

# there for you

supporting UNISON members  
when life gets tough



**Annual report & accounts**  
Year ended 31 December 2022

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# General information

## Charity

There for You (working name of UNISON Welfare) is a registered charity no.1023552 and is governed by a Constitution and Rules approved by the Charity Commission on 1 July 1993 and as amended in 1995, 1998, 2001, 2003, 2004, 2011, 2019. It is also a registered charity in Scotland SCO 38305.

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## Interim Head of Charity

Abigail Coombs

## Board of Trustees

Mandy Buckley

Alison Dingle

Anthony Dockray – end of elected term  
June 2022

Andy Douglas – end of elected term  
June 2022

Margaret McKee

Julia Mwaluke

David Page

Karen Poole

Debi Potter

Theresa Rollinson

Donnie Taylor – appointed June 2022

Maxine Warrican

Tony Wright

## Auditors

Crowe U.K. LLP  
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## Bankers

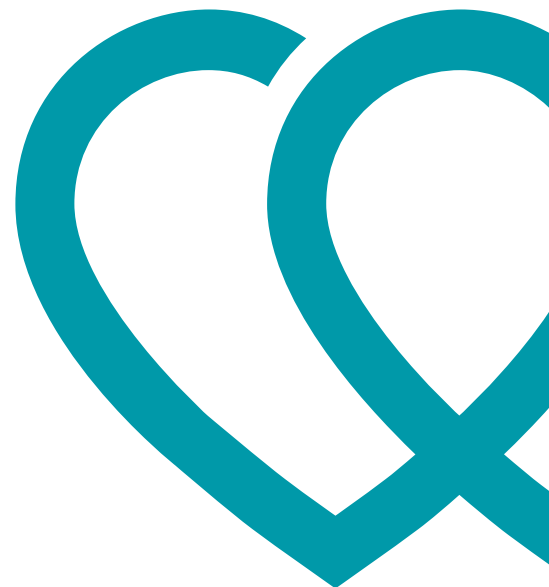
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## Investment advisors

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12 Smithfield Street  
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# Message from the Chair



I would like to welcome you to this year's Annual Report.

No sooner had we thought we'd turned the corner and seen the end of the pandemic, than we began to see the effects of cost-of-living increases and energy price rises. 2022 has yet again seen a significant increase in demand for financial assistance from There for You, with members' finances being impacted on a daily basis. Despite fluctuations and turmoil in the international markets having had a knock-on effect on the charity's investments, we have remained resilient and well-placed to weather these challenging times.

After the isolation of home working during the pandemic, the staff and trustees have spent 2022 adapting to hybrid working and the challenges that has brought.

This year, as ever, we want to reach as many members as we can, but we can only do this with your help. A reminder to everyone to please spread the word and, if you are aware of anyone who is finding life difficult, and struggling financially, then please let them know about There for You.

It has been my pleasure to work with the There for You team. Everyone has shown great dedication and compassion throughout 2022, always maintaining a focus and a first-class service to the people that matter most, our members.

I would also like to thank the Board of Trustees, regional welfare committees and branch welfare officers for their positive involvement and for giving up time in their busy lives to help drive the charity forward and provide support locally when it is needed.

Looking ahead to 2023, sadly it doesn't seem likely that we will see demand for help reduce: the spiralling cost of living in shopping baskets and energy bills look set to continue for some time. However, with your help, I am confident that we are well positioned to support those who need our help most.

Finally, I hope this report gives you some idea of the work we have done and the difference we have made together.

My heartfelt thanks to everyone who has contributed and for the invaluable work that you do.

A handwritten signature in black ink, appearing to read 'Tony Wright'. The signature is stylized with a large 'T' and a circular flourish at the end.

Tony Wright  
Chair



# Structure, governance, and management

## Who we are and how we work together

### Board of Trustees

There for You is the working name of UNISON Welfare. The charity is governed by a Board of Trustees who are responsible for:

- the strategic direction and operational oversight of the charity's activities
- compliance with our legal and statutory requirements
- the safe and effective running of the charity.

Of the 12 board members, six are required to be members of UNISON's National Executive Council (NEC). A further six members are elected at the AGM from UNISON's network of welfare activists who are either branch welfare officers or members of the regional welfare committees. Trustees hold office for two years and may be re-elected. Any vacancy is filled by appointment or election. The Chair and Vice-Chair are appointed by trustees from among their number. The board has agreed that the position of Chair shall be held by an NEC appointed trustee. The Vice-Chair position is held by a trustee elected by the AGM.

