

UPPER NORWOOD ASSOCIATION FOR COMMUNITY CARE

England & Wales · Charity number 265270

Details

Other names U N A C C

Status Registered

Legal form Other

Registered 1973-02-22

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

Contact

Address Unacc
Waterside Centre
26 Avenue Road
London
SE25 4DX

Phone 02087716886

Email info@unacc.org.uk

Website www.unacc.org.uk

Activities

Objects: (I) TO PROMOTE ANY CHARITABLE PURPOSES FOR THE BENEFIT OF THE COMMUNITY IN UPPER NORWOOD AND THE NEIGHBOURHOOD, AND IN PARTICULAR THE ADVANCEMENT OF EDUCATION, THE FURTHERANCE OF HEALTH AND THE RELIEF OF POVERTY, DISTRESS AND SICKNESS. (II) TO PROMOTE AND ORGANISE CO-OPERATION IN THE ACHIEVEMENT OF THE ABOVE PURPOSES AND TO THAT END TO BRING TOGETHER IN COUNCIL REPRESENTATIVES OF THE STATUTORY AUTHORITIES AND VOLUNTARY ORGANISATIONS ENGAGED IN THE FURTHERANCE OF THE ABOVE PURPOSES WITHIN THE AREA OF BENEFIT.

Activities: Daily community centre giving people, especially the elderly, the opportunity for social interaction, hot meals, refreshments, keep fit, short mat bowls, IT support, day trips & holidays, hair & beauty therapy, reminiscence, quizzes, talks & social advice.

Classification

- **How:** Provides Human Resources, Provides Services, Provides Advocacy/advice/information
- **What:** The Advancement Of Health Or Saving Of Lives, Disability
- **Who:** Elderly/old People, People With Disabilities

Geography

- **Area of benefit:** UPPER NORWOOD AND THE NEIGHBOURHOOD
- Croydon

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£43,369	£101,678	-	-
2024-03-31	£106,284	£93,121	-	-
2023-03-31	£93,715	£93,330	-	-
2022-03-31	£82,244	£78,976	-	-
2021-03-31	£57,761	£67,141	-	-

Trustees

Name	Role	Appointed
BARRY VERNON HACKETT	Chair	
Anne Lynda Charles		2023-03-27
DANIEL BLAKE		
Jenny Flynn		2023-03-27
Mukesh Chauhan		2023-03-27
Shirley Douthwaite		2023-03-27
Sophia Yearwood		2014-07-14

UPPER NORWOOD ASSOCIATION FOR COMMUNITY CARE

England & Wales - Charity number 265270

Accounts

**UPPER NORWOOD
ASSOCIATION FOR
COMMUNITY CARE**



**ANNUAL REPORT
AND ACCOUNTS
2024 – 2025**

ABOUT US

We are a charitable organisation receiving some financial help from the London Borough of Croydon, and other charitable trusts, and cater specifically for people over fifty. We provide a warm and friendly service for people to drop-in and chat or become involved in a variety of activities. Here is an example of our regular services:

Services Available

Beauty therapy
Computer Buddies
Yoga
Art Classes
Keep Fit and Dance Exercises
Nordic Walking
Reminiscence Groups
Quiz Sessions
Scrabble, Bingo
Film Club
IT support
Signposting
Parties & Outings
Talks on matters of interest
Help with letter writing and form filling.

We have close links with professional and statutory bodies which can offer help with problems.

For further information please telephone the Centre Manager,
Natalie Fernandez, on 020 8771 6886 for an appointment.

There is an Annual Membership fee of £40.

THE SOCIAL CENTRE

Monday, Tuesday, Wednesday and Friday 9.30am to 2.30pm

LUNCH CLUB

Monday 12pm, Tuesday, Wednesday and Friday 12.30pm

**Upper Norwood Association for Community Care
Annual Report and Financial Statements
For the Year Ended 31st March 2025**

Contents

	Page
Reference and Administrative Information	1
Report of the Trustees	2 - 6
Report of the Independent Examiner	7
Statement of Financial Activities	8
Balance Sheet	9
Notes Forming Part of the Financial Statements	10 - 15

**Upper Norwood Association for Community Care
Reference and Administrative Information
For the Year Ended 31st March 2024**

TRUSTEES & EXECUTIVE COMMITTEE

Barry Hackett	Chairman
Daniel Blake	Vice Chair
Anne Lynda Charles	
Mukesh Chauhan	
Shirley Douthwaite	
Jenny Flynn	
Sophia Yearwood	

Non-voting members of the Executive Committee

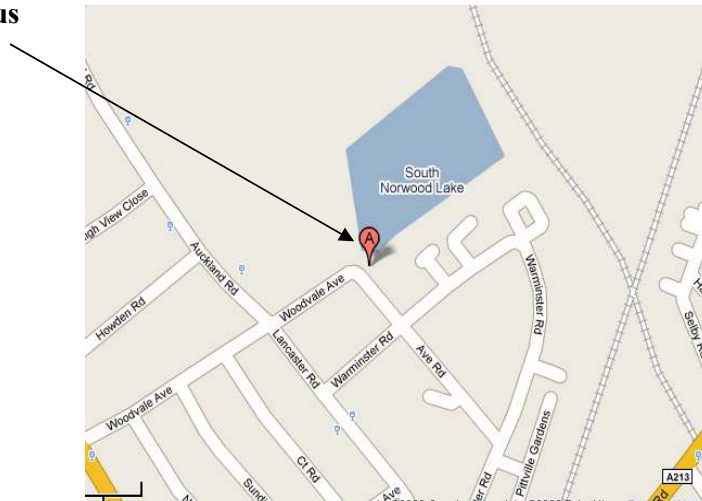
Natalie Fernandez	Centre Manager
-------------------	----------------

Principal Office and Centre	UNACC Waterside Centre 26 Avenue Road London SE25 4DX
------------------------------------	---

Registered Charity Number	265270
----------------------------------	--------

Independent Examiner	Christopher Wright, BA Hons
-----------------------------	-----------------------------

How to find us



Upper Norwood Association for Community Care Report of the Trustees For the Year Ended 31st March 2025

The Trustees are pleased to present their annual report and financial statements for the year ended 31st March 2025. The Trustees confirm that the reported financial statements of the Charity comply with the current statutory requirements, the requirements of the Charity's governing documents, and the provisions of "Accounting and reporting by charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" effective 1 January 2019 (Charities SORP FRS 102).

Structure, Governance and Management

UNACC is an unincorporated association, and a registered charity. It is governed by a constitution which was adopted on 30th November 1972.

The objects of the association are to promote any charitable purposes for the benefit of the community in Upper Norwood and the neighbourhood, and in particular the advancement of education, the furtherance of health and the relief of poverty, distress and sickness.

The association seeks to promote and organise co-operation in the achievement of the above purposes and to that end to bring together in council representatives of the statutory authorities and voluntary organisations engaged in the furtherance of the above purposes within Upper Norwood and the neighbourhood.

The Association is governed by a Board of Trustees, whose members are non-executive and unpaid. The members of the Board are trustees under charity law. The Board meets at least 4 times a year, and gives strategic and policy direction for the Association.

The Board may include a maximum of 2 co-opted members at any time. Co-opted members may be formally appointed at the AGM or at an EGM by the members. There must be at least 5, but no more than 10 Board members.

Public Benefit

UNACC was registered as a charitable organisation in 1972 and has since expanded to offer a wide range of activities and outings as well as continuing to provide a safe and inclusive meeting place for older people.

The centre is open to anyone aged fifty and over, and both members and volunteers come from the surrounding boroughs of Croydon, Bromley, Southwark, and Lambeth.

During our over 50 years in existence, we have developed an active social centre and lunch club offering a wide-ranging choice of healthy living activities for older people, enabling them to remain in their own homes and to retain their independence. We provide an essential service to the neighbourhood by preventing loneliness and depression, and we are proud to enable volunteers to extend friendship and practical support to people who would otherwise be isolated in the local community.

Upper Norwood Association for Community Care
Report of the Trustees
For the Year Ended 31st March 2025

Reserves Policy

It is the policy of the Association that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six months' expenditure. The Trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the Charity's current activities whilst consideration is given to ways in which additional funds may be raised. Reserves currently equate to 7.5 months' expenditure.

Review of financial position

The financial results for the year are set out in the attached accounts. They show a deficit of £58,309 for the year (2024: surplus £13,163). The total reserves at 31st March 2025 were £62,462 (2024: £120,771).

Achievement and Performance - Report on Centre Activities

During the year:-

- Croydon Social Services, GP's surgeries and other Health professionals made referrals.
- Sessions were held with carers, either face to face or on the telephone.
- Letters were written and forms completed for users.
- Telephone calls were made to, and for users.
- Talks and seminars were held on various topics by respected professionals.
- Regular Film club was held.
- Art club expanded.
- Regular exercise sessions held.
- Mindfulness sessions introduced.
- Table tennis tournaments were held.
- Information was provided to members on a wide variety of subjects.
- Members enjoyed many intergenerational and fundraising events, as well as the introduction of quizzes, games, and a shared reading group.

Upper Norwood Association for Community Care
Report of the Trustees
For the Year Ended 31st March 2025

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any
- material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to
- presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Upper Norwood Association for Community Care

Report of the Trustees

For the Year Ended 31st March 2025

Office Staff

During the year, we employed three staff. Natalie Fernandez, Centre manager, Roberta Gallinari, Admin-Finance officer and Paige O'Hara, Chef. Staff updated their skills this year by undergoing Safeguarding, Food safety and hygiene, and First aid and defibrillation training.

Volunteers

UNACC are extremely proud of and grateful to its amazing volunteers, without whom we could not continue to run. We have welcomed several new volunteers during the year who work tirelessly for the benefit of UNACC and its members.

Publicity

UNACC's newsletter was published on the first of every month. Publicity posters with general and specific advertising materials were placed in local shops, GP surgeries and churches as well as the library. UNACC also has a successful website, and maintained an online presence including regularly updated Facebook, Instagram, and X pages.

We continued to provide food parcels with any surplus food to local families and carers. UNACC has partnered with many different agencies, and has accommodated students undertaking GCSEs, A Levels and Degree subjects for work experience. UNACC maintained a successful partnership with Addiscombe Neighbourhood Care, providing hot meals twice per week to its older members.

Events

We have produced a varied and full programme of events, including a very successful quiz fundraising evening which raised around £1500.

Funding

Whilst the total loss of funding from Croydon council, who had previously supported UNACC for more than 20 years was a huge setback, we have worked hard to secure funding from other sources, for example small amounts of project funding from the NHS.

The loss of our historical funding from Croydon Council has been impossible to replace this financial year, despite the best efforts of staff, trustees and volunteers. We continue to seek funding through Trusts, Foundations and Corporate partnerships to sustain the charity in the future.

**Upper Norwood Association for Community Care
Report of the Trustees
For the Year Ended 31st March 2025**

Funding (continued)

The funding situation poses many challenges for UNACC and its sustainability over the next 3-5 years. Short term funding and reductions in local authority grants have led to an increasing reliance on trust and foundation funding that are now routinely oversubscribed. The effort and time required to go through yearly funding rounds is substantial for a charity like UNACC with limited staffing resources. UNACC will need to consider a variety of options in the next year to ensure its continued survival including closer partnership working, shared services and possible mergers.


Chairman's Review of the Year

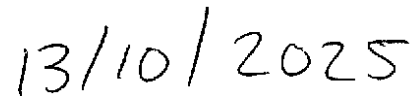
Our Upper Norwood Association for Community Care Charity has, yet again, overcome a fresh set of hurdles and operated a full financial year of action and community support. Against all the odds, UNACC has built on its strengths and fought back against every adversity thrown its way. Due to the hard work and dedication of its operatives, we face the next financial period with the confident knowledge of a job very well done this year.

Vote of thanks

We must acknowledge the invaluable support of our donors and benefactors, those who have sought to fill the gaps left after Croydon Council were unable/unwilling to meet their previous commitments. However, an even greater debt is owed to those members of staff who continue to apply for new financial backing to cover the lost monies. Our paid staff and a host of volunteers have achieved the most remarkable home-from-home venue for our members, a safe haven in a troubled World. We salute you all, and thank you for all you do on our behalf.

Signed, on behalf of the board of Trustees:


.....
Barry Hackett, Chairman


.....
Date

**Upper Norwood Association for Community Care
Independent Examiner's Report
For the Year Ended 31st March 2025**

I report to the charity trustees on my examination of the financial statements of The Upper Norwood Association for Community Care (the charity) for the year ended 31 March 2025. These comprise the Statement of Financial Activities (including Income and Expenditure Account), the Balance Sheet and the related Notes, all of which are set out on pages 8-15.

