

THE EDRIDGE FUND OF NAPO THE TRADE UNION AND PROFESSIONAL ASSOCIATION FOR FAMILY COURT AND PROBATION STAFF

England & Wales · Charity number 803493

Details

Other names	EDRIDGE FUND OF THE NATIONAL ASSOCIATION OF PROBATION OFFICERS, EDRIDGE FUND, THE EDRIDGE FUND
Status	Registered
Legal form	Trust
Registered	1990-06-06
Register	View on the Charity Commission register

Contact

Address	65 Mortlake High Street Boat Race House London SW14 8HL
Phone	020 3397 7025
Email	edridge.secretary@edridgefund.org
Website	http://www.edridgefund.org

Activities

Objects: THE FUND SHALL BE HELD UPON TRUST AND SHALL BE APPLIED FOR THE PURPOSES WITHIN THE AREA OF BENEFIT OF ASSISTING THE FOLLOWING PERSONS WHO ARE IN CONDITIONS OF NEED HARDSHIP OR DISTRESS:A) PERSONS WHOSE WORK IS, OR HAS BEEN WHOLLY OR MAINLY IN PROBATION AND FAMILY COURTS, AND; B) WHO ARE ELIGIBLE TO BE FULL MEMBERS, PROFESSIONAL ASSOCIATE MEMBERS (PAMS) OR RETIRED MEMBERS OF NAPO UNDER ITS RULES: OR D) DEPENDENTS OF ANY OF THE ABOVE.

Activities: Relief of financial hardship and distress for a wide range of staff within the Probation Service and CAF/CASS (Family Court Service), by making of grants and support from local representatives of the Fund. The Fund also conducts fund raising to continue the work of the Fund.

Classification

- **How:** Makes Grants To Individuals, Provides Advocacy/advice/information
- **What:** The Prevention Or Relief Of Poverty
- **Who:** Other Defined Groups

Geography

- **Area of benefit:** UNITED KINGDOM
- Northern Ireland
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£50,942	£44,028	-	-
2023-12-31	£35,728	£45,966	-	-
2022-12-31	£62,284	£36,990	-	-
2021-12-31	£25,295	£26,619	-	-
2020-12-31	£32,891	£30,250	-	-

Trustees

Name	Role	Appointed
Alan Goode		2019-10-05
Andrew Deller		2025-01-01
Carolyn Mack		2016-07-27
IAN HANKINSON		2018-05-10
Kevin David Ling		2024-01-01

Accounts

Edridge Fund of Napo

ACCOUNTS & ANNUAL REPORT for the year ended 31 December 2024

Administrative Details

Full name: The Edridge Fund of Napo the Trade Union and Professional Association
for Family Court and Probation Staff
Reg Charity No: 803493
Registered Office: Boat Race House, 65 Mortlake High Street, London, SW14 8HL
Bankers: Unity Trust Bank Plc. Nine Brindley Place, Birmingham B1 2HB
Investment Managers: Aberdeen Fund Managers Ltd, PO Box 9029, Chelmsford, Essex, CM99
Independent Examiner: Peter Smith, Wayside, Dairy Lane, Aston Juxta Mondrum, Nantwich,
Cheshire. CW5 6DS

Report of the Trustees

The Trustees present their annual report with the accounts of the Fund for the year ending 31st December 2024. The accounts comply with the Fund's Trust Deed, the Charities Act 1993 (as amended by the Charities Act 2006), as well as the "Statement of Recommended Practice: Accounting and Reporting by Charities", Charities Commission 2005, revised in 2014, and the Financial Reporting Standard FRS 102, to the extent that it applies.

Trustees

The Trustees who held office during the year were as follows:

Alan Goode (East Midlands) Appointed November 2019 – Chair of Trustees
David Stevens (Mercia) Appointed November 2014, completed December 2024 – Vice Chair
Carolyn Mack (East Midlands) Appointed September 2016, re-elected 2021
Ian Hankinson (Mercia) Appointed March 2018, re-elected March 2023
Peter Rowe (Cheshire/Greater Manchester) Appointed November 2018, completed April 2024
Francis Sanders (Cheshire/Greater Manchester) Appointed September 2019, completed December 2024
Kevin Ling (Essex) Appointed January 2024
Andrew Dellar (East Coast) Appointed November 2024
Christine Munn (South Southwestern) Appointed November 2024
Kenneth Boyall (East Coast) Appointed September 2019, completed October 2024

Alan Goode was re-appointed as Chair in April 2024.

David Stevens was re-appointed as Vice Chair in April 2024.

Staff

Karen Monaghan Secretary to Trustees
Jeanne Peall Honorary Treasurer
Sarah Byatt Administrator

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Edridge Fund (The Fund) operates as an unincorporated association in accordance with a Trust Deed dated 1st May 1990 and subsequent amending deeds dated 11th July 2003, 9th May 2013 and as amended by scheme dated 6th July 2020. The Trust Deed of 1990 established the Fund as an independent charity but retained close links with Napo – the Trade Union and Professional Association for Probation & Family Court Staff, which have been present from the Fund's original foundation in 1934. The Deed of 1990 stipulates that Trustees are appointed by the members of the Napo National Executive Committee by election from candidates nominated by Napo branches. A maximum of five Trustees are elected to serve for a five-year period. No Trustee may serve more than two consecutive terms. Should elections not take place, Trustees are empowered to elect a Trustee, normally from those nominated.

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The Trustees meet five times a year, which have taken place via Zoom for three meetings, and two face to face meetings this year. The level of income is reviewed, and financial decisions made accordingly. Trustees consider reports from staff on activities and review the charity's policies and governance compliance regularly. During the year, Trustees consider applications for assistance as soon as they are received, with the aim to complete the process within three weeks, but is usually much shorter, and in emergencies can be within hours. Decisions made by email are then ratified at Trustees' meetings.

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The Trustees try to ensure that we operate as fair employers. We try to ensure we follow all appropriate employment legislation, with supervision and support for staff provided by the Chair of the Fund.

OBJECTIVES AND ACTIVITIES

The objects of the Fund as set out in the Trust Deed dated 1st May 1990 are as follows: monies subscribed, donated, or raised for the Fund shall be applied in accordance with the Deed to assist eligible persons when in need, hardship, or distress, whether or not they have been members of Napo. This covers a wide range of probation and family court staff, but essentially applies to anybody who could be a full member, retired member, or professional associate of Napo. In addition, this covers in some circumstances, dependants.

The primary work of the Fund is to provide financial assistance. Grant applications are considered in line with the process outlined above. In some cases, applicants are given advice, either directly from the Trustees, or with the assistance of local Edridge Representatives. This advice is usually to help applicants obtain further help elsewhere, and never involves giving financial advice.

Edridge Fund of Napo

The secondary work of the Fund is to ensure that we continue to have the resources to maintain our financial assistance. The major contribution to the Fund is the donation we receive from Napo, and in recent years we have also been assisted with substantial grants from the CSiS Charity Fund, for which the Board are very grateful. The Fund also receives income from occasional legacies, donations, and gifts either on a regular basis, or other occasional donations. A small income is received from the "50/50 Club" which is a registered small lottery, and from sales of Christmas Cards and other merchandise, predominantly at the Napo AGM. There are also sponsored, and local fundraising events held by Napo branches. An Investment Portfolio is maintained to provide a free reserve for the Fund, and this is managed professionally.

The Fund also works to promote wider knowledge of the Fund, firstly to increase the awareness of the assistance available to those in need, and secondly to publicise the work of the Fund to increase donations. To this end we regularly contribute pieces to the Napo Magazine and on social media. The Fund's website is intended to assist both potential applicants for assistance, and existing and potential donors. Representatives of the Edridge Fund attend probation-related conferences and events to promote the work of the Fund.

The Charities Act 2006 places a responsibility on charities to ensure that they are for the benefit of the public, or a section of the public. The Trustees confirm that they have had regard to the Charities Commission general guidance on public benefit and reviewed the aims and activities of the Fund in the light of that guidance. The Trustees are of the opinion that the Fund satisfies these requirements.

Applications for Assistance

The total number of applications in 2024 was 129, which is a significant increase on the number received in 2023 (102) and 2022 (100). However, the total amount paid in grants during 2024 decreased by 12% compared with 2023.

Grants were paid in respect of 69 of the applications. 60 were not successful because the applicants were not eligible, the application was withdrawn, or they were not deemed to be in financial hardship. The percentage of the total applications for 2024 that were successful was 53%, compared with 2023 when the percentage of successful applications was 70% of the total. The percentage of refused applications in 2024 was 47%, an increase compared to 2023 when it was 30%.

The average grant paid was £386, which is an decrease on 2023 where the average grant was £426. The amounts granted ranged from £120 to £500. The Trustees continue to attempt to make grants that match the immediate needs of the applicant.

There were more applications from non-Napo members than from Napo members. In 2024 the overall amount paid to Napo members was less than the amount paid to other applicants. Two members of other Unions received a grant. We have continued the practice of referring applicants from other Unions to their own Welfare Funds, before considering an application.

All applicants employed by HMPPS are now advised of their eligibility for the potential assistance available from the Civil Service Charity "Charity For the Civil Service (CFCS)", on the basis that those applicants are now Civil Servants. This is a much larger Charity and can provide various forms of help beyond financial assistance.

Edridge Fund of Napo

A full analysis of the applications has been made, including analysis of the Diversity questionnaires applicants are asked to complete with their applications. The aim of doing this is for the Trustees to ensure that decisions on applications do not indicate any discriminatory bias.

Set out below is a table of the key results of this analysis under various headings.

All the percentages are based on successful applications, but we confirm that the same analysis has been completed on the applications refused. The proportions in all categories are roughly the same. The Diversity figures are based on 120 forms as a number were not completed. In 2% of these forms, the ethnicity section was blank.

Analysis of Successful Applications

Union Membership	Napo	None	Other Union	Total Paid
2024	40%	57%	3%	
Amount Paid	£10,670	£15,260	£700	£26,630
2023	45%	52%	3%	
Amount Paid	£13,660	£15,755	£850	£30,265
Ethnic Background	White	Black	Mixed	Asian
2024	77%	14%	2%	5%
Gender	Male	Female	Transgender	
2024	27%	73%	0%	
Sexual Orientation	Bi-sexual	Gay/ Lesbian	Heterosexual	Prefer not to answer
2024	3%	7%	87%	3%
Disability	Yes	No	Prefer not to answer	
2024	41%	56%	3%	

Governance

During 2024, Trustees continued to ensure the Fund was well placed to address issues relating to its work in the future. The Trustees also agreed to review maximum grant levels on at each meeting to ensure applicants needs were being met whilst keeping a balanced budget.

Financial Review

Donations and fund raising

In 2024 the majority of the income of the Edridge Fund was, once again, provided by grants from Napo and from CSIS (Civil Service Insurance Society). In addition, funds were received from a bequest from the estate of Anna Martin. The Trustees remain very grateful for the contributions made by Napo and CSIS, which are of considerable significance in enabling the Fund to continue

Edridge Fund of Napo

to provide assistance to current and retired Family Court and Probation staff and their dependants who are in need.

The 50/50 Club continued to provide a steady source of income, albeit with a small reduction on the previous year. As a result of some members donating all or a proportion of their winnings back to the Fund, the net benefit was slightly more than 50% of the income received. Aside from this, regular donations continue to decline, which has been the case throughout the charity sector.

Fundraising through Branches and the Family Court Section increased in comparison to 2023. However, the importance of a 'in person' Napo AGM to Edridge was once again confirmed, with another successful year in terms of fundraising through the Edridge stall. £656 was raised through donations, 50/50 Club sign-ups, sales of merchandise and the bucket collection.

Administration and Expenditure

Expenditure on administration continued to be tightly managed but did increase in 2024 due to the one-off costs of re-printing leaflets and renewal of the Edridge Tern trademark. These costs are within office costs in the notes to the accounts. The majority of applications are now handled on-line and most communication is by email, resulting in greatly reduced postal costs. Payment of invoices, grants and 50/50 prizes continue to be largely by bank transfer (BACS). Governance costs, which usually cover Trustee travel expenses and meeting costs, increased in 2024 due to a Trustee attending a HMPPS event to represent the Edridge Fund. The Trustees held two in-person meetings and three meetings via Zoom.

Edridge Investments

In August 2020, the monies returned by HSBC Investments were reinvested and are now managed by Aberdeen Investments. Our invested funds have recovered from the 2022 market turmoil, with a modest level of growth by year end 2024.

Future Plans

1. The Trustees intend to seek to reinvigorate the role of the Edridge representatives across the country, not only to provide support and assistance to colleagues, but also to assist with raising awareness of the Fund. We hope that this will also serve to grow income streams through additional donations and fundraising activity.
2. The Trustees will continue to promote the benefits to the Fund of regular donations and payroll giving but will also explore ways of increasing the proportion of income raised through grassroot fundraising activity.

