

CHESHAM SICK POOR FUND

Charity number: 211563

ANNUAL ACCOUNTS

FOR THE 12 MONTHS ENDED 05 APRIL 2022

Alexander  Churchill
Chartered Management Accountants

Alexander-Churchill LLP, Brandon House, 90 The Broadway, Chesham, Buckinghamshire, HP5 1EG

CHESHAM SICK POOR FUND

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CHESHAM SICK POOR FUND

Charity number: 211563

For the year ended 05 April 2022

CHARITY INFORMATION

Trustees

Gillian Dean
Carmen Grindrod
Judith Johnson
Tony Lea
Steven Ridlington - White
Harold Rothman
Margaret Vincent

Honorary Trustee

Jenny Savage

Governing Document

Charity Number: 211563
Charitable Incorporated Organisation
dated 10-10-1962

Principal Office

c/o Silverson Machines Ltd
Waterside
CHESHAM
Buckinghamshire
HP5 1PQ

Independent Examiner

Colin Alexander ACMA CGMA
Alexander-Churchill LLP
Brandon House
90 The Broadway
Chesham HP5 1EG

Bankers

National Westminster Bank Plc

Chesham Sick Poor Fund

Registered Charity 211563

Annual Report 2021 – 2022

Introduction

This will be my last annual report. After 15 years as trustee and administrator for the charity, I am finally retiring. Being in my late 70s and with health concerns, I feel that it is now time to hand over to younger legs. I am delighted that Harold Rothman, one of our trustees and MD of Silverson Machines, Waterside, has generously offered to take the charity in house and provide two of his key staff to oversee the administration of the charity. We are pleased to welcome Carmen Grindrod and Steven Ridlington-White as trustees, and they will work as a small team, supported by Harold, on the daily running of the charity, supported by the trustees. I am stepping down as a trustee but will be on hand if needed during the weeks following the handover on 6th April. I am so grateful to them for volunteering their time and expertise. The charity's e-mail will remain the same, cheshamsickpoorfund@yahoo.com, but the address will change to c/o Silverson Machines, Waterside, Chesham HP5 1PQ. I am confident that the service to the community will continue.

The second year of the Pandemic has continued to throw up challenges for our small charity. Last year, 2020/21, with support staff working from home and unable to meet with clients, I felt that we were not fully able to tap into the growing need in the community. This financial year, however, has seen a gradual return of sorts to more usual working practices. As a result grant requests have increased by around 50% to over £22k, a new record.

Grants Awarded

Grants totalled £22,597 a significant increase over the previous year. In November 2021 alone we gave out £4.5k, a staggering sum for one month but a sign of more normal working within the support sector. We awarded 76 individual grants for single people and families, plus a number of general grants, to Bucks Mind for Sun House as well as to Waterside Primary Academy.

We have continued to forge even stronger links with Waterside Primary Academy and Amanda Essex, the Family Liaison Officer. Following a useful recent visit there with Carmen Grindrod, we hope to see the relationship flourish. The school has 40% of its pupils on pupil premium, classed as vulnerable and in need of significant additional support for learning. Our grants have supported both individual families and projects to promote general well being.

