

ABRAHAM ORMEROD

England & Wales · Charity number 252036

Details

Other names TODMORDEN WAR MEMORIAL FUNDS

Status Registered

Legal form Other

Registered 1967-04-10

Register [View on the Charity Commission register](#)

Contact

Address 5 Top O Th Hill Road
Todmorden
Lancashire
OL14 6QA

Phone 077308506

Email cllr.mcarrigan@todmorden-tc.gov.uk

Website <https://todsupport.org.uk/>

Activities

Objects: FOR CHARITABLE PURPOSES INSTITUTIONS OR INSTITUTION IN ENGLAND AS THE TRUSTEES SHALL IN THEIR UNCONTROLLED DISCRETION SELECT, IT BEING THE TESTATOR'S WISH (WITHOUT IMPOSING ANY TRUST OR OBLIGATION WHATSOEVER UPON THE TRUSTEES) THAT THEY SHALL HAVE REGARD TO SUCH CHARITABLE OBJECTS INSTITUTIONS OR INSTITUTION AS WILL TEND TO ALLEVIATE PAIN AND SUFFERING AND SHALL IN THE TRUSTEES' OPINION BE OF DIRECT BENEFIT TO THE PEOPLE OF TODMORDEN.

Activities: SUPPORT FOR THE NEEDY PEOPLE OF TODMORDEN

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations
- **What:** General Charitable Purposes, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** TODMORDEN
- Calderdale

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£59,186	£50,684	-	-
2023-12-31	£31,430	£33,678	-	-
2022-12-31	£0	£7,610	-	-
2021-12-31	£5,626	£481	-	-
2020-12-31	£5,930	£565	-	-

Trustees

Name	Role	Appointed
Qayum Abdul	Chair	2023-05-17
Catherine Shelley Rev		2025-05-17
Colin Lyall		2023-05-17
Gina Diane Choy		2024-05-25
Jane Williams cllr		2022-11-20
Jill Bartram		2024-01-17
Kenneth White Cllr		2025-05-17
Margareta Holmstedt		2025-05-17
Mary Carrigan Cllr		2016-05-25
Patricia Anne Taylor Cllr		2024-05-25
STUART JENKINS		2025-05-17
Simone Abdul		2025-05-17

ABRAHAM ORMEROD

England & Wales - Charity number 252036

Accounts



Trustees Annual Report of The Todmorden War Memorial Fund and The Abraham Ormerod Trust 2024

Aims & Objectives

Tod Support is responsible for the two Trusts, and it aims:
**To support the sick and needy people in Todmorden in ways
appropriate to their needs**

“To alleviate pain and suffering and shall be, in the opinion of my
Trustees, be of direct benefit to the people of Todmorden”.
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“To Provide Benefit and Assistance to Veterans of the 1914-1918 or 1939-
1945 Wars who are resident in Todmorden, their immediate families, or
the needy people of Todmorden.”
Todmorden War Memorial Fund Deeds

Todmorden War Memorial Fund 1914-1918 Charity Number 219673

A second Trust was set up after World War 2 and the two funds were eventually merged.

To Provide Benefit and Assistance to Veterans of the 1914-1918 or 1939-1945 Wars who are resident in Todmorden, their immediate families, or the needy people of Todmorden.

Abraham Ormerod Charity number 252036

Support for the sick and needy people of Todmorden.

Chairs Statement

Welcome, this year has been one of consolidation!

On behalf of the Trustees of Tod Support (formerly Todmorden Emergency Support) I present the annual report and accounts for the year ended 31st December 2024 and confirm they comply with the requirements of the Charities Act 2011, the trust deed, and the Charities SORP (FRS 102).

We welcomed a new Treasurer toward the beginning of the year who has implemented systems to facilitate the work she has to do and allows for greater transparency in our financial dealings. Additionally, she has flagged up work that the Trustees need to do to ensure greater control of our spending.

We adopted a new constitution that allows Tod Support to become a separate Charitable Incorporated Organisation (CIO) and we have now applied to the Charity Commission to be a CIO.

An induction programme was agreed for new trustees.

We successfully applied for funding for the School Uniforms project.

Toward the end of 2023 we became a partner of New Ground who are the facilities company for Together Housing and were able to access Energy Vouchers for our clients. During 2024 we made 46 successful applications totalling £16350, we hope to continue with this partnership in 2025.

The majority of Trustees have now been working together for twelve months or more and this has massively helped the smooth running and decision making of the organisation.

We have been guided and supported by Naomi the Todmorden Town Clerk and thank her for her continued support.

At the end of this year, we will see the resignation of our brilliant and hard working secretary June, and she will be sorely missed. I would like to thank her for both the work she has done as a secretary but also and equally important for her drive in getting us to where we are now.

This year we have helped a huge number of people who otherwise would be in a really impossible position.

Next year will see us increasing our applications for external funds, hopefully approval for Todsupport as a new charity and continuation of the work we do for people in Todmorden.

Report from the Delivery Group

The role of the Delivery Group, as agreed by Trustees in the Delegation Framework, is set out below along with progress made during 2024 against each heading.

1. To ensure the service delivered by Tod Support is carried out in an effective and timely manner and within the budget set by Trustees and managed by the Treasurer.

The Delivery Group was set up in April 2023 so 2024 was the first full year of its operation. It has continued to run smoothly, on the whole, and the majority of cases are dealt with in 4 to 7 days.

Budget

The decision of Trustees at the February Trustee meeting to reduce the monthly budget of the Delivery Group from £5,000 to £3000 caused considerable difficulties for the Delivery Group during March to June. It was not possible to meet all requests in a timely manner with a number of requests, particularly white goods, held over to the following month. There was inevitably a reduction in the amount of support provided

for food and fuel and people have been turned away. Sue Knowles, the Case Worker, spoke eloquently at the June Trustee meeting of the pressure she had been under managing a reduced budget and high demand.

The reintroduction of a budget of £5000 at the June Trustee meeting ensured a much smoother quarter with more people helped in a timely manner. July was the busiest month ever with a total of 64 cases, 33 of which were school uniforms. The previous highest number was December 2023 when there were 46 cases. School uniforms were funded separately with a grant from Community Foundation For Calderdale and additional funding agreed by Trustees.

July and August were both busy months and it was clear that families were struggling during school holidays without access to breakfast club, school lunches and other support. There was a big demand for help with food and fuel and travel for holiday activities. 16 cases were carried over into August and 2 into September. The final month of the quarter was much steadier.

At the November Trustee meeting, Trustees agreed the Treasurer's recommendation that a budget should be set for the Delivery Group over an 18-month period from January 2025 to March 2026 with amount of £5,000 or £3,500 depending on the time of year. This was welcomed by the Delivery Group as it provides certainty.

Case worker

Sue Knowles has been the Case Worker since the new structure of the Delivery Group was set up in April 2023. It is thanks to Sue that the response to people who need help has gone so smoothly. Sue listens to people who need help carefully, and treats everyone fairly and with respect. She has role modelled appropriate behaviour as there is always another member of the Delivery Group who accompanies Sue on house visits. She is also very organised and efficient, ensuring that all appropriate records are kept and that the monthly budget is not exceeded. There are other experienced members of the Delivery Group who can take over from Sue when needed but a priority for 2025 should be recruiting a second case worker so that the considerable case work can be shared.

2. Supporting the decision-making process. Individual members of the Delivery Group will be directly involved in one or more of the Decision-Making Groups supporting each case worker. Collectively the Delivery Group monitors decisions made, encourages the sharing of good practice, and identifies any areas of concern.

The auditor's report for 2022 recommended the introduction of a decision-making matrix. (Annual Report and Audit page 11, recommendation c) A matrix was developed in 2023 and tested during December and implemented during 2024 The decision-making matrix was a useful tool to help decide who would be priority cases, when demand outstripped the budget.

3. To develop clear processes and procedures for operational delivery, ensure they are implemented and reviewed regularly

The key document underpinning the decision process is the Guidance for Completing a Case Record. This sets out the criteria for receiving help, the information that Tod Support needs to collect and why that information is needed, the way any interview should be conducted and that everyone should be listened to carefully and treated fairly and with respect. The case record and the Guidance have both been reviewed and amended during the year

The Treasurer presented to the July meeting guidelines for financial transactions which anyone involved in casework is following

4. To create a marketing plan and ensure it is carried out within the budget set by Trustees.

Since the launch of the website and publicity in October 2023, the focus of marketing has been on working with partners and ensuring publicity continues to be distributed. Tod Support was included in the VSI Directory and also the Calderdale Cost of Living and Tackling Poverty newsletter.

5. Measure impact.

The Delivery Group will produce quarterly reports for Trustees on the total number of cases and any significant trends. The information will be used to inform practice and improve the service

Number of cases by year.

2021	2022	2023	2024
23	118	245	402

The upward trend in the increase in cases has continued. The sharp increase in 2022 was because of the partnership with the Food Drop In. The Delivery Group was set up in April 2023 and website and publicity were launched in October 2023.

Annual statistics 2024

5.1. Referrals

The biggest change is the large increase in self-referrals via website, email, or telephone. This is directly related to the launch of the website and publicity in October 2023. Partners can now give people Tod Support publicity and encourage direct contact.

Year	Number of self-referrals	Total number of cases	Percentage
2024	233	402	59%
2023	50	245	20%
2022	7	188	4%

5.2 Age group and household make up

26 to 40 age group continues to be the largest group followed by 41 to 60 and 18-25. Statistics were also collated for the first time in 2023 on the type of household. The largest group by far was single parent families followed by single people

Household Make up 2024	
single person	13
	7
couple	5
single parent family	18
	8
family	57
single pensioner	14
pensioner couple	3
other	0

5.3 Geographical spread of cases

The data shows that Tod Support is continuing to reach people across all wards in Todmorden. Most wards show considerable increase from 2023, as would be expected with the large increase in the overall number of cases. This is not the case for Stoodley, which decreased from 48 in 2023 to 31 in 2024, or Cornholme, which increased slightly from 72 to 77. This needs to be addressed in the marketing plan for 2025.