DECLARATION

The Trustees declare that they have approved the Trustees' Report above

Signed: Alan Goode – Chair of Trustee
31st July 2025

CHAIR'S REPORT

I am pleased to be able to present this report on the work of the Edridge Fund during 2024 and in so doing to seek your endorsement. I would wish to pay tribute to the Trustees, the local representatives and the staff group who have continued to work diligently and efficiently to enable the fund to respond to those in need of assistance throughout the year. Particular thanks are due to David Stephens and Francis Sanders who both completed their terms of office as Trustees at the end of 2024, and we welcome Andrew Deller and Christine Munn who took up the role having been appointed by the NEC in November last year.

The great majority of applications for assistance come from current staff of the Probation Service with only a handful of applications from people who are eligible for other reasons. Essentially to be eligible to receive a grant an applicant must be eligible to join NAPO. Where applicants are eligible the Trustees will then determine whether they consider the applicant to be in financial hardship before deciding a grant. Although the fund is only able to offer relatively small grants, currently to a maximum of £500, we do get applications from people in significant financial hardship for whom our ability to respond quickly, where often they have nowhere else to turn has been hugely important to them.

Through the course of the year many people turned to the fund at points of personal crisis when some particular situation had tipped them over the edge to a point where they could not manage. Often relationship breakdown, establishing a home as a single parent and domestic abuse has lain behind requests for help. Some applicants have faced long term health problems and resultant reduction in income which has left them struggling financially. Many applicants have fallen into difficulties in coping with the day to day implications of managing on a low income with many people having fallen into serious debt which has reduced their ability to cope when hit by some unforeseen crisis.

The overall financial position of the fund has remained reasonably healthy although this has been in large part as a result of us benefitting from some generous legacy payments in the last few years. The fund continues to receive generous grants from both NAPO and the Civil Service Insurance fund which provide the bedrock of finance to sustain the charity in its work and without which we would not survive. Given that support, and benefitting from the legacies we have received we have been able to broadly maintain the level of grants we have awarded although there have been slightly fewer grants made than in the previous year. However, we are operating in a context in which we have to recognise that the reductions in NAPO membership have seen a significant decrease in the grant that NAPO can offer the fund, and changes in work practices have equally impacted on reducing the monies raised in donations from staff in local areas. These reductions of £17,000 and £9,000 respectively since the 2010 report was presented have only been managed because we have benefited from those generous legacies as mentioned.

It is in that context then that I would ask those of you in a position to do so to consider making a donation to the fund and to remember the fund when you come to draw up your own will! Conference is always a source of generosity to the fund and in that spirit I would ask you to endorse this report.

Finally, I would like to thank those people who act as Edridge representatives in local areas who can often act as a bridge between an applicant and the fund and who ensure that the work of the fund is publicised at a local level. At a practical level we often find it difficult to get

Edridge Fund of Napo

information about changes in role locally so could I ask that all branches represented at conference ensure that when they get back to work next week that they get their Edridge rep to contact the Edridge office to confirm their contact details.

Alan Goode – Chair of Trustees
31st July 2025

Independent Examiner's Report on the Accounts Report to the Trustees of The Edridge Fund of Napo

On accounts for the year ended 31/12/2024, set out on pages 8 -12 , Charity no. 803493

RESPONSIBILITIES & BASIS OF REPORT

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2024.

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

~~[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of. [insert name of applicable listed body]. Delete [] if not applicable.~~

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- 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.

Signed: Peter John Smith 21/8/2025

Address: Wayside, Dairy Lane, Astra Juxta Mondrum, Nantwich, Cheshire CW5 6DS

Relevant professional qualification: Retired Chartered Accountant

Edridge Fund of Napo

Statement of Financial Activities for the year ended 31 December 2024

	Notes	Unrestricted Funds 2024	Restricted Funds 2024	Total Funds 2024	Total Funds 2023
Income from:					
Donations and legacies	11 & 7	33,787		33,787	19,007
Investment Income & Bank interest	10	2,020		2,020	1,651
Charitable activities					
Fund raising	6	3,597		3,597	3,353
Merchandise sales		103		103	303
Grants receivable		11,435		11,435	11,414
Total Income		<u>50,942</u>	<u>Nil</u>	<u>50,942</u>	<u>35,728</u>
Expenditure on:					
Raising Funds:					
Cost of raising funds		1,705		1,705	1,624
Investment Management					
Charitable activities:					
Grants payable		26,630		26,630	30,265
Management and delivery of activities 2 ,4,		15,693		15,693	14,077
Total Expenditure		<u>44,028</u>	<u>0</u>	<u>44,028</u>	<u>45,966</u>
Net Income/(expenditure) before investment gains/(losses)		6,914		6,914	(10,238)
Net gains/(losses) on investments		<u>9,774</u>		<u>9,774</u>	<u>10,754</u>
Net income/(expenditure) before transfers		16,688		16,688	516
Transfers between funds		<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Net movement in funds		16,688	0	16,688	516
Total funds brought forward		273,924	1,911	275,835	275,319
Total funds carried forward at 31/12/2024		<u>290,612</u>	<u>1,911</u>	<u>292,523</u>	<u>275,835</u>

Edridge Fund of Napo

BALANCE SHEET

As at 31st December 2024

	Notes	£	2024 £	£	2023 £
FIXED ASSETS					
Tangible Assets	3		Nil		Nil
Investments	10		209,740		199,966
CURRENT ASSETS					
Debtors	9	71		2,648	
Cash at Bank and in Hand		<u>85,216</u>		<u>75,818</u>	
		<u>85,287</u>		<u>78,466</u>	
Creditors					
Amounts falling due within one year					
Accruals	5	<u>(2,504)</u>		<u>(2,597)</u>	
Net Current Assets			295,027		278,432
Total Assets less Current Liabilities			292,523		275,835
Net Assets			<u>292,523</u>		<u>275,835</u>
Charity Funds					
Unrestricted Funds			290,612		273,924
Restricted Funds	7		1,911		1,911
Total Funds available to the Fund			<u>292,523</u>		<u>275,835</u>

These financial statements were submitted to the Trustees and were approved, subject to a satisfactory Independent Examination

Alan Goode

Chair of the Trustees, 21st July 2025

Edridge Fund of Napo

Notes forming part of the Accounts

FOR THE YEAR ENDED 31 DECEMBER 2024

1. ACCOUNTING POLICIES

Our Accounting policies remain as reported in previous years.

2. MANAGEMENT AND DELIVERY OF THE CHARITIES PURPOSE

		2024	2023
	Notes	£	£
Staff Salaries		11,994	11,131
Office Services including rent		704	654
Office Costs, postage, computer running costs etc		1,155	404
Insurance		932	851
Depreciation on fixed assets	3	Nil	Nil
Equipment Purchase		30	Nil
Bank charges		149	185
		<u>14,964</u>	<u>13,225</u>

3. TANGIBLE ASSETS

The Trustees have once again concluded that our stocks of goods for sale, and operational equipment, is at a level where it would not be appropriate to account for depreciation, and this would not have any material effect on the accounts.

4. GOVERNANCE COSTS

	2024	2023
	£	£
Trustees' expenses	591	390
Meeting Expenses (zoom & room fee)	138	133
Audit and accountancy	Nil	Nil
Napo Conference expenses	Nil	Nil
Trustees Training	Nil	Nil
	<u>729</u>	<u>523</u>

5. CREDITORS

	£
Wages payment for December 2024	1,007
Grants 127/24, 128/24, 129/24 paid in 2025	1,075
Web charges Quarter 4 2024	126
50 50 prize May, Nov, Dec 2024	246
Corporate Credit Card Dec 24	50
	<u>2,504</u>

Edridge Fund of Napo

6. FUND RAISING INCOME

	£
Fund Raising and Sponsored events	1,653
50/50 Club Subscriptions *	<u>1,944</u>
	<u>3,597</u>

*The net benefits to the Fund from the 50/50 Club is £999 for the current year.

7. TUUT GRANT RESTRICTED FUNDS

As reported in our 2019 Accounts we had received a grant for specific purposes, which was to fund the purchase of card reading machines for fund raising purposes. The balance of the restricted funds are reflected in the accounts. The sum of £154 was spent in 2019. There has been no further expenditure during the current year.

8. GIFT AID TAX REFUNDS

	£
Gift Aid refund 2022/2023	629.89
Gift Aid refund 2023/2024	579.75
	<u>1,209.64</u>

The above claims were submitted in 2024, bringing Gift Aid Refunds up to date.

£1,209.64 is within the figure for regular donations and gifts.

9. DEBTORS

Text to Donate Oct 24	£
	71

10. INVESTMENTS

In March 2020 the Trustees appointed Aberdeen Investments as their Investment Managers. Valuation is market value, certified by our investment managers at 31/12/24. Income received from the underlying investments is retained within the Fund and transferred to capital. The increase in value of the portfolio during 2024 reflects the increase in market value.

11. VOLUNTARY INCOME – SPECIAL ITEMS

	£
CSIS Charity Fund	10,000

Accounts

ACCOUNTS & ANNUAL REPORT
for the year ended 31 December 2023

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Managers: Aberdeen Fund Managers Ltd, PO Box 9029, Chelmsford, Essex, CM99
2WJ
Independent
Examiner: Peter Smith, Wayside, Dairy Lane, Aston Juxta Mondrum, Nantwich,
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Francis Sanders (Manchester & Cheshire) Appointed September 2019

Kenneth Boyall Appointed September 2019 (co-opted for support with Edridge Reps)

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The Fund also works to promote wider knowledge of the Fund, firstly to increase the awareness of the assistance available to those in need, and secondly to publicise the work of the Fund to increase donations. To this end we regularly contribute pieces to the Napo Magazine and on social media. The Fund's website is intended to assist both potential applicants for assistance, and existing and potential donors. Representatives of the Edridge Fund attend probation-related conferences and events to promote the work of the Fund.

The Charities Act 2006 places a responsibility on charities to ensure that they are for the benefit of the public, or a section of the public. The Trustees confirm that they have had regard to the Charities Commission general guidance on public benefit and reviewed the aims and activities of the Fund in the light of that guidance. The Trustees are of the opinion that the Fund satisfies these requirements.

Applications for Assistance

The total number of applications in 2023 was 102, which is an increase on the number received in 2022 (100) and 2021 (79) but still less than the pre-pandemic year of 2019 (123). The total amount paid in grants during 2023 increased by 39% compared with 2022.

Grants were paid in respect of 71 of the applications. 31 were not successful either because the applicants were not eligible, the application was withdrawn, or they were not deemed to be in financial hardship. The percentage of the total applications for 2023 that were successful was 70%, compared with 2022 when the percentage of successful applications was 75% of the total. The percentage of refused applications in 2023 was 30%, an increase compared to 2022 when it was 25%.

The average grant paid was £426, which is an increase on 2022 where the average grant was £290. The amounts granted ranged from £150 to £500. The Trustees continue to attempt to make grants that match the immediate needs of the applicant.

There were slightly more applications from non-Napo members than from Napo members, similar to 2022. In 2023 the overall amount paid to Napo members was less than the amount paid to other applicants. Two grant was paid to members of other Unions. We have continued the practice of referring applicants from other Unions to their own Welfare Funds, before considering an application.

All applicants employed by HMPPS are now advised of their eligibility for the potential assistance available from the Civil Service Charity "Charity for the Civil Service (CFCS)", on the basis that those applicants are now Civil Servants. This is a much larger Charity and can provide various forms of help beyond financial assistance.

Edridge Fund of Napo

This year we have again made a full analysis of the applications, including analysis of the Diversity questionnaires we ask applicants to complete with their applications. The aim of doing this is for the Trustees to ensure that decisions on applications do not indicate any discriminatory bias.

We set out below a table of the key results of this analysis under various headings.

All the percentages are based on the successful applications, but we confirm that we have done the same analysis on the applications refused. The proportions in all categories are roughly the same. The Diversity figures are based on 92 forms as a number were not completed. In 2% of these forms, the ethnicity section was blank.

Analysis of Successful Applications

Union Membership	Napo	None	Other Union	Total Paid
2023	45%	52%	3%	
Amount Paid	£13,660	£15,755	£850	£30,265
2022	58%	40%	2%	
Amount Paid	£12,560	£8,660	£510	£21,730
Ethnic Background	White	Black	Mixed	Asian
2023	85%	11%	2%	2%
Gender	Male	Female	Transgender	
2023	22%	78%	0%	
Sexual Orientation	Bi-sexual	Gay/ Lesbian	Heterosexual	Prefer not to answer
2023	8%	7%	79%	6%
Disability	Yes	No	Prefer not to answer	
2023	48%	46%	6%	

Governance

During 2023, Trustees continued to ensure the Fund was well placed to address issues relating to its work in the future. The Trustees also agreed to review maximum grant levels on at each meeting to ensure applicants needs were being met whilst keeping a balanced budget.

