

**ACCOUNTS & ANNUAL REPORT**  
for the year ended 31 December 2023

**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 31<sup>st</sup> December 2023. 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, re-elected March 2023  
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 2023.

David Stevens was re-appointed as Vice Chair in March 2023.

**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 1<sup>st</sup> May 1990 and subsequent amending deeds dated 11<sup>th</sup> July 2003, 9<sup>th</sup> May 2013 and as amended by scheme dated 6<sup>th</sup> 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 1<sup>st</sup> 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 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  
31<sup>st</sup> 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

		2023	2022
	Notes		
<b>INCOMING RESOURCES FROM GENERATED FUNDS</b>			
<b>Voluntary Income</b>			
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
<b>Activities for generating funds</b>			
Fund Raising (including 50/50 Club subscriptions)	6	3,353	4,122
Sale of merchandise		303	139
<b>Investment &amp; Interest Income</b>			
Investment Income	11	Nil	Nil
Bank Interest		1,651	378
<b>Incoming Resources from Charitable Activities</b>			
Contributions from members, branches, and others		903	5,623
<b>Total Incoming Resources</b>		<u>35,728</u>	<u>62,284</u>
<b>RESOURCES EXPENDED</b>			
<b>Costs of Generating Funds</b>			
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>
<b>Net Resources available for Charitable Application</b>		<u>35,023</u>	<u>60,872</u>
<b>Costs of Charitable Activities</b>			
Grants paid -		30,265	21,830
Management & delivery of the charity's purpose	2	13,576	13,225
Governance Costs	4	501	523
<b>Total Resources expended</b>		<u>45,966</u>	<u>36,990</u>
<b>Net Operating Surplus/(Deficit) for the Year</b>		<u>(10,238)</u>	<u></u>
<b>Before Gross transfers</b>		<u>          )</u>	<u>25,294</u>
<b>Gross Transfers between Funds</b>		Nil	Nil
<b>Net Incoming Resources before Gains &amp;</b>		<u>(10,238)</u>	<u>25,294</u>



## Edridge Fund of Napo

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

## BALANCE SHEET

As at 31st December 2023

	Notes	2023	2022
		£	£
<b>FIXED ASSETS</b>			
Tangible Assets	3	Nil	Nil
Investments	11	199,966	189,212
<b>CURRENT ASSETS</b>			
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>
<b>Creditors</b>			
Amounts falling due within one year			
Accruals	5	<u>(2,597)</u>	<u>(1,823)</u>
<b>Net Current Assets</b>		278,432	275,978
<b>Total Assets less Current Liabilities</b>		275,835	274,155
<b>Liabilities</b>			
Prior Year Adjustment for correction of Bank Balances	10		1,164
<b>Net Assets</b>		<u><u>275,835</u></u>	<u><u>275,319</u></u>
<b>Net Assets</b>		<u><u>275,835</u></u>	<u><u>275,319</u></u>
<b>Charity Funds</b>			
Unrestricted Funds		273,924	273,408
Restricted Funds	7	1,911	1,911
<b>Total Funds available to the Fund</b>		<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, 15<sup>th</sup> 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	<u>341</u>
	<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 &amp; Fund Raising</i>	