	(320)
Restricted Funds	5	-	3,080	3,080	-
Total Funds		2,345	3,080	5,425	(320)

Approved by the Trustees on

21st JANUARY 2023

Signed on their behalf by Trustee

CC Powell

Printed Name:

CONRAD CLIVE POWELL

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK

(Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2022

1. ACCOUNTING POLICIES

Basis of Preparation & Assessment of Going Concern

Basis of Preparation

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) - (Charities SORP - FRS102) and the Charities Act 2011.

The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost unless otherwise stated in the relevant accounting policy notes.

Assessment of Going Concern

Preparation of the accounts is on a going concern basis. The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

Incoming Resources

Recognition of Incoming Resources

These are included in the Statement of Financial Activities (SOFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability

Incoming Resources with Related Expenditure

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resource and related expenditure are reported gross in the SOFA.

Grants and Donations

Grants and Donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

Tax Reclaims on Donations and Gifts

Incoming resources from tax reclaims are included in the SOFA at the same time as the gift to which they relate.

Contractual Income and Performance Related Grants

This is only included in the SOFA once the related goods or services have been delivered.

Gifts in Kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SOFA as incoming resources when receivable.

Donated Services and Facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer Help

The value of any voluntary help received is not included in the accounts.

Investment Income

This is included in the accounts when receivable.

Investment Gains and Losses

This included any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK

(Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31ST MARCH 2022

1. ACCOUNTING POLICIES (continued)

Expenditure and Liabilities

Liability Recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Governance Costs

Include costs of the preparation and examination of statutory accounts, the costs of the trustees meetings and cost of any legal advice to trustees on governance or constitutional matters.

Grants with Performance Conditions

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SOFA once the recipient of the grant has provided the specified service or output.

Grants Payable without Performance Conditions

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to a grant which remain in control of the charity.

Unrestricted funds

These funds can be used for the general objectives of the charity as set out in the trustees report. The movements of the unrestricted funds are given in the Statement of Financial Activities.

Restricted funds

These funds are where the donor has specified a purpose for the donation made. These restrictions often arise as a result of appeals for special offerings for specific purposes.

Designated funds

These funds are funds set aside by the trustees out of unrestricted general funds for particular purposes or projects.

Fixed Assets

Fixed Assets are capitalised if they can be used for more than one year and cost at least £1,500. They are valued at cost or, if gifted, at the value to the charity on receipt.

Depreciation Expense

Depreciation is calculated at a rate to write off the cost of tangible fixed assets over their estimated useful lives. The rates applied are as follows:

Motor Vehicles	25% - Straight Line Basis
Fixtures, Fittings and Equipment	25% - Straight Line Basis

2. TANGIBLE FIXED ASSETS

		Motor Vehicles £	Fittings & Equipment £	Total 2021/22 £
Cost	01-Apr-21	-	-	-
Additions		3,200	-	3,200
Net Book Value at	31-Mar-22	<u>3,200</u>	<u>-</u>	<u>3,200</u>
Depreciation	01-Apr-21	-	-	-
Charge		800	-	800
Depreciation at	31-Mar-22	<u>800</u>	<u>-</u>	<u>800</u>
Net Book Value	31-Mar-22	<u>2,400</u>	<u>-</u>	<u>2,400</u>
Net Book Value	31-Mar-21	<u>-</u>	<u>-</u>	<u>-</u>

The annual commitments under non-cancelling operating leases and capital commitments are as follows:

31st March 2022 : None

31st March 2021 : None

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2022

3. INCOMING RESOURCES

	Unrestricted Funds £	Restricted Funds £	TOTAL 2021/22 £	TOTAL 2020/21 £
a) Donations, Grants & Legacies				
Gifts & Donations	3,419	-	3,419	5,936
Grants Received	-	10,450	10,450	-
	3,419	10,450	13,869	5,936

4. RESOURCES EXPENDED

	Unrestricted Funds £	Restricted Funds £	TOTAL 2021/22 £	TOTAL 2020/21 £
a) Cost of Charitable Activities				
Activities & Events	60	500	560	1,961
Advertising & Publicity	352	-	352	-
Bank Charges	50	-	50	73
Depreciation Expense	800	-	800	-
Equipment Costs	17	1,504	1,521	-
Gifts & Donations	50	-	50	-
Insurance Costs	-	469	469	129
Motor Vehicle Costs	-	1,027	1,027	-
Printing, Postage & Stationery	953	11	964	1,750
Rent & Rates	230	400	630	-
Sundry Expenses	87	178	264	260
Telephone Costs	550	33	583	-
Travel & Hospitality	-	28	28	1,239
Website Costs	105	22	127	-
	3,254	4,170	7,424	5,412

b) Governance Costs

Independent Examiners Fees	9	700	-	700	700
Legal & Professional Fees		-	-	-	144
		700	-	700	844

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2022

5. RESTRICTED FUNDS

	Balance 01-Apr-21 £	Income £	Expenditure £	Transfers £	Balance 31-Mar-22 £
Lottery Community Fund	-	9,950	3,670	(3,200)	3,080
Magic Little Fund	-	500	500	-	-
	-	10,450	4,170	(3,200)	3,080

The restricted funds held are wholly represented by the CIO's cash reserves and are to be expended as specified above.