Trustee & Staff Changes

There were no Trustee or staff changes during the year.

Financial Review

Donations and fund raising

In 2023 the majority of the income of the Edridge Fund was provided by grants from Napo and from CSIS (Civil Service Insurance Society). In addition, further funds were received from a bequest from the estate of Sylvia Scarf. The Trustees remain very grateful for the contributions made by Napo and CSIS, which are of considerable significance in enabling the Fund to continue to provide assistance to current and retired Family Court and Probation staff and their dependants who are in need.

The 50/50 Club continued to be well supported providing a steady source of income, albeit with a slight reduction on the previous year. As a result of some members donating all or a proportion of their winnings back to the Fund, the net benefit was once again more than 50% of the income received. Aside from this, regular donations continue to decline, which continues to be the case throughout the charity sector.

Fundraising through Branches and the Family Court Section reduced in comparison to 2022. However, the importance of a 'in person' Napo AGM to Edridge was once again confirmed, with another successful year in terms of fundraising through the Edridge stall. £977 was raised through donations, 50/50 Club sign-ups, sales of merchandise and the bucket collection.

Administration and Expenditure

Expenditure on administration continued to be tightly managed and was at a similar level to 2022. The details can be found in the notes to the accounts. The majority of applications are now handled on-line and most communication is by email, resulting in greatly reduced postal costs. Payment of invoices, grants and 50/50 prizes continue to be largely by bank transfer (BACS). Governance costs, which usually cover Trustee travel expenses and meeting costs, fell slightly in 2023 although the Trustees continued holding some in-person meetings as well as meetings via Zoom.

Edridge Investments

In August 2020, the monies returned by HSBC Investments were reinvested and are now managed by Aberdeen Standard Investments. Our invested funds have continued to recover from the 2022 market turmoil, regaining most of the ground lost.

Future Plans

1. The Trustees intend to continue to grow the number of Edridge representatives across the country, not only to provide support and assistance to colleagues, but also to assist with raising awareness of the Fund. We hope that this will also serve to grow income streams through additional donations and fundraising activity.
2. The Trustees will promote opportunity for payroll giving through LDUs to seek to spread donations to the Fund more broadly across the workforce as we come together in a national service.

Edridge Fund of Napo

3. The Trustees will link with the Employee Assistance programme to develop a response to debt in conjunction with other appropriate charities and signpost applicants to the Fund to relevant additional sources of help where we can do so.

DECLARATION

The Trustees declare that they have approved the Trustees' Report above

Signed: Alan Goode – Chair of Trustees
31st July 2023

CHAIR'S REPORT

I am pleased to be able to present this report in relation to the work of the Edridge Fund during 2023 and in doing so to seek your endorsement.

In doing so I would wish to pay tribute to the Trustees, the local representatives and the staff group who have continued to work diligently and efficiently to enable the fund to respond positively to those in need of assistance throughout the year.

Particular thanks are due to Peter Rowe who completed his tenure as a Trustee last year a welcome to Kevin Ling who was appointed as a Trustee in his place.

The Edridge Fund, established in 1934, exists to support all staff of the National Probation Service and Family Courts Service at times of financial hardship. Through the course of the year many people turned to the fund at points of personal crisis when some particular situation had tipped them over the edge to a point where they could no longer manage. There are a number of reasons that people turn to the fund and there are some common threads. Often relationship breakdown and establishing a home as a single parent has lain behind requests for help. Some applicants have suffered domestic abuse, and a significant number have faced long term health problems which have left them struggling to manage financially. However, the Trustees have also been aware of many applicants who have fallen into difficulties in coping with the day-to-day implications of the cost-of-living crisis rather than some specific crisis creating the problem. While debt has in previous years often been a feature that increases the problems faced by applicants it has been very apparent that debt which limits the opportunity for manoeuvre has of late been outlined by the great majority of those who do apply to the fund for help.

Recognising this fact, at the outset of 2023 the Trustees group decided to increase the maximum level of support to £500 for each applicant. That we were able to do so was in large part thanks to a number of legacies bequeathed to the Fund. As a result, the total amount of money handed out in grants was almost 40% higher than in the previous year and 50% higher than in 2021.

The overall financial position of the fund has remained reasonably healthy, again thanks to the legacies received, so that despite that large increase in grants offered the balance of the fund at the end of the year was similar to the previous year.

Edridge Fund of Napo

The fund continues to receive generous grants from both NAPO and the Civil Service Insurance fund which provide the bedrock of finances to sustain the charity in its work. Although monies received from fundraising activities have declined there has been a balancing increase in donations for which we are very grateful. Applicants to the fund do often comment that the fact that monies received are derived from colleagues' generosity makes it the more meaningful.

For those in a position to do so I would ask you to consider making a donation to the fund, and those at conference will find new snappy ways to do so, and for those considering drawing up a will please do remember the Fund when you do so.

Finally, we do very much value the support of local reps. in branches but if your branch does not have a rep. do, please consider putting yourself forward for the role.

Alan Goode – Chair of Trustees

July 2024

Edridge Fund of Napo

STATEMENT OF FINANCIAL ACTIVITIES (incorporating an Income and Expenditure Account) FOR THE YEAR ENDED 31 DECEMBER 2023

	Notes	2023	2022
INCOMING RESOURCES FROM GENERATED FUNDS			
Voluntary Income			
Regular Donations and Gifts	8	3,035	2,092
Grant from Napo		11,414	11,570
Bequests		5,068	28,360
Corporate Charity Donation	12	10,000	10,000
TUUT Grant - <i>restricted funds</i>	7	Nil	Nil
HSBC Compensation		Nil	Nil
Activities for generating funds			
Fund Raising (including 50/50 Club subscriptions)	6	3,353	4,122
Sale of merchandise		303	139
Investment & Interest Income			
Investment Income	11	Nil	Nil
Bank Interest		1,651	378
Incoming Resources from Charitable Activities			
Contributions from members, branches, and others		903	5,623
Total Incoming Resources		<u>35,728</u>	<u>62,284</u>
RESOURCES EXPENDED			
Costs of Generating Funds			
Promotional / Fund Raising activities		216	219
Investment Management Fees	11	Nil	Nil
Website Expenses		504	504
50/50 Club Prizes		904	689
Purchase of Merchandise		Nil	Nil
		<i>subtotal</i>	
		<u>1,624</u>	<u>1,412</u>
Net Resources available for Charitable Application		<u>35,023</u>	<u>60,872</u>
Costs of Charitable Activities			
Grants paid -		30,265	21,830
Management & delivery of the charity's purpose	2	13,576	13,225
Governance Costs	4	501	523
Total Resources expended		<u>45,966</u>	<u>36,990</u>
Net Operating Surplus/(Deficit) for the Year			
		(10,238)	
Before Gross transfers		<u>)</u>	<u>25,294</u>
Gross Transfers between Funds			
		Nil	Nil
		(10,238)	25,294
Net Incoming Resources before Gains &		<u>)</u>	<u></u>

Edridge Fund of Napo

Losses		
Other Recognised gains (losses)		
Realised gains/(losses) on investments		(20,587)
Unrealised gains/(losses) on investments	10,754)
Net Movements in Funds	<u>516</u>	<u>4,707</u>
Total funds brought forward	275,319	269,448
Prior year adjustment	10	1,164
Total Funds Carried Forward	<u><u>275,835</u></u>	<u><u>275,319</u></u>

BALANCE SHEET

As at 31st December 2023

	Notes	2023		2022	
		£	£	£	£
FIXED ASSETS					
Tangible Assets	3		Nil		Nil
Investments	11		199,966		189,212
CURRENT ASSETS					
Debtors	9	2,648		600	
Cash at Bank and in Hand		<u>75,818</u>		<u>86,166</u>	
		<u><u>78,466</u></u>		<u><u>86,766</u></u>	
Creditors					
Amounts falling due within one year					
Accruals	5	<u>(2,597)</u>		<u>(1,823)</u>	
Net Current Assets			278,432		275,978
Total Assets less Current Liabilities			275,835		274,155
Liabilities					
Prior Year Adjustment for correction of Bank Balances	10				1,164
Net Assets			<u>275,835</u>		<u>275,319</u>
Net Assets			<u><u>275,835</u></u>		<u><u>275,319</u></u>
Charity Funds					
Unrestricted Funds			273,924		273,408
Restricted Funds	7		1,911		1,911
Total Funds available to the Fund			<u><u>275,835</u></u>		<u><u>275,319</u></u>

These financial statements were submitted to the Trustees and were approved, subject to a satisfactory Independent Examination

Alan Goode

Edridge Fund of Napo

Chair of the Trustees, 15th July 2024

Notes forming part of the Accounts

FOR THE YEAR ENDED 31 DECEMBER 2023

1. ACCOUNTING POLICIES

Our Accounting policies remain as reported in previous years.

2. MANAGEMENT AND DELIVERY OF THE CHARITIES PURPOSE

		2023	2022
	Notes	£	£
Staff Salaries		11,591	11,131
Office Services including rent		681	654
Office Costs, postage, computer running costs etc		279	404
Insurance		845	851
Depreciation on fixed assets	3	Nil	Nil
Equipment Purchase		Nil	Nil
Bank charges		180	185
		<u>13,576</u>	<u>13,225</u>

3. TANGIBLE ASSETS

The Trustees have once again concluded that our stocks of goods for sale, and operational equipment, is at a level where it would not be appropriate to account for depreciation, and this would not have any material effect on the accounts.

4. GOVERNANCE COSTS

	2023	2022
	£	£
Trustees' expenses	349	390
Meeting Expenses (zoom & room fee)	152	133
Audit and accountancy	Nil	Nil
Napo Conference expenses	Nil	Nil
Trustees Training	Nil	Nil
	<u>501</u>	<u>523</u>

5. CREDITORS

	£
Wages payment for December 2023	978
Grants 086/23, 100/23 paid in 2024	800
Web charges Quarter 4 2023	126
50 50 prize August, Sept. Nov, Dec 2023	340
Corporate Credit Card Dec 23	13
Office rent	341
	<u> </u>

Edridge Fund of Napo

2,597

6. FUND RAISING INCOME

	£
Fund Raising and Sponsored events	1,298
50/50 Club Subscriptions *	<u>2,055</u>
	<u>3,353</u>

*The net benefits to the Fund from the 50/50 Club is £1,152 for the current year.

7. TUUT GRANT RESTRICTED FUNDS

As reported in our 2019 Accounts we had received a grant for specific purposes, which was to fund the purchase of card reading machines for fund raising purposes. The balance of the restricted funds are reflected in the accounts. The sum of £154 was spent in 2019. There has been no further expenditure during the current year.

8. GIFT AID TAX REFUNDS

<u>Analysis of Gift Aid refunds account</u>	£	£
Debtor figure brought forward from 2022	600	
Gift Aid refund 2020/2021		723
Allocated to current year	123	
Balance carried forward as Debtor	Nil	
Total Debtor	Nil	
	<u>723</u>	<u>723</u>

£123 is within the figure for regular donations and gifts

9. DEBTORS

	£
Napo grant payment to Edridge (balance 2023)	2,414
Branch raffle Dec 2023	234
	<u>2,648</u>

10. PRIOR YEAR ADJUSTMENT

A prior year adjustment has been made for the sum of £1,164 to correct an error dating from 2019 whereby the Bank Account always reflected more funds than shown in the Edridge Accounts.

11. INVESTMENTS

In March 2020 the Trustees appointed Aberdeen Investments as their Investment Managers.

Edridge Fund of Napo

Valuation is market value, certified by our investment managers at 31/12/22. Income received from the underlying investments is retained within the Fund and transferred to capital. The increase in value of the portfolio during 2023 reflects the increase in market value.

12. VOLUNTARY INCOME – SPECIAL ITEMS

	£
CSIS Charity Fund	10,000
<i>See main report – Financial Review – Donations & Fund Raising</i>	

Accounts

Edridge Fund of Napo

ACCOUNTS & ANNUAL REPORT for the year ended 31 December 2022

Administrative Details

Full name: The Edridge Fund of Napo the Trade Union and Professional Association
for Family Court and Probation Staff

Reg Charity No: 803493

Registered Office: Boat Race House, 65 Mortlake High Street, London, SW14 8HL

Bankers: Unity Trust Bank Plc. Nine Brindley Place, Birmingham B1 2HB

Investment
Managers: Aberdeen Fund Managers Ltd, PO Box 9029, Chelmsford, Essex, CM99
2WJ

Independent
Examiner: Peter Smith, Wayside, Dairy Lane, Aston Juxta Mondrum, Nantwich,
Cheshire. CW5 6DS

Report of the Trustees

The Trustees present their annual report with the accounts of the Fund for the year ending 31st December 2022. The accounts comply with the Fund's Trust Deed, the Charities Act 1993 (as amended by the Charities Act 2006), as well as the "Statement of Recommended Practice: Accounting and Reporting by Charities", Charities Commission 2005, revised in 2014, and the Financial Reporting Standard FRS 102, to the extent that it applies.