All trustees have signed an 'eligibility to serve' declaration form and a declaration of any conflicts of interest. These are reviewed annually. On appointment, trustees are also given the Constitution and Rules, the Trustee Handbook, as well as relevant policies and procedures.

The Board meets quarterly to take all important strategic, policy and financial decisions. At these meetings, trustees receive reports from the head of the charity, as well as from other officers covering specific areas of responsibility. Trustees are responsible for reviewing the structure, size, and composition of the board, including the skills, knowledge

and experience required. Day-to-day management of the charity is delegated to the head of the charity. The Board authorises sub-delegation by the head of the charity to other staff.

The Board met throughout 2022 with regular briefings held in between where the Chair and Vice-Chair were updated on developments.

According to individual skills or areas of interest, trustees are invited to support any sub-committees or working groups. These sub-committees will have their own terms of reference and delegated responsibilities as approved by the Board.



## Trustee induction and training

The charity provides training for trustees including a mandatory induction programme. On induction, new trustees are provided with relevant background information to help familiarise them with their responsibilities covering:

- Their legal obligations under charity law and an overview of their responsibilities
- Understanding the Constitution and Rules
- Understanding key policies
- The committee and decision-making process
- An overview of current and future activities
- Any other information that is relevant at the time of joining the Board.

## Governance

UNISON Welfare takes account of its charitable status, the nature of its activities and risk profile. Internal controls over all forms of financial commitment and expenditure are in place and reviewed regularly. Similarly, processes exist to ensure performance is monitored and that appropriate management information is prepared and reviewed regularly. The systems of internal control are designed to provide reasonable assurance against material misstatement or loss and include:

- an annual budget and operational plan approved by the trustees.
- regular consideration by the trustees of financial results and variances from budget.
- delegation of day-to-day management authority and segregation of duties.
- identification and management of risks.

## Charity Governance Code

The Board has considered the Charity Governance Code and concluded that the charity is compliant with its principles. Areas of improvement are factored into the annual work programme. We believe that good governance is key to the ongoing success of the organisation.

In terms of maintaining high standards of governance and on the back of the adoption of the Charity Governance Code, the Board continue to review and strengthen its governance practices.

## Fundraising

We do not employ professional fundraisers however we do run a lottery and have commissioned Sterling Lotteries Ltd, a licensed ELM (External Lottery Manager) to administer the UNISON Lottery on our behalf. The rules of the lottery have been designed to afford what the Board of Trustees believe to be a reasonable degree of protection and avoid issues such as problem gambling by limiting the amount individuals can play to a maximum of £10 each month. We have a clear complaints procedure in place and aim to provide a response or an update to any concern within 5 working days. For the 12 months to 31 December 2022, we received no complaints in relation to our fundraising activities.

## Related parties

None of our trustees receive remuneration or other benefit from their work with the charity, although expenses are paid. Any connection between a trustee and a request for financial assistance under discussion will be disclosed at a Board meeting in the same way as any other contractual relationship with a related party. In the current year, no such related party transactions were reported.

Details of trustee expenses are disclosed in note 9 to the accounts.

## Regional structure

There are 11 regional welfare committees and in the Eastern region they have replaced their committee with a 'forum' which all branch welfare officers are encouraged to attend. All act as a link between the Board of Trustees and our branch welfare officers who in turn provide support and assistance to our beneficiaries. Their primary role is to encourage and support the branch welfare officers in their work. Members of regional welfare committees and other stakeholders can also serve in an advisory capacity on task groups.

## Valuing volunteers

This report gives an indication of the amount that is achieved considering our modest staff headcount. A large part of this is down to the contribution made by UNISON activists and the network of branch welfare officers – often a key point of contact for the member – and our regional welfare committees. Around 700 UNISON members actively support the charity at any one time.

## Key management and personnel

The activities and performance of the charity rely on the commitment and hard work of its valued staff. Overall management responsibility and the day-to-day running of the charity is delegated to the head of the charity who reports to the Board of Trustees assisted by a team of staff who work hard to turn vision into reality.

