

## **Memories Are Golden**

### **Governing Document: Foundation' Model Constitution**

### **Charity Number: 1195018**

### **TRUSTEES' REPORT FOR THE YEAR ENDED 30<sup>th</sup> JUNE 2022**

## **Structure, Governance and Management**

### **Governing Document Charity Description**

To promote social inclusion for public benefit for those affected by dementia and at risk of social isolation in Haverhill and the surrounding area through the provision of a community hub that provides facilities in the interest of social welfare

### **Recruitment and Appointment of Trustees**

The trustees Damian Howard, Tracy Faulkner and Jade Donno held office throughout the year. The charity aims to recruit trustees with a wide range of business and sector experience which will benefit the charity in the next year, Over the next twelve months the charity will be actively seeking a new trustee

### **Trustee Induction and Training**

We have just completed Memories are Golden first year and have employed the services of Castlevue Charitable Services to ensure we are fully compliant with our charitable responsibilities. We have also all considered and referred to the Charity Commission guidance notes CC3 "The Essential Trustee".

Any future trustees will be provided with:

- The charities governing document
- The latest accounts of the charity
- Details of Charity Commission guidance notes CC3 - "The Essential Trustees"
- Access to all past board minutes and any relevant policies and procedures

### **Organisational Structure**

Memories Are Golden has a strong structure to help support its attendees. To provide the day to day needs, we sub-contract to a local regulated and registered care provider to ensure that all attendees are supported by trained and qualified staff. We have a pool of additional team members that are volunteers, that we can call upon as and when required. Trustees meet monthly and are responsible for the governance of the charity. We have under appointment a Charity manager who is responsible for the day to day running of the charity. The charity manager attends all meetings and provides connection between the trustees and attendees and the community.

### **Risk Review**

The trustees have conducted a review of the risks to which the charity is exposed, and systems have been established to mitigate those risks.

We wish to highlight a major risk exists. The location of our existing hub has been compromised and at this moment in time will not be available post 2023. All trustees and managers are aware of this threat and are working hard to find alternative premises.

## **Objectives and activities**

### **Mission Statement**

Memories Are Golden was set up in 2021 to provide a safe space and environment for individuals living with dementia and at risk of social isolation. The Charity provides a hub to promote care, support, social engagement, and entertainment for all attendees.

### **Primary Objectives**

- To provide a safe space for those individuals living with dementia and at risk of social isolation.
- To provide support for unpaid family carers of attendees.
- To provide a community for attendees
- To provide person-centered activities as well as entertainment, outings, and events to improve their quality of life.
- To provide attendees with a hot nutritional meal when attending.

**Memories Are Golden aims to promote public benefit by tackling the issues outlined below:**

- Reduce loneliness and isolation in our community.
- Provide appropriate care for those in need.
- Improve quality of life for individuals living with dementia.
- Give support to families caring for their loved ones.

## **Achievements and Performance**

### **Introduction to the year**

Over the last year Memories Are Golden has delivered an extremely valuable service to those living with dementia and individuals at risk of social isolation.

Initially the hub was open three days a week, due to demand this quickly progress to four days a week. Memories Are Golden is open 9:30am – 2:00pm Monday to Thursday.

Memories Are Golden also arrange outings and events for the service users. Within this year we have provided trips to the beach, theatre, and tea rooms. These outings improve quality of life and reduce the risk of social isolation for our service users.

Memories are Golden has also provided a wide range of activities that have been set according to the attendee's abilities and interest which include baking, games, puzzles, crafts, bingo, darts, bowling, snooker and more.

During the year Memories Are Golden ensured that any special holidays and/or birthdays were celebrated. These included a Christmas celebration and a mini street party for the Queens jubilee and a balloon release which resulted in our balloon landing in Belgium

Memories are Golden have also raised funds this year to enable us to purchase Sensory tables, promote events and activities within the local community.

Memories are Golden have also conducted a marketing strategy this year to produce its own website and brochures to raise our local profile and to highlight benefit and services of the hub.