Trustees

The Trustees who held office during the year were as follows:

Alan Goode (East Midlands) Appointed November 2019 – Chair of Trustees
David Stevens (Mercia) Appointed November 2014, re-elected 2019 – Vice Chair
Carolyn Mack (East Midlands) Appointed September 2016, re-elected 2021
Ian Hankinson (Mercia) Appointed March 2018
Peter Rowe (Cheshire/Greater Manchester) Appointed November 2018
Francis Sanders (Manchester & Cheshire) Appointed September 2019

Kenneth Boyall Appointed September 2019 (co-opted for support with Edridge Reps)

Alan Goode was re-appointed as Chair in March 2022.

David Stevens was re-appointed as Vice Chair in March 2022.

Staff

Karen Monaghan Secretary to Trustees
Jeanne Peall Honorary Treasurer
Sarah Byatt Administrator

Edridge Fund of Napo

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Edridge Fund (The Fund) operates as an unincorporated association in accordance with a Trust Deed dated 1st May 1990 and subsequent amending deeds dated 11th July 2003, 9th May 2013 and as amended by scheme dated 6th July 2020. The Trust Deed of 1990 established the Fund as an independent charity but retained close links with Napo – the Trade Union and Professional Association for Probation & Family Court Staff, which have been present from the Fund's original foundation in 1934. The Deed of 1990 stipulates that Trustees are appointed by the members of the Napo National Executive Committee by election from candidates nominated by Napo branches. A maximum of five Trustees are elected to serve for a five-year period. No Trustee may serve more than two consecutive terms. Should elections not take place, Trustees are empowered to elect a Trustee, normally from those nominated.

New Trustees are provided with an induction pack, which is reviewed regularly. The pack includes relevant information regarding the Fund's constitution and guidance from the Charity Commission on the responsibilities and duties of trustees. They are in contact with the staff and other Trustees for support and advice and undertake a period of shadowing with a mentor Trustee prior to being a Rota Chair for grant applications.

The Trustees meet five times a year, which have taken place via Zoom for three meetings, and two face to face meetings this year. The level of income is reviewed, and financial decisions made accordingly. Trustees consider reports from staff on activities and review the charity's policies and governance compliance regularly. During the year, Trustees consider applications for assistance as soon as they are received, with the aim to complete the process within three weeks, but is usually much shorter, and in emergencies can be within hours. Decisions made by email are then ratified at Trustees' meetings.

The Fund is administered by staff working remotely, with appropriate measures taken to ensure the security of confidential information in accordance with GDPR. The principal financial and operational records are held electronically on a server provided by Napo, though officers and staff of Napo have no access to those records.

The Trustees try to ensure that we operate as fair employers. We try to ensure we follow all appropriate employment legislation, with supervision and support for staff provided by the Chair of the Fund.

OBJECTIVES AND ACTIVITIES

The objects of the Fund as set out in the Trust Deed dated 1st May 1990 are as follows: monies subscribed, donated, or raised for the Fund shall be applied in accordance with the Deed to assist eligible persons when in need, hardship, or distress, whether or not they have been members of Napo. This covers a wide range of probation and family court staff, but essentially applies to anybody who could be a full member, retired member, or professional associate of Napo. In addition, this covers in some circumstances, dependants.

The primary work of the Fund is to provide financial assistance. Grant applications are considered in line with the process outlined above. In some cases, applicants are given advice, either directly from the Trustees, or with the assistance of local Edridge Representatives. This advice is usually to help applicants obtain further help elsewhere, and never involves giving financial advice.

Edridge Fund of Napo

The secondary work of the Fund is to ensure that we continue to have the resources to maintain our financial assistance. The major contribution to the Fund is the donation we receive from Napo, and in recent years we have also been assisted with substantial grants from the CSiS Charity Fund, for which the Board are very grateful. The Fund also receives income from occasional legacies, donations, and gifts either on a regular basis, or other occasional donations. A small income is received from the "50/50 Club" which is a registered small lottery, and from sales of Christmas Cards and other merchandise, nominally at the Napo AGM. There are also sponsored, and local fundraising events held by Napo branches. An Investment Portfolio is maintained to provide a free reserve for the Fund, and this is managed professionally.

The Fund also works to promote wider knowledge of the Fund, firstly to increase the awareness of the assistance available to those in need, and secondly to publicise the work of the Fund to increase donations. To this end we regularly contribute pieces to the Napo Magazine and on social media. The Fund's website is intended to assist both potential applicants for assistance, and existing and potential donors. Representatives of the Edridge Fund attend probation-related conferences and events to promote the work of the Fund.

The Charities Act 2006 places a responsibility on charities to ensure that they are for the benefit of the public, or a section of the public. The Trustees confirm that they have had regard to the Charities Commission general guidance on public benefit and reviewed the aims and activities of the Fund in the light of that guidance. The Trustees are of the opinion that the Fund satisfies these requirements.

Applications for Assistance

The total number of applications in 2022 was 100, which is an increase on the number received in 2021 (79) and 2020 (91) but still less than the pre-pandemic year of 2019 (123). The total amount paid in grants during 2022 increased by 44% compared with 2021.

Grants were paid in respect of 75 of the applications. 25 were not successful either because the applicants were not eligible, the application was withdrawn, or they were not deemed to be in financial hardship. The percentage of the total applications for 2022 that were successful was 75%, compared with 2021 when the percentage of successful applications was 64% of the total. The percentage of refused applications in 2021 was 25%, a reduction compared to 2021 when it was 35%.

The average grant paid was £290, which is a slight decrease on 2021 where the average grant was £297. The amounts granted ranged from £130 to £450. The Trustees continue to attempt to make grants that match the immediate needs of the applicant.

There were slightly more applications from non-Napo members than from Napo members, similar to 2021. In 2022 the overall amount paid to Napo members was greater than the amount paid to other applicants. Two grants were paid to members of other Unions. We have continued the practice of referring applicants from other Unions to their own Welfare Funds, before considering an application.

All applicants employed by HMPPS are now advised of their eligibility for the potential assistance available from the Civil Service Charity "For you by you", on the basis that those applicants are now Civil Servants. This is a much larger Charity and can provide various forms of help beyond financial assistance.

Edridge Fund of Napo

This year we have again made a very full analysis of the applications, including analysis of the Diversity questionnaires we ask applicants to complete with their applications. The aim of doing this is for the Trustees to ensure that decisions on applications do not indicate any discriminatory bias.

We set out below a table of the key results of this analysis under various headings.

All the percentages are based on the successful applications, but we confirm that we have done the same analysis on the applications refused, and the proportions in all categories are roughly the same. The Diversity figures are based on 90 forms as a number were not completed. In 19% of the forms returned the ethnicity section was blank. We are including in the table a comparison with the figures for 2021.

Analysis of Successful Applications

Union Membership	Napo	None	Other Union	Total Paid
2022	58%	40%	2%	
Amount Paid	£12,560	£8,660	£510	£21,730
2021	44%	56%	0%	
Amount Paid	£6,690	£8,435	nil	£15,125
Ethnic Background	White	Black	Mixed	Asian
2022	40%	10%	5%	4%
2021	59%	18%	2%	2%
Gender	Male	Female	Transgender	
2022	11%	63%	0%	
2021	16%	51%	0%	
Sexual Orientation	Bi-sexual	Gay/ Lesbian	Heterosexual	Prefer not to answer
2022	0%	2%	70%	1%
2021	2%	7%	85%	3%
Disability	Yes	No	Prefer not to answer	
2022	35%	36%	3%	
2021	31%	37%	5%	

Governance

During 2022, Trustees continued to ensure the Fund was well placed to address issues relating to its work in the future. The Board underwent training on Investments to help support their stewardship of the Funds reserves. The Trustees also agreed to review maximum grant levels on at each meeting to ensure applicants needs were being met whilst keeping a balanced budget.

Trustee & Staff Changes

There were no Trustee or staff changes during the year.

Edridge Fund of Napo

Financial Review

Donations and fund raising

In 2022 the majority of the income of the Edridge Fund was provided by grants from Napo and from CSIS (Civil Service Insurance Society). In addition, funds were received from a bequest from the estate of Ms A Martin. The Trustees remain very grateful for the contributions made by Napo and CSIS, which are of considerable significance in enabling the Fund to continue to provide assistance to current and retired Family Court and Probation staff and their dependants who are in need.

The 50/50 Club continued to be well supported and to provide a steady source of income, albeit slightly reduced from 2021. As a result of some members donating all or a proportion of their winnings back to the Fund, the net benefit was once again more than 50% of the income received. The figure for regular donations was reduced in 2022 as a result of the repayment of monies to HMPPS. We reported in the 2021 accounts that an overpayment of donations from staff salaries had been made by HMPPS in 2020. Aside from this, regular donations continue to decline, which has been the case throughout the charity sector.

Fundraising through Branches and the Family Court Section has continued to recover. The importance of a 'live' Napo AGM to Edridge was once again confirmed, with another successful year in terms of fundraising through the Edridge stall, The raffle of the prize donated by GFTU was particularly popular. The Edridge Fund Trustees wish to extend their thanks to GFTU for the prize they donated.

Administration and Expenditure

Expenditure on administration continued to be tightly managed and was at a similar level to 2021. The details can be found in the notes to the accounts. The majority of applications are now handled on-line and most communication is by email resulting in greatly reduced postal costs. Payment of invoices, grants and 50/50 prizes continue to be largely by bank transfer (BACS). Governance costs, which usually cover Trustee travel expenses and meeting costs, increased in 2022 as the Trustees resumed holding some in-person meetings although the majority still take place via Zoom.

Edridge Investments

In August 2020, the monies returned by HSBC Investments were reinvested and are now managed by Aberdeen Standard Investments. Turmoil in financial markets in the Autumn of 2022 resulted in a significant loss in our invested funds, which until then had either increased or held their value. The funds have subsequently started to recover.

Future Plans

Edridge Fund of Napo

1. The Trustees intend to continue to grow the number of Edridge representatives across the country, not only to provide support and assistance to colleagues, but also to assist with raising awareness of the Fund. We hope that this will also serve to grow income streams through additional donations and fundraising activity.
2. The Trustees will promote opportunity for payroll giving through LDUs to seek to spread donations to the Fund more broadly across the workforce as we come together in a national service.
3. The Trustees will link with the Employee Assistance programme to develop a response to debt in conjunction with other appropriate charities and signpost applicants to the Fund to relevant additional sources of help where we can do so.

DECLARATION

The Trustees declare that they have approved the Trustees' Report above

Signed: Alan Goode – Chair of Trustees
31st July 2023

CHAIR'S REPORT

I am pleased to be able to present this report of the Edridge Fund for 2022, and in doing so I would want to pay tribute to those officers of the fund, the trustees and local representatives who have worked hard to enable the fund to continue to respond efficiently to those in need of assistance throughout the year.

The Edridge Fund, established in 1934, exists to support all staff of the NPS and Family Courts Service at times of financial crisis. Many applicants have seen unexpected changes in their personal circumstances, perhaps separation or divorce, a partner's loss of job or a serious illness has meant that a one-off demand to replace a defunct boiler or replace a fridge or a cooker can seem like an impossible burden, and the grant we can give provides a huge boost to their security and self-esteem.

It is a sign of the times that the cost-of-living crisis has seen a greater number of younger colleagues struggling to establish their own home and turning to the fund for support. Equally the political turmoil of the past year and the cost-of-living crisis has had a significant impact on the income stream of the fund.

The main sources of income to the fund continue to be the annual grant from NAPO and from the Civil Service Insurance fund which provide the bedrock of the fund. Without these grants we would struggle to operate and we are immensely grateful for that support.

There has been a decline in income from both fundraising activities and from regular donations but we have been much helped by monies received in legacies and I would encourage all, if you can do nothing else, to remember us in your will. Such gifts received have made an enormous difference.

To secure the fund we are required to balance funds which we have conservatively invested, but even that safe investment was impacted by last year's political turmoil and the value of the investment fell by over £20,000, although there has been some recovery in 2023.

Office costs increased minimally (although at less than inflation) but governance costs increased by £451 as a result of a resumption of face-to-face meetings.

Edridge Fund of Napo

The number of applications increased by 21 over the course of the year and the amount of money given out was over £6,000 more than the previous year in part because the trustees increased the maximum grant to £500 in recognition of the negative impact of the increase in the cost of living.

While all applications are judged on the individual circumstances of the applicant, we continue to see common issues that may overlap with each other about a third of recipients are single parents and have needs in relation their children, or to enable them to establish independent accommodation following a separation. About a tenth of recipients reported incidents of domestic abuse, whilst the most common issue faced by applicants was indebtedness, where over half the applicants reported serious levels of debt which placed them in hardship.