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2022

6. INVESTMENTS

The CIO held no fixed assets investments during this or the previous financial period.

7. CASH AT BANK AND IN HAND

	Unrestricted Fund £	Restricted Fund £	Total 31-Mar-22 £	Total 31-Mar-21 £
Cash at Bank & in Hand	645	3,080	3,725	380
	645	3,080	3,725	380

8. DEBTORS AND PREPAYMENTS

	Unrestricted Fund £	Restricted Fund £	Total 31-Mar-22 £	Total 31-Mar-21 £
Sundry Debtors	-	-	-	-
	-	-	-	-

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Fund £	Restricted Fund £	Total 31-Mar-22 £	Total 31-Mar-21 £
Independent Examiners Fees	700	-	700	700
	700	-	700	700

10. CREDITORS: AMOUNTS FALLING DUE IN MORE THAN ONE YEAR

The CIO held no long term liabilities during this or the previous financial period.

11. NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Restricted Funds £	Total 31-Mar-22 £	Total 31-Mar-21 £
Fixed Asset Investments	2,400	-	2,400	-
Net Current Assets	(55)	3,080	3,025	(320)
Long Term Liabilities	-	-	-	-
	2,345	3,080	5,425	(320)

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2022

12. STAFF COSTS AND NUMBERS

The CIO employed no members of staff during this or the previous financial period.

13. TRUSTEES AND OTHER RELATED PARTIES

The only payments made to the Trustees consisted of reimbursements of expenses incurred in furthering the Charity's objects and no direct benefits were received by the Trustees or any related parties during the financial period.

No other payments were made to trustees or any persons connected with them during this financial period. No material transaction took place between the organisation and a trustee or any person connected with them.

14. RISK ASSESSMENT

The Trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The Trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

15. RESERVES POLICY

The Trustees have considered the level of reserves they wish to retain, appropriate to the CIO's needs. This is based on the CIO's size and the level of financial commitments held. The Trustees aim to ensure the CIO will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The Trustees will endeavour not to set aside funds unnecessarily.

16. PUBLIC BENEFIT

The CIO acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the CIO has achieved this are provided in the Trustees report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the CIO should undertake.

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the trustees/ members of The Elderly and Disabled Charitable Trust/UK on the accounts for the year ended 31st March 2022 set out on pages 10 to 17.

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's statement

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

Independent examiner's statement

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

1. which gives me reasonable cause to believe that in any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

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

K. Collaku MAAT
Castle View Accounting Ltd
New Barn
Mudberry Lane
Bosham
Chichester
West Sussex
PO18 8TS


Date: 24th January 2023

The elderly and disabled charitable trustuk

England & Wales - Charity number 1186029

Accounts

**REPORTS AND FINANCIAL STATEMENTS
FOR THE FIRST PERIOD ENDED 31ST MARCH 2021**

**JAMAICAN ELDERLY DISABLED
CHARITABLE TRUST/UK**

(Charitable Incorporated Organisation)

CHARITY REGISTRATION No: 1186029

Castle View Accounting Ltd
Old Printing House Square
Unit 16, Tarrant Street
Arundel
West Sussex
BN18 9JF

JAMAICAN ELDERLY DISABLED CHARITABLE TRUST/UK

(Charitable Incorporated Organisation)

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JAMAICAN ELDERLY DISABLED CHARITABLE TRUST/UK

(Charitable Incorporated Organisation)

LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER	1186029
DATE OF REGISTRATION	29th October 2019
START OF FINANCIAL PERIOD	29th October 2019
END OF FINANCIAL PERIOD	31st March 2021
TRUSTEES AT 31ST MARCH 2021	Maxine Duffus Jennifer Gerald Conrad Powell Eternity Moncrieffe
LEGAL STATUS	Charitable Incorporated Organisation
GOVERNING INSTRUMENT	CIO - Foundation Registered 29th October 2019 as Amended 23rd May 2021

OBJECTS

To relieve elderly people resident in Jamaica who are in need, by providing specially designed or adapted housing, and items, services or facilities calculated to relieve the needs of such persons.

CORRESPONDENCE ADDRESS	10 Wharton Close Neasden Lane London NW10 2TF
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PRIMARY BANKERS	CashPlus Bank 6th Floor One London Wall London EC2Y 5EB
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INDEPENDENT EXAMINERS	Castle View Accounting Ltd Old Printing House Square Unit 16, Tarrant Street Arundel West Sussex BN18 9JF
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JAMAICAN ELDERLY DISABLED CHARITABLE TRUST/UK

(Charitable Incorporated Organisation)

TRUSTEES' REPORT FOR THE FIRST PERIOD ENDED 31ST MARCH 2021

Objectives and Activities

'To Relieve' elderly people resident in Jamaica, who are in need, by providing specially designed or Adapted housing, items, services and facilities for such persons.