Having a safe space for those in need has also allowed families and caregivers to have some rest and support. A community for both the attendees and their family carers has been developed over the past year and we hope for this to continue to grow.

## **Plans for the Future**

### **Friday Vibes**

On a Friday Memories Are Golden will be providing a social morning 09:30-12:00 allowing further respite to family carers. The objective is to provide an opportunity for attendee's families to meet additional support services from organisations who will deliver talks and workshops providing information, advice, and guidance. MAG has received funding to pilot this free of charge until June 2023.

### **New Premises**

Memories Are Golden are actively seeking funding for new premises that will continue to meet the requirements of the service users with the objective of growing larger and providing additional facilities and efficiencies.

### **Outings**

Memories Are Golden continue to build on the success of this year's outings provide outings, we plan to expand on the popular trips and are constantly viewing additional options.

### **Hub events and activities**

Memories are Golden will continue to provide events and activities. Special events will be celebrated, and these will include the Kings Coronation in June 2023.

## **Financial Review**

### **Overview**

As of the 30<sup>th</sup> June 2022 Memories Are Golden's income amounted to £152,371. After incurring costs of £111,699 the net credit balance for the year amounted to £40,672. The trustees consider the year-end financial position to be satisfactory.

### **Principal Funding Sources**

The principal funding sources for the charity are grants to enable it to meet its charitable aims. During the year, these grants were received predominantly from The Simpson Fund, Simpson Fund, Pargiter Trust Fund, Community Chest, Community Support Grant, and Havebury Community

### **Reserves Policy**

The charity is actively seeking funding for its ongoing work for the coming year. The main expenditure incurred by the charity is in relation to wages and subcontractors The objective of the Trustees is to build a reserve to cover 3-6 months running costs. This amounts to £30,000 as a minimum.

Free reserves on 30<sup>th</sup> June 2022 amount to £31,230

Restricted funds are held in accordance with the terms of use for each grant and project.

### **Independent Examiner**

Paradox Business Consultancy Limited have been appointed as independent examiner.

### **Signed by**

DocuSigned by:  
*Damian Howard*  
1B3E4D65DC6048E...

Damian Howard

Chair

DocuSigned by:  
*Tracy Faulkner*  
1A54DCFD424546A...

Tracy Faulkner

Treasurer

DocuSigned by:  
*Jade Louise Donno*  
FD23E07CBCF047E...

Jade Donno

Sectary

Charity Number: 1195018

**Memories Are Golden  
Financial Statements  
For The Year Ended 30 June 2022**



**Memories Are Golden  
Unity Schools Partnership  
Park Road  
HAVERHILL  
Suffolk  
CB9 7YD**



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

<b>Memories are Golden</b>		Charity No	<b>1195018</b>
<b>Annual accounts for the period</b>			
Period start date	<b>01/07/2021</b>	To	Period end date <b>30/06/2022</b>


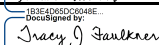
## Section A Statement of financial activities

Recommended categories by activity	Guidance Notes	Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total funds £ F04	Prior year funds £ F05
<b>Incoming resources (Note 3)</b>						
<b>Income and endowments from:</b>						
Donations and legacies	S01	31,024	-	-	31,024	-
Charitable activities	S02	81,989	39,358	-	121,347	-
Other trading activities	S03	-	-	-	-	-
Investments	S04	-	-	-	-	-
Separate material item of income	S05	-	-	-	-	-
Other	S06	-	-	-	-	-
<b>Total</b>	S07	113,013	39,358	-	152,371	-
<b>Resources expended (Note 6)</b>						
<b>Expenditure on:</b>						
Raising funds	S08	348	-	-	348	-
Charitable activities	S09	74,858	28,648	-	103,506	-
Separate material item of expense	S10	-	-	-	-	-
Other	S11	6,577	1,268	-	7,845	-
<b>Total</b>	S12	81,783	29,916	-	111,699	-
<b>Net income/(expenditure) before investment gains/(losses)</b>						
Net gains/(losses) on investments	S13	31,230	9,442	-	40,672	-
<b>Net income/(expenditure)</b>	S14	-	-	-	-	-
<b>Extraordinary items</b>	S15	31,230	9,442	-	40,672	-
<b>Transfers between funds</b>	S16	-	-	-	-	-
<b>Other recognised gains/(losses):</b>	S17	-	-	-	-	-
Gains and losses on revaluation of fixed assets for the charity's own use	S18	-	-	-	-	-
Other gains/(losses)	S19	-	-	-	-	-
<b>Net movement in funds</b>	S20	31,230	9,442	-	40,672	-
<b>Reconciliation of funds:</b>						
Total funds brought forward	S21	-	-	-	-	-
<b>Total funds carried forward</b>	S22	31,230	9,442	-	40,672	-

