

**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

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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.

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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.

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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.

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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.

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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

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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.

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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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 Moncrieffe*

Printed Name: ETERNITY MONCRIEFFE

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 E. 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