Julie Grant, who headed up the charity for over 20 years retired in 2022, and handed over to Abigail Coombs, on an interim basis. The head of the charity ensures that the staff team is recruited and supported to provide the skills and expertise needed to run a successful organisation. There is currently a staff headcount of 11 (9 FTE).

There are also nominated staff in the regions who support the regional welfare committees. While their 'welfare' duties are just a small part of a much bigger role that they have within UNISON, they make an important contribution to the charity's overall success.

## Pay policy for senior staff

Our staff are employed by UNISON under its 'terms and conditions'. Staff salaries and pension on-costs form part of their annual donation to the charity. The pay of senior staff is reviewed in the same way as all staff remuneration – on an annual basis and governed by the pay and grading agreement and negotiation arrangements as set out in UNISON's Recognition Agreement.

# Risk management and internal controls

The management and trustees review the major risks which confront the charity at least annually. This includes reviewing the adequacy of the actions being taken in response to each risk.

A formal risk management process to assess business risks and implement risk management strategies is in place and involves identifying the types of risks the charity faces, prioritising them in terms of potential impact and likelihood. Trustees take all reasonable steps to mitigate risk by:

- Operating a risk register.
- Establishing policies, systems, and procedures to mitigate risks identified.
- Providing training in key areas such as GDPR.
- Budgeting and financial reporting which indicate financial performance are reviewed regularly and agreed by the Board.
- Insuring against third party risks.

The Board is satisfied that the major risks facing the Charity have been identified and are being appropriately addressed.

## Key risks include

The charity has a relatively low and stable risk profile with risks that typically can be managed, rather than eliminated. The Board considers the following to be the key risks currently facing the charity:

### Increasing demands for services

In the current climate, this risk represents a significant challenge and is subject to trends. To mitigate this risk:

- Demand is managed as far as possible through regular review of operational statistics and other management information, exploring new fundraising initiatives and discussion with UNISON, our primary donor.

### Sustainable funding

Our financial position is continually under review which ensures that the long-term financial stability of the charity is maintained. To mitigate this risk:

- We continue to strengthen our internal controls and to operate tight budget management with a focus on efficiency and controlling costs.

### Fall in investment returns

A key financial risk for the Charity is a significant loss in value of its investment portfolio. The Charity is a long-term investor with a significant portfolio and can sustain short-term market fluctuations. A significant decline in the value of invested reserves could materially reduce the ability to support beneficiaries in the future. To mitigate this risk:

- Funds are invested in diversified portfolios and are managed by professional fund managers.
- Performance and asset allocation is regularly reviewed using available benchmarking information.
- The Board receive quarterly reports from the Fund Manager and meet with them at least annually.

### Data protection

Ensuring confidentiality remains a fundamental core principle of the service we provide. We pay close attention to data protection risks as a reflection of our concern for our beneficiaries and for the reputation of the service. To mitigate this risk:

- We pay close attention to the regulatory environment and monitor compliance requirements, with particular regard to the requirements of the General Data Protection Regulations (GDPR).



## **Reputational damage**

Reputational damage or unexpectedly being prevented from providing some services. To mitigate this risk:

- Robust processes and procedures are implemented and reviewed. We monitor performance, establish service level agreements with third party service providers as needed and undertake regular staff training.

## **Technology**

The Charity is reliant on its systems to run its operations and these need to be kept up to date. Failing to keep pace with technological developments would present issues for the Charity's operation and continue to impact on our efficiency and turnaround times. Technology underpins and services our financial assistance programme. To mitigate this risk:

- A project to deliver a new case management system, and website capabilities and functions is underway to include the further development of online applications aimed at enabling more members to self-refer.

## **Increasing regulation**

Increasing regulation may constrain the activities of the charity. To mitigate this risk:

- The regulation environment is monitored, relevant matters are brought to the Board's attention and professional advice is sought on key issues where appropriate.

# Objects and principal activities

## The Objects of the Charity

The charity's objects and purpose are defined by our Constitution and Rules as approved by the Charity Commission. These are:

**To help UNISON members and their dependants in such a way as the trustees consider appropriate at times of financial hardship or personal difficulty such as redundancy, bereavement, illness, or relationship breakdown. We also help members with special needs or who may be caring for a relative.**

## Grant-making policy

Most of our charitable work is awarding grants to individuals. Applications are considered in accordance with our financial assistance policy and agreed strategy. Eligibility criteria and the kind of assistance on offer is published on our website. Our key aim is to improve the beneficiary's ability to manage their situation and not to repeatedly request financial support to rely on.