For the first time in 2024, data about the number of homeless people helped was collected and this was 19.

5.4 Health

A key statistic collected in 2024, but not previously, was the number of cases where long term illness was a factor. In 2024 this was 81% of households, 295 out of 365. Health statistics were not collected for the families needing school uniforms and this needs to be done in 2025.

Full casework statistics are shown in **Appendix V**

6. Building partnerships

Tod Support continues to be a partner to Calder Community Cares £30 food voucher scheme and the case worker is regularly referring people for this additional support. Tod Support is also a partner with Newground and the Power Calderdale scheme, with Jane Williams managing the referrals. Majority of people referred received £196, spread over 4 payments.

A second drop in session began at the Old Library food bank in March 2024 and ran for a short period of time but was discontinued because the numbers there are small. People are now much more aware of Tod Support and, crucially, there is always someone there from Delivery Group who is also an Old Library volunteer so requests are still being picked up.

The practice began in 2023 of inviting guest speakers from other organisations to attend the Delivery Group. This has continued and is an excellent way of finding out more about each other and how we can work together.

Programme of guest speakers at Delivery Group meeting in 2024

January	Age Concern
March	Disability Support Calderdale
May	Lionesses
June	Rev Shelley and role in the community
August	Calderdale Libraries
September	Tod Kindness Crew

7. Training and induction of new volunteers and Case Workers

New Trustees appointed during the year have attended a Delivery Group meeting and observed the Tod Support drop-in-session at the food bank.

Some members of the Delivery Group attended in May a Calderdale Council Anti-Poverty event held in Todmorden Town Hall about the effect of poverty on children and young people. Contact was made with other organisations and publicity distributed.

At the July meeting members watched the film produced by Calderdale Council for the Anti-Poverty event in May. The film highlighted the impact of poverty through the voices of children and young people.

At the November meeting Jane Williams, safeguarding officer, reminded the team of key points of the Tod Support safeguarding policy.

8. Any other activity as directed by Trustees

None requested.

Treasurer's Report

Major changes in 2024 were the closure of the Black Rock investment accounts and the transfer of the funds to the CCLA investment accounts. (The CCLA Charity Investment Fund is a common investment fund governed by the Charities Act 2011, and authorised by the Charities Commission). The CCLA accounts were also merged, reducing the number of accounts from 5 to 2. There is now one account for the War Memorial funds and one account for the Abraham Ormerod funds. This has simplified financial reporting.

An additional bank account called Tod Support has been opened with Virgin Money to be used for income and expenditure of grant funds. There is currently a zero balance.

All transactions for case work and income from investments are currently carried out in the Todmorden War Memorial Virgin Bank Account.

During 2024 there has been a considerable increase in withdrawals of capital from the Abraham Ormerod Trust fund, to meet the demand from applicants for our help, due to pressures on household expenditure from increased fuel bills and inflationary price rises which has resulted in considerable hardship in the town. As a result, an extra meeting of Trustees was organised in November to agree the amount of expenditure for case work during 2025. A programme of expenditure was agreed for each month which was incorporated into the budget for 2025. The Todmorden War Memorial Fund currently holds reserves of £202,207, and the Abraham Ormerod Fund currently holds reserves of £121,380. The total reduction in capital reserves is £42,944 for the year of 2024.

For the first time a budget was produced for the following year, 2025, to enable better planning of withdrawals of capital and expenditure on case work. (See Appendix IV).

The audit for 2024 recommended that a financial strategy be produced, this was presented to the Trustees, and approval was given.

The audit also recommended that insurance cover should include amounts of cash carried by the caseworker, this was implemented, resulting in a small increase in the cost of insurance.

A simple purchasing procedure was produced to aid present and future case workers in the purchase of items for cases and to ensure that there is consistency.

A meeting was held with a representative of the NHS Calderdale and Huddersfield Foundation Trust to enquire about the application for funds for Tod Support. (This

fund was set up from income from the Abraham Ormerod Trust). However, no progress has been made in this matter despite considerable efforts from Trustees.

The Treasurer has reviewed the recommendation of the Auditor to purchase an accounting system for Tod Support, however, decided that this is not needed and would be an unnecessary expense.

Tod Support was successful in its application for a grant from the Community Foundation for Calderdale to contribute to the costs of the purchase of school uniforms in July 2024.

The Annual Accounts show a closing balance of £20,114, with a variance of minus £39.57 (See Appendix II).

Governance And Management

Trustees recognise that a priority for 2025 must be the introduction of a Risk Assessment and Risk Management policy.

The Trustees are responsible for the overseeing of the risks faced by the caseworkers and management committee.

The main risks identified are:

- Reputation of the Trust and Todmorden Town Council

We will manage this risk through safeguarding policies and training and effective induction of any new member of the Delivery Group who will be visiting or interviewing clients.

- Money. Our ability to continue is reliant on our interest from the capital investments and further grants. Decisions to realise capital will be reviewed throughout the year with this in mind.

- Meeting clients. We minimise this risk by ensuring no lone visits/interviews occur and ensuring that at least one of the pair have a DBS check and carry a mobile phone.

Charity Trustees

The charity trustees of Tod Support Trust are appointed by the Todmorden Town Council and serve for 3 years and at least 4 must be appointed or re-appointed at the Council annual meeting as required by the terms of the 1920 Deeds. No more than eight can be serving town councillors.

Current Trustees	Delivery Group from April 1st 2024
Cllr. Jane Williams (Chair) Cllr. June Turner (secretary) Cllr. Mary Carrigan (vice chair and interim treasurer 2023) * Jill Bartram (Treasurer from January 2024) Sue Knowles (Case worker) Cllr. Andy Hollis Julia Wadesworth Colin Lyall Cllr. Liz Thorpe Qayum Abdul Gina Choy Patricia Taylor	Simone Abdul (Chair) Cllr. June Turner (Secretary) Jill Bartram Laura Nelson (Minute Taker) Cllr. Mary Carrigan Cllr. Andy Hollis Cllr. Ken White Cllr. Jane Williams Cllr. Steve Martin Caroline Beardsmore Margareta Holmstedt Sue Knowles (Case worker) Stuart Jenkins Cecily Rogers

Chairs concluding remarks

I would like to thank all Trustees and members of the Delivery Group for their hard work and unfailing support in moving Tod Support into the 21st Century.

I would like to thank the Case Secretary for her calm and constancy in dealing with a massive rise in cases as we became more well known. And by default, helped more and more people who were living in extremely difficult circumstances.

Jane Williams - Chair, Trustee, assistant case worker and Delivery Group member

APPENDIX I

Policies

You can see a number of policies by using this link to Tod Support
<https://todsupport.org.uk/what-we-do/governance/>

Name	Date of Approval	Review Date
Code Of Conduct	Sept 2023	March 2025
Safeguarding	Sept 2023	March 2025
Health And Safety	Sept 2023	March 2025
GDPR	Sept 2023	March 2025
Complaints	Sept 2023	March 2025
Data Protection and Privacy	Sept 2023	March 2025
Disclosure And Barring	Sept 2023	March 2025
Governance	Sept 2023	March 2025
Grievance	March 2024	March 2026
Financial Control Policy	November 2024	November 2026
Risk Assessment		
Risk Management		
Whistle Blowing		
Equality And Diversity		
Document Retention	Sept 2023	March 2025
Applicant/Client Privacy Policy		

The Annual report will be published on Tod Support website and on the Todmorden Town Council website. The financial appendix will be posted on the Todmorden Town Council noticeboard outside the Town Hall.

APPENDIX II Annual Accounts

Opening Bank Balance (01/01/2024)		£13,024. 52
Cash		<u>£0.00</u>
Income		
Abraham Ormerod	Black Rock	£728.94
Abraham Ormerod	CCLA	£3,876.6 3
War Memorial	Black Rock	£978.03
War Memorial	CCLA	£5,051.8 7
Bank	Interest	£220.01
Cash Back	Cash Back	£77.22
Capital Withdrawal	CCLA	£54,480. 00
Capital Withdrawal	Blackrock	£0.00
	Grants Received	£2,060.0 0
	AO Income	£425.65
	Total Income	<u>£67,898. 35</u>
Expenditure		
	Grants given	£260.00
	Administration/ Misc	£1,258.9 8
Abraham Ormerod	Cases	£49,164. 73
War Memorial	Cases	£10,154. 47
	Total Expenditure	<u>£60,838. 18</u>
Accounts Balance		£19,824. 69
Closing Bank Balance (31/12/2024)		<u>£20,114. 00</u>
Variance		<u>-£39.57</u>

APPENDIX III INVESTMENT CAPITAL

TODMORDEN WAR MEMORIAL FUND

	2020	2021	2022	2023	2024
BLACK ROCK	£31,449.00	£29,327.00	£25,682.78	23681.82	
CCLA	£157,416.00	£172,416.00	£171,603.18	174,039.86	202,207
COIF	£1,535.00	£1535.00	£1535.00	1535.00	
TOTAL	£190,400.00	£203,278.00	£128,820.96	199,256.68	202,207

ABRAHAM ORMEROD TRUST

	2020	2021	2022	2023	2024
BLACK ROCK	43,355.00	40,335.00	35,000.00	25,674.14	
CCLA	152,226.00	166,489.00	156,047.83	141,540.92	121,380
COIF	100	100	100	100	
TOTAL	195,681.00	206,924.00	180,739.26	167,315.06	121380

COMBINED TOTAL	386,081.00	410,202.00	309,560.22	366,571.74	323,587
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APPENDIX IV

Budget for Tod Support 2025

Approval of draft accounts will be available following Trustees meeting in April and submission to the next available
Todmorden Town Council.