We are much indebted to those colleagues who act as Edridge representatives at a local level providing a vital link by raising awareness of the charity among the staff group by being available to support individuals put forward their application by supporting a range of fundraising activities as opportunities or capacity allows
My thanks to them and to all of you who continue to support the work of the Fund.

Alan Goode – Chair of Trustees
July 2023

Independent Examiner's Report on the Accounts Report to the Trustees of The Edridge Fund of Napo

On accounts for the year ended 31/12/2022, set out on pages 8 -12 , Charity no. 803493

RESPONSIBILITIES & BASIS OF REPORT

I report to the trustees on my examination of the accounts of the above charity (“the Trust”) for the year ended 31/12/2022.

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

~~[The charity’s gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of. [insert name of applicable listed body]. Delete [] if not applicable.~~

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- 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.

Edridge Fund of Napo

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.

Signed: Peter John Smith 11th October 2023

Address: Wayside, Dairy Lane, Astra Juxta Mondrum, Nantwich, Cheshire CW5 6DS

Relevant professional qualification: Retired Chartered Accountant

Statement of Financial Activities for the year ended 31 December 2022

	Notes	Unrestricted Funds 2022	Restricted Funds 2022	Total Funds 2022	Total Funds 2021
Income from:					
Donations and legacies	12	46,075		46,075	10,048
Investment Income & Bank interest	11	378		378	3
Charitable activities					
Fund raising	6	4,122		4,122	3,803
Merchandise sales		139		139	137
Grants receivable	12 & 7	11,570		11,570	11,293
Total Income		<u>62,284</u>	<u>Nil</u>	<u>62,284</u>	<u>25,284</u>
Expenditure on:					
Raising Funds:					
Cost of raising funds		1,412		1,412	1,478
Investment Management					
Charitable activities:					
Grants payable		21,830		21,830	15,125
Management and delivery of activities 2 ,4,		13,748		13,748	13,017
Total Expenditure		<u>36,990</u>	<u>0</u>	<u>36,990</u>	<u>29,620</u>
Net Income/(expenditure) before investment gains/(losses)		25,294		25,294	(4,336)
Net gains/(losses) on investments		<u>(20,587)</u>		<u>(20,587)</u>	<u>11,540</u>
Net income/(expenditure) before transfers		4,707		4,707	7,204
Transfers between funds		<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Net movement in funds		4,707	0	4,707	7,204
Total funds brought forward		267,537	1,911	269,448	269,269
Prior year adjustment	10				<u>(179)</u>
Total funds carried forward at 31/12/2022		<u>272,244</u>	<u>1,911</u>	<u>274,155</u>	<u>269,448</u>

Edridge Fund of Napo

BALANCE SHEET

As at 31st December 2021

	Notes	2022		2021	
		£	£	£	£
FIXED ASSETS					
Tangible Assets	3		Nil		Nil
Investments	11		189,212		209,799
CURRENT ASSETS					
Debtors	9	600		Nil	
Cash at Bank and in Hand		<u>86,166</u>		<u>63,156</u>	
		<u>86,766</u>		<u>63,156</u>	
Creditors					
Amounts falling due within one year					
Accruals	5	<u>(1,823)</u>		<u>(3,686)</u>	
Net Current Assets			275,978		272,955
Total Assets less Current Liabilities			274,155		269,269
Liabilities					
Prior Year Adjustment for 2021 Accounts					179
Net Assets			<u>274,155</u>		<u>269,448</u>
Net Assets			<u>274,155</u>		<u>269,269</u>
Charity Funds					
Unrestricted Funds			272,244		267,537
Restricted Funds	7		1,911		1,911
Total Funds available to the Fund			<u>274,155</u>		<u>269,448</u>

These financial statements were submitted to the Trustees and were approved, subject to a satisfactory Independent Examination

Alan Goode

Chair of the Trustees, 4th September 2023

The notes on the following three pages form part of these accounts

Edridge Fund of Napo

Notes forming part of the Accounts

FOR THE YEAR ENDED 31 DECEMBER 2022

1. ACCOUNTING POLICIES

Our Accounting policies remain as reported in previous years.

2. MANAGEMENT AND DELIVERY OF THE CHARITIES PURPOSE

		2022	2021
	Notes	£	£
Staff Salaries		11,131	10,989
Office Services including rent		654	645
Office Costs, postage, computer running costs etc		404	320
Insurance		851	831
Depreciation on fixed assets	3	Nil	Nil
Equipment Purchase		Nil	Nil
Bank charges		185	150
		<u>13,225</u>	<u>12,945</u>

3. TANGIBLE ASSETS

The Trustees have once again concluded that our stocks of goods for sale, and operational equipment, is at a level where it would not be appropriate to account for depreciation, and this would not have any material effect on the accounts.

4. GOVERNANCE COSTS

	2022	2021
	£	£
Trustees' expenses	390	Nil
Meeting Expenses (zoom fee)	133	72
Audit and accountancy	Nil	Nil
Napo Conference expenses	Nil	Nil
Trustees Training	Nil	Nil
	<u>523</u>	<u>72</u>

5. CREDITORS

£

Edridge Fund of Napo

Wages payment for December 2022	931
Grants 097/22, 099/22 paid in 2023	550
Web charges Quarter 4 2022	126
50 50 prize march 2022	79
Corporate Credit Card Dec 22	137
	<hr/>
	1,823

6. FUND RAISING INCOME	£
Fund Raising and Sponsored events	1,986
50/50 Club Subscriptions *	2,136
	<hr/>
	4,122

*This means that the net benefits to the Fund from the 50/50 Club is £1,447 for the current year.

7. TUUT GRANT RESTRICTED FUNDS

As reported in our 2019 Accounts we had received a grant for specific purposes, which was to fund the purchase of card reading machines for fund raising purposes. The balance of the restricted funds are reflected in the accounts. The sum of £154 was spent in 2019. There has been no further expenditure during the current year.

8. GIFT AID TAX REFUNDS

<u>Analysis of Gift Aid refunds account</u>	£	£	£
Debtor figure brought forward from 2021	Nil		
Gift Aid refund 2020/2021		Nil	
Gift Aid refund 2021/2022		619	
Total rec'd 2022		619	
Allocated to current year	619		
Estimate for 2020/2021		600	
Balance carried forward as Debtor			Nil
Total Debtor			600
	<hr/>	<hr/>	
	619	1,219	

In 2022 two claims for Gift Aid refunds were submitted to HMRC covering tax years 2020/21 and 2021/22. The latter claim was paid in 2022 but an error appears to have occurred during submission of the former claim. This is being investigated with HMRC.

9. DEBTORS

	Notes	£
Gift Aid tax refunds payable (estimated)	8	600
		<hr/>

Edridge Fund of Napo

600

10. PRIOR YEAR ADJUSTMENT

A prior year adjustment has been made for the sum of £179. This relates to 50/50 Club prizes From 2020 made in 2021. These were omitted from the list of Creditors in the 2021 accounts. Adjustments have been made to the relevant funds.

11. INVESTMENTS

In March 2020 the Trustees appointed Aberdeen Investments as their Investment Managers. Valuation is market value, certified by our investment managers at 31/12/22. Income received From the underlying investments is retained within the Fund and transferred to capital. The Decrease in value of the portfolio during 2022 reflects the decrease in market value.

12. VOLUNTARY INCOME – SPECIAL ITEMS

	£
CSIS Charity Fund	10,000

See main report – Financial Review – Donations & Fund Raising

Accounts

Edridge Fund of Napo

ACCOUNTS & ANNUAL REPORT for the year ended 31 December 2021

Administrative Details

Full name: The Edridge Fund of Napo the Trade Union and Professional Association
for Family Court and Probation Staff

Reg Charity No: 803493

Registered Office: 160, Falcon Road, Battersea, London, SW11 2NY (moved January 2021 to
Boat Race House, 65 Mortlake High Street, London, SW14 8HL

Bankers: Unity Trust Bank Plc. Nine Brindley Place, Birmingham B1 2HB

Investment
Managers: Aberdeen Fund Managers Ltd, PO Box 9029, Chelmsford, Essex, CM99
2WJ

Independent
Examiner: Gina Alderson, Felden Lodge, Felden Lane, Hemel Hempstead, HP3 0BL

Report of the Trustees

The Trustees present their annual report with the accounts of the Fund for the year ending 31st December 2021. The accounts comply with the Fund's Trust Deed, the Charities Act 1993 (as amended by the Charities Act 2006), as well as the "Statement of Recommended Practice: Accounting and Reporting by Charities", Charities Commission 2005, revised in 2014, and the Financial Reporting Standard FRS 102, to the extent that it applies.

Trustees

The Trustees who held office during the year were as follows:

Alan Goode (East Midlands) Appointed November 2019 – Chair of Trustees
David Stevens (Mercia) Appointed November 2014, re-elected 2019 – Vice Chair
Carolyn Mack (East Midlands) Appointed September 2016, re-elected 2021
Ian Hankinson (Mercia) Appointed March 2018
Peter Rowe (Cheshire/Greater Manchester) Appointed November 2018
Francis Sanders (Manchester & Cheshire) Appointed September 2019

Kenneth Boyall Appointed September 2019 (co-opted for support with Edridge Reps)

Alan Goode was re-appointed as Chair in March 2021.

David Stevens was re-appointed as Vice Chair in March 2021.

Staff

Karen Monaghan Secretary to Trustees
Jeanne Peall Honorary Treasurer
David Cox Business Officer & Financial Administrator
Sarah Byatt Administrator

Edridge Fund of Napo

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Edridge Fund (The Fund) operates as an unincorporated association in accordance with a Trust Deed dated 1st May 1990 and subsequent amending deeds dated 11th July 2003, 9th May 2013 and as amended by scheme dated 6th July 2020. The Trust Deed of 1990 established the Fund as an independent charity but retained close links with Napo – the Trade Union and Professional Association for Probation & Family Court Staff, which have been present from the Fund's original foundation in 1934. The Deed of 1990 stipulates that Trustees are appointed by the members of the Napo National Executive Committee by election from candidates nominated by Napo branches. A maximum of five Trustees are elected to serve for a five-year period. No Trustee may serve more than two consecutive terms. Should elections not take place, Trustees are empowered to elect a Trustee, normally from those nominated.

New Trustees are provided with an induction pack, which is reviewed regularly. The pack includes relevant information regarding the Fund's constitution and guidance from the Charity Commission on the responsibilities and duties of trustees. They are in contact with the staff and other Trustees for support and advice and undertake a period of shadowing with a mentor Trustee prior to being a Rota Chair for grant applications.

The Trustees meet five times a year, which have taken place via Zoom during this year due to the Covid-19 pandemic. The level of income is reviewed, and financial decisions made accordingly. Trustees consider reports from staff on activities and review the charity's policies and governance compliance regularly. During the year, Trustees consider applications for assistance as soon as they are received, with the aim to complete the process within three weeks, but is usually much shorter, and in emergencies can be within hours. Decisions made by email are then ratified at Trustees' meetings.

The Fund is administered by staff working remotely, with appropriate measures taken to ensure the security of confidential information in accordance with GDPR. The principal financial and operational records are held electronically on a server provided by Napo, though officers and staff of Napo have no access to those records.

The Trustees try to ensure that we operate as fair employers. We try to ensure we follow all appropriate employment legislation, with supervision and support for staff provided by the Chair of the Fund.

OBJECTIVES AND ACTIVITIES

The objects of the Fund as set out in the Trust Deed dated 1st May 1990 are as follows: monies subscribed, donated, or raised for the Fund shall be applied in accordance with the Deed to assist eligible persons when in need, hardship, or distress, whether or not they have been members of NAPO. This covers a wide range of probation and family court staff, but essentially applies to anybody who could be a full member, retired member, or professional associate of Napo. In addition, this covers in some circumstances, dependants.

The primary work of the Fund is to provide financial assistance. Grant applications are considered in line with the process outlined above. In some cases, applicants are given advice, either directly from the Trustees, or with the assistance of local Edridge Representatives. This advice is usually to help applicants obtain further help elsewhere, and never involves giving financial advice.

Edridge Fund of Napo

The secondary work of the Fund is to ensure that we continue to have the resources to maintain our financial assistance. The major contribution to the Fund is the donation we receive from Napo, and in recent years we have also been assisted with substantial grants from the CSiS Charity Fund, for which the Board are very grateful. The Fund also receives income from occasional legacies, donations, and gifts either on a regular basis, or other occasional donations. A small income is received from the "50/50 Club" which is a registered small lottery, and from sales of Christmas Cards and other merchandise, nominally at the Napo AGM. There are also sponsored, and local fundraising events held by Napo branches. An Investment Portfolio is maintained to provide a free reserve for the Fund, and this is managed professionally.