We invite applications through promotion via UNISON and applications are assessed against specific criteria agreed by the Board. The award of financial assistance is based on various criteria:

### Eligibility

The applicant must be a UNISON member or their financial dependant.

### Situation

The circumstances that have led to hardship including reduced income, caring, bereavements, ill-health, domestic abuse, unsuitable accommodation. Generally, we will only assist where there is unexpected difficulty and wide-ranging support can be provided for example with household bills, grants to replace essential household items that are broken or beyond repair, property adaptations and mobility equipment, and more. Help with the cost of a break following illness or injury for example or for families who are experiencing difficult circumstances. Our breaks form a distinct service under the Wellbeing Breaks programme.

### Need

Establishing the specific needs and deciding the financial support that will have most impact which sometimes may not be exactly the help asked for.

### Alternative assistance

Applications are also guided by the availability of alternative statutory and voluntary help. This may be an entitlement to benefits, or grants from other charities which, in some cases may be to share the funding or alternatively additional help beyond what we are able to provide.

All applications are subject to an application process which takes into consideration the above criteria as well as length of membership, income, expenditure, and savings. In most cases, we require the last two months' bank statements for all members and their partner (if applicable), so that we have a complete understanding of their situation.

While there are very few restrictions on the number of times someone can apply, a review of previous applications is undertaken including any financial support paid and advice given. All applications are considered objectively on their individual merits and when we do make a grant it is made on an entirely discretionary basis.

At various levels of the organisation, decisions are reviewed to ensure their appropriateness and compliance with the fund's policies and procedures. The trustees also review grant-making policy at regular intervals and staff will refer grants outside their discretion to the trustees where appropriate.

## Advice and assistance

Often, the help and advice offered is all that is needed to empower individuals to deal with their problems and many members value the support they receive from their local branch welfare officer as they give our work a human face. However increasingly, members contact us direct, for advice and assistance with most enquiries dealt with on the same day.

Our financial support often provides the breathing space needed while we work with outside agencies and other parts of UNISON to find longer-term solutions. Many members will have multiple and complex needs and casework potentially can become time-consuming and in common with most grant-giving charities, we always try to ensure applicants are claiming or made aware of their full entitlement to state benefits. Unfortunately, the number of applications received in 2022 made it difficult to deliver the full spectrum of help that we would have wanted.

Applicants with debt problems are referred to UNISON Debtline for specialist advice. The service is provided in partnership with PayPlan, a national debt management service. Self-referrals

are also made via a freephone number. Advisers at PayPlan are aware of the range of help we offer and will refer members to us if they think we might be able to assist with a grant.

## Support for other charities

The charity also administers the Ambulance Service Workers' Hardship Fund. Eligibility is restricted to ambulance personnel who are either members of UNISON, Unite or GMB.

## Our mission

Our mission is to:

- Be an invaluable resource to UNISON.
- Provide quality advice, information, and assistance to UNISON members.
- Offer financial assistance to all UNISON members and their dependants, who are in financial difficulty and meet our criteria for help.
- Deliver services that are flexible, responsive, and relevant.

## Strategic aims

Our strategic aims are to:

- Deliver excellence in governance.
- Manage our finances and increase our income through capitalising on all fundraising opportunities.
- Maintain and expand our services in response to the changing needs of UNISON members.
- Be effective and efficient in everything we do.

# Achievements, activities and performance

## Financial assistance

Our financial support programmes are an essential part of the safety net There for You provides for members to help them through their toughest times.

We understand that sometimes, unexpected or life changing events can turn lives upside down. We also understand that everyone can experience financial difficulties or struggle to meet everyday living costs.

Although the challenges that the pandemic threw up abated a little this year, we then saw the rise in energy costs affecting so many of our members. Once again, when support was most acutely needed, There for You stepped up to ensure members continued to get financial support.

In 2022 5,196 members received financial assistance, resulting in £1,024,739 being awarded in financial support. Although this represents an 18% decrease in grant expenditure from last year. It is still a 48% increase from our pre-pandemic (2019) grant awards: reflecting the impact that both the increase in energy costs has had, as well as the pandemic continued to have. Once again, our programme of grants became a critical means of support for many of our most vulnerable members.