Responsibilities and basis of report

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

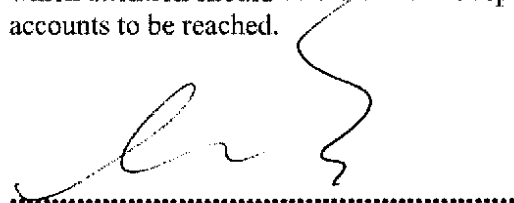
I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

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

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



.....
Christopher Wright, BA Hons

80 Sylvan Road
Crystal Palace
London
SE19 2RZ

..... 13/10/2025

Date

Upper Norwood Association for Community Care
Statement of Financial Activities
For the Year Ended 31st March 2025

	Notes	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
Income from:					
Grants		-	2,500	2,500	27,300
Donations & sponsorship		4,850	-	4,850	43,718
Investments		475	-	475	422
Income from operations		35,544	-	35,544	34,844
Other Income		-	-	-	-
Total income		<u>40,869</u>	<u>2,500</u>	<u>43,369</u>	<u>106,284</u>
Expenditure on:					
Charitable activities		27,225	2,500	29,725	29,262
Raising funds		4,010	-	4,010	-
Management and administration		67,943	-	67,943	63,859
Total Expenditure		<u>99,178</u>	<u>2,500</u>	<u>101,678</u>	<u>93,121</u>
Net (expenditure) / income		<u>(58,309)</u>	<u>-</u>	<u>(58,309)</u>	<u>13,163</u>
Reconciliation of funds					
Total funds brought forward	9	120,771	-	120,771	107,608
Total funds carried forward		<u>62,462</u>	<u>-</u>	<u>62,462</u>	<u>120,771</u>

Upper Norwood Association for Community Care
Balance Sheet
As at 31st March 2025

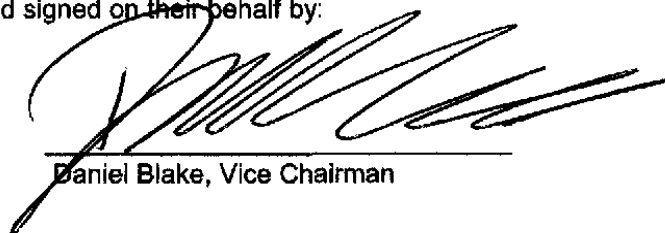
	Notes	2025	2024
Fixed assets			
Tangible fixed assets	3	-	200
Current assets			
Cash at bank	4	56,388	114,401
National Savings income bond		9,000	9,000
Debtors & prepayments	5	-	-
Total current assets		<u>65,388</u>	<u>123,401</u>
Current liabilities			
Creditors & accrued expenditure	6	<u>(2,926)</u>	<u>(2,830)</u>
Net current assets		<u>62,462</u>	<u>120,571</u>
Total assets		<u><u>62,462</u></u>	<u><u>120,771</u></u>
Financed by:			
General Funds			
Unrestricted funds	9	62,462	120,771
Restricted funds	9	-	-
		<u><u>62,462</u></u>	<u><u>120,771</u></u>

The financial statements on pages 10-14 were approved by the Board of Trustees on

13/10/2025 2025 and signed on their behalf by:



Barry Hackett, Chairman



Daniel Blake, Vice Chairman

Upper Norwood Association for Community Care
Notes Forming Part of the Financial Statements
For the Year Ended 31st March 2025

1. Accounting policies

Basis of accounting

The financial statements have been prepared in accordance with "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Fund accounting

Unrestricted funds comprise accumulated surpluses and deficits on general funds. They are available for use at the discretion of the trustees in furtherance of the charitable objects of the charity.

Restricted funds comprise monies raised for, and their use restricted to, a specific purpose, or donations subject to conditions imposed by the donor or through the terms of an appeal.

Income

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income, it is certain that the income will be received and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of core grants, donations and membership subscriptions and is included in full in the Statement of Financial Activities.

Incoming resources from charitable activities are included in full in the Statement of Financial Activities.

Investment income and bank interest receivable are fully accrued at the balance sheet date.

Expenditure

Resources expended are recognised on an accruals basis when a liability is incurred, as soon as there is a legal or constructive obligation committing the charity to the expenditure.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Operating leases

Rentals payable under operating leases are charged to the Statement of Financial Activities as incurred over the term of the lease.

Cash flow

The financial statements do not include a cash flow statement because the charity, as a small reporting entity, is exempt from the requirement to prepare such a statement under Financial Reporting Standard 1 'Cash Flow Statements'.

VAT

The charity is not registered for VAT.

Upper Norwood Association for Community Care
Notes Forming Part of the Financial Statements (continued)
For the Year Ended 31st March 2025

1. Accounting policies (continued)

Tangible fixed assets

Tangible fixed assets are stated at cost less accumulated depreciation.

Tangible fixed assets are depreciated at rates calculated to write off the cost of each asset over its estimated useful life as follows:

Office equipment	25%	Straight line basis
Centre equipment	20%	Straight line basis

2. Net income for the year

	2025	2024
	£	£
Net incoming resources for the year is stated after charging:		
Independent examiner's remuneration	1,026	-
Depreciation	<u>200</u>	<u>541</u>

3. Tangible fixed assets

	Office	Centre	Total
	£	£	£
Cost			
At 1st April 2024	9,463	4,337	13,800
Additions	-	-	-
Disposals	-	-	-
At 31st March 2025	<u>9,463</u>	<u>4,337</u>	<u>13,800</u>
Depreciation			
At 1st April 2024	9,263	4,337	13,600
Charge for the year	200	-	200
At 31st March 2025	<u>9,463</u>	<u>4,337</u>	<u>13,800</u>
Net book value			
At 31st March 2025	<u>-</u>	<u>-</u>	<u>-</u>
At 31st March 2024	<u>200</u>	<u>-</u>	<u>200</u>

Upper Norwood Association for Community Care
Notes Forming Part of the Financial Statements (continued)
For the Year Ended 31st March 2025

4. Cash at bank

Bank accounts were reconciled at the period end to the following balances:

	2025	2024
	£	£
Barclays	46,656	105,085
HSBC 1	7,386	2,069
HSBC 2	2,346	7,247
	<u>56,388</u>	<u>114,401</u>

5. Debtors

	2025	2024
	£	£
Prepayments	-	-
Accrued income	-	-
Other debtors	-	-
	<u>-</u>	<u>-</u>

6. Creditors: amounts falling due within one year

	2025	2024
	£	£
Trade creditors	-	-
Accruals	1,026	1,080
Deferred income	1,900	1,750
	<u>2,926</u>	<u>2,830</u>

	2025	Restated 2024
	£	£
Wages & Salaries	61,057	57,098
PAYE & NIC	-	-
Pensions	1,259	1,132
	<u>62,316</u>	<u>58,230</u>

Prior year staff costs have been restated to include employee income tax, national insurance and pension payments within the salaries total. Employer national insurance contributions were all covered by the annual allowance of £5,000. These adjustments reflect more accurately the costs to the business.

Upper Norwood Association for Community Care
Notes Forming Part of the Financial Statements (continued)
For the Year Ended 31st March 2025

8. Trustees Expenses

No remuneration has been paid, nor any expenses reimbursed to any of the trustees (2024: £0).

9. Statement of funds	1 Apr 2024	Incoming resources	Resources expended	31 Mar 2025
	£	£	£	£
Restricted funds				
McCarthy & Stone	-	750	750	-
Ros Harding Trust	-	1,750	1,750	-
	<u>-</u>	<u>2,500</u>	<u>2,500</u>	<u>-</u>
Unrestricted funds				
General fund	<u>120,771</u>	<u>40,869</u>	<u>99,178</u>	<u>62,462</u>
TOTAL FUNDS	<u><u>120,771</u></u>	<u><u>43,369</u></u>	<u><u>101,678</u></u>	<u><u>62,462</u></u>

Prior Year	1 Apr 2023	Incoming resources	Resources expended	31 Mar 2024
	£	£	£	£
Restricted funds				
NHS South West London	-	18,000	18,000	-
Croydon Relief in Need Fund	-	8,300	8,300	-
Ros Harding Trust	-	1,000	1,000	-
	<u>-</u>	<u>27,300</u>	<u>27,300</u>	<u>-</u>
Unrestricted funds				
General fund	<u>107,608</u>	<u>78,984</u>	<u>65,821</u>	<u>120,771</u>
TOTAL FUNDS	<u><u>107,608</u></u>	<u><u>106,284</u></u>	<u><u>93,121</u></u>	<u><u>120,771</u></u>

McCarthy & Stone

Funds were received to assist with the costs of the Christmas party, singer and food.

Ros Harding Trust

A further grant of £1,750 was received to cover the cost of room hire charges during the year.

NHS South West London

Grants were received towards staff costs and the rental of premises.

Croydon Relief in Need Fund

Funds were received to enable us to provide a warm hub and food parcels to the local community.

**Upper Norwood Association for Community Care
Income & Expenditure
For the Year Ended 31st March 2025**

10. REVENUE COMMITMENTS

UNACC has entered into a lease agreement with Croydon Voluntary Association as follows:

	2025	2024
	£	£
Ground floor space	6,048	5,760
Waterside centre house rooms	17,640	15,960
Total	<u>23,688</u>	<u>21,720</u>

Upper Norwood Association for Community Care
Income & Expenditure
For the Year Ended 31st March 2025

	Unrestricted £	Restricted £	Total 2025 £	Total 2024 £
INCOME				
Grant - Ros Harding Trust	-	1,750	1,750	1,000
Grant - McCarthy & Stone	-	750	750	-
Grant - NHS South West London	-	-	-	18,000
Grant - Croydon Relief in Need fund	-	-	-	8,300
Grant - Croydon Council	-	-	-	-
Donations	4,850	-	4,850	43,718
Members daily rate 1	14,321	-	14,321	14,831
Members daily rate 2	2,134	-	2,134	2,710
Members daily rate 3	4,214	-	4,214	3,001
Takeaway Meals	5,155	-	5,155	5,479
Outings & Parties	2,693	-	2,693	4,199
Membership subscriptions	2,216	-	2,216	2,243
Exercise & activities	803	-	803	1,368
Lunches & Snacks	4,007	-	4,007	1,007
Bank interest & investment income	475	-	475	422
Al fresco / Veranda	1	-	1	6
Other Income	-	-	-	-
Rental Income	-	-	-	-
TOTAL INCOME	40,869	2,500	43,369	106,284
EXPENDITURE				
Staff costs (incl travel)	62,989	-	62,989	58,914
CVA rent, heat & lighting	17,789	1,750	19,539	17,967
Lunches & Snacks	5,262	-	5,262	6,030
Exercise & entertainment	4,029	750	4,779	4,834
Stationery, printing & office supplies	1,433	-	1,433	1,506
Telephone & Internet	1,580	-	1,580	1,142
Accountancy fees	1,026	-	1,026	1,080
Insurance	677	-	677	605
Depreciation	200	-	200	541
Trips, holidays, parties & outings	145	-	145	431
Sundries / misc	38	-	38	71
Fundraising	4,010	-	4,010	-
	99,178	2,500	101,678	93,121
SURPLUS / (DEFICIT)	(58,309)	-	(58,309)	13,163

UPPER NORWOOD ASSOCIATION FOR COMMUNITY CARE

England & Wales - Charity number 265270

Accounts

UPPER NORWOOD ASSOCIATION FOR COMMUNITY CARE



ANNUAL REPORT
AND ACCOUNTS
2023 – 2024



ABOUT US

We are a charitable organisation receiving some financial help from the London Borough of Croydon, and other charitable trusts, and cater specifically for people over fifty. We provide a warm and friendly service for people to drop-in and chat or become involved in a variety of activities. Here is an example of our regular services:

Services Available

Beauty therapy
Computer Buddies
Yoga
Art Classes
Keep Fit and Dance Exercises
Nordic Walking
Reminiscence Groups
Quiz Sessions
Scrabble, Bingo
Film Club
IT support
Signposting
Parties & Outings
Talks on matters of interest
Help with letter writing and form filling.

We have close links with professional and statutory bodies which can offer help with problems.

For further information please telephone the Centre Manager,
Natalie Fernandez, on 020 8771 6886 for an appointment.

There is an Annual Membership fee of £40.