The Fund also works to promote wider knowledge of the Fund, firstly to increase the awareness of the assistance available to those in need, and secondly to publicise the work of the Fund to increase donations. To this end we regularly contribute pieces to the Napo Magazine and on social media. The Fund's website is intended to assist both potential applicants for assistance, and existing and potential donors. Representatives of the Edridge Fund attend probation-related conferences and events to promote the work of the Fund.

The Charities Act 2006 places a responsibility on charities to ensure that they are for the benefit of the public, or a section of the public. The Trustees confirm that they have had regard to the Charities Commission general guidance on public benefit and reviewed the aims and activities of the Fund in the light of that guidance. The Trustees are of the opinion that the Fund satisfies these requirements.

Applications for Assistance

The total number of applications in 2021 was 79, which is once again down on the number received in 2020 (91) and 2019 (123). The total amount paid in grants during 2021 has reduced by 2.3 % compared with the reduction in the previous year, which was 44%.

Grants were paid in respect of 51 of the applications. 28 were not successful either because the applicants were not eligible, or the application was withdrawn, or they were not seemed to be in financial hardship. The percentage of the total applications for 2021 that were successful was 65%, compared with 2020 when the percentage of successful applications was 62% of the total. The percentage of refused applications in 2021 was 35%, a reduction compared to 2020 when it was 38%.

The average grant paid was £297, which is an increase on 2020 where the average grant was £280. The amounts granted ranged from £70 to £350. The Trustees continue to attempt to make grants that match the immediate needs of the applicant.

There were slightly more applications from non-Napo members than from Napo members, reversing the situation of the previous year. In 2021 the amount paid to Napo members was less than the amount paid to other applicants. No grants were paid to members of other Unions. We have continued the practice of referring applicants from other Unions to their own Welfare Funds, before considering an application.

Up until the cessation of the CRC contracts on 25th June 2021, the proportion of applications from employees of the Community Rehabilitation Companies to applications from NPS employees was 50/50. All applicants employed by the Probation Service are now advised of their eligibility for the potential assistance available from the Civil Service Charity "For you by you", on the basis that those applicants are now Civil Servants. This is a much larger Charity and can provide various forms of help beyond financial assistance.

Edridge Fund of Napo

This year we have again made a very full analysis of the applications, including analysis of the Diversity questionnaires we ask applicants to complete with their applications. The aim of doing this is for the Trustees to ensure that decisions on applications do not indicate any discriminatory bias.

We set out below a table of the key results of this analysis under various headings. All the percentages are based on the successful applications, but we confirm that we have done the same analysis on the applications refused, and the proportions in all categories are roughly the same. The Diversity figures are based on only 61 of the forms as a number were not completed. We are including in the table a comparison with the figures for 2020.

Analysis of Successful Applications

Union Membership	Napo	None	Other Union	Total Paid
2021	44%	56%	0%	
Amount Paid	£6,690	£8,435	nil	£15,125
2020	61%	38%	1%	
Amount Paid	£9,411	£5,927	£150	£15,488
Ethnic Background	White	Black	Mixed	Asian
2021	59%	18%	2%	2%
2020	70%	16%	6%	8%
Gender	Male	Female	Transgender	
2021	16%	51%	0%	
2020	13%	87%	0%	
Sexual Orientation	Bi-sexual	Gay/ Lesbian	Heterosexual	Prefer not to answer
2021	2%	7%	85%	3%
2020	4%	6%	87%	4%
Disability	Yes	No	Prefer not to answer	
2021	31%	37%	5%	
2020	35%	63%	2%	

Governance

During 2021, Trustees continued to ensure the Fund was well placed to address issues relating to its work in the future. The Board met with the new Investment Managers and reviewed the portfolio to ensure it continues to support the ongoing needs of the charity. The Trustees also reviewed their skills matrix to identify any shortfalls in skills, knowledge, or expertise. A plan of training for Trustees to address certain areas has been developed for 2022.

Trustee & Staff Changes

In October 2021, Business Officer, David Cox, announced his retirement from the role. His duties will be delegated amongst existing staff and volunteers. The Trustee Board recognise his years of service and support to the Fund.

Edridge Fund of Napo

Financial Review

Donations and fund raising

In 2021 the majority of the income of the Edridge Fund was provided by the grant from Napo and a reduced grant from CSIS (Civil Service Insurance Society). CSIS suffered a reduction in their income as a result of the economic climate, which impacted on the level of grants they could award. However, Edridge was able to cover operational costs and continue to award grants, due to the reduced level of applications for assistance. Funds from the bequest received from the estate of the Rev Tysoe were available in reserve but we did not need to draw on them. The Trustees remain very grateful for the contributions made by Napo and CSIS, which are of considerable significance in enabling the Fund to continue to provide assistance to current and retired Family Court and Probation staff and their dependants who are in need.

The 50/50 Club continued to be well supported and to provide a steady source of income with an increase in subscription levels compared to 2020. As a result of some members donating all or a proportion of their winnings back to the Fund, the net benefit saw a further increase on the previous year. Regular donations continue to decline with a significant drop in income from 2020. This has been, however, an issue throughout the charity sector since the start of the Covid-19 pandemic.

Fundraising through Branches and the Family Court Section has shown some recovery. The resumption of a 'live' Napo AGM, albeit with an on-line element, meant the return of the Edridge stall. It proved to be a very successful in terms of Edridge fundraising with the raffle for the three quilts proving particularly popular. The Edridge Fund Trustees wish to extend their thanks to Cynthia Mynott for her very generous donation of the quilts.

Administration and Expenditure

Expenditure on administration continued to be tightly managed and was at a similar level to 2020. The details can be found in the notes to the accounts. In 2020, in response to the restrictions imposed due to Covid-19, communication with 50/50 club members and applicants for grants moved to email, as well as payments being made predominantly through BACS. This has continued during 2021 and continues to result in greatly reduced postal costs as well as assisting in the management of administrative expenditure. Governance costs, which usually cover Trustee travel expenses and meeting costs, were also significantly reduced, due to Trustee meetings being held via Zoom. Again, this was in response to Covid-19 restrictions.

Edridge Investments

In August 2020, the monies returned by HSBC Investments were reinvested and are now managed by Aberdeen Standard Investments. Prior to this the investment monies were held in the Edridge Fund Unity Trust Deposit Account.

Future Plans

Edridge Fund of Napo

1. The Trustees intend to continue to grow the number of Edridge representatives across the country, not only to provide support and assistance to colleagues, but also to assist with raising awareness of the Fund. We hope that this will also serve to grow income streams through additional donations and fundraising activity.
2. The Trustees will promote opportunity for payroll giving through LDUs to seek to spread donations to the Fund more broadly across the workforce as we come together in a national service.
3. The Trustees will link with the Employee Assistance programme to develop a response to debt in conjunction with other appropriate charities and signpost applicants to the Fund to relevant additional sources of help where we can do so.

DECLARATION

The Trustees declare that they have approved the Trustees' Report above

Signed: Alan Goode – Chair of Trustees
25th July 2022

CHAIR'S REPORT

I am pleased to be able to present this report of the Edridge Fund for 2021. In doing so I would wish to pay tribute to those officers of the fund, the trustees and local representatives who have continued to work hard to enable the fund to continue to respond efficiently to those in need of assistance throughout the year.

I would like to pay particular tribute to David Cox who has in many guises been a long-standing supporter of the fund, playing a key role for many years before taking retirement from his role as business officer in October last year.

The Covid pandemic has continued to impact the fund through the last year both in reducing income from fund raising activities and other sources, but also reducing the number of applications so that despite our anxiety about a reduced income stream we have still been able to respond positively to all those eligible applicants who were in hardship. Having said that there are now signs of increasing demand again, reflecting perhaps both increased visibility because of the coming together as a unified service but also the impact of the cost-of-living crisis on many colleagues.

It is a matter of pride that the fund is able to respond to most applicants within a matter of days and although as a small charity we are often only able to provide relatively small grants we will also where relevant signpost applicants to additional sources of help.

We do analyse applications annually and a number of common factors emerge which we suspect may impact in similar ways on many colleagues who do not seek help but whose need may be as great.

Edridge Fund of Napo

In half the cases a significant level of debt was a key factor in creating a level of hardship that made it impossible for the applicant to respond to a particular crisis that had tipped them over the edge and while we could provide some small assistance, we would also look to signpost such applicants to the assistance that could be provided by debt relief charities.

In a quarter of cases a relationship breakdown had led to financial instability and of this group 40% had experienced domestic abuse leading to separation.

In a fifth of cases long term sickness had led to a drop in income and led to hardship but in a similar proportion of cases applicants were on an income level which left them in hardship where they were potentially eligible for state benefits which were not being claimed. Again, such applicants are also signposted to relevant agencies to check their position and to other charities who may be able to offer further assistance.

The fund is able to respond positively and sympathetically to such cases thanks to the generosity and support of NAPO and all members of the union and we are immensely grateful for that support.

Alan Goode – Chair of Trustees
July 2022

Edridge Fund of Napo

STATEMENT OF FINANCIAL ACTIVITIES (incorporating an Income and Expenditure Account) FOR THE YEAR ENDED 31 DECEMBER 2021

	Notes	2021	2020
INCOMING RESOURCES FROM GENERATED FUNDS			
Voluntary Income			
Regular Donations and Gifts		4,000	6,738
Grant from Napo		11,293	11,092
Bequests		Nil	Nil
Corporate Charity Donation	11	5,000	10,000
TUUT Grant - <i>restricted funds</i>	7	Nil	Nil
HSBC Compensation		Nil	Nil
Activities for generating funds			
Fund Raising (including 50/50 Club subscriptions)	6	3,803	3,198
Sale of merchandise		137	10
Investment & Interest Income			
Investment Income	10	Nil	Nil
Bank Interest		3	376
Incoming Resources from Charitable Activities			
Contributions from members, branches, and others		1,059	1,477
Total Incoming Resources		<u>25,295</u>	<u>32,891</u>
RESOURCES EXPENDED			
Costs of Generating Funds			
Promotional / Fund Raising activities		221	256
Investment Management Fees	10	Nil	Nil
Website Expenses		504	504
50/50 Club Prizes		753	662
Purchase of Merchandise		Nil	Nil
		<i>subtotal</i>	
		<u>1,478</u>	<u>1,422</u>
Net Resources available for Charitable Application		<u>23,819</u>	<u>31,469</u>
Costs of Charitable Activities			
Grants paid -		15,125	15,488
Management & delivery of the charity's purpose	2	12,944	13,170
Governance Costs	4	72	171
Total Resources expended		<u>29,619</u>	<u>30,251</u>
Net Operating Surplus/(Deficit) for the Year			
Before Gross transfers		<u>(4,324)</u>	<u>2,640</u>
Gross Transfers between Funds			
		nil	nil
Net Incoming Resources before Gains & Losses			
		<u>(4,324)</u>	<u>2,640</u>
Other Recognised gains (losses)			
Realised gains/(losses) on investments			
Unrealised gains/(losses) on investments		11,539	7,287

Edridge Fund of Napo

<i>Net Movements in Funds</i>	<u>7,215</u>	<u>9,928</u>
Total funds brought forward	263,67 6	253,74 8
Total Funds Carried Forward	<u>270,22</u> <u>3</u>	<u>263,67</u> <u>6</u>

BALANCE SHEET

As at 31st December 2021

	Notes	£	2021 £	£	2020 £
FIXED ASSETS					
Tangible Assets	3				nil
Investments	10				198,260
CURRENT ASSETS					
Debtors	8 & 9			2,221	
Cash at Bank and in Hand				<u>65,072</u>	
				<u>67,293</u>	
Creditors					
Amounts falling due within one year					
Accruals	5			<u>(1,877)</u>	
Net Current Assets					265,553
Total Assets less Current Liabilities					<u>263,676</u>
Net Assets					<u>263,676</u>
Charity Funds					
Unrestricted Funds					261,765
Restricted Funds	7				1,911
Total Funds available to the Fund					<u>263,676</u>

These financial statements were submitted to the Trustees and were approved,
subject to a satisfactory Independent Examination

Alan Goode

Chair of the Trustees, *date*

The notes on the following two pages form part of these accounts

Edridge Fund of Napo

Notes forming part of the Accounts

FOR THE YEAR ENDED 31 DECEMBER 2020

1. ACCOUNTING POLICIES

Our Accounting policies remain as reported in previous years.

2. MANAGEMENT AND DELIVERY OF THE CHARITIES PURPOSE

		2020	2020
	Notes	£	£
Staff Salaries		10,989	10,870
Office Services including rent		645	638
Office Costs, postage, computer running costs etc		320	541
Insurance		841	687
Depreciation on fixed assets	3	Nil	Nil
Equipment Purchase		Nil	279
Bank charges		150	155
		<u>12,944</u>	<u>13,170</u>

3. TANGIBLE ASSETS

The Trustees have once again concluded that our stocks of goods for sale, and operational equipment, is at a level where it would not be appropriate to account for depreciation, and this would not have any material effect on the accounts.