For the Public Benefit' Our key aim is to serve the Elderly and disabled resident in Jamaica, aged 65 years and over, who are either Disabled and Elderly.

In planning the activities for the year the Trustees have reviewed the Guidance set by the Charity Commission at the Meeting.

Networking

It is hoped that the JEDCT will develop into a resident driven community charity. We thought it would be good for us to network:

- Building initiatives that is self-serving.
- Create partnerships with outside organisations.
- Finding volunteers.
- Getting others to know what we do.
- Make new business and social friends.
- Meeting key people and decision makers for partnerships and fundraising.

We plan to network in the community for community support and other agencies in Jamaica and UK, so to Provide suitable mobility aids, raise money by holding regular online activities.

For Example: Clothes/ Brick and Brac.

Community Centre

Provide a walk in centre for the Elderly and disabled, providing the kind of activities and facilities that reflect the needs of their community, as within an urban community where the population is seem to be more diverse, problems associated with social or economic deprivation are more likely to be apparent.

We want to provide a place for:

- Board Games
- A place to meet others
- A place that feels like home
- Share Information
- Use of Facilities/ Laundry/ TV room
- A place to plan Excursions

Mini Bus Service

Mini bus pick-up service to and from the centre.

We shall tackle Loneliness, Exclusion and isolation amongst our most venerable, getting older people active and support them to stay independent for longer by:

- Shopping Trips
- Beach and nature trail excursions
- Major Appointments I.e. Hospital

Home Adaptations

Home Adaptation is the charities largest operation, we want to be able to help the Elderly and Disabled who live in Galvanised/ wooden homes to make them more secure and safe by:

- doors/windows
- Handle Rail bars
- Repair any leaks

JAMAICAN ELDERLY DISABLED CHARITABLE TRUST/UK

(Charitable Incorporated Organisation)

TRUSTEES' REPORT (Continued) FOR THE FIRST PERIOD ENDED 31ST MARCH 2021

This will be done in extreme circumstances and at the Trustees discretion.

This year our charity has been collecting all types of Mobility equipment from the generous public, we have collected many mobility walking sticks, Zimmer Frames, commodes etc., and we are so delighted.

We have put together other items we can sell to raise money for our cause in Jamaica.

The charity has signed up with Warp-it .co.uk, waste action reuse, this company gives all kind of items for charities, it enables us to look through a catalogue of Items we could use for our charity, items could be furnishings for office use, Mobility aids etc. these items are donated from NHS hospitals around England.

We the Trustees of Jamaican elderly disabled charitable trust have complied with our duties to have due regard to the commissions 'Public benefit guidance when exercising any powers or duties.

The purpose of the policy is to set out the principles, criteria and process that governs how our charity makes grants for elderly and disabled across our charities priorities. Under the terms of the constitution the trust will apply for funds to the following objectives: such other charitable purpose for the 'Public benefit' are exclusively charitable under the laws of England and Wales as the board of Trustees from time to time may determine. Our Charity seeks to support those activities and individuals who help further the objectives in disadvantage communities in Jamaica. The number of people that can be supported may be limited by the amount of funds we receive or distribute to in a year.

Governance

The Board of trustees govern the Board of Trustees govern the charities grant making by Setting the Grant Making principles which ensure that decisions are made by the Charities Board of trustees.

Grant Making Criteria: which publicity state the activities of the Board of Trustees which to support in furtherance of the charities objects.

The criteria include those activities which we do not currently do not wish to support because the Board of Trustees do not consider them to be in line with the charities purpose. however, the Board of Trustees accept that there may be times when grants are made outside our criteria, but in such a case the activity supported will always be Charitable according to Charity Commission 2011).

Grant Making Process: which we have set out in layman's terms how decision making is carried out for different kinds of funds.

Grant Making Principles: The Grant Making will be governed by the principles that applications made in UK, we shall give consideration.

Community Development

Identify needs, raise awareness and strengthen capacity for self-help in disadvantage communities. In addition to invest in and develop the leadership capacity of human capital of disadvantage communities, so better to address their needs. The Board of Trustees determines decisions.

The Objectives of the Disabled Charitable Trust.

Under the terms of the conditions The Board of Trustees Will apply funds to the following objectives:

- Such other charitable purposes for the public benefit as are exclusively charitable according to the Laws of England and Wales as the board of trustees from time to time may determine
- The Board of Trustees of the Jamaican Elderly Disabled Charitable Trust seeks to support those activities and Individuals who help further the objectives in disadvantaged communities in Jamaica.
- The number of people that can be supported may be limited by the amount of funds we receive and distribute in a year.

JAMAICAN ELDERLY DISABLED CHARITABLE TRUST/UK

(Charitable Incorporated Organisation)

TRUSTEES' REPORT (Continued) FOR THE FIRST PERIOD ENDED 31ST MARCH 2021

The Board of Trustees have determined that the priorities of funding for the next few years we are around.