Accounts and annual report will be submitted to the charities commission before the required submission date in
October.

APPENDIX V: Tod Support Annual Case Statistics 2024

Total Referrals	406	Total Supported	402
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Referrals from:			
Calderdale Council	1	Other	20
Calder Community Cares	9	Religious organisation	1
Disability Support	8	School	1
Food Drop In	39	Scouts	0
Food Drop In (TES)	36	Self-referral	233
Healthy Minds	0	Social Services	3
Job Centre	31	TS Trustee	9
CAB	1	Todmorden Town Council	0
Cornholme old library	5	Child Centre	5
		Total	402

Age Groups:	
18 > 25	48
26 > 40	220
41 > 60	111
61 > 80	23
80+	2

Health issue: *	
Yes	295
No	70

*health information not collected for 33 school uniform cases

Ward referrals from:	
Central	133
Cornholme	77
Langfield	17
Stansfield	71
Stoodley	31
Walsden	47
Refugee	0
Homeless	19

Funds provided for:			
Bed/bedding	19	School Uniform	33
Clothing/shoes	28	Soft Furnishing	15
Food	179	Travel	49
Fuel	149	White Goods	52
Small appliances	20		

note: people may have more than one item

Household Make up:	
single person	137
couple	5
single parent family	188
family	57
single pensioner	14
pensioner couple	3
other	0

Expenditure on cases by category

	£
	5
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e	1
d	4
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Case worker

Sue Knowles has been the Case Worker since the new structure of the Delivery Group was set up in April 2023. It is thanks to Sue that the response to people who need help has gone so smoothly. Sue listens to people who need help carefully, and treats everyone fairly and with respect. She has role modelled appropriate behaviour as there is always another member of the Delivery Group who accompanies Sue on house visits. She is also very organised and efficient, ensuring that all appropriate records are kept and that the monthly budget is not exceeded. There are other experienced members of the Delivery Group who can take over from Sue when needed but a priority for 2025 should be recruiting a second case worker so that the considerable case work can be shared.

2. Supporting the decision-making process. Individual members of the Delivery Group will be directly involved in one or more of the Decision-Making Groups supporting each case worker. Collectively the Delivery Group monitors decisions made, encourages the sharing of good practice, and identifies any areas of concern.

The auditor's report for 2022 recommended the introduction of a decision-making matrix. (Annual Report and Audit page 11, recommendation c) A matrix was developed in 2023 and tested during December and implemented during 2024 The decision-making matrix was a useful tool to help decide who would be priority cases, when demand outstripped the budget.

3. To develop clear processes and procedures for operational delivery, ensure they are implemented and reviewed regularly

The key document underpinning the decision process is the Guidance for Completing a Case Record. This sets out the criteria for receiving help, the information that Tod Support needs to collect and why that information is needed, the way any interview should be conducted and that everyone should be listened to carefully and treated fairly and with respect. The case record and the Guidance have both been reviewed and amended during the year

The Treasurer presented to the July meeting guidelines for financial transactions which anyone involved in casework is following

4. To create a marketing plan and ensure it is carried out within the budget set by Trustees.

Since the launch of the website and publicity in October 2023, the focus of marketing has been on working with partners and ensuring publicity continues to be distributed. Tod Support was included in the VSI Directory and also the Calderdale Cost of Living and Tackling Poverty newsletter.

5. Measure impact.

The Delivery Group will produce quarterly reports for Trustees on the total number of cases and any significant trends. The information will be used to inform practice and improve the service

Number of cases by year.

2021	2022	2023	2024
23	118	245	402

The upward trend in the increase in cases has continued. The sharp increase in 2022 was because of the partnership with the Food Drop In. The Delivery Group was set up in April 2023 and website and publicity were launched in October 2023.

Annual statistics 2024

5.1. Referrals

The biggest change is the large increase in self-referrals via website, email, or telephone. This is directly related to the launch of the website and publicity in October 2023. Partners can now give people Tod Support publicity and encourage direct contact.

Year	Number of self-referrals	Total number of cases	Percentage
2024	233	402	59%
2023	50	245	20%
2022	7	188	4%

5.2 Age group and household make up

26 to 40 age group continues to be the largest group followed by 41 to 60 and 18-25. Statistics were also collated for the first time in 2023 on the type of household. The largest group by far was single parent families followed by single people

Household Make up 2024	
single person	13
	7
couple	5
single parent family	18
	8
family	57
single pensioner	14
pensioner couple	3
other	0

5.3 Geographical spread of cases

The data shows that Tod Support is continuing to reach people across all wards in Todmorden. Most wards show considerable increase from 2023, as would be expected with the large increase in the overall number of cases. This is not the case for Stoodley, which decreased from 48 in 2023 to 31 in 2024, or Cornholme, which increased slightly from 72 to 77. This needs to be addressed in the marketing plan for 2025.

For the first time in 2024, data about the number of homeless people helped was collected and this was 19.

5.4 Health

A key statistic collected in 2024, but not previously, was the number of cases where long term illness was a factor. In 2024 this was 81% of households, 295 out of 365. Health statistics were not collected for the families needing school uniforms and this needs to be done in 2025.

Full casework statistics are shown in **Appendix V**

6. Building partnerships

Tod Support continues to be a partner to Calder Community Cares £30 food voucher scheme and the case worker is regularly referring people for this additional support. Tod Support is also a partner with Newground and the Power Calderdale scheme, with Jane Williams managing the referrals. Majority of people referred received £196, spread over 4 payments.

A second drop in session began at the Old Library food bank in March 2024 and ran for a short period of time but was discontinued because the numbers there are small. People are now much more aware of Tod Support and, crucially, there is always someone there from Delivery Group who is also an Old Library volunteer so requests are still being picked up.

The practice began in 2023 of inviting guest speakers from other organisations to attend the Delivery Group. This has continued and is an excellent way of finding out more about each other and how we can work together.

Programme of guest speakers at Delivery Group meeting in 2024

January	Age Concern
March	Disability Support Calderdale
May	Lionesses
June	Rev Shelley and role in the community
August	Calderdale Libraries
September	Tod Kindness Crew

7. Training and induction of new volunteers and Case Workers

New Trustees appointed during the year have attended a Delivery Group meeting and observed the Tod Support drop-in-session at the food bank.

Some members of the Delivery Group attended in May a Calderdale Council Anti-Poverty event held in Todmorden Town Hall about the effect of poverty on children and young people. Contact was made with other organisations and publicity distributed.

At the July meeting members watched the film produced by Calderdale Council for the Anti-Poverty event in May. The film highlighted the impact of poverty through the voices of children and young people.

At the November meeting Jane Williams, safeguarding officer, reminded the team of key points of the Tod Support safeguarding policy.

8. Any other activity as directed by Trustees

None requested.

Treasurer's Report

Major changes in 2024 were the closure of the Black Rock investment accounts and the transfer of the funds to the CCLA investment accounts. (The CCLA Charity Investment Fund is a common investment fund governed by the Charities Act 2011, and authorised by the Charities Commission). The CCLA accounts were also merged, reducing the number of accounts from 5 to 2. There is now one account for the War Memorial funds and one account for the Abraham Ormerod funds. This has simplified financial reporting.

An additional bank account called Tod Support has been opened with Virgin Money to be used for income and expenditure of grant funds. There is currently a zero balance.

All transactions for case work and income from investments are currently carried out in the Todmorden War Memorial Virgin Bank Account.

During 2024 there has been a considerable increase in withdrawals of capital from the Abraham Ormerod Trust fund, to meet the demand from applicants for our help, due to pressures on household expenditure from increased fuel bills and inflationary price rises which has resulted in considerable hardship in the town. As a result, an extra meeting of Trustees was organised in November to agree the amount of expenditure for case work during 2025. A programme of expenditure was agreed for each month which was incorporated into the budget for 2025. The Todmorden War Memorial Fund currently holds reserves of £202,207, and the Abraham Ormerod Fund currently holds reserves of £121,380. The total reduction in capital reserves is £42,944 for the year of 2024.

For the first time a budget was produced for the following year, 2025, to enable better planning of withdrawals of capital and expenditure on case work. (See Appendix IV).

The audit for 2024 recommended that a financial strategy be produced, this was presented to the Trustees, and approval was given.

The audit also recommended that insurance cover should include amounts of cash carried by the caseworker, this was implemented, resulting in a small increase in the cost of insurance.

A simple purchasing procedure was produced to aid present and future case workers in the purchase of items for cases and to ensure that there is consistency.

A meeting was held with a representative of the NHS Calderdale and Huddersfield Foundation Trust to enquire about the application for funds for Tod Support. (This

fund was set up from income from the Abraham Ormerod Trust). However, no progress has been made in this matter despite considerable efforts from Trustees.

The Treasurer has reviewed the recommendation of the Auditor to purchase an accounting system for Tod Support, however, decided that this is not needed and would be an unnecessary expense.

Tod Support was successful in its application for a grant from the Community Foundation for Calderdale to contribute to the costs of the purchase of school uniforms in July 2024.

The Annual Accounts show a closing balance of £20,114, with a variance of minus £39.57 (See Appendix II).

Governance And Management

Trustees recognise that a priority for 2025 must be the introduction of a Risk Assessment and Risk Management policy.