4. GOVERNANCE COSTS

		2021	2020
		£	£
Trustees' expenses	4a	Nil	72
Meeting Expenses (zoom fee)		72	99
Audit and accountancy		Nil	Nil
Napo Conference expenses		Nil	Nil
Trustees Training		Nil	Nil
		<u>72</u>	<u>171</u>

5. CREDITORS

	£
Wages payment for October - December 2021	2753
Grant awarded in 2020 but paid in 2021	350
Repayment to HMPPS 2020	1,611
Web charges Quarter 4 2021	126
50 50 prizes for January, July, August, 2021	356
Corporate Credit Card balance	100

Edridge Fund of Napo

5,296

6. FUND RAISING INCOME

	£
Fund Raising and Sponsored events	1,535
50/50 Club Subscriptions *	<u>2,268</u>
	<u>3,803</u>

a. This means that the net benefits to the Fund from the 50/50 Club is £1,515 for the current year

7. TUUT GRANT RESTRICTED FUNDS

As reported in our 2019 accounts we had received a grant for specific purposes, which was to fund the purchase of card reading machines for fund raising purposes. In view of the Covid 19 pandemic our fund raising at events has been curtailed. The balance of the restricted funds are reflected in the accounts, and there has been no further expenditure during the current year. The sum of £154 was spent in 2019.

8. GIFT AID TAX REFUNDS

Gift Aid Claims carried forward from 2020 accounts as debtors and updated for the current tax year.

	£	£	£
Debtor figure brought forward from 2020			2,221
Less Gift Aid refunds received in 2021: 2018/2019 & 2019/2029		1,467	
Amount allocated to current year donations			800
Amount to be carried forward as Debtor for 2021			
Amount estimated for 2020/2021 tax year	600		
Balance of Debtor account remaining from previous years	<u>954</u>		
Amount carried forward as Debtor for 2021		<u>1,554</u>	
		<u>3,021</u>	<u>3,021</u>

9. DEBTORS

	Notes	£
Gift Aid tax refunds payable (estimated)	8	<u>1,554</u>
		<u>1,554</u>

10. INVESTMENTS

In March 2020, the Trustees appointed Aberdeen Investments as their Investment Manager. Valuation is market value, certified by our Investment Managers at 31/12/21. Income received from the underlying investments is retained within the fund and transferred to capital. The increase in value of the portfolio during the course of this year reflects the increase in market value.

Edridge Fund of Napo

11. VOLUNTARY INCOME - SPECIAL ITEMS

CSiS Charity Fund
See main report - Financial Review - Donations & Fund Raising

£
5,000

Accounts

Edridge Fund of Napo

ACCOUNTS & ANNUAL REPORT for the year ended 31 December 2020

Administrative Details

Full name: The Edridge Fund of Napo the Trade Union and Professional Association
for Family Court and Probation Staff

Reg Charity No: 803493

Registered Office: 160, Falcon Road, Battersea, London, SW11 2NY (moved January 2021 to
Boat Race House, 65 Mortlake High Street, London, SW14 8HL

Bankers: Unity Trust Bank Plc. Nine Brindley Place, Birmingham B1 2HB

Investment
Managers: Aberdeen Fund Managers Ltd, PO Box 9029, Chelmsford, Essex, CM99
2WJ

Independent
Examiner: Gina Alderson, Felden Lodge, Felden Lane, Hemel Hempstead, HP3 0BL

Report of the Trustees

The Trustees present their annual report with the accounts of the Fund for the year ending 31st December 2020. The accounts comply with the Fund's Trust Deed, the Charities Act 1993 (as amended by the Charities Act 2006), as well as the "Statement of Recommended Practice: Accounting and Reporting by Charities", Charities Commission 2005, revised in 2014, and the Financial Reporting Standard FRS 102, to the extent that it applies.

Trustees

The Trustees who held office during the year were as follows:

Alan Goode (East Midlands) Appointed November 2019 – Chair of Trustees
David Stevens (Mercia) Appointed November 2014 – Vice Chair
Carolyn Mack (East Midlands) Appointed September 2016
David Raho (London) Appointed March 2018, resigned July 2020.
Ian Hankinson (Mercia) Appointed March 2018
Peter Rowe (Cheshire/Greater Manchester) Appointed November 2018
Francis Sanders (Manchester & Cheshire) Appointed September 2019
Kenneth Boyall Appointed September 2019

Alan Goode was re-appointed as Chair in March 2020.

David Stevens was re-appointed as Vice Chair in March 2020.

Staff

Karen Monaghan Secretary to Trustees
Jeanne Peall Honorary Treasurer
David Cox Business Officer & Financial Administrator
Sarah Byatt Administrator

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Edridge Fund (The Fund) operates as an unincorporated association in accordance with a Trust Deed dated 1st May 1990 and subsequent amending deeds dated 11th July 2003, 9th May 2013 and as amended by scheme dated 6th July 2020. The Trust Deed of 1990 established the Fund as an independent charity but retained close links with NAPO – the Trade Union and Professional Association for Probation & Family Court Staff, which have been present from the Fund's original foundation in 1934. The Deed of 1990 stipulates that Trustees are appointed by the members of the NAPO National Executive Committee by election from candidates nominated by NAPO branches. A minimum of five Trustees are elected to serve for a five-year period. No Trustee may serve more than two consecutive terms. Should elections not take place, Trustees are empowered to elect a Trustee, normally from those nominated.

New Trustees are provided with an induction pack, which is reviewed regularly. The pack includes relevant information regarding the Fund's constitution and guidance from the Charity Commission on the responsibilities and duties of trustees. They are in contact with the staff and other Trustees for support and advice and undertake a period of shadowing with a mentor Trustee prior to being a Rota Chair for grant applications.

The Trustees meet five times a year, which have taken place via Zoom during this year due to the Covid-19 pandemic. The level of income is reviewed, and financial decisions made accordingly. Trustees consider reports from staff on activities and review the charity's policies and governance compliance regularly. During the year, Trustees consider applications for assistance as soon as they are received. Trustees exchange views by secure email so that decisions can be reached quickly and decided on a majority vote. The aim is to complete the process within three weeks, but is usually much shorter, and in emergencies can be within hours. Decisions made by email are then ratified at Trustees' meetings.

The Fund is administered by staff working remotely, with appropriate measures taken to ensure the security of confidential information in accordance with GDPR. The principal financial and operational records are held electronically on a server provided by NAPO, though officers of NAPO have no access to those records.

The Trustees try to ensure that we operate as fair employers. We try to ensure we follow all appropriate employment legislation, with supervision and support for staff provided by the Chair of the Fund.

OBJECTIVES AND ACTIVITIES

The objects of the Fund as set out in the Trust Deed dated 1st May 1990 are as follows: monies subscribed, donated, or raised for the Fund shall be applied in accordance with the Deed to assist eligible persons when in need, hardship or distress, whether or not they have been members of NAPO. This covers a wide range of probation and family court staff, but essentially applies to anybody who could be a member of NAPO. In addition, this covers retired staff, and in some circumstances, dependants.

The primary work of the Fund is to provide financial assistance. Grant applications are considered in line with the process outlined above. In some cases, applicants are given advice, either directly from the Trustees, or with the assistance of local Edridge Representatives. This advice is usually to help applicants obtain further help elsewhere, and never involves giving financial advice.

Edridge Fund of Napo

The secondary work of the Fund is to ensure that we continue to have the resources to maintain our financial assistance. The major contribution to the Fund is the donation we receive from NAPO, and in recent years we have also been assisted with substantial grants from the CSiS Charity Fund. The Fund also receives income from occasional legacies, donations, and gifts either on a regular basis, or other occasional donations. A small income is received from the "50/50 Club" which is a registered small lottery, and from sales of Christmas Cards and other merchandise, nominally at the NAPO AGM, although fundraising for this year at this event was unsuccessful due to the event being online. There are also sponsored and local fundraising events held by NAPO branches. An Investment Portfolio is maintained to provide a free reserve for the Fund, and this is managed professionally.

The Fund also works to promote wider knowledge of the Fund, firstly to increase the awareness of the assistance available to those in need, and secondly to publicise the work of the Fund to increase donations. To this end we regularly contribute pieces to NAPO News and on social media. The Fund's website is intended to assist both potential applicants for assistance, and existing and potential donors. Representatives of the Edridge Fund attend probation-related conferences and events to promote the work of the Fund. This year has also seen the launch of a campaign to encourage supporters to donate a proportion of their winter fuel allowance to the Fund.

The Charities Act 2006 places a responsibility on charities to ensure that they are for the benefit of the public, or a section of the public. The Trustees confirm that they have had regard to the Charities Commission general guidance on public benefit and reviewed the aims and activities of the Fund in the light of that guidance. The Trustees are of the opinion that the Fund satisfies these requirements.

Applications for Assistance

The total number of applications in 2020 was 91, which is considerably down on the number received in the previous year (123), reflecting a reduction of 26%, and an increasing trend compared with the previous year, when the reduction was only 15%. The total amount paid in grants during 2020 has reduced by 44% compared with the reduction in the previous year, which was only 16%.

Grants were paid in respect of 56 of the applications, and 35 were not successful either because the applicants were not eligible, or the application was withdrawn. The percentage of the total applications for 2020 that were successful was 62%, compared with 2019 when the percentage of successful applications was 72% of the total. The percentage of refused applications was higher in 2020 at 38%, but similar to 2019 when it was 34%.

The average grant paid was £280, which is a reduction of 11% to the average in previous years; the amounts granted ranged from £58 to £350. The Trustees continue to attempt to make grants that match the immediate needs of the applicant.

There were more applications from Napo members than from non Napo members, reversing the trend of the previous year. The amount paid to Napo members is now greater than the amount paid to other applicants, which also reverses the trend of the previous year. The amount paid to Napo members is now lower than the amount of the Napo grant for the first time.

One grant was paid to a member of Unison, as eligibility is not based on Union membership, and this has been done in previous years, based on the particular circumstances of each case. We have continued the practice of referring applicants from other Unions to their own Welfare

Edridge Fund of Napo

Funds, before considering an application, and this year we referred 5 Unison members to their own Welfare Fund.

The Trustees are pleased to note that the proportion of applications from employees of the Community Rehabilitation Companies has increased compared with the applications from NPS employees: the table below shows an increase of 46% in the number of successful CRC applicants. The Fund has continued to make efforts to make CRC employees aware of what we can provide. On the other hand, we continue to advise NPS applicants of the potential assistance available to them from the Civil Service Charity "For you by you", on the basis that those applicants are now Civil Servants. This is a much larger Charity and can provide various forms of help beyond financial assistance.

This year we have again made a very full analysis of the applications, including analysis of the Diversity questionnaires we ask applicants to complete with their applications. The aim of doing this is for the Trustees to ensure that decisions on applications do not indicate any discriminatory bias.

We set out below a table of the key results of this analysis under various headings. All the percentages are based on the successful applications, but we confirm that we have done the same analysis on the applications refused, and the proportions in all categories are roughly the same. The Diversity figures are based on only 82 of the forms as a number were not completed. We are including in the table a comparison with the figures for 2019.

Analysis of Successful Applications

Union Membership	Napo	None	Other Union	Total Paid
2020	61%	38%	1%	
Amount Paid	£9,411	£5,927	£150	£15,488
2019	46%	54%	0%	
Amount Paid	£12,730.00	£15,160.00	Nil	£27,890.00
Employing Authority	NPS	CRC	Family Courts	
2020	57%	41%	2%	
2019	70%	28%	2%	
Ethnic Background	White	Black	Mixed	Asian
2020	70%	16%	6%	8%
2019	77%	11%	4%	8%
Gender	Male	Female	Transgender	
2020	13%	87%	0%	
2019	16.00%	80%	4%	
Sexual Orientation	Bi-sexual	Gay/ Lesbian	Heterosexual	Not declared
2020	4%	6%	87%	4%
2019	10%	4%	78%	8%
Disability	Yes	No	Prefer not to answer	
2020	35%	63%	2%	
2019	36%	63%	1%	

Edridge Fund of Napo

Governance

During 2020, Trustees continued to ensure the Fund was well placed to address issues relating to its work in the future. The focus of the Trustees in 2020 has been to look at the level of debt many applicants are finding themselves in and how our grants helps to reduce this or just solve a short term crisis. The Trustees also spent some time in 2020 reviewing the application form to ensure it is easy to understand, clearly states eligibility criteria and is submissible online.

Trustee & Staff Changes

In the course of 2020, trustee David Raho resigned from the Board, and we thank him for his contribution to the work of the Fund. The Fund continues to be well supported in its work by the staff group, and the efficiency and effectiveness of the charity in responding promptly to applicants' requests for help owes much to their work.