## Section B Balance sheet

	Guidance Notes					
		Unrestricted funds £	Restricted income funds £	Endowment funds £	Total this year £	Total last year £
		F01	F02	F03	F04	F05
<b>Fixed assets</b>						
Intangible assets (Note 15)	B01	-	2,875	-	2,875	-
Tangible assets (Note 14)	B02	127	4,429	-	4,556	-
Heritage assets (Note 16)	B03	-	-	-	-	-
Investments (Note 17)	B04	-	-	-	-	-
<b>Total fixed assets</b>	B05	127	7,304	-	7,431	-
<b>Current assets</b>						
Stocks (Note 18)	B06	-	-	-	-	-
Debtors (Note 19)	B07	7,394	-	-	7,394	-
Investments (Note 17.4)	B08	-	-	-	-	-
Cash at bank and in hand (Note 24)	B09	31,598	5,904	-	37,502	-
<b>Total current assets</b>	B10	38,992	5,904	-	44,896	-
<b>Creditors: amounts falling due within one year</b> (Note 20)	B11	7,889	3,766	-	11,655	-
<b>Net current assets/(liabilities)</b>	B12	31,103	2,138	-	33,241	-
<b>Total assets less current liabilities</b>	B13	31,230	9,442	-	40,672	-
<b>Creditors: amounts falling due after one year</b> (Note 20)	B14	-	-	-	-	-
<b>Provisions for liabilities</b>	B15	-	-	-	-	-
<b>Total net assets or liabilities</b>	B16	31,230	9,442	-	40,672	-
<b>Funds of the Charity</b>						
Endowment funds (Note 27)	B17	-	-	-	-	-
Restricted income funds (Note 27)	B18	-	9,442	-	9,442	-
Unrestricted funds	B19	31,230	-	-	31,230	-
Revaluation reserve	B20	-	-	-	-	-
<b>Total funds</b>	B21	31,230	9,442	-	40,672	-

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval dd/mm/yyyy
	Tracy J Faulkner	24-Jan-2023
	Tracy J Faulkner	24-Jan-2023

## Section C Notes to the accounts

### Note 1 Basis of preparation

#### 1.1 Basis of accounting

These accounts 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 accounts have been prepared in accordance with:

- and with\* 

✓
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 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 (FRS 102) issued on 16 July 2014
- and with\* 

✓
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 the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)
- and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.\*

✓
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\* -Tick as appropriate

#### 1.2 Going concern

An explanation as to those factors that support the conclusion that the charity is a going concern;

Disclosure of any uncertainties that make the going concern assumption doubtful;

Where accounts are not prepared on a going concern basis, please disclose this fact together with the basis on which the trustees prepared the accounts and the reason why the charity is not regarded as a going concern.

***The accounts have been completed on the going concern basis as the charity has sufficient funds to meet its current and future obligations.***

***Not Applicable***

***Not Applicable***

#### 1.3 Change of accounting policy

The accounts present a true and fair view and the accounting policies adopted are those outlined in note { }.

Yes\* 

✓
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No\* 

✓
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 \* -Tick as appropriate

#### 1.4 Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period (3.46 FRS 102 SORP).

Yes\* 

✓
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No\* 

✓
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 \* -Tick as appropriate

#### 1.5 Material prior year errors

No material prior year error have been identified in the reporting period (3.47 FRS 102 SORP).