The Trustees are responsible for the overseeing of the risks faced by the caseworkers and management committee.

The main risks identified are:

- Reputation of the Trust and Todmorden Town Council

We will manage this risk through safeguarding policies and training and effective induction of any new member of the Delivery Group who will be visiting or interviewing clients.

- Money. Our ability to continue is reliant on our interest from the capital investments and further grants. Decisions to realise capital will be reviewed throughout the year with this in mind.

- Meeting clients. We minimise this risk by ensuring no lone visits/interviews occur and ensuring that at least one of the pair have a DBS check and carry a mobile phone.

Charity Trustees

The charity trustees of Tod Support Trust are appointed by the Todmorden Town Council and serve for 3 years and at least 4 must be appointed or re-appointed at the Council annual meeting as required by the terms of the 1920 Deeds. No more than eight can be serving town councillors.

Current Trustees	Delivery Group from April 1st 2024
Cllr. Jane Williams (Chair) Cllr. June Turner (secretary) Cllr. Mary Carrigan (vice chair and interim treasurer 2023) * Jill Bartram (Treasurer from January 2024) Sue Knowles (Case worker) Cllr. Andy Hollis Julia Wadesworth Colin Lyall Cllr. Liz Thorpe Qayum Abdul Gina Choy Patricia Taylor	Simone Abdul (Chair) Cllr. June Turner (Secretary) Jill Bartram Laura Nelson (Minute Taker) Cllr. Mary Carrigan Cllr. Andy Hollis Cllr. Ken White Cllr. Jane Williams Cllr. Steve Martin Caroline Beardsmore Margareta Holmstedt Sue Knowles (Case worker) Stuart Jenkins Cecily Rogers

Chairs concluding remarks

I would like to thank all Trustees and members of the Delivery Group for their hard work and unfailing support in moving Tod Support into the 21st Century.

I would like to thank the Case Secretary for her calm and constancy in dealing with a massive rise in cases as we became more well known. And by default, helped more and more people who were living in extremely difficult circumstances.

Jane Williams - Chair, Trustee, assistant case worker and Delivery Group member

APPENDIX I

Policies

You can see a number of policies by using this link to Tod Support
<https://todsupport.org.uk/what-we-do/governance/>

Name	Date of Approval	Review Date
Code Of Conduct	Sept 2023	March 2025
Safeguarding	Sept 2023	March 2025
Health And Safety	Sept 2023	March 2025
GDPR	Sept 2023	March 2025
Complaints	Sept 2023	March 2025
Data Protection and Privacy	Sept 2023	March 2025
Disclosure And Barring	Sept 2023	March 2025
Governance	Sept 2023	March 2025
Grievance	March 2024	March 2026
Financial Control Policy	November 2024	November 2026
Risk Assessment		
Risk Management		
Whistle Blowing		
Equality And Diversity		
Document Retention	Sept 2023	March 2025
Applicant/Client Privacy Policy		

The Annual report will be published on Tod Support website and on the Todmorden Town Council website. The financial appendix will be posted on the Todmorden Town Council noticeboard outside the Town Hall.

APPENDIX II Annual Accounts

Opening Bank Balance (01/01/2024)		£13,024. 52
Cash		£0.00
Income		
Abraham Ormerod	Black Rock	£728.94
Abraham Ormerod	CCLA	£3,876.6 3
War Memorial	Black Rock	£978.03
War Memorial	CCLA	£5,051.8 7
Bank	Interest	£220.01
Cash Back	Cash Back	£77.22
Capital Withdrawal	CCLA	£54,480. 00
Capital Withdrawal	Blackrock	£0.00
	Grants Received	£2,060.0 0
	AO Income	£425.65
	Total Income	£67,898. 35
Expenditure		
	Grants given	£260.00
	Administration/ Misc	£1,258.9 8
Abraham Ormerod	Cases	£49,164. 73
War Memorial	Cases	£10,154. 47
	Total Expenditure	£60,838. 18
Accounts Balance		£19,824. 69
Closing Bank Balance (31/12/2024)		£20,114. 00
Variance		-£39.57

APPENDIX III INVESTMENT CAPITAL

TODMORDEN WAR MEMORIAL FUND

	2020	2021	2022	2023	2024
BLACK ROCK	£31,449.00	£29,327.00	£25,682.78	23681.82	
CCLA	£157,416.00	£172,416.00	£171,603.18	174,039.86	202,207
COIF	£1,535.00	£1535.00	£1535.00	1535.00	
TOTAL	£190,400.00	£203,278.00	£128,820.96	199,256.68	202,207

ABRAHAM ORMEROD TRUST

	2020	2021	2022	2023	2024
BLACK ROCK	43,355.00	40,335.00	35,000.00	25,674.14	
CCLA	152,226.00	166,489.00	156,047.83	141,540.92	121,380
COIF	100	100	100	100	
TOTAL	195,681.00	206,924.00	180,739.26	167,315.06	121380

COMBINED TOTAL	386,081.00	410,202.00	309,560.22	366,571.74	323,587
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APPENDIX IV

Budget for Tod Support 2025

Approval of draft accounts will be available following Trustees meeting in April and submission to the next available
Todmorden Town Council.

Accounts and annual report will be submitted to the charities commission before the required submission date in
October.

APPENDIX V: Tod Support Annual Case Statistics 2024

Total Referrals	406	Total Supported	402
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Referrals from:			
Calderdale Council	1	Other	20
Calder Community Cares	9	Religious organisation	1
Disability Support	8	School	1
Food Drop In	39	Scouts	0
Food Drop In (TES)	36	Self-referral	233
Healthy Minds	0	Social Services	3
Job Centre	31	TS Trustee	9
CAB	1	Todmorden Town Council	0
Cornholme old library	5	Child Centre	5
		Total	402

Age Groups:	
18 > 25	48
26 > 40	220
41 > 60	111
61 > 80	23
80+	2

Health issue: *	
Yes	295
No	70

*health information not collected for 33 school uniform cases

Ward referrals from:	
Central	133
Cornholme	77
Langfield	17
Stansfield	71
Stoodley	31
Walsden	47
Refugee	0
Homeless	19

Funds provided for:			
Bed/bedding	19	School Uniform	33
Clothing/shoes	28	Soft Furnishing	15
Food	179	Travel	49
Fuel	149	White Goods	52
Small appliances	20		

note: people may have more than one item

Household Make up:	
single person	137
couple	5
single parent family	188
family	57
single pensioner	14
pensioner couple	3
other	0

Expenditure on cases by category

	£
	5
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e	1
d	4
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Internal Audit Report Tod Support Including War Memorial Fund - 1914/1918 and Abraham Ormerod Trust

**Prepared by Colin Hill
Dated 22nd October 2024**

**Re: Tod Support
War Memorial Fund - 1914/1918 Charity number 219673
braham Ormerod Trust Charity number 252036.**

Internal Audit Report

1 Executive Summary

- 1.1 Following completion of my desktop review plus additional checking of website and documents I enclose my internal audit report for your attention and presentation to the Trustees.
- 1.2 The Internal Audit was conducted on a “light touch” approach. However given the increasing nature of activity and expenditure, it is felt appropriate that a more formal Audit takes place in order to ensure that requirements of the Charity Commission are met where income may possibly exceed £25,000 per annum and/or may not be endowment related.
<https://www.gov.uk/guidance/prepare-a-charity-annual-return#ar-questions>
- 1.3 Following the Internal Audit last year, the Trustees have made further progress in the last 12 months in several areas previously identified as requiring attention.
 - 1.3a A real positive is the increase in transparency through the web site and particularly publication of the Annual Report on the Tod Support website, which provides a comprehensive document detailing how much help and assistance the Charity has been able to help the needy of Todmorden.
 - 1.3b Trustees may wish to consider introducing standard accessibility functions on the website 
 - 1.3c A negative is the continued reliance on spreadsheets to record financial transactions and whilst the information contained within these has improved, errors with data input did not enable easy cash reconciliation.
- 1.3b There are however, areas that would benefit from the Trustees’ attention as soon as possible in order to improve some key areas of governance.

2. Purpose of internal audit

- 2.1 The purpose of internal audit is to review and report to the authority on whether its systems of financial and internal controls over its activities and operating procedures are effective.

- 2.2 Internal auditing is an independent, objective assurance activity designed to improve an organisation's operations. It helps an organisation accomplish its objectives by bringing a systematic, disciplined approach to evaluate and improve the effectiveness of risk management, control and governance processes.
- 2.3 The function of the Internal Audit is to test and report on the organisation and whether its specific system of internal control is adequate and working satisfactorily. The Internal Audit reports should therefore be made available to all Trustees of Tod Support.

3 Methodology

3.1 The Internal Audit addressed three areas: -

- Review of recommendations made in terms of the previous years Internal Audit Report
- Financial Transactions
- Governance

4 Recommendations made March 2023.

a. To carry out Risk Assessment on activities to reduce risk of assault.

There is no evidence to support that Risk Assessment are being carried out ahead of visits to clients

b. To improve safety and petty cash reconciliation Introduce prepaid debit card to be issued to case workers with an Imprest replenishment process.

This has been addressed though the issuing of a debit card within an authorised monthly limit for cash withdrawals and payments

c. To protect Trustees from claims of unfair treatment an Equal Opportunities Policy should be adopted supported by a decision-making matrix of qualifying/not qualifying criteria.

Policy not in place

d. To reinforce integrity of accounting systems by use of computerised financial system

This has not been introduced

e. To improve Governance (financial and operational) to adopt a set of Financial Regulations with a clear scheme of Delegation and devise a set of Internal controls relevant to the level of business transacted. Charity Commission guidance can be found at

<https://www.gov.uk/government/publications/internal-financial-controls-for-charities-cc8/internal-financial-controls-for-charities>

These have not yet been considered

f. To meet Charity Commission aims of increased transparency – web site/social media

Good progress has been made.

