



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”.
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

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
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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 | 137 |
| couple | 5 |
| single parent family | 188 |
| 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 1 st 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 |
|-----------------------|-------------------|-------------------|-------------------|-------------------|----------------|

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 |
|-----------------|-----|-----------------|-----|

| 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

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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 1 st 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 | | -£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 |
|-----------------------|-------------------|-------------------|-------------------|-------------------|----------------|

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 |
|-----------------|-----|-----------------|-----|

| 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

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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
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: -
 - 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 |
|--------|--|--|-----|