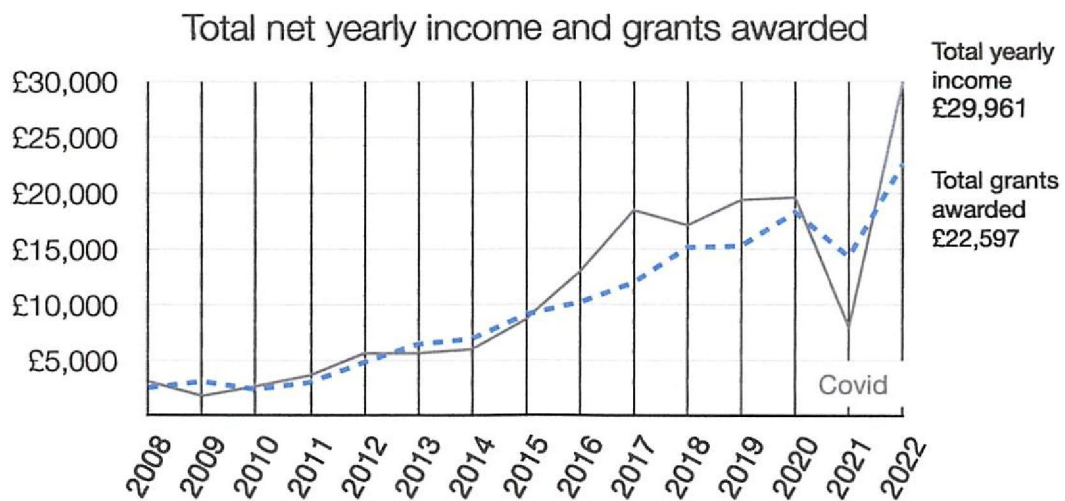
Fundraising

We were delighted to be able to hold a 6th annual Golf Day Fundraiser in September, ably organised as ever by Tony Lea, one of our long standing trustees. The day was a huge success raising in excess of £12,800. We owe Tony an enormous debt of gratitude and thanks for his hard work and good humour, which helps to make the event such a success. Record numbers attended this year, which is reflected in the record sums raised. We also thank our sponsors, The Grant Foundation, Osborne Samuel and Silverson Machines, for their continuing support and generosity.

Our grateful thanks also go to the following individuals and organisations who have supported our work over the year.

Ballinger Xmas Fair
 Chesham Rotary
 Amersham & Chesham Lions
 Amersham Ladies Tangent.
 Chesham Town Council
 Coyle White Devine
 Johnson Charities
 Malcolm Griffiths
 St John's Church Ashley Green
 Bill Reynolds
 Great Missenden Parish Church

The graph below shows grants awarded set against annual income, and both figures for 2021/2 show record levels of receipts and grants:



We began the financial year with funds of just over £8.5k in our current account. Donations dramatically increased over the course of the year, boosted by Golf Day receipts and a new substantial donor, plus small investment income, bringing in a total of £29,961. We are putting the additional funds to good use by increasing our average grant to £350, and responding generously to appropriate requests. We have continued to make no administrative charges so that every pound donated goes out in full in grant form.

Local Agency Partners

We continue to work closely with local referring agencies. Support workers make applications to us on behalf of their clients who meet our criteria of living in or near to Chesham, with significant health issues including mental health, and with limited means. We can be assured by such applications that all the cases are fully verified and the need genuine. We endeavour to maintain strict data protection of these sensitive issues. We value our contacts and working relationship with the following agencies who make our work possible:

Buckinghamshire Mind
Citizens Advice
Connection Support
Family Nurse Partnership
Family Resilience
Ivingswood Primary Academy
Paradigm Housing
P3Charity People Potential Possibilities
Waterside Primary Academy

Overall, 211 people benefited from our individual grants given to single adults and families, with an average grant being £231. We aim to give on average about £350 but support workers do ask for specific sums at times, such as £60 return taxi fare to Stoke Mandeville for a sick child, or to pay a specific bill

In addition we made a number of general grants:

Three general grants to Sun House Day Centre, Chesham, run by Bucks Mind, to assist 24 vulnerable adults to participate in activities and services such as befriending.

Two general grants to Waterside Primary Academy to assist with single items of uniform for 54 disadvantaged pupils, and a substantial grant to cover the cost of 2 Enrichment Days for those unable to afford even the basic cost, approximately 170 pupils on pupil premium. This grant also included a small sum for new Lego kits for the lunch time Lego club which does so much to foster cooperation amongst the more challenging pupils.

Trends

The Pandemic has cast a long shadow. It has adversely affected many already vulnerable people in terms of falling income, living standards and well being. Health issues, particularly mental health, have sadly remained the key underlying factor in virtually every case this year, some 96% of cases, compared with around 80% last financial year. This shocking figure includes rising numbers of children diagnosed with autism, ADHD, ASD and depression, where several agencies are involved in family support. Isolation has also triggered agoraphobia in a number of cases, and problems with hoarding and de-cluttering needs have also surfaced. We have also had a small number of cases where advanced cancer has developed due to delays in the system and inability of patients to get a face to face consultation with a GP.

Housing issues have remained problematic, with insufficient social housing available at a time of growing need. We have continued to provide rent deposits and resettlement costs, plus contributions to essentials such as furniture and white goods.

Benefit issues, such as delays with claims for Universal Credit and PIP, for example, have continued to cause enormous strain for families, compounded by low paid work and part time earnings because of ill health. The cancellation of the £20 a week Covid uplift in November, affecting many benefits, caused further hardship, which may in part account for the peak number of requests to us in that month.

The immediate future looks bleak for many struggling families, with rising energy and fuel costs, rising food prices, and increases in council tax and national insurance. Annual benefit increases are well below the rate of inflation so Chesham's FoodBank and Community Fridge will remain key sources of help in the community. Our charity will continue as a source of immediate crisis funds and financially, we are in a strong position to continue to respond to any growing need.