- g. To aid reconciliation to consider separating the financial activity of each charity by way of separate bank accounts.

Partially completed ahead of trustees considering whether to merge charities.

- h. To review insurance cover in respect of whether to take out Fidelity cover.

Current policies have been reviewed with appropriate limits of cover in place.

5 Financial Transactions and year end balances

- 5.1 Whilst I have not tested all transactions, my samples have covered the entire year.
- 5.2 Spreadsheet balances were matched with bank and investment records.
- 5.3 Case records match payments made and, in the samples tested, were supported with either invoices for items purchased or cash withdrawals made from the bank account.
- 5.4 Acknowledgement of funds received by applicants by way of signature were evidenced.
- 5.5 Whilst appropriate accounting records have been properly kept throughout the financial year, reconciling the spreadsheet records to the bank accounts was not easy given the similarity in withdrawal amounts. *An additional column for referencing the cash machine transaction number printed on the withdrawal slip would assist.*
- 5.6 Because of some data input error and/or recording of payments made, that in practice were not debited to the bank account until later, there were no cash reconciliations undertaken to reflect actual bank account balances to the spreadsheets total for month end against items yet to be presented.
- 5.7 It is not the job of the Internal Auditor to correct spreadsheets. Three separate attempts to reconcile bank balance to the spreadsheets led to two months minor errors and one month reconciled.
- 5.8 There is nothing to indicate any financial concern, simply more accurate records to enable easier cash reconciliations to be undertaken.

6 Governance

- 6.1 It is evident from sample minutes and policies adopted since the last Internal Audit that some progress has been made to introduce a range of policies to help practical delivery of TS objectives: -
 - o safeguarding policy and procedures
 - o complaint's policy and procedures
 - o trustee expenses policy and procedures
 - o data protection and privacy
 - o data retention policy

- o disclosure and barring policy
- o health and safety policy
- o governance process

6.2 Policies recommended by the Charities Commission, that have not yet been considered for implementation are as follows:

- a. internal charity financial controls policy and procedures
- b. financial reserves policy and procedures
- c. serious incident reporting policy and procedures
- d. internal risk management policy and procedures
- e. trustee conflicts of interest policy and procedures
- f. investing charity funds policy and procedures
- g. campaigns and political activity policy and procedures
- h. bullying and harassment policy and procedures
- i. social media policy and procedures

6.3 There are in my opinion two immediate key documents missing that should be addressed in the short term

- internal charity financial controls policy and procedures
- financial reserves policy and procedures

6.4a These documents do not have to be complicated or indeed over burdensome, given that the individual amounts of financial assistance are relatively small.

6.4b It is more about the level of financial authority extended to the case workers to ensure that they do not act outside of the Charities intended financial delegation and processes for monitoring and for Trustees to have comfort that there are policies in place to protect their actions as Trustees

7.4 Trustees Declaration of office

7.4a I confirmed by sample testing that Trustees have signed an "Acceptance of Office" forms.

7.4b The website **does not** provide details of Trustees although such information is available by reference to the Charity Commission web site.

8 Financial Reserves

8.1 The increased transparency of what TS does would appear to have led to an increase in demand for financial assistance.

8.2 Whilst determining who qualifies for such assistance is a matter for the Trustees to consider the volume of cases has a cumulative financial effect on the ability to fund from within revenue and has resulted in withdrawals of capital to fund revenue shortfalls.

8.3 This in turn reduces the income generated by investments and on current demand a practical view has to be taken as to whether the current trend is sustainable without imposing restrictions in: -

- a) Amount awarded per case or
- b) Number of cases per annum supported
- c) Financial limit imposed- once spent assistance withdrawn – may be by quarter
- d) Tightening of criteria to justify support given.

8.4 This is a difficult decision for Trustees to make as the volunteer nature of Trustees is to help, but having in place a Financial Reserves Policy may assist Trustees in managing the likelihood of less funds available without discrimination or preference.

8.5 A review of reports issued by the Treasurer for Quarter 2 and 3 indicates that this matter is being considered by Trustees. It may be helpful to prepare 3/5/7 and 10 year forecast with some sensitivity about investment returns and capital appreciation to determine what would be an appropriate level of investment funds to withdraw to support the revenue award ambitions of the Trustees to help the needy of Todmorden.

9 Risk Management

9.1 Planning and inherent risk assessment

As part of the inherent risk assessment, I have concluded that:

- There have been no reported instances of misappropriation of funds or incorrect use of funds in the past year.
- The Trustees regularly monitor the financial position and award of grants and carry out reconciliations of such activity.
- There is regular reporting to the trustees
- The Trustees are experienced and informed
- Records are maintained and referenced
- The Charities are compliant with GDPR and have a Privacy Notice link on the home page of its website
- The trustees meet regularly

9.2 The trustees would benefit from an overall Risk Assessment to include consideration for example: -

- Reputation
- Legal
- Financial
- Health and Safety
- Operational
- Continuity

9.2a The assessment should consider different types of risk, the likelihood and impact of the risk and assigns an overall low/medium/high risk rating, considers the people at risk, details the existing controls and lists any action

required.

9.2b The assessment should include most of the risks you would normally associate with a charity of this size.

10 Conclusion of Progress on Recommendations made

10.1 When reviewing progress and further actions needed due consideration is given to: -

- a) the voluntary nature of Trustees involvement
- b) the extent of actual activity carried out in practically dealing with cases.
- c) the extent of resources available of a voluntary (not paid for) basis to prepare and introduce new governance policies/processes.
- d) the extent of time available and professional expertise to research solutions.

10.2 It is for trustees to decide which are of priority, but in terms of risk I have provided a table below to help Trustees focus their efforts to either discount or deliver these policy changes.

Area	Action required	Risk of not delivering	Risk Rating
Finance	Introduce internal charity financial controls policy and procedures	No structure to determine awards	Med
Finance	Introduce financial reserves policy and procedures	Use of resources without guidance depleting ability to continue.	High
Finance	Sensitivity analysis on future withdrawal of investment funds to support revenue need.	Unplanned reduction in funds to deliver charity objectives	High
Health and Safety	Risk Assessment for each case worker visit	Sole working into potential risk areas without consideration of risk.	High
Discrimination	Introduce Equal Opportunities Policy.	Claims of unfair allocation of awards	Med
Finance	Introduce accounting system	Potential mis-posts, difficulty in cash reconciliation, difficulty for external audit to check.	Med
Risk	Introduce framework for assessing overall risk	Limited awareness of issues that could affect continuity.	Med

Policy	To review and implement recommended range of policies.	Potential for Trustees to be lacking in governance requirements.	Low
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ABRAHAM ORMEROD

England & Wales - Charity number 252036

Accounts



Trustees Annual Report of The Todmorden War Memorial Fund and The Abraham Ormerod Trust

Aims & Objectives

Tod Support is responsible for the two Trusts, and it aims:

To support the sick and needy people in Todmorden in ways appropriate to their needs

“To alleviate pain and suffering and shall be, in the opinion of my Trustees, be of direct benefit to the people of Todmorden”.

Abraham Ormerod will

“To Provide Benefit and Assistance to Veterans of the 1914-1918 or 1939-1945 Wars who are resident in Todmorden, their immediate families, or the needy people of Todmorden.”

Todmorden War Memorial Fund Deeds

Chair's Statement

Welcome, well this has been a year of change, not least the name!

On behalf of the trustees of Tod Support (formerly Todmorden Emergency Support) I present the annual report and accounts for the year ended 31st December 2023 and confirm they comply with the requirements of the Charities Act 2011, the trust deed and the Charities SORP (FRS 102).

Our Trustees are responsible for setting a strategy for achieving the objectives they have set. So, in January 2023, the Trustees agreed to a new structure and introduced a Delivery Group. Rather than meeting to just discuss cases, this would be responsible for the operational delivery of all aspects of the service.

All members of the previous committee were invited to join the Delivery Group. We aimed for diversity and representation across the town.

In February 2023 an Extraordinary Trustee Meeting agreed timeline with final Management Committee taking place in March and the Delivery Group starting in April.

The majority of the appointments to the Delivery Group were agreed by Trustees at the AGM in March and finalized in May 2023, and the group began work implementing the new Framework and acting on some of the recommendations in the audit. A particular raft of work began on the policies which followed the suggested list for small charities by the Charities Commission. This list of our policies is included in Appendix 1. Further work was started to look at how to formally recognize Tod Support with a constitution and ability to apply for grant funding. Further work will be continuing in 2024. We also ventured for the first time in applying for grants to enable aspects of the development work – applications for funds for a website were obtained from Todmorden Town Council and further applications are in hand including applications to Reaps Moss and Calderdale Community Foundation Trust.

May the forthcoming year be an opportunity to continue providing rare and fantastic support to those in Todmorden who are lacking in essentials and without us would be in a far worse position.

Review of Activities & Achievements

Report from the Delivery Group

The role of the new Delivery Group, as agreed by Trustees in the Delegation Framework, is set out below along with progress made from April to December 2023 against each heading.

1. To ensure the service delivered by Tod Support is carried out in an effective and timely manner and within the budget set by Trustees and managed by the Treasurer.

The biggest change in the delivery of the service is the reduction in the time taken to respond to individual cases. Previously, when cases were discussed monthly, there could be a considerable delay before the case was discussed, a decision taken and subsequently actioned. The case worker has the authority to make decisions immediately on requests under £150 and the majority of other cases are now decided on, and actioned, within 4 to 7 days.

