

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

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

		2021	2020
	Notes		
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		<u>11,539</u>	<u>7,287</u>

Edridge Fund of Napo

Net Movements in Funds	<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 & 2019/2020		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.

11. VOLUNTARY INCOME - SPECIAL ITEMS

	£
CSiS Charity Fund	5,000
<i>See main report - Financial Review - Donations & Fund Raising</i>	