Community Development

To identify needs, raise awareness and strengthen capacity for self-help in disadvantage communities.

In addition to invest in and develop the leadership capacity of human capital of disadvantaged communities., so better address their needs.

Public Engagement

To strengthen the representation, visibility and voice of disadvantaged elders in the community in policy and public discourse.

The priorities in this policy will be reviewed every year or where deemed necessary by The Board of Trustees), and may be changed in accordance with the 'Trustees' view of the most effective application for available funds at any point of time.

Governance

The Board of trustees govern the Board of Trustees, govern the charities grant making by setting the Grant-making principles; which ensure that decisions are made by the Charities Board of Trustees.

Grant Making Criteria: which publicity state the activities of the Board of Trustees which supports the furtherance of the charities objects.

The criteria include those activities which we do not currently do not wish to support because the Board of Trustees do not consider them to be in line with the charities Purposes.

However, the Board of Trustees accept that there may be times when grants are made outside our criteria, but in such a case the activity supported will always be Charitable according to Charity Commission 2011).

Grant Making Process: which we have set out in layman's terms, how decision making is carried out for different kinds of funds.

Grant Making Principles: The Grant Making will be governed by the following principles:

- a) - Applications made in Jamaica will be given consideration.
- b) - Applications for home adaptations will be considered on their own merit, regardless of rejection to previous request.

The Board of Trustees has ultimately responsibility for all grant making decisions in line with the charities charitable purposes and any restrictions agreed with donors and funding partners. However, the board of trustees may delegate responsibility to one of the trustees within the framework.

The board of trustees have the rights not to approve any recommendation or nomination if after consideration the resulting grant is not charitable, falls outside its priorities, or cause conflict with our charity policy or damage our reputation.

JAMAICAN ELDERLY DISABLED CHARITABLE TRUST/UK

(Charitable Incorporated Organisation)

TRUSTEES' REPORT (Continued) FOR THE FIRST PERIOD ENDED 31ST MARCH 2021

Where the Applicant is notified of benefit, which they will receive in money order or cash, they must provide evidence for example name address and any other documents necessary.

1. The Board of Trustees do not normally approve/Support applications for: purposes of which their Government has a statutory responsibility to provide.
2. General appeals, fundraising appeals or marketing appeals.
3. One-off conferences our events except these events fall within a wider context that aligns with our funding priorities, the impact and connection to these priorities being clearly demonstrated.
4. Activities which appear to, or actively seek to influence public opinion in favour of a political party or promote political partisanship.

The Process

The Grant process is in three stages:

Application - All Grant application will be subject to an initial assessment to ensure they meet the basic criteria for funding. requests that cannot be allocated will be rejected.

Assessment - Trustees determine whether the request should be shortlisted for support. shortlisted applications will be reviewed by the Board of Trustees, or by a person acting with the delegated authority of the Board of Trustees.

Decision - Before a grant can be confirmed, conditions will be stipulated to any work to be carried out and establish agreed targets.

Monitoring will be made by the charity during the period of a grant.

Applicants whom are successful may be asked to help promote our charity and its works, by not restricting their names and photograph to be used and published on our website.

Our charity aims to inform all applicants of the outcome of their application within a short period of time, and no longer than two months.

If the grant is payable by instalments, then payments with subsequent grant instalments will depend on satisfactory progress. Failure to submit by the time specified by the board of trustees will jeopardise the continuation of the charities support, in addition, grant recipients will be expected to provide, how the charities money was spent.

Following conclusion of the projects, the grant recipient is expected to inform the charity of any extenuating circumstances.

The Charity will aim to inform all applicants of the outcome of their application within a short period of time and no longer than 2 months.

Applicants should note as with other charitable trusts, the Jamaican Elderly Disabled Trust will probably receive more applicants than it has funds to support. even if an applicant fits within the criteria and priorities of our charity and a detailed assessment has been made, the Charity may still be unable to provide the Grant.

The Board of Trustees will not be obligated to provide an explanation to the applicant should it be unsuccessful.

JAMAICAN ELDERLY DISABLED CHARITABLE TRUST/UK

(Charitable Incorporated Organisation)

TRUSTEES' REPORT (Continued) FOR THE FIRST PERIOD ENDED 31ST MARCH 2021

Policy on Socially Responsible Investment

The Jamaican Elderly Disabled Charitable Trust, expects its investment managers, as part of their normal investment research and analysis process, to take account of social, environmental and ethical considerations in the selection, retention and realisation of investments. The investment managers will take reasonable steps to ensure that they follow the Jamaican Elderly, Disabled Charitable Trust policy on socially responsible investment.

This is as far as these matters are regarded as, materially affecting the current and future valuations of individual investments being mindful of the Charity Commission position that trustees or custodians have a duty to maximise returns on investment for charitable benefit. Taking account of such considerations is seen as forming part of the investment managers' normal fiduciary duty.

