

UPPER NORWOOD ASSOCIATION FOR COMMUNITY CARE



ANNUAL REPORT
AND ACCOUNTS
2024 – 2025

ABOUT US

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

Services Available

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

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

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

There is an Annual Membership fee of £40.

THE SOCIAL CENTRE

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

LUNCH CLUB

Monday 12pm, Tuesday, Wednesday and Friday 12.30pm

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

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

TRUSTEES & EXECUTIVE COMMITTEE

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

Non-voting members of the Executive Committee

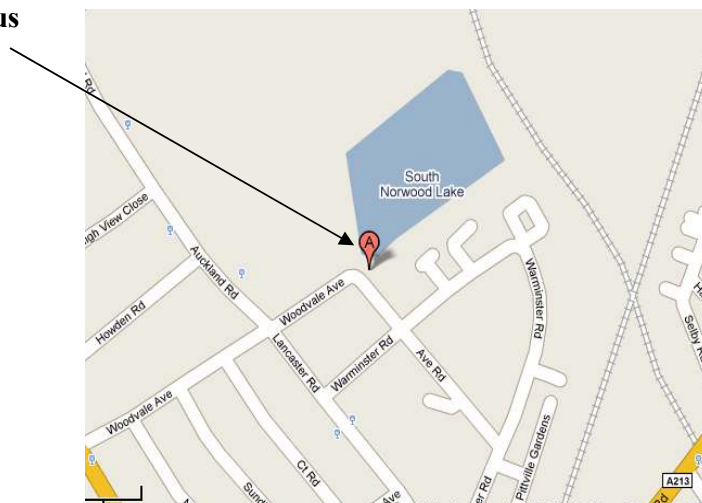
Natalie Fernandez	Centre Manager
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Principal Office and Centre UNACC
Waterside Centre
26 Avenue Road
London
SE25 4DX

Registered Charity Number 265270

Independent Examiner Christopher Wright, BA Hons

How to find us



Upper Norwood Association for Community Care

Report of the Trustees

For the Year Ended 31st March 2025

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

Structure, Governance and Management

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

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

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

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

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

Public Benefit

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

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

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

Upper Norwood Association for Community Care

Report of the Trustees

For the Year Ended 31st March 2025

Reserves Policy

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

Review of financial position

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

Achievement and Performance - Report on Centre Activities

During the year:-

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

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

Statement of Trustees' Responsibilities

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

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

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

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

Upper Norwood Association for Community Care

Report of the Trustees

For the Year Ended 31st March 2025

Office Staff

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

Volunteers

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

Publicity

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

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

Events

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

Funding

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

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

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

Funding (continued)

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

Chairman's Review of the Year

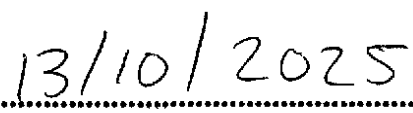
Our Upper Norwood Association for Community Care Charity has, yet again, overcome a fresh set of hurdles and operated a full financial year of action and community support. Against all the odds, UNACC has built on its strengths and fought back against every adversity thrown its way. Due to the hard work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

Vote of thanks

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

Signed, on behalf of the board of Trustees:


.....
Barry Hackett, Chairman


.....
Date

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

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

Responsibilities and basis of report

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


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

Independent examiner's statement

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

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

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


.....
Christopher Wright, BA Hons
80 Sylvan Road
Crystal Palace
London
SE19 2RZ

13/10/2025
.....
Date

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

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

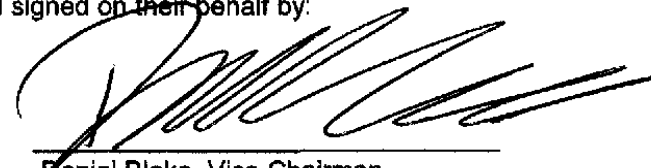
Upper Norwood Association for Community Care
Balance Sheet
As at 31st March 2025

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

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

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


 Barry Hackett, Chairman


 Daniel Blake, Vice Chairman

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

1. Accounting policies

Basis of accounting

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

Fund accounting

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

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

Income

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

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

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

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

Expenditure

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

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

Operating leases

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

Cash flow

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

VAT

The charity is not registered for VAT.

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

1. Accounting policies (continued)

Tangible fixed assets

Tangible fixed assets are stated at cost less accumulated depreciation.

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

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

2. Net income for the year

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

3. Tangible fixed assets

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

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

4. Cash at bank

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

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

5. Debtors

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

6. Creditors: amounts falling due within one year

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

7. Staff Costs

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

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

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

8. Trustees Expenses

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

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

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

McCarthy & Stone

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

Ros Harding Trust

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

NHS South West London

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

Croydon Relief in Need Fund

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

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

10. REVENUE COMMITMENTS

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

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

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

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