So often, a grant is a lifeline for those in need of a helping hand to cope with events totally outside their control which have impacted negatively on their finances. Whatever the issue, we are a safety net for UNISON members. Whether its struggling to put food on the table, paying for everyday essentials, providing support while benefit applications are processed, urgent home repairs or helping pay for the funeral of a loved one.

There for You provides for members to help them through their toughest times.

Grant type summary	£
Crisis payments (member has no money for food or fuel)	8,989
COVID Response Fund	281,960
Energy Support Grants	145,575
Special payments including hospital travel, car repairs	13,189
Help with essential living costs	154,356
Housing costs	16,170
Household items – white goods and furniture	70,181
Disability, health, medical, wellbeing	12,614
Household maintenance & services	16,362
Clothing	5,920
Priority debt including rent, mortgage, council tax, debt relief and bankruptcy	52,404
School uniform grants	124,020
Winter fuel grants	101,200
Funeral costs	17,351
Other	4,448
<b>Total</b>	<b>1,024,739</b>

## Small grants programme

### COVID Response Fund

The pandemic brought hardship to more people than ever through illness, bereavement, loss of earnings and in some cases loss of employment. For the third year running, There for You was able to support members still affected by the pandemic. Over the three years, more than 3000 members were helped financially through the COVID Response Fund (which includes the grant received from CHSA), which in many instances provided an emergency lifeline for

those whose lives had been negatively affected by the pandemic. Over the three years we were able to award a total of of £1,572,664 (in 2022 we awarded £281,960).

#### What our help meant to members:

- 66% said it would help to keep on top of their bills and living costs
- 54% said it would ease their stress and anxiety levels
- 53% said it would mean they could put food on the table
- 32% said it gave them some breathing space while looking for additional support or work.
- 46% said it would help pay for rent or mortgage and/or council tax payments

"I just wanted to say a very big thankyou to you and your team after granting me the £350.00 living costs from your covid fund. I have struggled during this pandemic financially and the money has really helped me to just breathe a little and catch up on a few bills i had accumulated, which in turn took some pressure off me which i am really grateful for, so i just wanted to let you know how grateful i am it meant so much just to know there was somebody there who cared it meant a lot."

"I am crying !!! thank you soo  
oooooooooooooooooooooooooooo  
ooooooooooooooooooooo much you  
have made my day."

"Thank you so much. This will really help me, and I am very grateful to everyone who has made this possible."

"Myself and my family are so grateful for this. Thank you."

"Thank you so much for relief of these stressful times I have spent all my saving in order to carry on meeting our needs in bring up two children. I am ever so grateful to covid19 response fund."

"Thank you so much! You wouldn't believe how much of a difference this will make. It's so much appreciated!"

"I just wanted to say a massive thank you to you and your team for this grant. This has lifted an amazing amount of financial and psychological stress of struggling to pay our bills during this pandemic despite being hard working people. We will use this money to clear some of our arrears on the rent and council tax which is such a relief to be getting somewhere at last! Thank you again."

"Thank you so much for your response. I cannot stress how much this will help my family out! I'm in tears! "

"Thank you so much for the great news you have just given!"

"We cannot thank you enough for this help. You have no idea what this means."

"It is a great news. Thank you very much for your time taking my application into consideration. Every little helps. Thank you so much."

"Thank you so much, this grant will make a huge difference for my son and myself. This month would have been particularly difficult as I have now used all the credit on my credit cards and was panicking about how I could make my wage last until next month and put food on the table."

"Thank you soooooo much. You have no idea how much this means to me."



“We have been living on a knife edge for a while now and the grant will give us a bit more of a cushion whilst we fight our way back out of the financial problems we have had recently. Many thanks again, and kindest regards.”

“I can’t thank you enough. You literally are a life saver.”

“Thank you for the quick response to let me know about the decision on the grant we had applied for. I know the past year has been difficult for everyone in some way and we will not be the only people experiencing financial problems. The grant towards living costs is very much appreciated and will help us out a great deal whilst we continue to try and sort our situation out. Thank you so much for letting me know, I can’t tell you what a relief it is, it will make such a difference over the next few months. Thank you once again.”