Yes\* 

✓
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No\* 

✓
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 \* -Tick as appropriate



Section C		Notes to the accounts	(cont)					
Note 2		Accounting policies						
2.2 INCOME								
Recognition of income	These are included in the Statement of Financial Activities (SoFA) when: <ul style="list-style-type: none"><li>the charity becomes entitled to the resources;</li><li>it is more likely than not that the trustees will receive the resources; and</li><li>the monetary value can be measured with sufficient reliability.</li></ul>	<table><tr><td>Yes</td><td>No</td><td>N/a</td></tr><tr><td><input checked="" type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td><input checked="" type="checkbox"/></td></tr></table>	Yes	No	N/a	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Yes	No	N/a						
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
Offsetting	There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.	<table><tr><td>Yes</td><td>No</td><td>N/a</td></tr><tr><td><input checked="" type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td><input checked="" type="checkbox"/></td></tr></table>	Yes	No	N/a	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Yes	No	N/a						
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
Grants and donations	Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).  In the case of performance related grants, income must only be recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP).	<table><tr><td>Yes</td><td>No</td><td>N/a</td></tr><tr><td><input checked="" type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td><input checked="" type="checkbox"/></td></tr></table>	Yes	No	N/a	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Yes	No	N/a						
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
Legacies	Legacies are included in the SoFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.	<table><tr><td>Yes</td><td>No</td><td>N/a</td></tr><tr><td><input checked="" type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td><input checked="" type="checkbox"/></td></tr></table>	Yes	No	N/a	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Yes	No	N/a						
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
Government grants	The charity has received government grants in the reporting period	<table><tr><td>Yes</td><td>No</td><td>N/a</td></tr><tr><td><input checked="" type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td><input checked="" type="checkbox"/></td></tr></table>	Yes	No	N/a	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Yes	No	N/a						
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
Tax reclaims on donations and gifts	Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.	<table><tr><td>Yes</td><td>No</td><td>N/a</td></tr><tr><td><input checked="" type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td><input checked="" type="checkbox"/></td></tr></table>	Yes	No	N/a	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Yes	No	N/a						
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
Contractual income and performance related grants	This is only included in the SoFA once the charity has provided the related goods or services or met the performance related conditions.	<table><tr><td>Yes</td><td>No</td><td>N/a</td></tr><tr><td><input checked="" type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td><input checked="" type="checkbox"/></td></tr></table>	Yes	No	N/a	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Yes	No	N/a						
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
Donated goods	Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so.  The cost of any stock of goods donated for distribution to beneficiaries is deemed to be the fair value of those gifts at the time of their receipt and they are recognised on receipt. In the reporting period in which the stocks are distributed, they are recognised as an expense at the carrying amount of the stocks at distribution.  Donated goods for resale are measured at fair value on initial recognition, which is the expected proceeds from sale less the expected costs of sale, and recognised in 'Income from other trading activities' with the corresponding stock recognised in the balance sheet. On its sale the value of stock is charged against 'Income from other trading activities' and the proceeds from sale are also recognised as 'Income from other trading activities'.  Goods donated for on-going use by the charity are recognised as tangible fixed assets and included in the SoFA as incoming resources when receivable.  Gifts in kind for use by the charity are included in the SoFA as income from donations when receivable.	<table><tr><td>Yes</td><td>No</td><td>N/a</td></tr><tr><td><input checked="" type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td><input checked="" type="checkbox"/></td></tr></table>	Yes	No	N/a	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Yes	No	N/a						
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
Donated services and facilities	Donated services and facilities are included in the SoFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably.  Donated services and facilities that are consumed immediately are recognised as income with an equivalent amount recognised as an expense under the appropriate heading in the SoFA.	<table><tr><td>Yes</td><td>No</td><td>N/a</td></tr><tr><td><input checked="" type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td><input checked="" type="checkbox"/></td></tr></table>	Yes	No	N/a	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Yes	No	N/a						
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
Support costs	The charity has incurred expenditure on support costs.	<table><tr><td>Yes</td><td>No</td><td>N/a</td></tr><tr><td><input checked="" type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td><input checked="" type="checkbox"/></td></tr></table>	Yes	No	N/a	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Yes	No	N/a						
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.	<table><tr><td>Yes</td><td>No</td><td>N/a</td></tr><tr><td><input checked="" type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td><input checked="" type="checkbox"/></td></tr></table>	Yes	No	N/a	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Yes	No	N/a						
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
Income from interest, royalties and dividends	This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.	<table><tr><td>Yes</td><td>No</td><td>N/a</td></tr><tr><td><input checked="" type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td><input checked="" type="checkbox"/></td></tr></table>	Yes	No	N/a	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Yes	No	N/a						
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
Income from membership subscriptions	Membership subscriptions received in the nature of a gift are recognised in Donations and Legacies.  Membership subscriptions which gives a member the right to buy services or other benefits are recognised as income earned from the provision of goods and services as income from charitable activities.	<table><tr><td>Yes</td><td>No</td><td>N/a</td></tr><tr><td><input checked="" type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td><input checked="" type="checkbox"/></td></tr></table>	Yes	No	N/a	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Yes	No	N/a						
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
Settlement of insurance claims	Insurance claims are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP) and are included as an item of other income in the SoFA.	<table><tr><td>Yes</td><td>No</td><td>N/a</td></tr><tr><td><input checked="" type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td><input checked="" type="checkbox"/></td></tr></table>	Yes	No	N/a	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Yes	No	N/a						
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
Investment gains and losses	This includes any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.	<table><tr><td>Yes</td><td>No</td><td>N/a</td></tr><tr><td><input checked="" type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td><input checked="" type="checkbox"/></td></tr></table>	Yes	No	N/a	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Yes	No	N/a						
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						