THE SOCIAL CENTRE

Monday, Tuesday, Wednesday and Friday 9.30am to 2.30pm

LUNCH CLUB

Monday 12pm, Tuesday, Wednesday and Friday 12.30pm

**Upper Norwood Association for Community Care
Annual Report and Financial Statements
For the Year Ended 31st March 2024**

Contents

	Page
Reference and Administrative Information	1
Report of the Trustees	2 - 6
Report of the Independent Examiner	7
Statement of Financial Activities	8
Balance Sheet	9
Notes Forming Part of the Financial Statements	10 - 14

Upper Norwood Association for Community Care Reference and Administrative Information For the Year Ended 31st March 2024

TRUSTEES & EXECUTIVE COMMITTEE

Barry Hackett	Chairman
Daniel Blake	Vice Chair
Anne Lynda Charles	
Mukesh Chauhan	
Shirley Douthwaite	
Jenny Flynn	
Sophia Yearwood	

Non-voting members of the Executive Committee

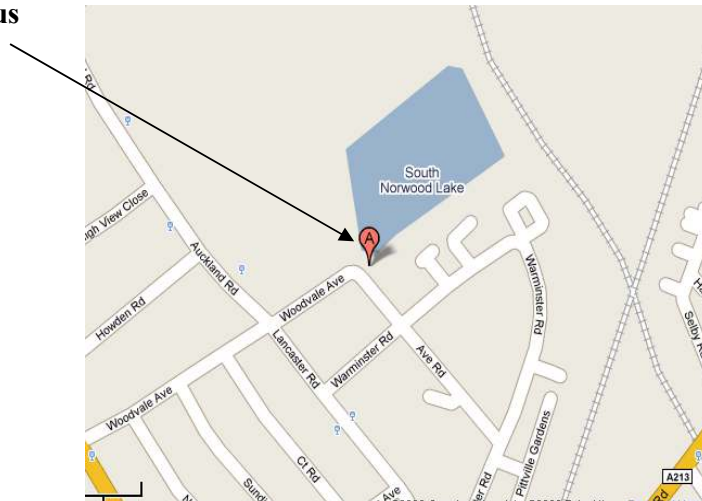
Natalie Fernandez	Centre Manager
-------------------	----------------

Principal Office and Centre	UNACC Waterside Centre 26 Avenue Road London SE25 4DX
------------------------------------	---

Registered Charity Number	265270
----------------------------------	--------

Independent Examiner	Rod Fernandez, BA Hons
-----------------------------	------------------------

How to find us



Upper Norwood Association for Community Care

Report of the Trustees

For the Year Ended 31st March 2024

The Trustees are pleased to present their annual report and financial statements for the year ended 31st March 2024. The Trustees confirm that the reported financial statements of the Charity comply with the current statutory requirements, the requirements of the Charity's governing documents, and the provisions of "Accounting and reporting by charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" effective 1 January 2019 (Charities SORP FRS 102).

Structure, Governance and Management

UNACC is an unincorporated association, and a registered charity. It is governed by a constitution which was adopted on 30th November 1972.

The objects of the association are to promote any charitable purposes for the benefit of the community in Upper Norwood and the neighbourhood, and in particular the advancement of education, the furtherance of health and the relief of poverty, distress and sickness.

The association seeks to promote and organise co-operation in the achievement of the above purposes and to that end to bring together in council representatives of the statutory authorities and voluntary organisations engaged in the furtherance of the above purposes within Upper Norwood and the neighbourhood.

The Association is governed by a Board of Trustees, whose members are non-executive and unpaid. The members of the Board are trustees under charity law. The Board meets at least 4 times a year, and gives strategic and policy direction for the Association.

The Board may include a maximum of 2 co-opted members at any time. Co-opted members may be formally appointed at the AGM or at an EGM by the members. There must be at least 5, but no more than 10 Board members.

Public Benefit

UNACC was registered as a charitable organisation in 1972 and has since expanded to offer a wide range of activities and outings as well as continuing to provide a safe and inclusive meeting place for older people.

The centre is open to anyone aged fifty and over, and both members and volunteers come from the surrounding boroughs of Croydon, Bromley, Southwark, and Lambeth.

During our over 50 years in existence, we have developed an active social centre and lunch club offering a wide-ranging choice of healthy living activities for older people, enabling them to remain in their own homes and to retain their independence. We provide an essential service to the neighbourhood by preventing loneliness and depression, and we are proud to enable volunteers to extend friendship and practical support to people who would otherwise be isolated in the local community.

Upper Norwood Association for Community Care
Report of the Trustees
For the Year Ended 31st March 2024

Reserves Policy

It is the policy of the Association that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six months' expenditure. The Trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the Charity's current activities whilst consideration is given to ways in which additional funds may be raised. Reserves currently equate to over 12 months' expenditure.

Review of financial position

The financial results for the year are set out in the attached accounts. They show a surplus of £13,163 for the year (2023: surplus £385). The total reserves at 31st March 2023 were £120,771 (2023: £107,608).

Achievement and Performance - Report on Centre Activities

During the year:-

- Croydon Social Services, GP's surgeries and other Health professionals made referrals.
- Sessions were held with carers, either face to face or on the telephone.
- Letters were written and forms completed for users.
- Telephone calls were made to, and for users.
- Talks and seminars were held on various topics by respected professionals.
- Regular Film club was held.
- Art club expanded.
- Regular exercise sessions held.
- Mindfulness sessions introduced.
- Table tennis tournaments were held.
- Information was provided to members on a wide variety of subjects.
- Members enjoyed many intergenerational and fundraising events, as well as the introduction of quizzes, games, and a shared reading group.

Upper Norwood Association for Community Care
Report of the Trustees
For the Year Ended 31st March 2024

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any
- material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to
- presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Upper Norwood Association for Community Care

Report of the Trustees

For the Year Ended 31st March 2024

Office Staff

During the year, we employed three staff. Natalie Fernandez, Centre manager, Roberta Gallinari, Admin-Finance officer and Paige O'Hara, Chef. Staff updated their skills this year by undergoing Safeguarding, Food safety and hygiene, and First aid and defibrillation training.

Volunteers

UNACC are extremely proud of and grateful to its amazing volunteers, without whom we could not continue to run. We have welcomed several new volunteers during the year who work tirelessly for the benefit of UNACC and its members. Special mention to Ashley Middlewick, who raised around £500 for UNACC by sponsored cycling from Lands End to John O Groats!

Publicity

UNACC's newsletter was published on the first of every month. Publicity posters with general and specific advertising materials were placed in local shops, GP surgeries and churches as well as the library. UNACC also has a successful website, and maintained an online presence including regularly updated Facebook, Instagram, and Twitter pages.

We continued to provide food parcels with any surplus food to local families and carers.

UNACC has partnered with many different agencies, and has accommodated students undertaking GCSEs, A Levels and Degree subjects for work experience.

UNACC maintained a successful partnership with Addiscombe Neighbourhood Care, providing hot meals twice per week to its older members, and expanded this fundraising stream by providing meals to an additional organisation, Croydon APCMH.

Sad goodbyes

We said a sad goodbye to Lilian Johnson, one of our longstanding members and attended her funeral.

Events

We have produced a varied and full programme of events, including a very successful quiz fundraising evening which raised around £1500. With match funding from Shell, we were able to boost this amount to around £2500.

**Upper Norwood Association for Community Care
Report of the Trustees
For the Year Ended 31st March 2024**

Funding

Whilst the total loss of funding from Croydon council, who had previously supported UNACC for more than 20 years was a huge setback, we have worked hard to secure funding from other sources, for example project funding from the NHS. We would like to extend our heartfelt thanks to S.I.S Consulting, who have provided core funding and a successful corporate partnership.

Chairman's Review of the Year

Our Upper Norwood Association for Community Care Charity has, yet again, overcome a fresh set of hurdles and operated a full financial year of action and community support. Against all the odds, UNACC has built on its strengths and fought back against every adversity thrown its way. Due to the hard work and dedication of its operatives, we face the next financial period from a formidable stronghold and with the confident knowledge of a job very well done in 2023/2024.

Vote of thanks

We must acknowledge the invaluable support of our benefactors, those who have sought to fill the gaps left once Croydon Council were unable/unwilling to meet their previous commitments. However, an even greater debt is owed to those members of staff who applied, bid for and achieved this new financial backing to cover the lost monies. Our paid staff and a host of volunteers have achieved the most remarkable Home from Home venue for our members, a safe haven in a troubled World. We wish to salute you all, and Thank you for all you do on our behalf.

Signed, on behalf of the board of Trustees:

Barry Hackett
Barry Hackett, Chairman

2ND SEPTEMBER 2024
Date

**Upper Norwood Association for Community Care
Independent Examiner's Report
For the Year Ended 31st March 2024**

I report to the charity trustees on my examination of the financial statements of The Upper Norwood Association for Community Care (the charity) for the year ended 31 March 2024. These comprise the Statement of Financial Activities (including Income and Expenditure Account), the Balance Sheet and the related Notes, all of which are set out on pages 8-14.

Responsibilities and basis of report

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

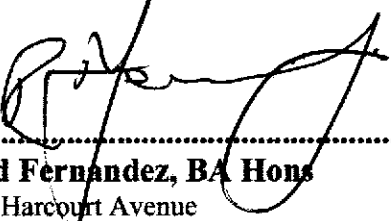
I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

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

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


.....
Rod Fernandez, BA Hons
171 Harcourt Avenue
Sidcup
Kent
DA15 9LH

2ND SEPTEMBER 2024
.....
Date

Upper Norwood Association for Community Care
Statement of Financial Activities
For the Year Ended 31st March 2024

	Notes	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
Income from:					
Grants		-	27,300	27,300	60,506
Donations & sponsorship		43,718	-	43,718	3,621
Investments		422	-	422	145
Income from operations		34,844	-	34,844	29,161
Other Income		-	-	-	282
Total income		<u>78,984</u>	<u>27,300</u>	<u>106,284</u>	<u>93,715</u>
Expenditure on:					
Charitable activities		11,295	17,967	29,262	33,444
Raising funds		-	-	-	10
Management and administration		54,526	9,333	63,859	59,876
Total Expenditure		<u>65,821</u>	<u>27,300</u>	<u>93,121</u>	<u>93,330</u>
Net (expenditure) / income		<u>13,163</u>	<u>-</u>	<u>13,163</u>	<u>385</u>
Reconciliation of funds					
Total funds brought forward	9	107,608	-	107,608	107,223
Total funds carried forward		<u>120,771</u>	<u>-</u>	<u>120,771</u>	<u>107,608</u>

**Upper Norwood Association for Community Care
Balance Sheet
As at 31st March 2024**

	Notes	2024	2023
Fixed assets			
Tangible fixed assets	3	<u>200</u>	<u>741</u>
Current assets			
Cash at bank	4	114,401	103,427
National Savings income bond		9,000	9,000
Debtors & prepayments	5	-	-
Total current assets		<u>123,401</u>	<u>112,427</u>
Current liabilities			
Creditors & accrued expenditure	6	<u>(2,830)</u>	<u>(5,560)</u>
Net current assets		<u>120,571</u>	<u>106,867</u>
Total assets		<u><u>120,771</u></u>	<u><u>107,608</u></u>
Financed by:			
General Funds			
Unrestricted funds	9	120,771	107,608
Restricted funds	9	-	-
		<u><u>120,771</u></u>	<u><u>107,608</u></u>

The financial statements on pages 10-14 were approved by the Board of Trustees on

2ND SEPTEMBER 2024 and signed on their behalf by:

BU Hackett
Barry Hackett, Chairman


Daniel Blake, Vice Chairman

**Upper Norwood Association for Community Care
Notes Forming Part of the Financial Statements
For the Year Ended 31st March 2024**

1. Accounting policies

Basis of accounting

The financial statements have been prepared in accordance with "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Fund accounting

Unrestricted funds comprise accumulated surpluses and deficits on general funds. They are available for use at the discretion of the trustees in furtherance of the charitable objects of the charity.

Restricted funds comprise monies raised for, and their use restricted to, a specific purpose, or donations subject to conditions imposed by the donor or through the terms of an appeal.

Income

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income, it is certain that the income will be received and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of core grants, donations and membership subscriptions and is included in full in the Statement of Financial Activities.

Incoming resources from charitable activities are included in full in the Statement of Financial Activities.

Investment income and bank interest receivable are fully accrued at the balance sheet date.

Expenditure

Resources expended are recognised on an accruals basis when a liability is incurred, as soon as there is a legal or constructive obligation committing the charity to the expenditure.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Operating leases

Rentals payable under operating leases are charged to the Statement of Financial Activities as incurred over the term of the lease.

Cash flow

The financial statements do not include a cash flow statement because the charity, as a small reporting entity, is exempt from the requirement to prepare such a statement under Financial Reporting Standard 1 'Cash Flow Statements'.

VAT

The charity is not registered for VAT.

Upper Norwood Association for Community Care
Notes Forming Part of the Financial Statements (continued)
For the Year Ended 31st March 2024

1. Accounting policies (continued)

Tangible fixed assets

Tangible fixed assets are stated at cost less accumulated depreciation.

