

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

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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

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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

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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.

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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.

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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

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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

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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

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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	3,200	-	3,200
Depreciation	01-Apr-21	-	-	-
Charge		800	-	800
Depreciation at	31-Mar-22	800	-	800
Net Book Value	31-Mar-22	2,400	-	2,400
Net Book Value	31-Mar-21	-	-	-

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

31st March 2022 : None

31st March 2021 : None

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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

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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
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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)

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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