Moreover, the Trust considers that effective management of the risks associated with social, environmental and ethical matters can lead to long term financial benefits.

As such, the Trust also believes that it has a commitment to ensuring that funds in which it invests adopt high ethical standards and responsible attitudes towards the environment.

To this end, the Jamaican Elderly Disabled Charitable Trust encourages its investment managers to raise issues with funds in which it invests, to raise standards in a way which is consistent with improvements in long term shareholder value.

The Trust does not intentionally invest directly in organisations with high exposure to activities or substances which are injurious to health, destabilise community cohesion, threaten international stability or contribute to the development and maintenance of poverty, the abuse of children and the use of torture or in organisations that are clearly subsidiaries or closely linked to the organisations described above, Where appropriate, the trust would expect where issues raised with fund managers should include:

Environment: The quality of the environmental, management, policies and reporting, our efficient use of resources, or any pollution convictions we may have.

Overseas Operations: Our policies towards human rights, the nature of operations in the third world, and our observation of labour standards. Supply chain and quality of control.

Workplace: Our approaches to equal opportunities, Health and Safety and people welfare.

Service: the significant and benefits of any positive product or service.

Community: Our involvement and impact in local communities, both in the UK and overseas. The extent and nature of charitable donations and significance of any advertising complaints.

Political Activity: To the extent to which they donate money/ services to local, international, national political bodies the extent of any lobbying/. Membership.

On June 11th 2020 we organised an 800 metre track run at Willesden sports centre in London, and had around 15 volunteers from the area. The fun run was completed by one of the Trustees and turned out to be a good Day. The

We also had volunteers around 3 for our weekly car boot, which has been running for 6 weeks now.

Achievements and Performance

Our key achievement this year, was our registry in Jamaica companies house, New Kingston on March 16th 2020.

Our charity made a decision in November of 2019, that we should revisit the island to Register the charity, as we all felt this was the best way forward, since we were, granted UK registration by the Charity Commission on the 29th October 2019.

JAMAICAN ELDERLY DISABLED CHARITABLE TRUST/UK

(Charitable Incorporated Organisation)

TRUSTEES' REPORT (Continued) FOR THE FIRST PERIOD ENDED 31ST MARCH 2021

The decision was made that Jennifer Gerald will visit the island, and was planned for Sunday 12th January 2020, which went ahead. We were given a pre number: 1097019 the Fee was \$250.00, which is roughly £128.21, and was told, we will receive a new one for Jamaica purposes., it was a long process due to the COVID, 19 Pandemic that caused many businesses to close in Jamaica.

Visited the Tax office in Jamaica to find out what we would need to send items etc. to Jamaica.

Issued from Tax Administration, Jamaica: Registration Number: (TRN) 133-127-796.

This was done on the 25th March 2020.

The visit to the island was shortened due to the World pandemic, as at that time people in Jamaica did not know what to do, the elders, everywhere walking around unaided, looking bewildered, some had voiced they had no money and some literally lived on the road side, very shocking for 2020. We Jamaican Elderly Disabled Charitable trust will try and make their lives seem more worthwhile.

The Funding Regulators

The Trust Has Registered with the UK Funding regulators and our UNIQUE ID no is: 242374.

In February of 2020, we made a Facebook page, which we felt was the best way to connect to our potential beneficiaries and build a following for our charity. It has given us a way of communicating directly with our Target audience. It has enabled people to interact and leave comments, but most of all it shows the human side of our charity through one to one conversations.

Building A Community

We have provided a place where people can share opinions, voice concerns and offer feedback.

Our community was built by:

- Posting useful, relevant, and interesting links.
- Asking people to contribute with comments.
- Organising events and promotions.
- Providing a place to leave reviews and other feedback.
- Offering incentives for lots of actively on the page.

Facebook has been an effective way to direct traffic to our charity, our charity uses this platform daily updating news on what is happening in Jamaica, regarding the Elderly and Disabled.

We have spent roughly £50-75 monthly on advertising.

A website was created in February 2020 we named it the Jamaican elderly disabled charitable trust, this is our very first website, which was put together by all the trustees, where we made a decision to go with Wixsite.com, which we were very pleased with.

A second website has been created to replace the other. We have created more pages and a lot easier to read. The website name has also been changed to BRINGINGHOPETOJAMAICA.co.uk.

We held our very first Track Run Event on the 11th June 2020, to raise funds for the Elderly and Disabled resident in Jamaica, we raised £95.00 on the day.

In May 2020, a collective decision was made by all trustees to open a bank Account under the charities name, it was opened with APS Financial, an online business bank account, which we have registered with charity commission.

JAMAICAN ELDERLY DISABLED CHARITABLE TRUST/UK

(Charitable Incorporated Organisation)

TRUSTEES' REPORT (Continued) FOR THE FIRST PERIOD ENDED 31ST MARCH 2021

In June 2020, we were notified by PayPal, that we were to receive funds from their PayPal Giving Fund. We signed up and the first payment received was the 1st day in July to the amount of £81.56. We have been informed by the fund that we shall receive payments every month, and payments will differ from month to month.