Tangible fixed assets are depreciated at rates calculated to write off the cost of each asset over its estimated useful life as follows:

Office equipment	25%	Straight line basis
Centre equipment	20%	Straight line basis

2. Net income for the year

	2024	2023
	£	£
Net incoming resources for the year is stated after charging:		
Independent examiner's remuneration	-	-
Depreciation	<u>541</u>	<u>587</u>

3. Tangible fixed assets

	Office	Centre	Total
	£	£	£
Cost			
At 1st April 2023	9,463	4,337	13,800
Additions	-	-	-
Disposals	-	-	-
At 31st March 2024	<u>9,463</u>	<u>4,337</u>	<u>13,800</u>
Depreciation			
At 1st April 2023	9,062	3,997	13,059
Charge for the year	201	340	541
At 31st March 2024	<u>9,263</u>	<u>4,337</u>	<u>13,600</u>
Net book value			
At 31st March 2024	<u>200</u>	<u>-</u>	<u>200</u>
At 31st March 2023	<u>401</u>	<u>340</u>	<u>741</u>

Upper Norwood Association for Community Care
Notes Forming Part of the Financial Statements (continued)
For the Year Ended 31st March 2024

4. Cash at bank

Bank accounts were reconciled at the period end to the following balances:

	2024	2023
		£
Barclays	105,085	94,473
HSBC 1	2,069	1,831
HSBC 2	7,247	7,123
	<u>114,401</u>	<u>103,427</u>

5. Debtors

	2024	2023
	£	£
Prepayments	-	-
Accrued income	-	-
Other debtors	-	-
	<u>-</u>	<u>-</u>

6. Creditors: amounts falling due within one year

	2024	2023
	£	£
Trade creditors	-	-
Accruals	1,080	5,560
Deferred income	1,750	-
	<u>2,830</u>	<u>5,560</u>

7. Staff Costs

	2024	2023
	£	£
Wages & Salaries	49,694	45,372
PAYE & NIC	5,894	5,638
Pensions	2,642	2,240
	<u>58,230</u>	<u>53,250</u>

8. Trustees Expenses

No remuneration has been paid, nor any expenses reimbursed to any of the trustees (2023: £0).

Upper Norwood Association for Community Care
Notes Forming Part of the Financial Statements (continued)
For the Year Ended 31st March 2024

9. Statement of funds	1 Apr 2023 £	Incoming resources £	Resources expended £	31 Mar 2024 £
Restricted funds				
NHS South West London	-	18,000	18,000	-
Croydon Relief in Need Fund	-	8,300	8,300	-
Ros Harding Trust	-	1,000	1,000	-
	<u>-</u>	<u>27,300</u>	<u>27,300</u>	<u>-</u>
Unrestricted funds				
General fund	<u>107,608</u>	<u>78,984</u>	<u>65,821</u>	<u>120,771</u>
TOTAL FUNDS	<u><u>107,608</u></u>	<u><u>106,284</u></u>	<u><u>93,121</u></u>	<u><u>120,771</u></u>

NHS South West London

Grants were received towards staff costs and the rental of premises.

Croydon Relief in Need Fund

Funds were received to enable us to provide a warm hub and food parcels to the local community.

Ros Harding Trust

A further grant of £1,000 was received to cover the cost of room hire charges during the year.

10. REVENUE COMMITMENTS

UNACC has entered into a lease agreement with Croydon Voluntary Association as follows:

	2024 £	2023 £
Ground floor space	5,760	5,040
Waterside centre house rooms	15,960	13,680
Total	<u>21,720</u>	<u>18,720</u>

Upper Norwood Association for Community Care
Income & Expenditure
For the Year Ended 31st March 2024

	Unrestricted £	Restricted £	Total 2024 £	Total 2023
INCOME				
Grant - NHS South West London	-	18,000	18,000	-
Grant - Croydon Relief in Need fund	-	8,300	8,300	10,524
Grant - Ros Harding Trust	-	1,000	1,000	1,500
Grant - Croydon Council	-	-	-	38,932
Grant - Croydon Neighbourhood Care Association	-	-	-	9,550
Donations	43,718	-	43,718	3,621
Members daily rate 1	14,831	-	14,831	13,756
Members daily rate 2	2,710	-	2,710	2,474
Members daily rate 3	3,001	-	3,001	1,941
Takeaway Meals	5,479	-	5,479	5,143
Outings & Parties	4,199	-	4,199	2,236
Membership subscriptions	2,243	-	2,243	1,761
Exercise & activities	1,368	-	1,368	1,392
Lunches & Snacks	1,007	-	1,007	424
Bank interest & investment income	422	-	422	145
Al fresco / Veranda	6	-	6	34
Other Income	-	-	-	282
Rental Income	-	-	-	-
TOTAL INCOME	78,984	27,300	106,284	93,715
EXPENDITURE				
Staff costs	49,581	9,333	58,914	53,450
CVA rent, heat & lighting	-	17,967	17,967	18,720
Lunches & Snacks	6,030	-	6,030	7,612
Exercise & entertainment	4,834	-	4,834	6,532
Stationery, printing & office supplies	1,506	-	1,506	3,189
Telephone & Internet	1,142	-	1,142	1,206
Accountancy fees	1,080	-	1,080	850
Insurance	605	-	605	559
Depreciation	541	-	541	587
Trips, holidays, parties & outings	431	-	431	580
Sundries / misc	71	-	71	35
Fundraising	-	-	-	10
	65,821	27,300	93,121	93,330
SURPLUS / (DEFICIT)	13,163	-	13,163	385

UPPER NORWOOD ASSOCIATION FOR COMMUNITY CARE

England & Wales - Charity number 265270

Accounts

**UPPER NORWOOD
ASSOCIATION FOR
COMMUNITY CARE**



UNACC

**ANNUAL REPORT
AND ACCOUNTS
2022 – 2023**



We are a charitable organisation receiving some financial help from the London Borough of Croydon, and other charitable trusts, and cater specifically for people over fifty. We provide a warm and friendly service for people to drop-in and chat or become involved in a variety of activities. Here is an example of our regular services:

Services Available

Beauty therapy
Computer Buddies
Yoga
Art Classes
Keep Fit and Dance Exercises
Nordic Walking
Reminiscence Groups
Quiz Sessions
Scrabble, Bingo
Film Club
IT support
Signposting
Parties & Outings
Talks on matters of interest
Help with letter writing and form filling.

We have close links with professional and statutory bodies which can offer help with problems.

For further information please telephone the Centre Manager,
Natalie Fernandez, on 020 8771 6886 for an appointment.
There is an Annual Membership fee of £30.

THE SOCIAL CENTRE

Monday, Tuesday, Wednesday and Friday 9.30am to 2.30pm

LUNCH CLUB

Monday 12pm, Tuesday, Wednesday and Friday 12.30pm

Contents

	Page
Reference and Administrative Information	1
Report of the Trustees	2 - 6
Report of the Independent Examiner	7
Statement of Financial Activities	8
Balance Sheet	9
Notes Forming Part of the Financial Statements	10 - 14

TRUSTEES & EXECUTIVE COMMITTEE

Barry Hackett	Chairman	
Daniel Blake	Vice Chair	
Anne Lynda Charles		Appointed 27th March 2023
Mukesh Chauhan		Appointed 27th March 2023
Shirley Douthwaite		Appointed 27th March 2023
Jenny Flynn		Appointed 27th March 2023
Sophia Yearwood		

Ken French		Resigned 26 th March 2023
Gill Kilsby		Resigned 26 th March 2023
Juliet Purkiss		Resigned 26 th March 2023

Non-voting members of the Executive Committee

Natalie Fernandez	Centre Manager
-------------------	----------------

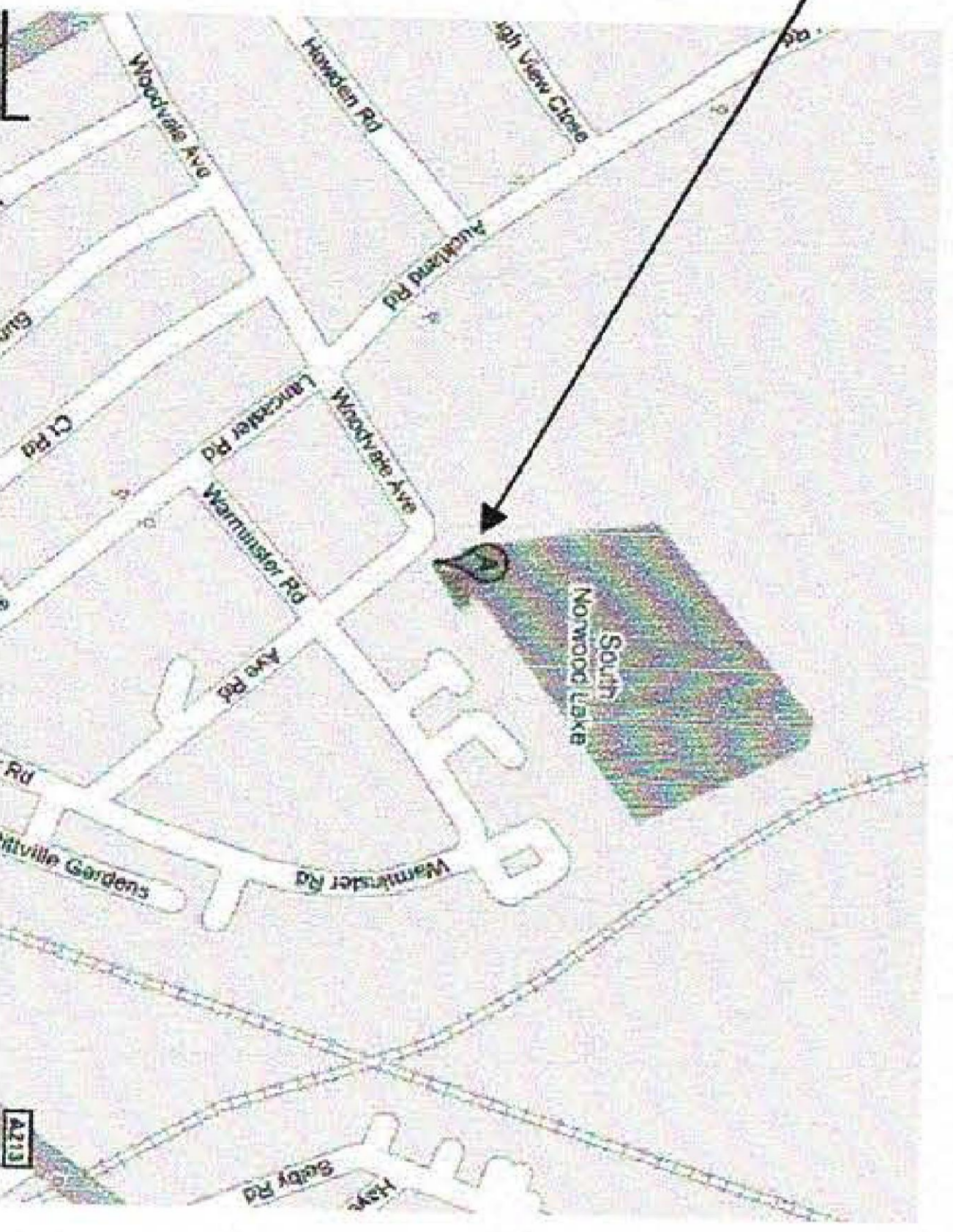
Principal Office and Centre

UNACC
Waterside Centre
26 Avenue Road
London
SE25 4DX

Registered Charity Number 265270

Independent Examiner Rod Fernandez, BA Hons

How to find us



The Trustees are pleased to present their annual report and financial statements for the year ended 31st March 2023. The Trustees confirm that the reported financial statements of the Charity comply with the current statutory requirements, the requirements of the Charity's governing documents, and the provisions of "Accounting and reporting by charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" effective 1 January 2019 (Charities SORP FRS 102).

Structure, Governance and Management

UNACC is an unincorporated association, and a registered charity. It is governed by a constitution which was adopted on 30th November 1972.

The objects of the association are to promote any charitable purposes for the benefit of the community in Upper Norwood and the neighbourhood, and in particular the advancement of education, the furtherance of health and the relief of poverty, distress and sickness.

The association seeks to promote and organise co-operation in the achievement of the above purposes and to that end to bring together in council representatives of the statutory authorities and voluntary organisations engaged in the furtherance of the above purposes within Upper Norwood and the neighbourhood.

The Association is governed by a Board of Trustees, whose members are non-executive and unpaid. The members of the Board are trustees under charity law. The Board meets at least 4 times a year, and gives strategic and policy direction for the Association.