Financial Review

Donations and fund raising

In 2020 the majority of the income of the Edridge Fund was provided by the grants from Napo and from CSIS (Civil Service Insurance Society). This was supplemented by an allocation of £5,000 taken from the bequest from the estate of Reverend Jim Tysoe originally received in 2018/19. The Trustees remain very grateful for the contributions made by Napo and CSIS, which are of considerable significance in enabling the Fund to continue to provide assistance to current and retired Family Court and Probation staff and their dependants who are in need.

The 50/50 Club continued to provide a steady source of income albeit subscription levels were slightly reduced from 2019 levels. However, as a result of some members donating all or a proportion of their winnings back to the Fund, the net benefit saw an increase on the previous year. Regular donations have been gradually declining over the last six years from £10,299 in 2014: possibly a reflection of the fragmentation of probation caused by Transforming Rehabilitation, which disrupted the ability of the Fund to maintain a presence in workplaces.

Donations in 2020 included a very generous sum from the Family Court Section. Fundraising events were curtailed as a result of the Covid-19 pandemic. The resulting restrictions on group activities, which included Napo AGM where fundraising through collections and the sale of merchandise is a valued source of income, meant funds under this heading were reduced. The reduction in applications for assistance during 2020 did mean that the comparatively modest level of income did not have a detrimental impact on the Fund.

Administration and Expenditure

Expenditure on administration continued to be tightly managed and was at a similar level to 2019. The details can be found in the notes to the accounts. In response to the restrictions imposed due to Covid-19, communication with 50/50 club members and applicants for grants moved to email, as well as payments being made through BACS. This greatly reduced postal costs and assisted in the management of administrative expenditure. Governance costs, which usually cover Trustee travel expenses and meeting costs, were also significantly reduced, due to Trustee meetings being held via Zoom. Again, this was in response to Covid-19 restrictions.

Edridge Fund of Napo

Edridge Investments

In August 2020 the monies returned by HSBC Investments were reinvested and are now managed by Aberdeen Standard Investments. Prior to this the investment monies were held in the Edridge Fund Unity Trust Deposit Account.

Future Plans

1. The Trustees intend to continue to grow the number of Edridge representatives across the country, not only to provide support and assistance to colleagues, but also to assist with raising awareness of the Fund. We hope that this will also serve to grow income streams through additional donations and fundraising activity.
2. The Trustees will promote opportunity for payroll giving through LDUs to seek to spread donations to the Fund more broadly across the workforce as we come together in a national service.
3. The Trustees will link with the Employee Assistance programme to develop a response to debt in conjunction with other appropriate charities and signpost applicants to the Fund to relevant additional sources of help where we can do so.

DECLARATION

The Trustees declare that they have approved the Trustees' Report above

Signed: Alan Goode – Chair of Trustees
July 2021

CHAIR'S REPORT

Looking back on a year inevitably dominated by the impact of the Covid19 pandemic, at both a personal and professional level, it is apparent that there has been an equally profound impact upon the Edridge Fund, in common with many charities throughout the country. First and foremost then, I would wish to pay tribute to those staff and Trustees of the Fund who worked hard to ensure that we were able to continue to offer an efficient and responsive service to those in need of the fund's assistance through what was undoubtedly a difficult period.

The pandemic impacted upon the Fund in a number of ways, some of which we had not anticipated.

Throughout the year, income from fundraising events was significantly reduced where staff were often working from home, social activities were limited and hence opportunities to raise money were curtailed. In past years the NAPO conference has been an important opportunity for the fund to raise contributions but that proved impossible in a virtual world. We are therefore particularly grateful to those staff who continue to offer regular donations or contribute via participation in the 50/50 lottery to help to maintain the fund's income stream. Other charitable streams were also impacted by the pandemic and as such we were not able to generate as much income in the way of grants to assist us and were grateful to be able to draw upon the generous legacies of past members to cover the shortfall.

Edridge Fund of Napo

An unexpected outcome of the pandemic was that Trustees fulfilled their role via video conferencing and e-mail which resulted in a reduction in governance costs while at the same time ensuring that we could continue to operate efficiently and respond promptly to requests for assistance. Most applicants to the Fund got a response within a week of applying for help and it is apparent that that speed of response is a welcome relief to many.

The Trustees were pleased to note that the last year saw an increase in the proportion of applications from staff of the CRCs where we had been concerned at their relative under representation in years past. However, the overall number of applications received did drop significantly during the year which we took to be a further unexpected consequence of the pandemic although we can only speculate as to the possible explanation for this fact. It may be that increased protections against the aggressive pursuit of debt through the course of the year, the lack of opportunity to spend money or reduced costs in working from home may have been factors reducing the pressure on potential applicants, and at this time many charities are conscious that we may now see a renewed and increased demand for help as we move forward.

During the course of the year, we did undertake a qualitative review of applications and grants awarded to assess Trustees' decision-making and to review and identify patterns of need which offered some useful information and confirmed the value of the Fund in some common and shared areas.

Debt was a factor underpinning applications for assistance and levels of hardship in many cases and in about half the applications Trustees, while perhaps offering a grant for an immediate need, also suggested that the applicant would be well advised to approach a specialist charity such as Citizens Advice or Stepchange to access help in establishing a debt management programme to provide longer term help.

In over a third of cases where grants were awarded the applicants were single parents and their need for help related to a low income level and family costs with needs such as new school uniforms explicitly mentioned. In ten cases, applicants had separated or were in the process of separating at the time of the application and the cost of setting up a new home had led to the application. In half these cases domestic abuse or violence was a factor.

In a fifth of cases the applicant had significant health problems where levels of pay had been reduced or where they had reached a point of being dependent upon statutory sick pay and were hence in hardship.

The Fund is able to respond positively and sympathetically to such cases thanks to the generosity and support of NAPO and all members of the union and we are immensely grateful for that support. As we move forward, we hope to extend that appeal more broadly within the service as a whole to widen the base upon which we can draw in responding to the future needs of all staff members.

Alan Goode – Chair of Trustees
July 2021

**Independent Examiner's Report on the Accounts
Report to the Trustees of The Edridge Fund of Napo**

On accounts for the year ended 31/12/2020, set out on pages 9 -12 , Charity no. 803493

RESPONSIBILITIES & BASIS OF REPORT

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2019. 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, which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- 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.

Signed: Gina Alderson Date: 26 October 2021

Address: Felden Lodge, Felden Lane, Hemel Hempstead, Hertfordshire, HP3 0BL

Relevant professional qualification: Charity Trustee & Finance Manager

Edridge Fund of Napo

Statement of Financial Activities for the year ended 31 December 2020

	Notes	Unrestricted Funds 2020	Restricted Funds 2020	Total Funds 2020	Total Funds 2019
Income from:					
Donations and legacies	11	18,215		18,215	37,216
Investment Income & Bank interest	10b	376		376	2022
Charitable activities					
Fund raising	6	3,198		3,198	4,328
Merchandise sales	6a	10		10	292
Grants receivable	11 & 7	11,092		11,092	13,462
Total Income		<u>32,891</u>	<u>Nil</u>	<u>32,891</u>	<u>57,320</u>
Expenditure on:					
Raising Funds:					
Cost of raising funds	12	1,422		1,422	4,114
Investment Management					383
Charitable activities:					
Grants payable		15,488		15,488	27,890
Management and delivery of activities	2, 4, 7	13,340		13,340	13,870
Total Expenditure		<u>30,250</u>	<u>0</u>	<u>30,250</u>	<u>46,257</u>
Net Income/(expenditure) before investment gains/(losses)		2,641		2,641	11,063
Net gains/(losses) on investments		<u>7,287</u>		<u>7,287</u>	<u>2,295</u>
Net income/(expenditure) before transfers		9,927		9,927	13,358
Transfers between funds		<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Net movement in funds		9,927	0	9,927	13,358
Total funds brought forward at 1 January 2020		251,837	1,911	253,748	240,390
Total funds carried forward at 31/12/2020		<u><u>261,764</u></u>	<u><u>1,911</u></u>	<u><u>263,676</u></u>	<u><u>253,748</u></u>

Edridge Fund of Napo

BALANCE SHEET

As at 31st December 2020

	Notes	£	2020 £	£	2019 £
FIXED ASSETS					
Tangible Assets	3				nil
Investments	10		198,260		nil
CURRENT ASSETS					
Debtors	8 & 9	2,221		3,288	
Cash at Bank and in Hand		<u>65,072</u>		<u>252,991</u>	
		<u>67,293</u>		<u>256,279</u>	
Creditors					
Amounts falling due within one year					
Accruals	5	<u>(1,877)</u>		<u>(2,531)</u>	
Net Current Assets			265,553		256,279
Total Assets less Current Liabilities			<u>263,676</u>		<u>253,748</u>
Net Assets			<u>263,676</u>		<u>253,748</u>
Charity Funds					
Unrestricted Funds			261,765		251,837
Restricted Funds	7		1,911		1,911
Total Funds available to the Fund			<u>263,676</u>		<u>253,748</u>

These financial statements were submitted to the Trustees and were approved, subject to a satisfactory Independent Examination

Alan Goode

Chair of the Trustees, 5th July 2021

The notes on the following two pages form part of these accounts

Notes forming part of the Accounts

FOR THE YEAR ENDED 31 DECEMBER 2020

1. ACCOUNTING POLICIES

Our Accounting policies remain as reported in previous years.

Edridge Fund of Napo

2. MANAGEMENT AND DELIVERY OF THE CHARITIES PURPOSE

		2020	2019
	Notes	£	£
Staff Salaries		10,870	10,829
Office Services including rent		638	631
Office Costs, postage, computer running costs etc		541	823
Insurance		687	730
Depreciation on fixed assets	3	nil	nil
Equipment Purchase	2a	279	nil
Bank charges		155	158
		<u>13,170</u>	<u>13,171</u>

a. Equipment purchase was for replacement office computer

3. TANGIBLE ASSETS

The Trustees have once again concluded that our stocks of goods for sale, and operational equipment, is at a level where it would not be appropriate to account for depreciation, and this would not have any material effect on the accounts.

4. GOVERNANCE COSTS

		2020	2019
		£	£
Trustees' expenses	4a	72	699
Meeting Expenses (zoom fee)		99	Nil
Audit and accountancy		Nil	Nil
Napo Conference expenses		Nil	Nil
Trustees Training		Nil	Nil
		<u>171</u>	<u>699</u>

a. Expenses paid to Staff and Trustees were for travel expenses to meetings, and associated costs, including refreshment costs.

5. CREDITORS

	£
Wages payment for December 2020	907
Grant awarded in 2019 but paid in 2020	200
Office rent July to December 2020	320
Web charges Quarter 4 2020	126
50 50 prizes for August & November 2020	147
Corporate Credit Card balance	177
	<u>1,877</u>

6. FUND RAISING INCOME

Edridge Fund of Napo

	£
Fund Raising and Sponsored events	1,253
50/50 Club Subscriptions *	<u>1,944</u>
	<u><u>3,197</u></u>

a. This means that the net benefits to the Fund from the 50/50 Club is £1,283 for the current year

7. TUUT GRANT RESTRICTED FUNDS

As reported in our 2019 accounts we had received a grant for specific purposes, which was to fund the purchase of card reading machines for fund raising purposes. In view of the Covid 19 pandemic our fund raising at events has been curtailed. The balance of the restricted funds is reflected in the accounts, and there has been no further expenditure during the current year. The sum of £154 was spent in 2019.

8. GIFT AID TAX REFUNDS

Gift Aid Claims carried forward from 2019 accounts as debtors and updated for anticipated claim for 2018/2019 tax year

	£	£	£
Debtor figure brought forward from 2019			3,288
Less Gift Aid refunds received in 2020: 2016/2017 & 2017/2018		2,170	
Amount allocated to current year donations			1,103
Amount to be carried forward as Debtor for 2020			
Amount estimated for 2018/2019 tax year	900		
Balance of Debtor account remaining from previous years	<u>1,321</u>		
Amount carried forward as Debtor for 2020		<u>2,221</u>	
		<u>4,391</u>	<u>4,391</u>

9. DEBTORS

	Notes	£
Gift Aid tax refunds payable (estimated)	8	<u>2,221</u>
		<u>2,221</u>

10. INVESTMENTS

In March 2020 the Trustees appointed Aberdeen Investments as their Investment Manager and funds from our Deposit account used to purchase the new portfolio.

Valuation is market value, certified by our Investment Managers at 31/12/20

The increase of value in the portfolio during the course of this year includes receipt of income, and the increase in market value, but we are still waiting for details of charges Incurred.

11. VOLUNTARY INCOME - SPECIAL ITEMS

	£
CSiS Charity Fund	<u>10,000</u>

See main report - Financial Review - Donations & Fund Raising

