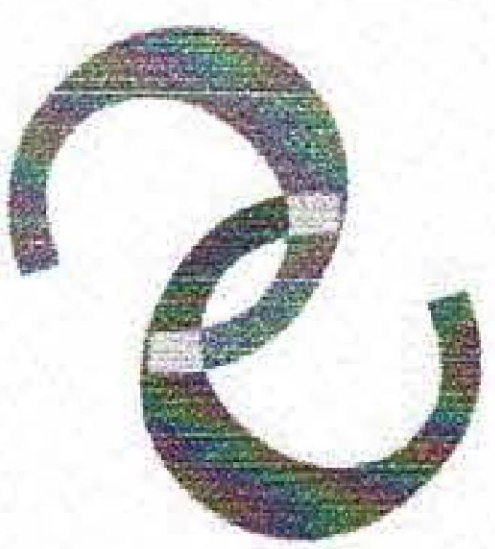


# UPPER NORWOOD ASSOCIATION FOR COMMUNITY CARE



# 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

	<b>Page</b>
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 <sup>th</sup> March 2023
Gill Kilsby	Resigned 26 <sup>th</sup> March 2023
Juliet Purkiss	Resigned 26 <sup>th</sup> March 2023

**Non-voting members of the Executive Committee**

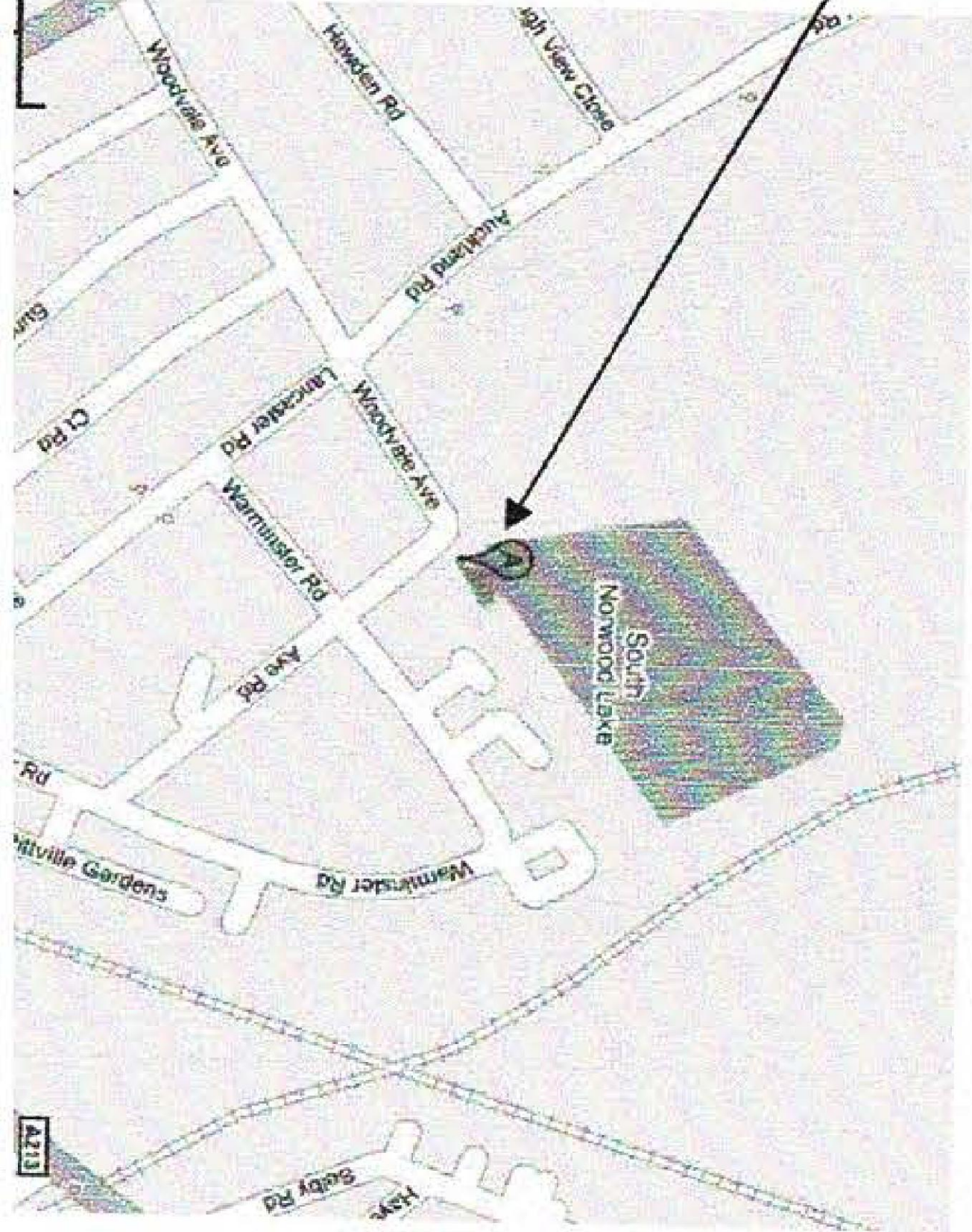
Natalie Fernandez	Centre Manager
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<b>Principal Office and Centre</b>	UNACC Waterside Centre 26 Avenue Road London SE25 4DX
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<b>Registered Charity Number</b>	265270
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<b>Independent Examiner</b>	Rod Fernandez, BA Hons
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**How to find us**





The Trustees are pleased to present their annual report and financial statements for the year ended 31<sup>st</sup> 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 30<sup>th</sup> 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 50<sup>th</sup> 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 30 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').