The Board may include a maximum of 2 co-opted members at any time. Co-opted members may be formally appointed at the AGM or at an EGM by the members. There must be at least 5, but no more than 10 Board members.

Reserves Policy

It is the policy of the association that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six months' expenditure. The Trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the Charity's current activities whilst consideration is given to ways in which additional funds may be raised. Reserves currently equate to over 12 months' expenditure.

Review of financial position

The financial results for the year are set out in the attached accounts. They show a surplus of £385 for the year (2022: surplus £3,268). The total reserves at 31st March 2023 were £107,608 (2022: £107,223).

Public Benefit

UNACC was registered as a charitable organisation in 1972 and has since expanded to offer a wide range of activities and outings as well as continuing to provide a safe and inclusive meeting place for older people.

The centre is open to anyone aged 50 and over, and both members and volunteers come from the surrounding boroughs of Croydon, Bromley, Southwark and Lambeth.

During our over 50 years in existence, we have developed an active social centre and lunch club offering a wide-ranging choice of healthy living activities for older people, enabling them to remain in their own homes and retaining their independence. We provide an essential service to the neighbourhood by preventing loneliness and depression, and we are proud to enable volunteers to extend friendship and practical support to people who would otherwise be isolated in the local community.

Achievement and Performance - Report on Centre Activities

During the year:-

- Croydon Social Services, GP's surgeries and other Health professionals made referrals.
- Sessions were held with carers, either face to face or on the telephone.
- Letters were written and forms completed for users.
- Telephone calls were made to, and for users.
- Talks and seminars were held on various topics by respected professionals.
- Regular Film club was held.
- Art club expanded
- Regular exercise sessions with massage therapy held.
- Table tennis tournaments were held.
- Information was provided to members on a wide variety of subjects.
- Members enjoyed many intergenerational and fundraising events, as well as the introduction of quizzes, games and a shared reading group.

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Office Staff

During the year, we employed three staff. Natalie Fernandez, Centre manager, Roberta Gallinari, Admin-Finance officer and Paige O'Hara, Chef. Staff updated their skills this year by undergoing Safeguarding, Food safety and hygiene, and First aid and defibrillation training.

Volunteers

UNACC is extremely proud of and grateful to its amazing volunteers, without whom we could not continue to run. We have welcomed several new volunteers during the year and said goodbye to some of our volunteers.

Publicity and Outreach

UNACC's newsletter was published on the first of every month. Publicity posters with general and specific advertising materials were placed in local shops, GP surgeries and churches as well as the Library. UNACC also has a successful website, and maintained an online presence including regularly updated Facebook, Instagram and Twitter pages.

We continued to provide food parcels with any surplus food to local families and carers.

UNACC has partnered with many different agencies, and has accommodated students undertaking GCSEs, A Levels and Degree subjects for work experience. We have also hosted a Duke of Edinburgh participant building on their skills and volunteering.

UNACC maintained a successful partnership with Addiscombe Neighbourhood Care, providing hot meals twice per week to its older members.

UNACC representatives attended the Croydon Holocaust Memorial event in January at the Town Hall.

Sad goodbyes

We said a sad goodbye to Anne Dolan, one of our longstanding members, and attended her funeral.

Events

We held a very successful event for the Platinum Jubilee in April, in partnership with the Crystal Palace International Film Festival, and Orchard Way Primary School. UNACC's art class produced an art exhibition based on memories of the Queen, and every pupil at Orchard Way Primary School produced art on the same theme that was also exhibited.

We produced a film in collaboration with CPIFF on members' memories of the Queen and screened it to members.

50 years of UNACC

UNACC celebrated its 50th birthday in November 2022 with an all-day showcase of the services UNACC has to offer, including free taster sessions of all the exercise classes, a fabulous free lunch and screening of our '50 years of UNACC' film.

We would like to thank everyone who has helped to keep us operating as a vital service in the community, and we hope to continue for as long as possible.

Chairman's Review of the Year

Beyond all expectations, UNACC has survived another year and exceeded its aims and objectives to become one of the best charitable providers of community care in the Borough.

This has continued to be a team effort and a great many people may take credit in its success. Whether it be down to the almost tireless paid members of staff or to the kindness and generosity of a whole host of volunteers, the members have been provided with a wide range of events, goods and services throughout the year.

We will take the good times past and look forward to the next year and its own challenges with renewed vigour from a job well done!

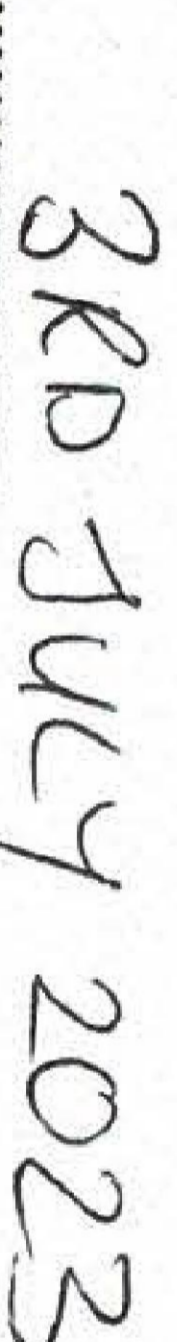
Vote of thanks

We would like to offer thanks to all the tutors and professionals who have provided wise counsel during this year.

We also gratefully acknowledge the support of The London Borough of Croydon, Croydon Neighbourhood Care Association, Croydon Voluntary Action, Croydon Relief in Need, The Ros Harding Trust and everyone who has given support to this organisation. We make special mention of those who have kindly made donations.

Signed, on behalf of the board of Trustees:


.....
Barry Hackett, Chairman


.....
Date 3RD JULY 2023

I report to the charity trustees on my examination of the financial statements of The Upper Norwood Association for Community Care (the charity) for the year ended 31 March 2023. These comprise the Statement of Financial Activities (including Income and Expenditure Account), the Balance Sheet and the related Notes, all of which are set out on pages 8-14.

Responsibilities and basis of report

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


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

Independent examiner's statement

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

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

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



Rod Fernandez, BA Hons
 171 Harcourt Avenue
 Sidcup
 Kent
 DA15 9LH

.....
9TH SEPTEMBER 2023

Date

	Notes	Unrestricted Funds	Restricted Funds	Total 2023	Total 2022
Income from:					
Grants					
Donations & sponsorship		-	60,506	60,506	54,055
Investments		3,621	-	3,621	3,528
Income from operations		145	-	145	10
Other Income		29,161	-	29,161	24,597
		282	-	282	54
Total income		33,209	60,506	93,715	82,244

Expenditure on:

Charitable activities					
Raising funds		14,724	18,720	33,444	27,044
Management and administration		10	-	10	339
		18,090	41,786	59,876	51,593
Total Expenditure		32,824	60,506	93,330	78,976

Net (expenditure) / income


		<u>385</u>	<u>-</u>	<u>385</u>	<u>3,268</u>
--	--	------------	----------	------------	--------------


Reconciliation of funds

Total funds brought forward	9	107,223	-	107,223	103,955
Total funds carried forward		107,608	-	107,608	107,223

	Notes	2023	2022
Fixed assets			
Tangible fixed assets	3	<u>741</u>	<u>1,328</u>
Current assets			
Cash at bank	4	103,427	95,474
National Savings income bond		9,000	9,000
Debtors & prepayments	5	-	3,721
Total current assets		<u>112,427</u>	<u>108,195</u>
Current liabilities			
Creditors & accrued expenditure	6	<u>(5,560)</u>	<u>(2,300)</u>
Net current assets		<u>106,867</u>	<u>105,895</u>
Total assets		<u>107,608</u>	<u>107,223</u>
Financed by:			
General Funds			
Unrestricted funds	9	107,608	107,223
Restricted funds	9	-	-
		<u>107,608</u>	<u>107,223</u>

The financial statements on pages 10-14 were approved by the Board of Trustees on
3RD JULY 2023 and signed on their behalf by:


 Barry Hackett, Chairman


 Daniel Blake, Vice Chairman

1. Accounting policies

Basis of accounting

The financial statements have been prepared in accordance with "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Fund accounting

Unrestricted funds comprise accumulated surpluses and deficits on general funds. They are available for use at the discretion of the trustees in furtherance of the charitable objects of the charity.

Restricted funds comprise monies raised for, and their use restricted to, a specific purpose, or donations subject to conditions imposed by the donor or through the terms of an appeal.

Income

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income, it is certain that the income will be received and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of core grants, donations and membership subscriptions and is included in full in the Statement of Financial Activities.

Incoming resources from charitable activities are included in full in the Statement of Financial Activities.

Investment income and bank interest receivable are fully accrued at the balance sheet date.

Expenditure

Resources expended are recognised on an accruals basis when a liability is incurred, as soon as there is a legal or constructive obligation committing the charity to the expenditure.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Operating leases

Rentals payable under operating leases are charged to the Statement of Financial Activities as incurred over the term of the lease.

Cash flow

The financial statements do not include a cash flow statement because the charity, as a small reporting entity, is exempt from the requirement to prepare such a statement under Financial Reporting Standard 1 'Cash Flow Statements'.

VAT

The charity is not registered for VAT.

4. Cash at bank

Bank accounts were reconciled at the period end to the following balances:

	2023	2022
Barclays	£	£
HSBC 1	94,473	86,605
HSBC 2	1,831	1,773
	7,123	7,097
	<u>103,427</u>	<u>95,475</u>

5. Debtors

	2023	2022
Prepayments	£	£
Accrued income	-	-
Other debtors	-	3,721
	-	-
	<u>-</u>	<u>3,721</u>

6. Creditors: amounts falling due within one year

	2023	2022
Trade creditors	£	£
Accruals	-	-
Deferred income	5,560	800
	-	1,500
	<u>5,560</u>	<u>2,300</u>

7. Staff Costs

	2023	2022
Wages & Salaries	£	£
PAYE & NIC	45,372	42,400
Pensions	5,638	2,317
	2,240	1,852
	<u>53,250</u>	<u>46,569</u>

8. Trustees Expenses

No remuneration has been paid, nor any expenses reimbursed to any of the trustees (2022: £0).

9. Statement of funds

	1 Apr 2022	Incoming resources	Resources expended	31 Mar 2023
	£	£	£	£
Restricted funds				
Croydon Council	-	38,932	38,932	-
Croydon Relief In Need Fund	-	10,524	10,524	-
Croydon Neighbourhood Care Assoc	-	9,550	9,550	-
Ros Harding Trust	-	1,500	1,500	-
	-	60,506	60,506	-
Unrestricted funds				
General fund	107,223	33,209	32,824	107,608
TOTAL FUNDS	107,223	93,715	93,330	107,608

Croydon Council

Grants were received towards staff costs and the rental of premises.

Croydon Relief In Need Fund

Funds were received to enable us to provide a warm hub and food parcels to the local community.

Croydon Neighbourhood Care Association

A grant was received for promotion and drop-in myth-busting sessions around the COVID-19 vaccination.

Ros Harding Trust

A further grant of £1,500 was received to cover the cost of room hire charges during the year.