Donation boxes.

April of this year the charity ordered 8 charity boxes and they have been distributed to different outlets, to raise funds for the Elderly and Disabled resident in Jamaica.

The JEDCT is reliant on donations to enable it to make Grants to elderly and disabled. If income falls or we get no funding we will not be able to make any grants or enter into any long time commitments with the people it supports.

We have made several Applications to Join a Charity Lottery with the other larger charities, we did some research into this, and went along with Unity Lotteries, Sterling lottery, the initial set up is £199, which we will pay to sterling lotteries on the 16th March 2021.

We have also applied to Brent community Lotteries, doing all this enables us to earn an income on a monthly basis. The Brent Lottery, has been chosen because we are registered in Brent, and our work is based there. This lottery is going live on the 17th March 2021, and we have engaged a few volunteers to distribute some leaflets in and around the area, linked to the website and other social media Platforms. Maxine has been busy this year researching Grants for the charity, and will be reporting on the progress.

We hope to plan an event some time during 2021, A proposal, be sent to Brent council regarding this matter.

Name Change

Our charity has changed names.

Jamaican Elderly Disabled Charitable Trust/UK.

We have changed our name to reflect the changes we have made to our charity

We have extended our purposes to the UK and will be setting up a Befriending service in the NW10 area.

We were delighted when we decided to set up Jamaican Elderly Disabled Charitable Trust.

As the situation in the UK is changing rapidly due to COVID19, we are mindful that many challenges are coming our way. We have a rapidly ageing population in Jamaica, a fundamentally changing definition of family and people this equates to an increasing caring population all with different caring journeys.

It means that the work of our charity is even more vital now than ever and we are determined to ensure that we stand ready to campaign and support for the elders and disabled in Jamaica.

Our core challenge at present is not being able to build relationships with Government, Health officials, social care institutions and key influencers to make sure the beneficiaries have a voice.

Fundamentally are mission being is to be a gateway to Independent living for the elderly and disabled and their families who take care of them, to be person centered, developing self-esteem so they can make informal choices, to meet the needs of the disabled and elderly persons, To facilitate the creation of relationships in the community in which they reside, to nurture the community, and through so, have an impact on the community in which we work.

The situation in the terms of funding has been equally difficult, with pressures across the whole charity sector and indeed affecting us as a nation. The need for our charity to stabilise and then rapidly developing our fundraising is our core priority.

JAMAICAN ELDERLY DISABLED CHARITABLE TRUST/UK

(Charitable Incorporated Organisation)

TRUSTEES' REPORT (Continued) FOR THE FIRST PERIOD ENDED 31ST MARCH 2021

In January, appointed a new Trustee, highly skilled, to help we build a solid financial foundation platform, enabling us to deliver our vision for the future.

Once we knew the changes we want to see, we have set out to understand our current position in the Journey, we began to review our policies and plans.

In supporting our charity, we have self-funded and have taken risk, and things will not always work out as planned, but working together we learned our largest project which is Home Adaptations need to be addressed. What we are learning is helping us to shape our work now and in the future, to make more informed decisions about our funding, and taking us closer to our goal of improving lives.

Finally what has resonated with us since setting up the charity is spending time in Jamaica with all those who we hope will be connected to our charity for the sheer purpose of our cause, the drive to make a difference is truly inspiring and will empower us to make the step change that we need to for the future.

The trust has set up a page exclusively for donations on our new website Bringing hope to Jamaica.co.uk, and also, we have linked this to our Facebook page and you can find us on Google and Yell.com and other social media.

In April of this year we set up a GoFundMe page, and to date we have raised £305.00 of a £10,000 Goal.

Donations have included members of the public who run their own business.

- The Convenient Store, Saxon Avenue, Hanworth, Middlesex
- The Post Office, 8 The parade, Hounslow Road
- Headman Barbers, In Wood Road, Hounslow, Middlesex.
- Starlight Records/ Western Union, High Street, Harlesden, NW10
- One Stop Caribbean Takeaway, High Street, Harlesden, NW10
- Housewives Cash and Carry, High Street, Harlesden, NW10
- So Fresh Smoothies, The Treaty Centre, High Street, Harlesden, NW10

These people are helping to support our charity by accepting our donation boxes.

The donations have helped to make this work possible and future donations are the key to continued success, by changing the lives of older and disabled persons, bringing joy to them and their families.

This is the first report as a Trustee of the trust and would like to thank all the volunteers who fundraised and helped the JEDCT.

I hope like me that you are inspired by our plans to help the Elderly and Disabled live fulfilling and healthy lives and want to be a part of our story.

If you would like to Donate details of this will be at the end of this report.

Volunteers

On behalf of the trustees of the Jamaican Elderly Disabled Charitable Trust, we would like to pay tribute to all the people who gave their time out of Hours in the support of the work of JEDCT

Our charity has been set up, and funded by personal Funds.