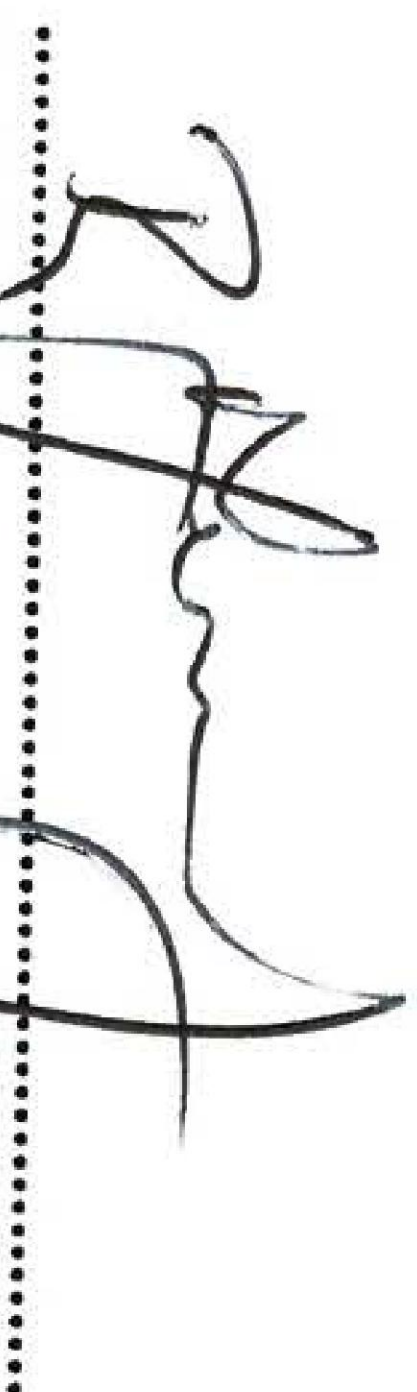
I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### 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

27th September 2023

.....  
**Date**



	Notes	Unrestricted Funds	Restricted Funds	Total 2023	Total 2022
<b>Income from:</b>					
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
<b>Total income</b>		<b>33,209</b>	<b>60,506</b>	<b>93,715</b>	<b>82,244</b>
<b>Expenditure on:</b>					
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
<b>Total Expenditure</b>		<b>32,824</b>	<b>60,506</b>	<b>93,330</b>	<b>78,976</b>
<b>Net (expenditure) / income</b>		<b>385</b>	<b>-</b>	<b>385</b>	<b>3,268</b>
<b>Reconciliation of funds</b>					
Total funds brought forward	9	107,223	-	107,223	103,955
<b>Total funds carried forward</b>		<b>107,608</b>	<b>-</b>	<b>107,608</b>	<b>107,223</b>



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

Daniel Blake  
 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.



**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**

	2023	2022
	£	£
Net incoming resources for the year is stated after charging:		

Independent examiner's remuneration  
Depreciation

-	-
<u>587</u>	<u>899</u>

**3. Tangible fixed assets**

	Office £	Centre £	Total £
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<b>Cost</b>			
At 1st April 2022	9,463	4,337	13,800
Additions	-	-	-
Disposals	-	-	-

At 31st March 2023	<u>9,463</u>	<u>4,337</u>	<u>13,800</u>
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**Depreciation**

At 1st April 2022	8,816	3,656	12,472
Charge for the year	246	341	587

At 31st March 2023	<u>9,062</u>	<u>3,997</u>	<u>13,059</u>
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**Net book value**

At 31st March 2023	<u>401</u>	<u>340</u>	<u>741</u>
At 31st March 2022	<u>647</u>	<u>681</u>	<u>1,328</u>



#### 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	-	3,721
Other debtors	-	-
	<u>-</u>	<u>3,721</u>

#### 6. Creditors: amounts falling due within one year

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

#### 7. Staff Costs

	2023	2022
	£	£
Wages & Salaries	45,372	42,400
PAYE & NIC	5,638	2,317
Pensions	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
	£	£	£	£
<b>Restricted funds</b>				
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	-
	-	<b>60,506</b>	<b>60,506</b>	-
<b>Unrestricted funds</b>				
General fund	<b>107,223</b>	<b>33,209</b>	<b>32,824</b>	<b>107,608</b>
<b>TOTAL FUNDS</b>	<b>107,223</b>	<b>93,715</b>	<b>93,330</b>	<b>107,608</b>

**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
<b>Total</b>	<b>18,720</b>	<b>17,400</b>



**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**

<b>33,209</b>	<b>60,506</b>	<b>93,715</b>	<b>82,244</b>
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**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

**SURPLUS / (DEFICIT)**

<b>32,824</b>	<b>60,506</b>	<b>93,330</b>	<b>78,976</b>
<b>385</b>	<b>-</b>	<b>385</b>	<b>3,268</b>