10. REVENUE COMMITMENTS

UNACC has entered into a lease agreement with Croydon Voluntary Association as follows:

	2023	2022
	£	£
Ground floor space	5,040	4,800
Waterside centre house rooms	13,680	12,600
Total	18,720	17,400

INCOME

	Unrestricted £	Restricted £	Total 2023 £	Total 2022
Grant - Croydon Council	-	38,932	38,932	38,930
Grant - Croydon Relief in Need fund	-	10,524	10,524	9,445
Grant - Croydon Neighbourhood Care Association	-	9,550	9,550	-
Grant - Ros Harding Trust	-	1,500	1,500	1,500
Grant - National Lottery	-	-	-	4,180
Members daily rate 1	13,756	-	13,756	9,833
Members daily rate 2	2,474	-	2,474	1,536
Members daily rate 3	1,941	-	1,941	836
Takeaway Meals	5,143	-	5,143	4,254
Donations	3,621	-	3,621	3,528
Outings & Parties	2,236	-	2,236	1,893
Membership subscriptions	1,761	-	1,761	1,000
Exercise & activities	1,392	-	1,392	1,522
Lunches & Snacks	424	-	424	2,953
Other Income	282	-	282	54
Bank interest & investment income	145	-	145	10
Al fresco / Veranda	34	-	34	-
Rental Income	-	-	-	770
TOTAL INCOME	33,209	60,506	93,715	82,244

EXPENDITURE

Staff costs	11,664	41,786	53,450	46,570
CVA rent, heat & lighting	-	18,720	18,720	15,800
Lunches & Snacks	7,612	-	7,612	8,839
Exercise & entertainment	6,532	-	6,532	2,405
Stationery, printing & office supplies	3,189	-	3,189	1,750
Telephone & Internet	1,206	-	1,206	982
Accountancy fees	850	-	850	800
Depreciation	587	-	587	899
Trips, holidays, parties & outings	580	-	580	-
Insurance	559	-	559	521
Sundries / misc	35	-	35	71
Fundraising	10	-	10	339
	32,824	60,506	93,330	78,976

SURPLUS / (DEFICIT)

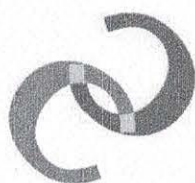
	385	-	385	3,268
--	------------	----------	------------	--------------

UPPER NORWOOD ASSOCIATION FOR COMMUNITY CARE

England & Wales - Charity number 265270

Accounts

**UPPER NORWOOD
ASSOCIATION FOR
COMMUNITY CARE**



UNACC

**ANNUAL REPORT
AND ACCOUNTS
2021 – 2022**

Supported by
**CROYDON
COUNCIL**

**Upper Norwood Association for Community Care
Annual Report and Financial Statements
For the Year Ended 31st March 2022**

Contents

	Page
Reference and Administrative Information	1
Report of the Trustees	2 - 6
Report of the Independent Examiner	7
Statement of Financial Activities	8
Balance Sheet	9
Notes Forming Part of the Financial Statements	10 - 14

**Upper Norwood Association for Community Care
Reference and Administrative Information
For the Year Ended 31st March 2022**

TRUSTEES & EXECUTIVE COMMITTEE

Barry Hackett	Chairman
Daniel Blake	Vice Chair
Sophia Yearwood	
Gill Kilsby	
Ken French	
Juliet Purkiss	

Non-voting members of the Executive Committee

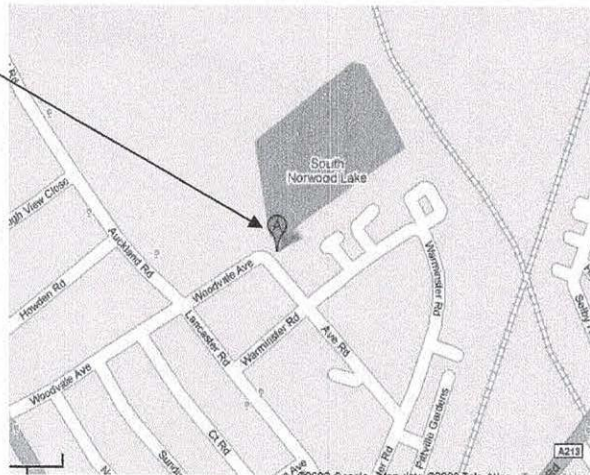
Natalie Fernandez	Centre Manager
-------------------	----------------

Principal Office and Centre	UNACC Waterside Centre 26 Avenue Road London SE25 4DX
------------------------------------	---

Registered Charity Number	265270
----------------------------------	--------

Independent Examiner	Rod Fernandez, BA Hons
-----------------------------	------------------------

How to find us



Upper Norwood Association for Community Care
Report of the Trustees
For the Year Ended 31st March 2022

The Trustees are pleased to present their annual report and financial statements for the year ended 31st March 2022. The Trustees confirm that the reported financial statements of the Charity comply with the current statutory requirements, the requirements of the Charity's governing documents, and the provisions of "Accounting and reporting by charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" effective 1 January 2019 (Charities SORP FRS 102).

Structure, Governance and Management

UNACC is an unincorporated association, and a registered charity. It is governed by a constitution which was adopted on 30th November 1972.

The objects of the association are to promote any charitable purposes for the benefit of the community in Upper Norwood and the neighbourhood, and in particular the advancement of education, the furtherance of health and the relief of poverty, distress and sickness.

The association seeks to promote and organise co-operation in the achievement of the above purposes and to that end to bring together in council representatives of the statutory authorities and voluntary organisations engaged in the furtherance of the above purposes within Upper Norwood and the neighbourhood.

The Association is governed by a Board of Trustees, whose members are non-executive and unpaid. The members of the Board are trustees under charity law. The Board meets at least 4 times a year, and gives strategic and policy direction for the Association.

The Board may include a maximum of 2 co-opted members at any time. Co-opted members may be formally appointed at the AGM or at an EGM by the members. There must be at least 5, but no more than 10 Board members.

Reserves Policy

It is the policy of the association that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six months' expenditure. The Trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the Charity's current activities whilst consideration is given to ways in which additional funds may be raised. Reserves currently equate to over 12 months' expenditure.

Review of financial position

The financial results for the year are set out in the attached accounts. They show a surplus of £3,268 for the year (2021: deficit £9,380). The total reserves at 31st March 2022 were £107,223 (2021: £103,955).

**Upper Norwood Association for Community Care
Report of the Trustees
For the Year Ended 31st March 2022**

Public Benefit

UNACC was registered as a charitable organisation in 1972 and has since expanded to offer a wide range of activities and outings as well as continuing to provide a safe and inclusive meeting place for older people.

The centre is open to anyone aged 50 and over, and both members and volunteers come from the surrounding boroughs of Croydon, Bromley, Southwark and Lambeth.

During our now 50 years in existence, we have developed an active social centre and lunch club offering a wide-ranging choice of healthy living activities for older people, enabling them to remain in their own homes and retaining their independence. We provide an essential service to the neighbourhood by preventing loneliness and depression, and we are proud to enable volunteers to extend friendship and practical support to people who would otherwise be isolated in the local community.

Achievement and Performance - Report on Centre Activities

During the year:-

- Croydon Social Services, GP's surgeries and other Health professionals made referrals.
- Sessions were held with carers, either face to face or on the telephone.
- Letters were written and forms completed for users.
- Telephone calls were made to, and for users.
- Talks and seminars were held on various topics by respected professionals.
- Regular Film club was held.
- Art club expanded
- Regular exercise sessions with massage therapy held.
- Table tennis tournaments were held.
- Information was provided to members on a wide variety of subjects.
- Members enjoyed many intergenerational and fundraising events, as well as the introduction of quizzes, games and a shared reading group.

Review of financial position

The financial results for the year are set out in the attached accounts. They show a surplus of £3,268 for the year (2021: deficit £9,380). The total reserves at 31st March 2022 were £107,223 (2021: £103,955).

Upper Norwood Association for Community Care
Report of the Trustees
For the Year Ended 31st March 2022

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**Upper Norwood Association for Community Care
Report of the Trustees
For the Year Ended 31st March 2022**

Office Staff

During the year, we employed three staff. Natalie Fernandez, Centre manager, Roberta Gallinari, Admin-Finance officer and Paige O'Hara, Chef. Staff updated their skills this year by undergoing Safeguarding, Food safety and hygiene, and First aid and defibrillation training.

Volunteers

UNACC is extremely proud of and grateful to its amazing volunteers, ~~without whom~~ we could not continue to run. We have welcomed several new volunteers during the year and said good-bye to some of our volunteers.

Publicity and Outreach

UNACC's newsletter was published on the first of every month. Publicity posters with general and specific advertising materials were placed in local shops, GP surgeries and churches as well as the Library. UNACC also has a successful website, and maintained an online presence including regularly updated Facebook, Instagram and Twitter pages.

We continued to provide free meals in school holidays to children, which attracted a lot of goodwill towards UNACC from the public and some donations to help our work.

UNACC has partnered with many different agencies, and has accommodated students undertaking GCSEs, A Levels and Degree subjects for work experience. We have also hosted a Duke of Edinburgh participant building on their skills and volunteering.

UNACC maintained a successful partnership with SilverFit, an organisation that enables and encourages exercise in older people, and we have continued to offer walking sessions around the lake.

Sad goodbyes

In October UNACC held a memorial service to say goodbye to two of our most experienced and loved volunteers, Sheila Graham and Jean Tennent. It was an emotional day and we welcomed present and past members, as well as Jean's family, to pay tribute to their lives.

Pat Reid was Natalie's grandmother and a great supporter of UNACC. She sadly passed away in October and wished for donations to UNACC to be made at her funeral. The family donations generously amounted to well over £1000.

COVID Recovery

We are still feeling the effects from COVID-19 and the resulting closures which meant a large drop in revenue, however we continue to supply another lunch club with meals to broaden our income streams and secured some additional funding to help us reach as many people in need as possible. We are working to our covid recovery plan as agreed by the Board.

**Upper Norwood Association for Community Care
Report of the Trustees
For the Year Ended 31st March 2022**

Chairman's Review of the Year

'It was the best of times, it was the worst of times' - the opening lines of Charles Dickens' A Tale of two Cities fit so appropriately with April 2021-March 2022 and the lives of UNACC and all its members.

- The aftermath of COVID affects us all and will continue to do so for many months
- The war in Ukraine may become a global conflict with devastating consequences for everyone across the world
- Brexit may yet alter our lives in ways we had never contemplated
- The ongoing financial crisis both here in the United Kingdom and elsewhere in the rest of the world will and already has wreaked havoc on our spending power!

Political unrest in this country and abroad - and it is as if no one saw any of it coming... but in adversity we often show our best, and UNACC and its team have been there for us all and I for one must offer my thanks and appreciation for all they have achieved in these difficult times.

Thank you!

Vote of thanks

We would like to offer thanks to all the tutors and professionals who have provided wise counsel during this year.

We also gratefully acknowledge the support of The London Borough of Croydon, Croydon Neighbourhood Care Association, Croydon Voluntary Action, Croydon Relief in Need, The Ros Harding Trust and everyone who has given support to this organisation. We make special mention of those who have kindly made donations.

Signed, on behalf of the board of Trustees:

Barry Hackett
Barry Hackett, Chairman

28.10.2022
Date

**Upper Norwood Association for Community Care
Independent Examiner's Report
For the Year Ended 31st March 2022**

I report to the charity trustees on my examination of the financial statements of The Upper Norwood Association for Community Care (the charity) for the year ended 31 March 2022. These comprise the Statement of Financial Activities (including Income and Expenditure Account), the Balance Sheet and the related Notes, all of which are set out on pages 8-14.

Responsibilities and basis of report

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

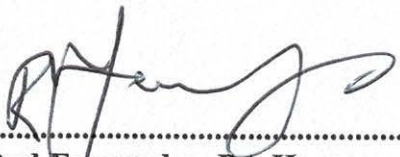
I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

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

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


.....
Rod Fernandez, BA Hons
171 Harcourt Avenue
Sidcup
Kent
DA15 9LH

31.10.2022
.....
Date

Upper Norwood Association for Community Care
Statement of Financial Activities
For the Year Ended 31st March 2022

	Notes	Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
Income from:					
Grants		-	54,055	54,055	47,366
Donations & sponsorship		3,528	-	3,528	1,686
Investments		10	-	10	79
Income from operations		24,597	-	24,597	8,619
Other Income		54	-	54	11
Total income		28,189	54,055	82,244	57,761
Expenditure on:					
Charitable activities		11,244	15,800	27,044	14,358
Raising funds		339	-	339	15
Management and administration		13,338	38,255	51,593	52,768
Total Expenditure		24,921	54,055	78,976	67,141
Net (expenditure) / income		3,268	-	3,268	(9,380)
Reconciliation of funds					
Total funds brought forward	9	103,955	-	103,955	113,335
Total funds carried forward		107,223	-	107,223	103,955

Upper Norwood Association for Community Care
Balance Sheet
As at 31st March 2022

	Notes	2022	2021
Fixed assets			
Tangible fixed assets	3	<u>1,328</u>	<u>2,227</u>
Current assets			
Cash at bank	4	95,474	93,278
National Savings income bond		9,000	9,000
Debtors & prepayments	5	3,721	-
Total current assets		<u>108,195</u>	<u>102,278</u>
Current liabilities			
Creditors & accrued expenditure	6	<u>(2,300)</u>	<u>(550)</u>
Net current assets		<u>105,895</u>	<u>101,728</u>
Total assets		<u><u>107,223</u></u>	<u><u>103,955</u></u>
Financed by:			
General Funds			
Unrestricted funds	9	107,223	103,955
Restricted funds	9	-	-
		<u><u>107,223</u></u>	<u><u>103,955</u></u>

The financial statements on pages 10-14 were approved by the Board of Trustees on
28.10. 2022 and signed on their behalf by:

BU Hackett
 Barry Hackett, Chairman

[Signature]
 Daniel Blake, Vice Chairman

**Upper Norwood Association for Community Care
Notes Forming Part of the Financial Statements
For the Year Ended 31st March 2022**

1. Accounting policies

Basis of accounting

The financial statements have been prepared in accordance with "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Fund accounting

Unrestricted funds comprise accumulated surpluses and deficits on general funds. They are available for use at the discretion of the trustees in furtherance of the charitable objects of the charity.