There were 2 key pressure points in the year when the monthly budget agreed by Trustees was not sufficient to meet the demand. The first was in August when a large demand for school uniforms meant that a number of other requests for help had to be delayed until the following month. Trustees agreed to increase the monthly budget to £5000 from September and, without that increase, there would have been continual deferring of requests as the final quarter of the year was the busiest ever with 104 cases, just 14 less than the annual total for 2022.

The second pressure point was December. There had been 22 cases by 7th December and £3750 spent. At the coldest time of the year, it was decided to defer white good cases to avoid all the budget being used during the first half of the month. December was the busiest month ever with a total of 46 completed cases, 30 of which included help with fuel. Eight requests for white goods were carried into January.

Case worker Sue Knowles dealt with the increasing demand over this quarter in a calmly efficient manner, with strong support from other members of the team.

Financial record keeping has been improved (details in Treasurer's report)

2 Supporting the decision-making process. Individual members of the Delivery Group will be directly involved in one or more of the Decision-Making Groups supporting each case worker. Collectively the Delivery Group monitors decisions made, encourages the sharing of good practice, and identifies any areas of concern.

Decision making was reviewed in July after 3 months of the new way of working. Delivery Group members congratulated Sue Knowles for the clarity with which she presented information about cases for decisions. Everyone agreed that the first quarter had gone very smoothly, and this has continued to be the case. Issues discussed at monthly meetings have included finding out more about what other organisations do to identifying fraudulent request. Currently one case worker is sufficient, but it is expected that, with the rate of rising demand, a second will be needed. Experienced members of the Delivery Group have taken on the role temporarily when the case worker has been away.

The auditor's report for 2022 recommended the introduction of a decision-making matrix. (Annual Report and Audit page 11, recommendation c) A matrix has now been developed and testing of it began in December 2023 for implementation in 2024.

3 To develop clear processes and procedures for operational delivery, ensure they are implemented and reviewed regularly.

The key document underpinning the decision process is the Guidance for Completing a Case Record. This sets out the criteria for receiving help, the information that Tod Support needs to collect and why that information is needed, the way any interview should be conducted and that everyone should be listed to carefully and treated fairly and with respect. The case record and the Guidance have both been reviewed and amended slightly during the year.

4 To create a marketing plan and ensure it is carried out within the budget set by Trustees.

As part of the marketing campaign, the Delivery Group recommended that the name Todmorden Emergency Support (previously Todmorden Welfare Trust) was changed to Tod Support and this was agreed at the August Trustee meeting, along with a marketing budget,

The website www.todsupport.org.uk was launched on 23rd October 2023 along with the Facebook page. The development of the website is a significant step forward in the transparency of the organisation and its establishment was another key recommendation in the 2022 Audit Report. In addition to providing a way for people to ask for help or other organisations to refer people, it provides information about the history of the organisation, key policies and governance and the annual account and audit.

Along with the website, a Facebook page was created and printed flyers and cards. The publicity has been distributed widely around the town. Since the website was launched there has been a steady increase in self-referrals and in December, self-referrals overtook Food Drop In as the largest source of referrals.

5 Measure impact. The Delivery Group will produce quarterly reports for Trustees on the total number of cases and any significant trends. The information will be used to inform practice and improve the

service.

A summary of all cases is now produced each month with details including where cases are referred from, geographical spread, age of recipients. The summary is discussed at Delivery Group and circulated to Trustees.

Figures are collated quarterly and combined to give the annual totals. It will now be possible to analyse the information to inform, for example, direction of any marketing activity or partnership building. Going forward it will also be possible to analyse trends over different years. It is not possible to make comparisons with previous years as there is little information before 2021.

6 Build partnerships with outside organisations to reach people in need.

Organisations working with people in need are invited regularly to attend the monthly Delivery Group meeting to talk about their work and explore developing closer links with Tod Support.

Organisations attending Delivery Group April to December 2023 were:

Calder Community Cares

Job Centre

Age Concern,

Health Champions and Inspire Health Project,

Voluntary Sector Alliance.

The Delivery Group team now includes people closely involved with other organisations including both food banks, Disability Support Calderdale, and Calder Community Cares so this has also fostered closer working together.

Members of the Delivery Group attended the Town Council's Cost of Living event on the 21st November and distributed lots of publicity to other organisations. Chair of Trustees, Jane Williams, spoke at the event about Tod Support.

In December a very significant development was that Tod Support became an agreed referral partner to the Power Calderdale 4 energy scheme, managed by new ground. In the past clients have been told about new ground but Todmorden Emergency Support could not refer. People who now come to Tod Support for help with fuel can be given access to further support from newground. In the same month Tod Support also became a referral partner for £30 food vouchers available from Calderdale Community Cares.

A new monthly Tod Support drop-in session was set up in November 2023 at Vale Baptist Church to coincide with a planned regular community event. This was cancelled after 2 months due to the lack of support for the community event. The intention is to set up a drop in at the Old Library food bank in Cornholme in the early part of 2024.

7 Training and induction of new volunteers and Case Workers

An induction programme was agreed at the first meeting of the Delivery Group and has been implemented. For example, before a new member of the Delivery Group participates in decision making, the steps are:

Look at Case Record and read and understand Guidance on Completing a Case Record

Accompany case worker on visits.

Attend advice session at Food Drop Ins – Todmorden and Cornholme

June Turner, Secretary Trustees and Delivery Group

Treasurer's Report

During 2023 we have had considerable change at a time when several former treasurers have resigned or retired on ill-health grounds, so it has been necessary to maintain the finances with support from the former treasurer Mary Carrigan and the Town Clerk.

Work on many aspects of the thorough audit included in 2002 report were going to be reviewed by a finance group of the trustees. Some recommendations around policies, recording especially of case records have been put in place. But the review of investment and use of an accountancy package will be taken forward by the newly recruited and appointed treasurer - Jill Bartram.

The previous treasurer Cecily Rogers has been able to manage the investment account until hand over. She also made the first successful application for the grant from the Todmorden Town Council. Cecily wishes to remain on the Delivery Group and continue to contribute to the development work. The treasurer has begun to familiarise herself with the accounts and will start her regular reporting if re-appointed following the AGM in March.

Investments have remained with Black Rock and CCLA and there has been some increase in the interest provided by these accounts. The two charities have different rules with regard to capital withdrawal. Abraham Ormerod's will specifically allow the realisation of capital and this year the trustees felt that in these unusually high cost of living pressures that £30,000 would be withdrawn from the capital in this fund. One pressure point is around the need for support those families who struggle to provide school uniforms for new term in September – ways to deal with this in future years is already in hand. The second-high demand occurred in the run up to Christmas and winter warmth.

Financial record keeping has been improved with a copy of every receipt attached to the case record and provided digitally to the Treasurer. For cash amounts, the money is withdrawn from ATM with both the receipt from the customer and the ATM receipt attached to the case record. All case records are now stored securely at the Town Hall. The spreadsheet created by the Town Clerk is invaluable. The database is checked for each new case and once a decision is made, the Case Worker updates with a range of details and an identification number for each case is assigned automatically.

Mary Carrigan, vice chair- Trustee and Delivery Group

Jill Bartram treasurer – Trustee and Delivery Group

Governance And Management

Risk Management

The Trustees are responsible for the overseeing of the risks faced by the caseworkers and management committee. A formal review of the charity's risk management processes needs to be undertaken in future. The main risks identified are:

- Reputation of the Trust and Todmorden Town Council

We will manage this risk through safeguarding policies and training and effective induction of any new member of the management committee who will be visiting or interviewing the referrals.

- Money. Our ability to continue is reliant on our interest from the capital investments and further grants, decisions to realise capital will be reviewed with this in mind. This risk is managed by seeking advice and guidance on our capital investments.

- Meeting clients. We minimise this risk by ensuring no lone visits/interviews occur and encouraging that at least one of the pair have DBS check and carry a mobile phone. Recommendations this year have been made by the Safeguarding officer to have DBS volunteer checks for any member of trustees or committee who are involved in regularly meeting clients.

Charity Trustees

The charity trustees of Todmorden Emergency Support Trust are appointed by the Todmorden Town Council and serve for 3 years and at least 4 must be appointed or re-appointed at the Council annual meeting as required by the terms of the 1920 Deeds. No more than eight can be serving town councillors. Terms of office is included in Appendix 4.

Current Trustees	Delivery Group from April 1st
Cllr. Jane Williams (Chair)	Cllr. June Turner (Secretary)
Cllr. June Turner (secretary)	Cllr. Mary Carrigan (Interim treasurer)
Cllr. Mary Carrigan (vice chair and interim treasurer 2023) *	Cllr. Andy Hollis
Jill Bartram (treasurer from January 2024)	Cllr. Ken White
Sue Knowles (Case worker)	Cllr. Jane Williams(chair)
Jean Ashworth	Cllr. Steve Martin
Maureen Fielden	Simone Abdul
Cllr. Andy Hollis	Caroline Beardsmore
Julia Wadesworth	Margareta Homstedt
Colin Lyall	Sue Knowles (Case worker)
Cllr. Liz Thorpe	Stuart Jenkins
Kye Abdul	Cecily Rogers

Todmorden War Memorial Fund 1914-1918 Charity Number 219673

A second Trust was set up after World War 2 and the two funds were eventually merged.

To Provide Benefit and Assistance to Veterans of the 1914-1918 or 1939-1945 Wars who are resident in Todmorden, their immediate families, or the needy people of Todmorden.

Abraham Ormerod Charity number 252036

Support for the sick and needy people of Todmorden.

Chairs concluding remarks

I would like to thank all Trustees and members of the Delivery Group for their hard work and unfailing support in moving Tod Support into the 21st Century.

