

UPPER NORWOOD ASSOCIATION FOR COMMUNITY CARE



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

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**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

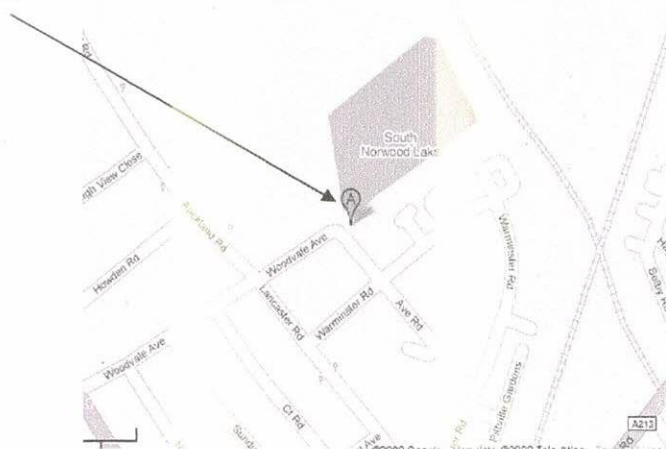
Natalie Fernandez, Centre Manager

| | |
|------------------------------------|---|
| 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 Hernandez, 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 | | 10,395 | 47,366 | 57,761 | 66,401 |
| 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 | | 19,775 | 47,366 | 67,141 | 85,715 |
| Net (expenditure) / income | | (9,380) | - | (9,380) | (19,314) |
| Reconciliation of funds | | | | | |
| Total funds brought forward | 9 | 113,335 | - | 113,335 | 132,649 |
| Total funds carried forward | | 103,955 | - | 103,955 | 113,335 |

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> |

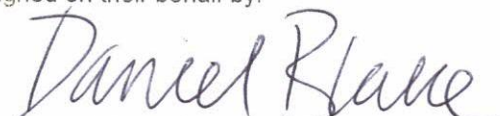
The financial statements on pages 10-14 were approved by the Board of Trustees on

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 |

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 | 9,463 | 4,337 | 13,800 |
| Depreciation | | | |
| At 1st April 2020 | 7,700 | 2,974 | 10,674 |
| Charge for the year | 558 | 341 | 899 |
| At 31st March 2021 | 8,258 | 3,315 | 11,573 |
| Net book value | | | |
| At 31st March 2021 | 1,205 | 1,022 | 2,227 |
| At 31st March 2020 | 963 | 1,363 | 2,326 |

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

| | Unrestricted | Restricted | Total | Total |
|--|----------------|---------------|----------------|-----------------|
| | £ | £ | 2021 | 2020 |
| INCOME | | | £ | £ |
| 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) |