Restricted funds comprise monies raised for, and their use restricted to, a specific purpose, or donations subject to conditions imposed by the donor or through the terms of an appeal.

Income

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income, it is certain that the income will be received and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of core grants, donations and membership subscriptions and is included in full in the Statement of Financial Activities.

Incoming resources from charitable activities are included in full in the Statement of Financial Activities.

Investment income and bank interest receivable are fully accrued at the balance sheet date.

Expenditure

Resources expended are recognised on an accruals basis when a liability is incurred, as soon as there is a legal or constructive obligation committing the charity to the expenditure.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Operating leases

Rentals payable under operating leases are charged to the Statement of Financial Activities as incurred over the term of the lease.

Cash flow

The financial statements do not include a cash flow statement because the charity, as a small reporting entity, is exempt from the requirement to prepare such a statement under Financial Reporting Standard 1 'Cash Flow Statements'.

VAT

The charity is not registered for VAT.

Upper Norwood Association for Community Care
Notes Forming Part of the Financial Statements (continued)
For the Year Ended 31st March 2022

1. Accounting policies (continued)

Tangible fixed assets

Tangible fixed assets are stated at cost less accumulated depreciation.

Tangible fixed assets are depreciated at rates calculated to write off the cost of each asset over its estimated useful life as follows:

Office equipment	25%	Straight line basis
Centre equipment	20%	Straight line basis

2. Net income for the year

2022	2021
£	£

Net incoming resources for the year is stated after charging:

Independent examiner's remuneration	-	-
Depreciation	899	899
	<u>899</u>	<u>899</u>

3. Tangible fixed assets

	Office £	Centre £	Total £
Cost			
At 1st April 2021	9,463	4,337	13,800
Additions	-	-	-
Disposals	-	-	-
At 31st March 2022	<u>9,463</u>	<u>4,337</u>	<u>13,800</u>
Depreciation			
At 1st April 2021	8,258	3,315	11,573
Charge for the year	558	341	899
At 31st March 2022	<u>8,816</u>	<u>3,656</u>	<u>12,472</u>
Net book value			
At 31st March 2022	<u>647</u>	<u>681</u>	<u>1,328</u>
At 31st March 2021	<u>1,205</u>	<u>1,022</u>	<u>2,227</u>

Upper Norwood Association for Community Care
Notes Forming Part of the Financial Statements (continued)
For the Year Ended 31st March 2022

4. Cash at bank

Bank accounts were reconciled at the period end to the following balances:

	2022	2021
	£	£
Barclays	86,605	84,398
HSBC 1	1,773	7,096
HSBC 2	7,097	1,784
	<u>95,475</u>	<u>93,278</u>

5. Debtors

	2022	2021
	£	£
Prepayments	-	-
Accrued income	3,721	-
Other debtors	-	-
	<u>3,721</u>	<u>-</u>

6. Creditors: amounts falling due within one year

	2022	2021
	£	£
Trade creditors	-	-
Accruals	800	550
Deferred income	1,500	-
	<u>2,300</u>	<u>550</u>

7. Staff Costs

	2022	2021
	£	£
Wages & Salaries	42,400	42,605
PAYE & NIC	2,317	4,279
Pensions	1,852	2,229
	<u>46,569</u>	<u>49,113</u>

8. Trustees Expenses

No remuneration has been paid, nor any expenses reimbursed to any of the trustees (2021: £0).

Upper Norwood Association for Community Care
Notes Forming Part of the Financial Statements (continued)
For the Year Ended 31st March 2022

9. Statement of funds	1 Apr 2021	Incoming resources	Resources expended	31 Mar 2022
	£	£	£	£
Restricted funds				
Croydon Council	-	38,930	38,930	-
Croydon Relief in Need Fund	-	9,445	9,445	-
National Lottery Community Fund	-	4,180	4,180	-
Ros Harding Trust	-	1,500	1,500	-
	<u>-</u>	<u>54,055</u>	<u>54,055</u>	<u>-</u>
Unrestricted funds				
General fund	<u>103,955</u>	<u>28,189</u>	<u>24,921</u>	<u>107,223</u>
TOTAL FUNDS	<u>103,955</u>	<u>82,244</u>	<u>78,976</u>	<u>107,223</u>

Croydon Council

Grants were received towards rental of premises and staff costs.

National Lottery Community Fund

A grant of £4,180 was received to cover the costs of the chef and food to enable us to continue to provide meals during lockdown.

Croydon Relief in Need Fund

A grant of £9,445 was received to cover the costs of the chef and food to enable us to continue to provide meals during lockdown.

Ros Harding Trust

A further grant of £1,500 was received to cover the cost of room hire charges during the year.

10. REVENUE COMMITMENTS

UNACC has entered into a lease agreement with Croydon Voluntary Association as follows:

	2022	2021
	£	£
Ground floor space	4,800	4,800
Waterside centre house rooms	12,600	12,600
Total	<u>17,400</u>	<u>17,400</u>

Upper Norwood Association for Community Care
Income & Expenditure
For the Year Ended 31st March 2022

INCOME	Unrestricted	Restricted	Total	Total
	£	£	2022	2021
			£	£
Grant - Croydon Council	-	38,930	38,930	38,932
Grant - National Lottery	-	4,180	4,180	8,434
Grant - Ros Harding Trust	-	1,500	1,500	-
Grant - Croydon Relief in Need fund	-	9,445	9,445	-
Members daily rate 1	9,833	-	9,833	155
Members daily rate 2	1,536	-	1,536	37
Members daily rate 3	836	-	836	-
Donations	3,528	-	3,528	1,686
Bank interest & investment income	10	-	10	79
Exercise & activities	1,522	-	1,522	208
Membership	1,000	-	1,000	375
Outings & Parties	1,893	-	1,893	570
Fundraising Events	-	-	-	10
Lunches & Snacks	2,953	-	2,953	5,972
Takeaway Meals	4,254	-	4,254	1,152
Rental Income	770	-	770	140
Other Income	54	-	54	11
TOTAL INCOME	28,189	54,055	82,244	57,761
EXPENDITURE				
Staff costs	8,315	38,255	46,570	49,148
CVA rent, heat & lighting	-	15,800	15,800	10,590
Telephone & Internet	982	-	982	858
Stationery, printing & office supplies	1,750	-	1,750	768
Lunches & Snacks	8,839	-	8,839	3,105
Insurance	521	-	521	516
Accountancy fees	800	-	800	550
Fundraising	339	-	339	15
Exercise & entertainment	2,405	-	2,405	662
Depreciation	899	-	899	899
Sundries / misc	71	-	71	30
	24,921	54,055	78,976	67,141
SURPLUS / (DEFICIT)	3,268	-	3,268	(9,380)

UPPER NORWOOD ASSOCIATION FOR COMMUNITY CARE

England & Wales - Charity number 265270

Accounts

**UPPER NORWOOD
ASSOCIATION FOR
COMMUNITY CARE**



UNACC

**ANNUAL REPORT
AND ACCOUNTS
2020 – 2021**

Supported by
**CROYDON
COUNCIL**

ABOUT US

We are a charitable organisation receiving some financial help from the London Borough of Croydon, and other charitable trusts, and cater specifically for people over fifty. We provide a warm and friendly service for people to drop-in and chat or become involved in a variety of activities. The following are some of our regular services:

Services Available

Beauty therapy
Computer Buddies
Yoga
Art Classes
Keep Fit and Dance Exercises
Nordic Walking
Reminiscence Groups
Quiz Sessions
Scrabble, Bingo
Film Club
IT support
Signposting
Parties & Outings
Talks on matters of interest
Help with letter writing and form filling.

We have close links with professional and statutory bodies which can offer help with problems.

For further information, please telephone the Centre Manager,
Natalie Fernandez, on 020 8771 6886 for an appointment.
There is an Annual Membership fee of £30.

THE SOCIAL CENTRE

Monday, Tuesday, Wednesday and Friday 9.30am to 2.30pm

LUNCH CLUB

Monday 12pm, Tuesday, Wednesday and Friday 12.30pm

**Upper Norwood Association for Community Care
Annual Report and Financial Statements
For the Year Ended 31st March 2021**

Contents

	Page
Reference and Administrative Information	1
Report of the Trustees	2 - 6
Report of the Independent Examiner	7
Statement of Financial Activities	8
Balance Sheet	9
Notes Forming Part of the Financial Statements	10 - 14

**Upper Norwood Association for Community Care
Reference and Administrative Information
For the Year Ended 31st March 2021**

TRUSTEES & EXECUTIVE COMMITTEE

Barry Hackett	Chairman
Daniel Blake	Vice Chair
Sophia Yearwood	
Gill Kilsby	
Ken French	
Juliet Purkiss	

Non-voting members of the Executive Committee

Natalie Fernandez, Centre Manager

Principal Office and Centre UNACC
Waterside Centre
26 Avenue Road
London
SE25 4DX

Registered Charity Number 265270

Independent Examiner Rod Fernandez, BA Hons

How to find us



**Upper Norwood Association for Community Care
Report of the Trustees
For the Year Ended 31st March 2021**

The Trustees submit their annual report and financial statements for the year ended 31st March 2021. The Trustees confirm that the reported financial statements of the charity comply with the current statutory requirements, the requirements of the Charity's governing documents, and the provisions of "Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" effective 1 January 2019 (Charities SORP FRS 102).

Structure, Governance and Management

UNACC is an unincorporated association, and a registered charity. It is governed by a constitution which was adopted on 30th November 1972.

The objects of the association are to promote any charitable purposes for the benefit of the community in Upper Norwood and the neighbourhood, and in particular the advancement of education, the furtherance of health and the relief of poverty, distress and sickness.

The association seeks to promote and organise co-operation in the achievement of the above purposes and to that end to bring together in council representatives of the statutory authorities and voluntary organisations engaged in the furtherance of the above purposes within Upper Norwood and the neighbourhood.

The Association is governed by a Board of Trustees, whose members are non-executive and unpaid. The members of the Board are trustees under charity law. The Board meets at least 4 times a year, and gives strategic and policy direction for the Association.

The Board may include a maximum of 2 co-opted members at any time. Co-opted members may be formally appointed at the AGM or at an EGM by the members. There must be at least 5, but no more than 10 Board members.

Reserves Policy

It is the policy of the association that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six months' expenditure. The Trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the Charity's current activities whilst consideration is given to ways in which additional funds may be raised. Reserves currently equate to over 12 months' expenditure.

Upper Norwood Association for Community Care
Report of the Trustees
For the Year Ended 31st March 2021

Public Benefit

UNACC was registered as a charitable organisation in 1972 and has since expanded to offer a wide range of activities and outings as well as continuing to provide a safe and inclusive meeting place for older people.

The centre is open to anyone aged 50 and over, and both members and volunteers come from the surrounding boroughs of Croydon, Bromley, Southwark and Lambeth.

During our 40+ years in existence we have developed an active social centre and lunch club offering a wide-ranging choice of healthy living activities for older people, enabling them to remain in their own homes and thereby retaining a degree of independence. We believe we provide an essential service to the neighbourhood in terms of preventing loneliness and depression, and we are proud to enable volunteers to extend friendship and practical support to people who would otherwise be isolated in the local community.

Achievement and Performance - Report on Centre Activities

During the year:-

- Croydon Social Services, GP's surgeries and other Health professionals made referrals.
- Sessions were held with carers, either face to face or on the telephone.
- Letters were written and forms completed for users.
- Telephone calls were made to, and for users.
- Talks and seminars were held on various topics by respected professionals.
- Regular Film club was held.
- Nordic walking introduced.
- Regular exercise sessions with massage therapy held.
- Table tennis tournaments were held.
- Information was provided to members on a wide variety of subjects.
- Members enjoyed many inter-generational and fundraising events, as well as the introduction of quizzes, games and a shared reading group.

Review of financial position

The financial results for the year are set out in the attached accounts. They show a deficit of £9,380 for the year, compared with a deficit of £19,314 for the year ended 31st March 2020. The total reserves at 31st March 2021 were £103,955, compared with £113,335 at 31st March 2020.

**Upper Norwood Association for Community Care
Report of the Trustees
For the Year Ended 31st March 2021**

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**Upper Norwood Association for Community Care
Report of the Trustees
For the Year Ended 31st March 2021**

Office Staff

During the year, we employed three staff. Natalie Fernandez, Centre manager, Roberta Gallinari, Admin-Finance officer and Kevin Worrall, Chef. Staff updated their skills this year by undergoing Safeguarding, Food safety and hygiene, and First aid and defibrillation training.