## 2.3 EXPENDITURE AND LIABILITIES

<b>Liability recognition</b>	Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.	Yes	No	N/a
		✓	✓	✓
<b>Governance and support costs</b>	Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.	Yes	No	N/a
		✓	✓	✓
	Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.	Yes	No	N/a
		✓	✓	✓
<b>Grants with performance conditions</b>	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.	Yes	No	N/a
		✓	✓	✓
<b>Grants payable without performance conditions</b>	Where there are no conditions attaching to the grant that enables the donor charity to realistically avoid the commitment, a liability for the full funding obligation must be recognised.	Yes	No	N/a
		✓	✓	✓
<b>Redundancy cost</b>	The charity made no redundancy payments during the reporting period.	Yes	No	N/a
		✓	✓	✓
<b>Deferred income</b>	No material item of deferred income has been included in the accounts.	Yes	No	N/a
		✓	✓	✓
<b>Creditors</b>	The charity has creditors which are measured at settlement amounts less any trade discounts	Yes	No	N/a
		✓	✓	✓
<b>Provisions for liabilities</b>	A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date	Yes	No	N/a
		✓	✓	✓
<b>Basic financial instruments</b>	The charity accounts for basic financial instruments on initial recognition as per paragraph 11.7 FRS102 SORP. Subsequent measurement is as per paragraphs 11.17 to 11.19, FRS102 SORP.	Yes	No	N/a
		✓	✓	✓

2.4 ASSETS

Tangible fixed assets for use by charity

These are capitalised if they can be used for more than one year, and cost at least

£150

They are valued at cost.

Yes	No	N/a
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

The depreciation rates and methods used are disclosed in note additional notes.

Intangible fixed assets

The charity has intangible fixed assets, that is, non-monetary assets that do not have physical substance but are identifiable and are controlled by the charity through custody or legal rights. The amortisation rates and methods used are disclosed in additional notes

Yes	No	N/a
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

They are valued at cost.

Yes	No	N/a
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Heritage assets

The charity has heritage assets, that is, non-monetary assets with historic, artistic, scientific, technological, geophysical or environmental qualities that are held and maintained principally for their contribution to knowledge and culture. The depreciation rates and methods used as disclosed in note 9.6.1.4.