A Nat west bank account has been set up and we are awaiting our new account, which was applied for in June 2021.

JAMAICAN ELDERLY DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

TRUSTEES' REPORT (Continued)
FOR THE FIRST PERIOD ENDED 31ST MARCH 2021

Trustees' Responsibilities

The Charities Act 2011 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 CIO and of the surplus of the CIO for that period. In preparing those financial statements the trustees are required to:

- Select suitable accounting policies and apply them consistently
- Make judgements and estimates that are reasonable and prudent
- Prepare financial statements on the going concern basis unless it is inappropriate to presume that the trust will continue in existence.

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the CIO. They are also responsible for safeguarding the assets of the CIO and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on 13 / 08 / 21

Signed on their behalf by Trustee *J. Gentry*

Printed Name: *Jennifer Maureen Gentry*

JAMAICAN ELDERLY DISABLED CHARITABLE TRUST/UK

(Charitable Incorporated Organisation)

STATEMENT OF FINANCIAL ACTIVITIES FOR THE FIRST PERIOD ENDED 31ST MARCH 2021

	Notes	Unrestricted Funds £	Restricted Funds £	TOTAL 2020/21 £
INCOMING RESOURCES				
Incoming Resources from Generated Funds				
Donations, Grants & Legacies	3a	5,936	-	5,936
TOTAL INCOMING RESOURCES		5,936	-	5,936
RESOURCES EXPENDED				
Costs of Generating Funds				
Cost of Charitable Activities	4a	5,412	-	5,412
Governance Costs	4b	844	-	844
TOTAL RESOURCES EXPENDED		6,255	-	6,255
NET INCOMING (OUTGOING) RESOURCES		(320)	-	(320)
Funds Brought Forward		-	-	-
TOTAL FUNDS CARRIED FORWARD		(320)	-	(320)

Movements on all reserves and all recognised gains and losses are shown above. All of the organisation's operations are classed as continuing.

The notes on pages 15 to 19 form part of these financial statements.

JAMAICAN ELDERLY DISABLED CHARITABLE TRUST/UK

(Charitable Incorporated Organisation)

BALANCE SHEET AS AT 31ST MARCH 2021

	Note	Unrestricted Funds £	Restricted Funds £	Total 31-Mar-21 £
Fixed Assets				
Tangible Assets	2	-	-	-
Investments	6	-	-	-
Total Fixed Assets		<u>-</u>	<u>-</u>	<u>-</u>
Current Assets				
Debtors & Prepayments	8	-	-	-
Cash at Bank and in Hand	7	380	-	380
Total Current Assets		<u>380</u>	<u>-</u>	<u>380</u>
Creditors: Amounts falling due within one year	9	700	-	700
NET CURRENT ASSETS		(320)	-	(320)
TOTAL ASSETS less current liabilities		<u>(320)</u>	<u>-</u>	<u>(320)</u>
Creditors: Amounts falling due in more than one year	10	-	-	-
NET ASSETS		<u>(320)</u>	<u>-</u>	<u>(320)</u>
Funds of the Charity				
General Funds		(320)	-	(320)
Restricted Funds	5	-	-	-
Total Funds		<u>(320)</u>	<u>-</u>	<u>(320)</u>

Approved by the Trustees on 13/02/21

Signed on their behalf by Trustee [Signature]

Printed Name: Jennifer Maureen Green

[Signature]
J. C. Powell

JAMAICAN ELDERLY DISABLED CHARITABLE TRUST/UK

(Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS FOR THE FIRST PERIOD ENDED 31ST MARCH 2021

1. ACCOUNTING POLICIES

Basis of Preparation & Assessment of Going Concern

Basis of Preparation

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) - (Charities SORP - FRS102) and the Charities Act 2011.

The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost unless otherwise stated in the relevant accounting policy notes.

Assessment of Going Concern

Preparation of the accounts is on a going concern basis. The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

Incoming Resources

Recognition of Incoming Resources

These are included in the Statement of Financial Activities (SOFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability

Incoming Resources with Related Expenditure

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resource and related expenditure are reported gross in the SOFA.

Grants and Donations

Grants and Donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

Tax Reclaims on Donations and Gifts

Incoming resources from tax reclaims are included in the SOFA at the same time as the gift to which they relate.

Contractual Income and Performance Related Grants

This is only included in the SOFA once the related goods or services have been delivered.

Gifts in Kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SOFA as incoming resources when receivable.

Donated Services and Facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer Help

The value of any voluntary help received is not included in the accounts.

Investment Income

This is included in the accounts when receivable.

Investment Gains and Losses

This included any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

JAMAICAN ELDERLY DISABLED CHARITABLE TRUST/UK

(Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE FIRST PERIOD ENDED 31ST MARCH 2021

1. ACCOUNTING POLICIES (continued)

Expenditure and Liabilities

Liability Recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Governance Costs

Include costs of the preparation and examination of statutory accounts, the costs of the trustees meetings and cost of any legal advice to trustees on governance or constitutional matters.