Volunteers

UNACC are extremely proud of and grateful to its amazing volunteers, without whom we could not continue to run. We have welcomed several new volunteers during the year and said good-bye to some of our volunteers.

Publicity and Outreach

UNACC's newsletter was published on the first of every month. Publicity posters with general and specific advertising materials were placed in local shops, GP surgeries and churches as well as the Library. UNACC also has a successful website, and maintained an online presence including regularly updated Facebook, Instagram and Twitter pages.

In October 2020, UNACC were proud to join the Marcus Rashford campaign to end child food poverty by providing free children's meals over the half term. When the official campaign had ended, we continued to provide meals in school holidays over the course of the year and were providing around 100 meals per week to local parents in need. The campaign attracted a lot of goodwill towards UNACC from the public and some donations to help our work.

UNACC has partnered with many different agencies, and has accommodated students undertaking GCSEs, A Levels and Degree subjects for work experience. We have also hosted a Duke of Edinburgh participant building on their skills and volunteering.

UNACC maintained a successful partnership with SilverFit, an organisation that enables and encourages exercise in older people and have started offering Nordic walking sessions around the lake.

COVID Recovery

COVID-19 and the resulting closures have meant a large drop in revenue, however we continued to raise money during lockdowns with the introduction of a meal delivery service. We also began supplying another lunch club with meals to broaden our income streams and attracted some National Lottery funding to help us reach as many people in need as possible. We are working to our covid recovery plan as agreed by the Board.

**Upper Norwood Association for Community Care
Report of the Trustees
For the Year Ended 31st March 2021**

Chairman's Review of the Year

I am convinced that no organisation could have predicted or planned for the Global Pandemic that struck out at all of us during the most part of this reporting period. No amount of forward thinking or strategic planning would have prepared us for what was to come and what continues to affect each and every one of us to this day, well beyond the end of this financial year, March 2021.

What is important, and may not be stressed too highly, is how UNACC reacted to the dreadful situations it faced. It persevered, it regrouped and carried on. It continued to support its members in whatever way it could until such times that normal service could be resumed. So may I, and we take this opportunity to thank each member of staff, and the whole team of volunteers who did what they could on UNACC's behalf. I am, and you all ought to be eternally grateful to them. The option of doing nothing, and closing for good, was never considered for a moment.

Thank you one and all and long may UNACC continue to serve the community.

The set of accounts put before you for 2020 to 2021 represents sound financial management of UNACC's resources during the fiscal year.

Vote of thanks

We would like to offer thanks to all the tutors and professionals who have provided wise counsel during this year.

We also gratefully acknowledge the support of The London Borough of Croydon, Croydon Neighbourhood Care Association, Croydon Voluntary Action, and everyone who has given support to this organisation. We make special mention of those who have kindly made donations.

Signed, on behalf of the Board of Trustees:



Barry Hackett, Chairman



Date

**Upper Norwood Association for Community Care
Independent Examiner's Report
For the Year Ended 31st March 2021**

I report to the charity trustees on my examination of the financial statements of The Upper Norwood Association for Community Care (the charity) for the year ended 31 March 2021. These comprise the Statement of Financial Activities (including Income and Expenditure Account), the Balance Sheet and the related Notes, all of which are set out on pages 3-14.

Responsibilities and basis of report

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

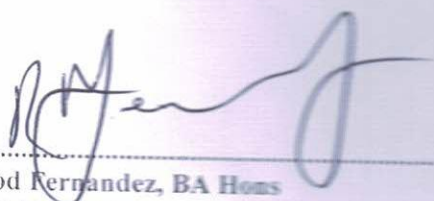
I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(7)(b) of the Act.

Independent examiner's statement

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

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

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


.....
Rod Fernandez, BA Hons
171 Harcourt Avenue
Sidecup
Kent
DA15 9LH

20 NOVEMBER 2021
.....
Date

Upper Norwood Association for Community Care
Statement of Financial Activities
For the Year Ended 31st March 2021

	Notes	Unrestricted Funds	Restricted Funds	Total 2021	Total 2020
Income from:					
Grants		-	47,366	47,366	38,400
Donations & sponsorship		1,686	-	1,686	431
Investments		79	-	79	118
Income from operations		8,619	-	8,619	27,425
Other Income		11	-	11	27
Total income		<u>10,395</u>	<u>47,366</u>	<u>57,761</u>	<u>66,401</u>
Expenditure on:					
Charitable activities		3,768	10,590	14,358	31,026
Raising funds		15	-	15	791
Management and administration		15,992	36,776	52,768	53,898
Total Expenditure		<u>19,775</u>	<u>47,366</u>	<u>67,141</u>	<u>85,715</u>
Net (expenditure) / income		<u>(9,380)</u>	<u>-</u>	<u>(9,380)</u>	<u>(19,314)</u>
Reconciliation of funds					
Total funds brought forward	9	113,335	-	113,335	132,649
Total funds carried forward		<u>103,955</u>	<u>-</u>	<u>103,955</u>	<u>113,335</u>

Upper Norwood Association for Community Care
Balance Sheet
As at 31st March 2021

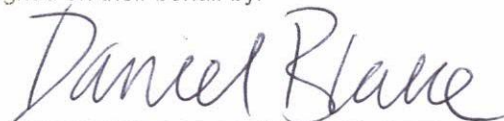
	Notes	2021	2020
Fixed assets			
Tangible fixed assets	3	<u>2,227</u>	<u>2,326</u>
Current assets			
Cash at bank	4	93,278	102,962
National Savings income bond		9,000	9,000
Debtors & prepayments	5	-	-
Total current assets		<u>102,278</u>	<u>111,962</u>
Current liabilities			
Creditors & accrued expenditure	6	<u>(550)</u>	<u>(953)</u>
Net current assets		<u>101,728</u>	<u>111,009</u>
Total assets		<u><u>103,955</u></u>	<u><u>113,335</u></u>
Financed by:			
General Funds			
Unrestricted funds	9	103,955	113,335
Restricted funds	9	-	-
		<u><u>103,955</u></u>	<u><u>113,335</u></u>

The financial statements on pages 10-14 were approved by the Board of Trustees on

10 NOVEMBER 2021 and signed on their behalf by:



Barry Hackett, Chairman



Daniel Blake, Vice Chairman

Upper Norwood Association for Community Care
Notes Forming Part of the Financial Statements
For the Year Ended 31st March 2021

1. Accounting policies

Basis of accounting

The financial statements have been prepared in accordance with "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Fund accounting

Unrestricted funds comprise accumulated surpluses and deficits on general funds. They are available for use at the discretion of the trustees in furtherance of the charitable objects of the charity.

Restricted funds comprise monies raised for, and their use restricted to, a specific purpose, or donations subject to conditions imposed by the donor or through the terms of an appeal.

Income

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income, it is certain that the income will be received and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of core grants, donations and membership subscriptions and is included in full in the Statement of Financial Activities.

Incoming resources from charitable activities are included in full in the Statement of Financial Activities.

Investment income and bank interest receivable are fully accrued at the balance sheet date.

Expenditure

Resources expended are recognised on an accruals basis when a liability is incurred, as soon as there is a legal or constructive obligation committing the charity to the expenditure.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Operating leases

Rentals payable under operating leases are charged to the Statement of Financial Activities as incurred over the term of the lease.

Cash flow

The financial statements do not include a cash flow statement because the charity, as a small reporting entity, is exempt from the requirement to prepare such a statement under Financial Reporting Standard 1 'Cash Flow Statements'.

VAT

The charity is not registered for VAT.

Upper Norwood Association for Community Care
Notes Forming Part of the Financial Statements (continued)
For the Year Ended 31st March 2021

1. Accounting policies (continued)

Tangible fixed assets

Tangible fixed assets are stated at cost less accumulated depreciation.

Tangible fixed assets are depreciated at rates calculated to write off the cost of each asset over its estimated useful life as follows:

Office equipment	25%	Straight line basis
Centre equipment	20%	Straight line basis

2. Net income for the year

2021	2020
£	£

Net incoming resources for the year is stated after charging:

Independent examiner's remuneration	-	-
Depreciation	899	799
	<u>899</u>	<u>799</u>

3. Tangible fixed assets

	Office £	Centre £	Total £
Cost			
At 1st April 2020	8,663	4,337	13,000
Additions	800	-	800
Disposals	-	-	-
At 31st March 2021	<u>9,463</u>	<u>4,337</u>	<u>13,800</u>
Depreciation			
At 1st April 2020	7,700	2,974	10,674
Charge for the year	558	341	899
At 31st March 2021	<u>8,258</u>	<u>3,315</u>	<u>11,573</u>
Net book value			
At 31st March 2021	<u>1,205</u>	<u>1,022</u>	<u>2,227</u>
At 31st March 2020	<u>963</u>	<u>1,363</u>	<u>2,326</u>

Upper Norwood Association for Community Care
Notes Forming Part of the Financial Statements (continued)
For the Year Ended 31st March 2021

4. Cash at bank

Bank accounts were reconciled at the period end to the following balances:

	2021	2020
	£	£
Barclays	84,398	94,161
HSBC 1	7,096	7,092
HSBC 2	1,784	1,709
	<u>93,278</u>	<u>102,962</u>

5. Debtors

	2021	2020
	£	£
Prepayments	-	-
Accrued income	-	-
Other debtors	-	-
	<u>-</u>	<u>-</u>

6. Creditors: amounts falling due within one year

	2021	2020
	£	£
Trade creditors	-	-
Accruals	550	953
	<u>550</u>	<u>953</u>

7. Staff Costs

	2021	2020
	£	£
Wages & Salaries	42,605	41,210
PAYE & NIC	4,279	5,353
Pensions	2,229	1,957
	<u>49,113</u>	<u>48,520</u>

8. Trustees Expenses

No remuneration has been paid, nor any expenses reimbursed to any of the trustees (2020: £0).

Upper Norwood Association for Community Care
Notes Forming Part of the Financial Statements (continued)
For the Year Ended 31st March 2021

9. Statement of funds	1 Apr 2020	Incoming resources	Resources expended	31 Mar 2021
	£	£	£	£
Restricted funds				
Croydon Council	-	38,932	38,932	-
National Lottery Community Fund	-	8,434	8,434	-
	<u>-</u>	<u>47,366</u>	<u>47,366</u>	<u>-</u>
Unrestricted funds				
General fund	<u>113,335</u>	<u>10,395</u>	<u>19,775</u>	<u>103,955</u>
TOTAL FUNDS	<u><u>113,335</u></u>	<u><u>57,761</u></u>	<u><u>67,141</u></u>	<u><u>103,955</u></u>

Croydon Council

Grants were received towards rental of premises and staff costs.

National Lottery Community Fund

A grant of £8,434 was received to cover the costs of the chef and food to enable us to continue to provide meals during lockdown.

10. REVENUE COMMITMENTS

UNACC has entered into a lease agreement with Croydon Voluntary Association as follows:

	2021	2020
	£	£
Ground floor space	4,800	4,800
Waterside centre house rooms	12,600	12,600
Total	<u><u>17,400</u></u>	<u><u>17,400</u></u>

Upper Norwood Association for Community Care
Income & Expenditure
For the Year Ended 31st March 2021

INCOME	Unrestricted £	Restricted £	Total 2021 £	Total 2020 £
Grant - Croydon Council	-	38,932	38,932	36,900
Grant - National Lottery	-	8,434	8,434	-
Grant - Ros Harding Trust	-	-	-	1,500
Members daily rate 1	155	-	155	-
Members daily rate 2	37	-	37	-
Donations	1,686	-	1,686	431
Bank interest & investment income	79	-	79	118
Exercise & activities	208	-	208	3,649
Membership	375	-	375	1,225
Outings & Parties	570	-	570	1,883
Fundraising Events	10	-	10	2,925
Lunches & Snacks	5,972	-	5,972	16,198
Takeaway Meals	1,152	-	1,152	-
Rental Income	140	-	140	1,545
Other Income	11	-	11	27
TOTAL INCOME	10,395	47,366	57,761	66,401
EXPENDITURE				
Staff costs	12,372	36,776	49,148	48,979
CVA rent, heat & lighting	-	10,590	10,590	17,570
Telephone & Internet	858	-	858	1,078
Stationery, printing & office supplies	768	-	768	1,654
Lunches & Snacks	3,105	-	3,105	8,793
Trips, holidays, parties & outings	-	-	-	1,091
Insurance	516	-	516	506
Accountancy fees	550	-	550	595
Fundraising	15	-	15	791
Exercise & entertainment	662	-	662	3,573
Legal expenses	-	-	-	-
Depreciation	899	-	899	799
Sundries / misc	30	-	30	286
	19,775	47,366	67,141	85,715
(DEFICIT) / SURPLUS	(9,380)	-	(9,380)	(19,314)