

**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

**PRIMARY BANKERS** CashPlus Bank  
6th Floor  
One London Wall  
London  
EC2Y 5EB

**INDEPENDENT EXAMINERS** 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)

## **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**

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## **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**

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## **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

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## 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

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## 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 11<sup>th</sup> 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 16<sup>th</sup> 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 29<sup>th</sup> October 2019.

# **JAMAICAN ELDERLY DISABLED CHARITABLE TRUST/UK**

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## **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 12<sup>th</sup> 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 25<sup>th</sup> 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 11<sup>th</sup> 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**

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## **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 1<sup>st</sup> 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 16<sup>th</sup> 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 17<sup>th</sup> 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 cantered, 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. Green.....

Printed Name: Jennifer Maureen Green



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

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

Approved by the Trustees on 13/02/21

Signed on their behalf by Trustee *[Signature]*

Printed Name: Jennifer Maureen Green

*[Signature]*  
C. 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

### 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

(Charitable Incorporated Organisation)

## NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE FIRST PERIOD ENDED 31ST MARCH 2021

### 3. INCOMING RESOURCES

	Unrestricted Funds £	Restricted Funds £	TOTAL 2020/21 £
<b>a) Donations, Grants &amp; Legacies</b>			
Gifts & Donations	5,936	-	5,936
	<b>5,936</b>	<b>-</b>	<b>5,936</b>

### 4. RESOURCES EXPENDED

	Unrestricted Funds £	Restricted Funds £	TOTAL 2020/21 £
<b>a) Cost of Charitable Activities</b>			
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
	<b>5,412</b>	<b>-</b>	<b>5,412</b>

#### b) Governance Costs

Independent Examiners Fees	9	700	-	700
Legal & Professional Fees		144	-	144
		<b>844</b>	<b>-</b>	<b>844</b>

**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
	<b>380</b>	<b>-</b>	<b>380</b>

**8. DEBTORS AND PREPAYMENTS**

	Unrestricted Fund £	Restricted Fund £	Total 31-Mar-21 £
Sundry Debtors	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>

**9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	Unrestricted Fund £	Restricted Fund £	Total 31-Mar-21 £
Independent Examiners Fees	700	-	700
	<b>700</b>	<b>-</b>	<b>700</b>

**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  
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Old Printing House Square  
Unit 16, Tarrant Street  
Arundel  
West Sussex  
BN18 9JF



Date: 10th September 2021