I would like to thank the Case Secretary for her calm and constancy in dealing with a massive rise in cases as we became more well known. And by default, helped more and more people who were living in extremely difficult circumstances.

I would like also to thank our secretary for her unremitting work at getting us to where we are!

Finally, I would like to thank the Todmorden Town Council Clerk for her knowledge, guidance and support over the last difficult, if good year.

Jane Williams – Chair, Trustee, assistant case worker and Delivery Group

Appendix 1

Policies

To view any policy please use this link to Tod Support <https://todsupport.org.uk/what-we-do/governance/>

Name	Date of Approval	Review Date
Code Of Conduct	Sept 2023	March 2025
Safeguarding	Sept 2023	March 2025
Health And Safety	Sept 2023	March 2025
GDPR	Sept 2023	March 2025
Complaints	Sept 2023	March 2025
Data Protection and Privacy	Sept 2023	March 2025
Disclosure And Barring	Sept 2023	March 2025
Governance	Sept 2023	March 2025
Grievance	March 2024	March 2026
Risk Assessment		
Risk Management		
Whistle Blowing		
Equality And Diversity		
Document Retention	Sept 2023	March 2025
Applicant/Client Privacy Policy		

The Annual report will be published on Tod Support website and on the Todmorden Town Council website. The financial appendix will be posted on the Todmorden Town Council noticeboard outside the Town Hall.

Appendix 2 Casework Expenditure

Trend in requests for help

Annual totals

2021	2022	2023
23	118	245

In 2022 Todmorden Emergency Support had little public profile and no direct connections with people in need. The big increase in cases in 2022 was driven by the establishment of a monthly advice session at the Food Drop In and on-going referrals from the food bank.

Quarterly figures 2023

Jan-March	April-June	July-Sept	Oct-December
25	40	76	104

The rapid increase each quarter in the number of cases demonstrates clearly the success of the new Delivery Group, which began in April 2023.

2. Referred by

	2022	2023
Age Concern	0	1
Calder Community Cares	0	34
Disability Support Calderdale	0	7
Food Drop In	30	37
FD1 TS advice session	31	58
Job Centre	22	43
Other	16	9
Religious organisations	0	1
Self-referrals	7	50
Social Services	1	1
Trustees/members	11	2
Vale Baptist Church	0	2
Total	118	245

The increase in the range of organisational referrals reflects both the partnership building and the marketing carried out by the Delivery Group. A significant new partner is Calder Community Cares and a member of CCC is now on the Delivery Group, which has been very beneficial to both organisations. There has been a big increase in self-referrals and this trend is expected to continue now that people can ask for help via the website, by phone or email.

3. Profile of 2023 cases

Age profile

18-25	25- 40	40-60	60-80	80+
27	142	55	18	3

Geographical spread by ward

Ward	No of cases	Ward	No of cases
Central	64	Stansfield	30

Cornholme	72	Stoodley	48
Langfield	7	Walsden	22

There were also 2 people helped who were of no fixed abode.

Help provided

3 out of the total of 245 requests were refused.

Item	Number	Item	Number
Bed/bedding	9	Other	9
Clothing/shoes	7	School Uniforms	29
Food	113	Soft furnishings	8
Fuel	119	Travel	14
Furniture	5	White goods	36

Note Number of items provided is higher than the number of cases as many needed more than one item e.g., help with both food and fuel or school uniform and a bed.

Appendix 3 Annual Accounts – December 2023

Financial Summary 2023			
	Abraham Ormerod	War Memorial	totals
Opening Bank Balance (01/01/2023)	£12,000.00	£13,073.44	£25,073.44
Cash	£175.81	£0.00	£175.81
Income			
Black Rock	£1,318.08	£957.88	£2,275.96
CCLA	£29,581.74	£4,843.84	£34,425.58
Interest	£252.65	£252.65	£505.30
Cash Back	£24.89	£24.89	£49.78
Grants Received	£252.75	£252.75	£505.50
<i>Total Income</i>	<i>£31,430.11</i>	<i>£6,332.01</i>	<i>£37,762.12</i>
Expenditure			
Insurance	£295.67	£291.23	£586.90
Room Hire	£70.00	£70.00	£140.00
Cases	£22,821.03	£15,600.92	£38,421.95
Grants given (linked)	£10,000.00	£0.00	£10,000.00
Administration	£122.50	£122.50	£245.00
Miscellaneous	£369.22	£217.43	£586.65
<i>Total Expenditure</i>	<i>£33,678.42</i>	<i>£16,302.08</i>	<i>£49,980.50</i>
Accounts Balance	£9,927.50	£3,103.37	£13,030.87
Closing Bank Balance (31/12/2023)	£9,927.50	£3,097.02	£13,024.52
<i>Variance</i>	<i>£0.00</i>	<i>-£6.35</i>	<i>-£6.35</i>

Not audited March 1st, 2024

INVESTMENT CAPITAL

TODMORDEN WAR MEMORIAL FUND

	2020	2021	2022	2023
BLACK ROCK	£31,449.00	£29,327.00	£25,682.78	£23,681.82
CCLA	£157,416.00	£172,416.00	£171,603.18	£174,039.86
COIF	£1,535.00	£1,535.00	£1,535.00	£1,535.00
TOTAL	£190,400.00	£203,278.00	£198,820.96	£199,256.68

ABRAHAM ORMEROD TRUST

	2020	2021	2022	2023
BLACK ROCK	£43,355.00	£40,335.00	£35,000.00	£25,674.14
CCLA	£152,226.00	£166,489.00	£156,047.83	£141,540.92
COIF	£100	£100	£100	£100
TOTAL	£195,681.00	£206,924.00	£191,147.83	£167,315.06

COMBINED TOTAL	£386,081.00	£410,202.00	£389,968.79	£366,571.74
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Final calculations on the return on the investments will be completed once the last quarter figures are finalised. (Usually March/April)

- The total value of our investments was £366,571.74 which was an decrease of £23,397.05 on the previous year due to the change in rates. This is returning us to the 2020 amounts even though we have withdrawn some of the capital.
- The yield from Black Rock is about 0.31% higher than that from CCLA.
- The balance in our Virgin Bank account as of 31st December 2023 was £13,024.52

RETURN ON INVESTMENT

Accounts produced on behalf of Trustees of Todmorden War Memorial Trust and Abraham Ormerod Trust by Cllr. Mary Carrigan and approved by Jill Bartram (Treasurer) also acknowledging the work of Cecily Rogers during 2023.

An independent review will be carried out, a review of progress on action points arising from the last audit and the audit report will be included with the final version of the annual report which will be submitted to Todmorden Town Council. Approval of draft accounts will be available following Trustees meeting in March and submission to Todmorden Town Council on 13th March.

Accounts and annual report will be submitted to the charities commission before the required submission date in October.

Appendix 3

Annual Accounts – December 2023

Financial Summary 2023			
	Abraham Ormerod	War Memorial	totals
Opening Bank Balance (01/01/2023)	£12,000.00	£13,073.44	£25,073.44
Cash	£175.81	£0.00	£175.81
Income			
Black Rock	£1,318.08	£957.88	£2,275.96
CCLA	£29,581.74	£4,843.84	£34,425.58
Interest	£252.65	£252.65	£505.30
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<i>Total Income</i>	<i>£31,430.11</i>	<i>£6,332.01</i>	<i>£37,762.12</i>
Expenditure			
Insurance	£295.67	£291.23	£586.90
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Administration	£122.50	£122.50	£245.00
Miscellaneous	£369.22	£217.43	£586.65
<i>Total Expenditure</i>	<i>£33,678.42</i>	<i>£16,302.08</i>	<i>£49,980.50</i>
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Closing Bank Balance (31/12/2023)	£9,927.50	£3,097.02	£13,024.52
<i>Variance</i>	<i>£0.00</i>	<i>-£6.35</i>	<i>-£6.35</i>

Audited October 2024

INVESTMENT CAPITAL

TODMORDEN WAR MEMORIAL FUND

	2020	2021	2022	2023
BLACK ROCK	£31,449.00	£29,327.00	£25,682.78	23681.82
CCLA	£157,416.00	£172,416.00	£171,603.18	174,039.86
COIF	£1,535.00	£1535.00	£1535.00	1535.00
TOTAL	£190,400.00	£203,278.00	£128,820.96	199,256.68

ABRAHAM ORMEROD TRUST

	2020	2021	2022	2023
BLACK ROCK	43,355.00	40,335.00	35,000.00	25,674.14

CCLA	152,226.00	166,489.00	156,047.83	141,540.92
COIF	100	100	100	100
TOTAL	195,681.00	206,924.00	180,739.26	167,315.06

COMBINED TOTAL	386,081.00	410,202.00	309,560.22	366,571.74
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Accounts produced on behalf of Trustees of Todmorden War Memorial Trust and Abraham Ormerod Trust by Cllr. Mary Carrigan and approved by Jill Bartram (Treasurer) also acknowledging the work of Cecily Rogers during 2023.

An independent review was carried out by the auditor , a review of progress on action points arising from the last audit and the audit report will be included with the final version of the annual report which will be submitted to Todmorden Town Council.

The accounts will be available following Trustees meeting in March and submission to Todmorden Town Council on 13th March.

Accounts and annual report will be submitted to the charities commission before the required submission date in October.

Internal Audit Report

Tod Support Including


War Memorial Fund - 1914/1918 and Abraham Ormerod Trust

Prepared by Colin Hill
Dated 22nd October 2024

Re: Tod Support
War Memorial Fund - 1914/1918 Charity number 219673
Abraham Ormerod Trust Charity number 252036.