Yes	No	N/a
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

They are valued at cost.

Yes	No	N/a
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Investments

Fixed asset investments in quoted shares, traded bonds and similar investments are valued at initially at cost and subsequently at fair value (their market value) at the year end. The same treatment is applied to unlisted investments unless fair value cannot be measured reliably in which case it is measured at cost less impairment.

Yes	No	N/a
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Investments held for resale or pending their sale and cash and cash equivalents with a maturity date of less than 1 year are treated as current asset investments

Yes	No	N/a
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Stocks and work in progress

Stocks held for sale as part of non-charitable trade are measured at the lower or cost or net realisable value.

Yes	No	N/a
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Goods or services provided as part of a charitable activity are measured at net realisable value based on the service potential provided by items of stock.

Yes	No	N/a
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Work in progress is valued at cost less any foreseeable loss that is likely to occur on the contract.

Yes	No	N/a
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Debtors

Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.

Yes	No	N/a
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Current asset investments

The charity has investments which it holds for resale or pending their sale and cash and cash equivalents with a maturity date less than one year. These include cash on deposit and cash equivalents with a maturity date of less than one year held for investment purposes rather than to meet short term cash commitments as they fall due.

Yes	No	N/a
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

They are valued at fair value except where they qualify as basic financial instruments.

Yes	No	N/a
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

POLICIES ADOPTED ADDITIONAL TO OR DIFFERENT FROM THOSE ABOVE

Section C		Notes to the accounts		(cont)
Note 4		Analysis of receipts of government grants		
		Description		This year £
Suffolk County Council		Throught the year the charity received funding and grants from the government. This included the following grants; support worker grants, vaccine funds/grants and general use grants.		23,404
Other		Not applicable		-
		Total		23,404

Section C

Notes to the accounts

Note 10

Details of certain items of expenditure

10.1 Fees for examination of the accounts

Independent examiner’s fees

Assurance services other than audit or independent examination

Tax advisory fees

Other fees (for example: financial advice, consultancy, accountancy services) paid to the independent examiner

This year £	Last year £
600	-
-	-
-	-
-	-

Section C

Notes to the accounts

(cont)

Note 11

Paid employees

11.1 Staff Costs

	This year £
Salaries and wages	8,797
Social security costs	416
Pension costs (defined contribution scheme)	130
Other employee benefits	-
Total staff costs	9,344

This year:

Please provide details of expenditure on staff working for the charity whose contracts are with and are paid by a related party

Throughout the year the charity incurred sub-contracted labour costs from Haverhill Community Care Limited totalling £74,009.

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000

TRUE

Band	Number of employees
	This year
£60,000 to £69,999	-
£70,000 to £79,999	-
£80,000 to £89,999	-
£90,000 to £99,999	-
£100,000 to £109,999	-

Section C

Notes to the accounts

(cont)

**Note 12**                      **Defined contribution pension scheme or defined benefit scheme accounted for as a defined contribution scheme.**

*12.1 Please complete this note if a defined contribution pension scheme is operated.*

**Amount of contributions recognised in the SOFA as an expense**

This year
£
130

**Please explain the basis for allocating the liability and expense of defined contribution pension scheme between activities and between restricted and unrestricted funds.**

Due to the immaterial amount of pension costs incurred by the charity non of these costs have been allocated to restricted funds.

Section C

Notes to the accounts

(cont)

Note 14

Tangible fixed assets

14.1 Cost or valuation

	Freehold land & buildings	Other land & buildings	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Total
	£	£	£	£	£
At the beginning of the year	-	-	-	-	-
Additions	-	-	-	5,818	5,818
Revaluations	-	-	-	-	-
Disposals	-	-	-	-	-
Transfers *	-	-	-	-	-
At end of the year	-	-	-	5,818	5,818