Grants with Performance Conditions

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SOFA once the recipient of the grant has provided the specified service or output.

Grants Payable without Performance Conditions

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to a grant which remain in control of the charity.

Investments

Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.

Unrestricted funds

These funds can be used for the general objectives of the charity as set out in the trustees report. The movements of the unrestricted funds are given in the Statement of Financial Activities.

Restricted funds

These funds are where the donor has specified a purpose for the donation made. These restrictions often arise as a result of appeals for special offerings for specific purposes.

Designated funds

These funds are funds set aside by the trustees out of unrestricted general funds for particular purposes or projects.

Fixed Assets

Fixed Assets are capitalised if they can be used for more than one year and cost at least £1,500. They are valued at cost or, if gifted, at the value to the charity on receipt.

Depreciation Expense

Depreciation is calculated at a rate to write off the cost of tangible fixed assets over their estimated useful lives. The rates applied are as follows:

Fixtures, Fittings and Equipment	25% - Straight Line Basis
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2. TANGIBLE FIXED ASSETS

The CIO held no fixed assets during this initial financial period.

The annual commitments under non-cancelling operating leases and capital commitments are as follows:

31st March 2021 : None

JAMAICAN ELDERLY DISABLED CHARITABLE TRUST/UK

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NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE FIRST PERIOD ENDED 31ST MARCH 2021

3. INCOMING RESOURCES

	Unrestricted Funds £	Restricted Funds £	TOTAL 2020/21 £
a) Donations, Grants & Legacies			
Gifts & Donations	5,936	-	5,936
	5,936	-	5,936

4. RESOURCES EXPENDED

	Unrestricted Funds £	Restricted Funds £	TOTAL 2020/21 £
a) Cost of Charitable Activities			
Activities & Events	1,922	-	1,922
Bank Charges	73	-	73
Insurance Costs	129	-	129
Outreach Costs	39	-	39
Printing, Postage & Stationery	1,750	-	1,750
Sundry Expenses	260	-	260
Travel & Hospitality	1,239	-	1,239
	5,412	-	5,412

b) Governance Costs

Independent Examiners Fees	9	700	-	700
Legal & Professional Fees		144	-	144
		844	-	844

JAMAICAN ELDERLY DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE FIRST PERIOD ENDED 31ST MARCH 2021

5. RESTRICTED FUNDS

The CIO held no restricted funds during this initial financial period.

6. INVESTMENTS

The CIO held no fixed assets investments during this initial financial period.

7. CASH AT BANK AND IN HAND

	Unrestricted Fund £	Restricted Fund £	Total 31-Mar-21 £
Cash at Bank & in Hand	380	-	380
	380	-	380

8. DEBTORS AND PREPAYMENTS

	Unrestricted Fund £	Restricted Fund £	Total 31-Mar-21 £
Sundry Debtors	-	-	-
	-	-	-

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Fund £	Restricted Fund £	Total 31-Mar-21 £
Independent Examiners Fees	700	-	700
	700	-	700

10. CREDITORS: AMOUNTS FALLING DUE IN MORE THAN ONE YEAR

The CIO held no long term liabilities during this initial financial period.

JAMAICAN ELDERLY DISABLED CHARITABLE TRUST/UK

(Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE FIRST PERIOD ENDED 31ST MARCH 2021

11. STAFF COSTS AND NUMBERS

The CIO employed no members of staff during this initial financial period.

12. TRUSTEES AND OTHER RELATED PARTIES

The only payments made to the Trustees consisted of reimbursements of expenses incurred in furthering the Charity's objects and no direct benefits were received by the Trustees or any related parties during the financial period.

No other payments were made to trustees or any persons connected with them during this financial period. No material transaction took place between the organisation and a trustee or any person connected with them.

13. RISK ASSESSMENT

The Trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The Trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

14. RESERVES POLICY

The Trustees have considered the level of reserves they wish to retain, appropriate to the CIO's needs. This is based on the CIO's size and the level of financial commitments held. The Trustees aim to ensure the CIO will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The Trustees will endeavour not to set aside funds unnecessarily.

15. PUBLIC BENEFIT

The CIO acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the CIO has achieved this are provided in the Trustees report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the CIO should undertake.

16. COMPARATIVE FIGURES

There are no comparative figures available as this is the initial period of registered Incorporated Charitable Activity.

JAMAICAN ELDERLY DISABLED CHARITABLE TRUST/UK

(Charitable Incorporated Organisation)

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the trustees/ members of the Jamaican Elderly Disabled Charitable Trust/UK on the accounts for the first period ended 31st March 2021 set out on pages 13 to 20.

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's statement

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

Independent examiner's statement

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

1. which gives me reasonable cause to believe that in any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

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

W.M Hall LLB
Castle View Accounting Ltd
Old Printing House Square
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Arundel
West Sussex
BN18 9JF



Date: 10th September 2021