Internal Audit Report

1 *Executive Summary*

- 1.1 Following completion of my desktop review plus additional checking of website and documents I enclose my internal audit report for your attention and presentation to the Trustees.
- 1.2 The Internal Audit was conducted on a “light touch” approach. However given the increasing nature of activity and expenditure, it is felt appropriate that a more formal Audit takes place in order to ensure that requirements of the Charity Commission are met where income may possibly exceed £25,000 per annum and/or may not be endowment related.
- <https://www.gov.uk/guidance/prepare-a-charity-annual-return#ar-questions>
- 1.3 Following the Internal Audit last year, the Trustees have made further progress in the last 12 months in several areas previously identified as requiring attention.
- 1.3a A real positive is the increase in transparency through the web site and particularly publication of the Annual Report on the Tod Support website, which provides a comprehensive document detailing how much help and assistance the Charity has been able to help the needy of Todmorden.
- 1.3b Trustees may wish to consider introducing standard accessibility functions on the website
- 
- 1.3c A negative is the continued reliance on spreadsheets to record financial transactions and whilst the information contained within these has improved, errors with data input did not enable easy cash reconciliation.
- 1.3b There are however, areas that would benefit from the Trustees’ attention as soon as possible in order to improve some key areas of governance.

2. *Purpose of internal audit*

- 2.1 The purpose of internal audit is to review and report to the authority on whether its systems of financial and internal controls over its activities and operating procedures are effective.
- 2.2 Internal auditing is an independent, objective assurance activity designed to improve an organisation’s operations. It helps an organisation accomplish its objectives by bringing a

systematic, disciplined approach to evaluate and improve the effectiveness of risk management, control and governance processes.

- 2.3 The function of the Internal Audit is to test and report on the organisation and whether its specific system of internal control is adequate and working satisfactorily. The Internal Audit reports should therefore be made available to all Trustees of Tod Support.

3 Methodology

- 3.1 The Internal Audit addressed three areas: -

- Review of recommendations made in terms of the previous years Internal Audit Report
- Financial Transactions
- Governance

4 Recommendations made March 2023.

- a. To carry out Risk Assessment on activities to reduce risk of assault.

There is no evidence to support that Risk Assessment are being carried out ahead of visits to clients

- b. To improve safety and petty cash reconciliation Introduce prepaid debit card to be issued to case workers with an Imprest replenishment process.

This has been addressed though the issuing of a debit card within an authorised monthly limit for cash withdrawals and payments

- c. To protect Trustees from claims of unfair treatment an Equal Opportunities Policy should be adopted supported by a decision-making matrix of qualifying/not qualifying criteria.

Policy not in place

- d. *To reinforce integrity of accounting systems by use of computerised financial system*

This has not been introduced

- e. To improve Governance (financial and operational) to adopt a set of Financial Regulations with a clear scheme of Delegation and devise a set of Internal controls relevant to the level of business transacted. Charity Commission guidance can be found at

<https://www.gov.uk/government/publications/internal-financial-controls-for-charities-cc8/internal-financial-controls-for-charities>

These have not yet been considered

- f. To meet Charity Commission aims of increased transparency – web site/social media

Good progress has been made.

- g. To aid reconciliation to consider separating the financial activity of each charity by way of separate bank accounts.

Partially completed ahead of trustees considering whether to merge charities.

- h. To review insurance cover in respect of whether to take out Fidelity cover.

Current policies have been reviewed with appropriate limits of cover in place.

5 Financial Transactions and year end balances

- 5.1 Whilst I have not tested all transactions, my samples have covered the entire year.
- 5.2 Spreadsheet balances were matched with bank and investment records.
- 5.3 Case records match payments made and, in the samples tested, were supported with either invoices for items purchased or cash withdrawals made from the bank account.
- 5.4 Acknowledgement of funds received by applicants by way of signature were evidenced.
- 5.5 Whilst appropriate accounting records have been properly kept throughout the financial year, reconciling the spreadsheet records to the bank accounts was not easy given the similarity in withdrawal amounts. *An additional column for referencing the cash machine transaction number printed on the withdrawal slip would assist.*
- 5.6 Because of some data input error and/or recording of payments made, that in practice were not debited to the bank account until later, there were no cash reconciliations undertaken to reflect actual bank account balances to the spreadsheets total for month end against items yet to be presented.
- 5.7 It is not the job of the Internal Auditor to correct spreadsheets. Three separate attempts to reconcile bank balance to the spreadsheets led to two months minor errors and one month reconciled.
- 5.8 There is nothing to indicate any financial concern, simply more accurate records to enable easier cash reconciliations to be undertaken.

6 Governance

- 6.1 It is evident from sample minutes and policies adopted since the last Internal Audit that some progress has been made to introduce a range of policies to help practical delivery of TS objectives: -
 - safeguarding policy and procedures
 - complaint's policy and procedures
 - trustee expenses policy and procedures
 - data protection and privacy
 - data retention policy
 - disclosure and barring policy
 - health and safety policy
 - governance process
- 6.2 Policies recommended by the Charities Commission, that have not yet been considered for implementation are as follows:
 - a. internal charity financial controls policy and procedures
 - b. financial reserves policy and procedures
 - c. serious incident reporting policy and procedures
 - d. internal risk management policy and procedures
 - e. trustee conflicts of interest policy and procedures

- f. investing charity funds policy and procedures
- g. campaigns and political activity policy and procedures
- h. bullying and harassment policy and procedures
- i. social media policy and procedures

6.3 There are in my opinion two immediate key documents missing that should be addressed in the short term

- internal charity financial controls policy and procedures
- financial reserves policy and procedures

6.4a These documents do not have to be complicated or indeed over burdensome, given that the individual amounts of financial assistance are relatively small.

6.4b It is more about the level of financial authority extended to the case workers to ensure that they do not act outside of the Charities intended financial delegation and processes for monitoring and for Trustees to have comfort that there are policies in place to protect their actions as Trustees

7.4 Trustees Declaration of office

7.4a I confirmed by sample testing that Trustees have signed an “Acceptance of Office” forms.

7.4b The website **does not** provide details of Trustees although such information is available by reference to the Charity Commission web site.

8 Financial Reserves

8.1 The increased transparency of what TS does would appear to have led to an increase in demand for financial assistance.

8.2 Whilst determining who qualifies for such assistance is a matter for the Trustees to consider the volume of cases has a cumulative financial effect on the ability to fund from within revenue and has resulted in withdrawals of capital to fund revenue shortfalls.

8.3 This in turn reduces the income generated by investments and on current demand a practical view has to be taken as to whether the current trend is sustainable without imposing restrictions in: -

- a) Amount awarded per case or
- b) Number of cases per annum supported
- c) Financial limit imposed- once spent assistance withdrawn – may be by quarter
- d) Tightening of criteria to justify support given.

8.4 This is a difficult decision for Trustees to make as the volunteer nature of Trustees is to help, but having in place a Financial Reserves Policy may assist Trustees in managing the likelihood of less funds available without discrimination or preference.

8.5 A review of reports issued by the Treasurer for Quarter 2 and 3 indicates that this matter is being considered by Trustees. It may be helpful to prepare 3/5/7 and 10 year forecast with some sensitivity about investment returns and capital appreciation to determine what would be an

appropriate level of investment funds to withdraw to support the revenue award ambitions of the Trustees to help the needy of Todmorden.

9 Risk Management

9.1 Planning and inherent risk assessment

As part of the inherent risk assessment, I have concluded that:

- There have been no reported instances of misappropriation of funds or incorrect use of funds in the past year.
- The Trustees regularly monitor the financial position and award of grants and carry out reconciliations of such activity.
- There is regular reporting to the trustees
- The Trustees are experienced and informed
- Records are maintained and referenced
- The Charities are compliant with GDPR and has a Privacy Notice link on the home page of its website
- The trustees meet regularly

9.2 The trustees would benefit from an overall Risk Assessment to include consideration for example: -

- Reputation
- Legal
- Financial
- Health and Safety
- Operational
- Continuity

9.2a The assessment should considers different types of risk, the likelihood and impact of the risk and assigns an overall low/medium/high risk rating, considers the people at risk, details the existing controls and lists any action required.

9.2b The assessment should include most of the risks you would normally associate with a charity of this size.

10 Conclusion of Progress on Recommendations made

10.1 When reviewing progress and further actions needed due consideration is given to: -

- a) the voluntary nature of Trustees involvement
- b) the extent of actual activity carried out in practically dealing with cases.
- c) the extent of resources available of a voluntary (not paid for) basis to prepare and

introduce new governance policies/processes.

d) the extent of time available and professional expertise to research solutions.

10.2 It is for trustees to decide which are of priority, but in terms of risk I have provided a table below to help Trustees focus their efforts to either discount or deliver these policy changes.

Area	Action required	Risk of not delivering	Risk Rating
Finance	Introduce internal charity financial controls policy and procedures	No structure to determine awards	Med
Finance	Introduce financial reserves policy and procedures	Use of resources without guidance depleting ability to continue.	High
Finance	Sensitivity analysis on future withdrawal of investment funds to support revenue need.	Unplanned reduction in funds to deliver charity objectives	High
Health and Safety	Risk Assessment for each case worker visit	Sole working into potential risk areas without consideration of risk.	High
Discrimination	Introduce Equal Opportunities Policy.	Claims of unfair allocation of awards	Med
Finance	Introduce accounting system	Potential misposts, difficulty in cash reconciliation, difficulty for external audit to check.	Med
Risk	Introduce framework for assessing overall risk	Limited awareness of issues that could affect continuity.	Med
Policy	To review and implement recommended range of policies.	Potential for Trustees to be lacking in governance requirements.	Low