14.2 Depreciation and impairments

Basis	N/A	N/A	N/A	RB	RB
Rate	N/A	N/A	N/A	25%	25%

At beginning of the year	-	-	-	-	-
Disposals	-	-	-	-	-
Depreciation	-	-	-	1,262	1,262
Impairment	-	-	-	-	-
Transfers*	-	-	-	-	-
At end of the year	-	-	-	1,262	1,262

14.3 Net book value

Net book value at the beginning of the year	-	-	-	-	-
Net book value at the end of the year	-	-	-	4,556	4,556



**Section C****Notes to the accounts****(cont)****Note 15****Intangible assets****15.1 Cost or valuation**

	Research & development	Patents and trademarks	Other	Total
	£	£	£	£
At beginning of the year	-	-	-	-
Additions	-	-	2,924	2,924
Disposals	-	-	-	-
Revaluations	-	-	-	-
Transfers *	-	-	-	-
At end of the year	-	-	2,924	2,924

**15.2 Amortisation and impairments**

<b>Basis</b>	N/A	N/A	N/A	RB	Straight Line ("SL") or Reducing Balance ("RB")
<b>Rate</b>	N/A	N/A	N/A	20%	

At beginning of the year	-	-	-	-
Disposals	-	-	-	-
Amortisation	-	-	49	49
Impairment	-	-	-	-
Transfers*	-	-	-	-
At end of year	-	-	49	49

**15.3 Net book value**

Net book value at the beginning of the year	-	-	-	-
Net book value at the end of the year	-	-	2,875	2,875

**15.4 Accounting policy**

***Please disclose the accounting policy for intangible fixed assets including:***

***Reasons for choosing amortisation rates***

***20% reducing balance has been used as the asset is likely to always retain a value.***

Section C

Notes to the accounts

(cont)

Note 19

Debtors and prepayments

19.1

Analysis of debtors

		<div><div>This year</div><div>£</div></div>
Trade debtors		7,394.00
Prepayments and accrued income		-
Other debtors		-
	Total	7,394.00

Section C

Notes to the accounts

(cont)

Note 20

Creditors and accruals

20.1 Analysis of creditors

Accruals for grants payable

Bank loans and overdrafts

Trade creditors

Payments received on account for contracts or performance-related grants

Accruals and deferred income

Taxation and social security

Other creditors

Amounts falling due within one year		Amounts falling due after more than one year	
This year £	Last year £	This year £	Last year £
-	-	-	-
-	-	-	-
120	-	-	-
-	-	-	-
11,088	-	-	-
447	-	-	-
-	-	-	-
Total	11,655	-	-

Section C

Notes to the accounts

(cont)

Note 24

Cash at bank and in hand

Short term cash investments (less than 3 months maturity date)

Short term deposits

Cash at bank and on hand

Other

Total

This year £	Last year £
-	-
-	-
37,502	-
-	-
37,502	-

Section C	Notes to the accounts	(cont)
<b>Note 29</b>	<b>Additional Disclosures</b>	<b>The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts.</b>
<p>During the year the charity received funding from Suffolk Community Foundation through the David &amp; Jill Simpson Fund, Pargiter Trust Fund and Community Support Fund. All of these funds were restricted and not included within the general funds.</p> <p>These accounts have been completed using the Charity Commisison's template, all of the applicable sections and notes have been completed. None applicable sections/notes have not been included within the accounts to allow easier reading.</p>		



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

## Independent examiner's report on the accounts

### Section A

### Independent Examiner's Report

**Report to the trustees/  
members of**

Memories Are Golden

**On accounts for the year  
ended**

30 June 2022

**Charity no  
(if any)**

**1195018**

**Set out on pages**

1 to 17

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30/06/2022.

**Responsibilities and  
basis of report**

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

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

**Independent  
examiner's statement**

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

**Signed:**

*Hannah Tilson*

**Date:**

17/01/2023

**Name:**

Hannah Tilson of Paradox Business Consultancy Limited

**Relevant professional  
qualification(s) or body  
(if any):**

Fellow of the Institute of Chartered Accountants in England and Wales

**Address:**

Rubine House, Manor Road, Haverhill, Suffolk, CB9 0EP

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.