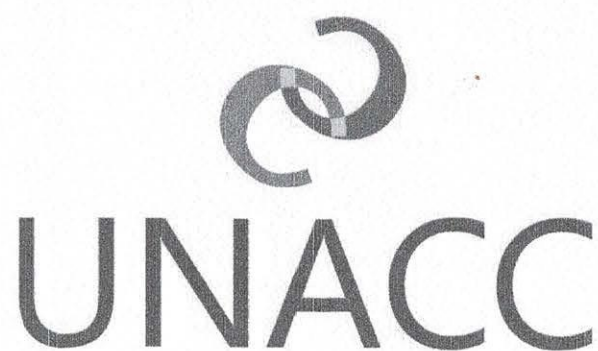


UPPER NORWOOD ASSOCIATION FOR COMMUNITY CARE



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**

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**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

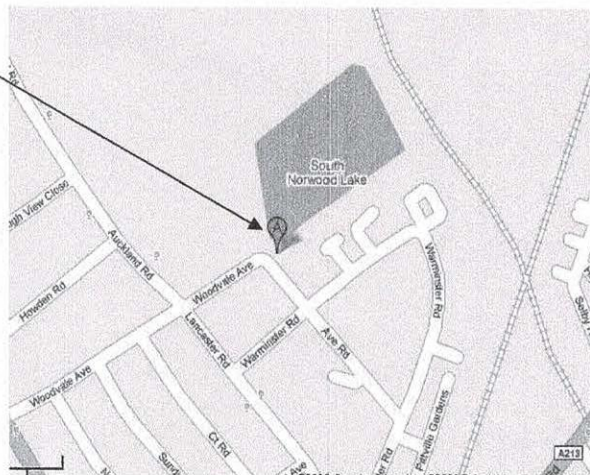
Natalie Fernandez	Centre Manager
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Principal Office and Centre	UNACC Waterside Centre 26 Avenue Road London SE25 4DX
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Registered Charity Number	265270
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Independent Examiner	Rod Fernandez, BA Hons
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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').

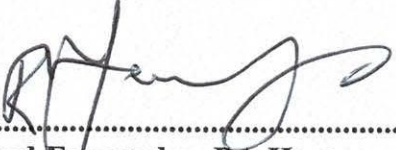
I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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


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

-	-
<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	-
	-	54,055	54,055	-
Unrestricted funds				
General fund	103,955	28,189	24,921	107,223
TOTAL FUNDS	103,955	82,244	78,976	107,223

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	17,400	17,400

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

	Unrestricted	Restricted	Total	Total
	£	£	2022	2021
INCOME	£	£	£	£
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)