

# 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**

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

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## 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

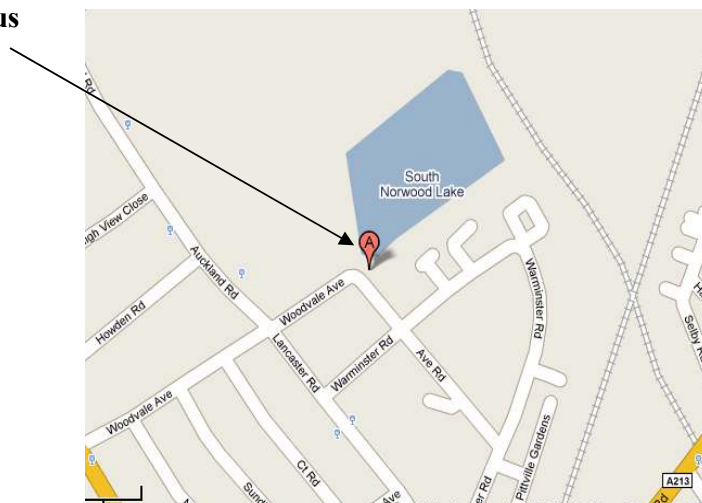
Natalie Fernandez	Centre Manager
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**Principal Office and Centre** UNACC  
Waterside Centre  
26 Avenue Road  
London  
SE25 4DX

**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**

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

### **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**

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#### **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**

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**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**

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#### **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**

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**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, Chairman**

  
.....  
**Date**

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

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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').

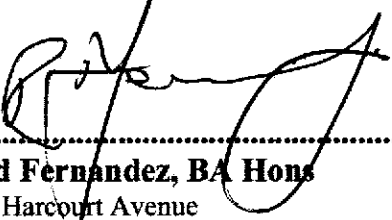
I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**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
<b>Income from:</b>					
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
<b>Total income</b>		<b>78,984</b>	<b>27,300</b>	<b>106,284</b>	<b>93,715</b>
<b>Expenditure on:</b>					
Charitable activities		11,295	17,967	29,262	33,444
Raising funds		-	-	-	10
Management and administration		54,526	9,333	63,859	59,876
<b>Total Expenditure</b>		<b>65,821</b>	<b>27,300</b>	<b>93,121</b>	<b>93,330</b>
<b>Net (expenditure) / income</b>		<b>13,163</b>	<b>-</b>	<b>13,163</b>	<b>385</b>
<b>Reconciliation of funds</b>					
Total funds brought forward	9	107,608	-	107,608	107,223
<b>Total funds carried forward</b>		<b>120,771</b>	<b>-</b>	<b>120,771</b>	<b>107,608</b>

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

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

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## **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**

<b>2024</b>	<b>2023</b>
<b>£</b>	<b>£</b>

Net incoming resources for the year is stated after charging:

Independent examiner's remuneration	-	-
Depreciation	541	587

**3. Tangible fixed assets**

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

**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:

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

**5. Debtors**

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

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

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

**7. Staff Costs**

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

**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**

<b>9. Statement of funds</b>	<b>1 Apr 2023 £</b>	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>31 Mar 2024 £</b>
<b>Restricted funds</b>				
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>
<b>Unrestricted funds</b>				
General fund	<u>107,608</u>	<u>78,984</u>	<u>65,821</u>	<u>120,771</u>
<b>TOTAL FUNDS</b>	<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:

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



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

	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>2024</b>	<b>2023</b>
			<b>£</b>	
<b>INCOME</b>				
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	-	-	-	-
<b>TOTAL INCOME</b>	<b>78,984</b>	<b>27,300</b>	<b>106,284</b>	<b>93,715</b>
<b>EXPENDITURE</b>				
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
	<b>65,821</b>	<b>27,300</b>	<b>93,121</b>	<b>93,330</b>
<b>SURPLUS / (DEFICIT)</b>	<b>13,163</b>	<b>-</b>	<b>13,163</b>	<b>385</b>