Conclusion

My thanks go out to the trustees and their unfailing support and encouragement over the last 15 years of growth and expansion. Also many others who have given vital support and advice including Ron Freeman, Bill Reynolds and Mike White, and a special thanks to Hugh Vincent for his technical support and patience.

I would also like to thank Chesham Rotary for awarding me a Paul Harris Fellowship in March for services to the community, which I gladly accepted on behalf of Chesham Sick Poor Fund.

I wish the new administrative team all the best and am reassured that they will continue to work to make a difference in the community in these challenging times.

It has been a privilege to work with CSPF and I am humbled by the resilience shown by those living in adversity. Long may we continue to help.

Margaret Vincent (*Administrator*)
5th April 2022

6 Missenden Road, Chesham HP5 1JL
landline: 01494 783304
e-mail: cheshamsickpoorfund@yahoo.com

*Trustees: Gillian Dean, Carmen Grindrod, Judith Johnson, Tony Lea,
Steven Ridlington-White, Harold Rothman, Margaret Vincent.*

Hon Trustee : Jenny Savage

CHESHAM SICK POOR FUND
Charity number: 211563

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
CHESHAM SICK POOR FUND**

I report on the accounts of the Charity for the year ended 05 April 2022, which are set out on pages 2 to 5.

This report is made solely to the charity's trustees, as a body, in accordance with section 43 of the Charities Act 1993. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in my report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Respective responsibilities of trustees and examiner

As the charity's trustees you are responsible for the preparation of the accounts; you consider that the audit requirements of s43(2) of the Charities Act 1993 does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under s43(7)(b) of the Act, whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. 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 the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the view given by the accounts.

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 s41 of the Act; and
- to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 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.

C L H Alexander, ACMA CGMA
Chartered Management Accountant

Alexander-Churchill LLP, Brandon House, 90 The Broadway, Chesham, Buckinghamshire, HP5 1EG

CHESHAM SICK POOR FUND

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR END 05TH APRIL 2022

INCOMING RESOURCES		<u>05 April 2022</u>	<u>05 April 2021</u>
Donations	16,601		7,561
Golf Day	12,878		-
Dividends - COIF	414		406
Black Rock bond	37		-
British bond	-		47
Treasury stock	-		6,453
Equity	31		29
Cash donations	-		10
Virgin - interest	-		28
Reinvested - UTB	-		-6,500
Transfers to saving	- 365		-
Total Charity Income	29,595	<u>29,595</u>	<u>- 8,033</u>
 Total Incoming Resources		<u>29,595</u>	<u>8,033</u>
 RESOURCES USED			
Grant awarded (cash+cheque)	22,597		14,340
Transfer to investments	5,638		-
Total Resources Used		<u>£28,235</u>	<u>£14,340</u>
 NET INCOMING RESOURCES		<u>£1,361</u>	<u>-6,307</u>
 GENERAL FUND			
General Fund brought forward		36,781	41,101
Movement -current year investments		7,273	1,987
Movement -current year increase		1,361	-6,307
Closing Balance		<u>45,415</u>	<u>36,781</u>
 TOTAL FUNDS		<u>45,415</u>	<u>36,781</u>

CHESHAM SICK POOR FUND

BALANCE SHEET AS AT 05 APRIL 2022

	<u>05 April 2022</u>	<u>05 April 2021</u>
CURRENT ASSETS:		
Natwest bank	15,609	8,610
Virgin Money	-	5,628
Cash in hand	-	10
	<u>£15,609</u>	<u>£14,248</u>
INVESTMENTS		
COIF Income shares	15,096	13,897
BLK Charities UK Equity Fund	1,062	984
BLK UK Bond Fund	1,069	1,151
1st United Trust Bank 2-year bond at 1.2%	6,578	6,500
2nd United Trust Bank 2-year bond at 1.3 %	6,000	-
	<u>£29,806</u>	<u>£22,533</u>
TOTAL ASSETS:	<u>£45,415</u>	<u>£36,781</u>
 NET CURRENT ASSETS	 <u>£45,415</u>	 <u>£36,781</u>
 TOTAL ASSETS LESS CURRENT LIABILITIES	 <u>£45,415</u>	 <u>£36,781</u>
 Financed by:		
GENERAL FUND		
General Fund brought forward	36,781	41,101
Movement -current year investments	7,273	1,987
Movement -current year funds	1,361	-6,307
	<u>£45,415</u>	<u>£36,781</u>
 TOTAL FUNDS	 <u>£45,415</u>	 <u>£36,781</u>

Approved by the Trustees on
and signed on their behalf:-

.....
Trustee

Date