### Energy Support Grant

The increase in cost of living prices, teamed with turmoil in international oil prices meant that UNISON members were faced with choices over whether to heat their homes or feed their families. The Trustees took the decision in May 2022 to launch an ambitious target to raise £1 million and to try to help as many members as we could with their energy bills over the next two winters to try to weather the storm. Incredibly, by the end of the year the target had been met and members had begun applying for our £200 energy support grant. The demand for the grant was overwhelming, and administering the programme proved challenging. In 2022, from October to December, There for You was able to award grants of £145,575 to 728 members. The aim is to continue the small grant programme through the 22/23 winter, and again into 23/24, to make sure members stay warm in winter.



### School uniform grant

With national and local government help towards school uniform costs varying across the UK, our School Uniform Grant programme has become a vital source of support for many low-paid UNISON members.

In 2022, 1,366 children were helped to return to school after the summer break wearing the correct uniform at a total cost of £124,020.

“Thank you so much for this grant I am so grateful, and you have made a massive difference.”

“Thank you so much this will certainly help and will make a world of difference to me especially at this current time.”

“Thank you so much you have no idea how much this will help me.”

“I would like to thank you all for your help and to let you know that I have received the money in my account. It really helps me and my kids especially this time when the cost of living is getting more expensive. They are very happy I can now get them new school shoes. Thank you so much.”

“Thank you so much, I can’t even explain what a massive help this will be for us. Thank you”

“I would just like to say thank you so, so much for the help towards my children’s school uniforms, this will make a massive difference to my family and alleviate quite a bit of stress.”

“Just a quick message to say how thankful I am to have been lucky enough to receive this grant. It will be so helpful towards our uniform shopping.”



“I just wanted to send a heartfelt thank you for the grant, it has really helped relieve a lot of financial stress and worry. I really appreciate it, thank you so much!”

“Thank you all so much – that is such brilliant news. I really do appreciate it. Best regards and thank you so much”

“Thank you so much, absolute lifesavers you are!!”

“I would just like to express my greatest gratitude for the grant. I really do appreciate it and it helps out so much. I can now get 2 blazers for my 2 children and some shirts. Thank you so much.”

### Winter fuel grant

As members struggled to find the money to pay for essential living costs, we received over 1000 applications for a winter fuel grant. Eligible and successful households were granted £200, which went a long way to help alleviate the financial pressures that members were facing. In total, £260,580 in grants were paid representing a slight increase on the previous year.

“Just to let you know I received the payment and topped up my electric meter straightaway! This has taken the pressure off me so much. Thank you to UNISON and to yourself for processing my application”

“Can I just say a massive thanks for granting me £200 heating allowance it really will make such a difference as I help out a lot with my 3-year-old granddaughter as my daughter is a single parent so it means the heating in winter can stay on a bit longer. So grateful”.

“I have received the winter fuel grant cheque today, I’m extremely thankful that the cheque has arrived at this needed time”.

“Many thanks for this. I really didn’t think I would be successful. This will help me so much and has made the prospect of higher bills combined with my less working hours a bit more bearable.  
Thank you so very much”.

“Thank you so much, I can’t tell you how grateful I am. This will be such a massive help”.

“Just to say I appreciate all that you are doing to support people.  
Thank you so much”.



## Financial assistance across the regions

Region	£ Total grants paid
Eastern	83,959
East Midlands	40,281
Greater London	89,454
Northern	66,838
Northern Ireland	116,258
North West	169,151
Scotland	127,868
South East	48,294
South West	32,171
Wales/Cymru	52,019
West Midlands	77,106
Yorkshire & Humberside	121,342
<b>Total</b>	<b>1,024,739</b>

## Advice and support

The trend over the last decade has been a steady increase in the number of members who are facing challenges that can often seem overwhelming. In addition to one-off grants, our dedicated welfare team continued to advise on a full spectrum of welfare issues including benefits, signposting to other organisations as well as working with other grant-giving charities to maximise the amount of support that can be offered.

“Please may I offer you a huge heartfelt THANK YOU I emailed at my lowest point in my life feeling I was begging for money, both yourself your teams are the most caring, compassionate and non judgemental service and people I have ever had the pleasure in having to talk and communicate with,



the grant I received is more than I ever imagined it would be, my family will GREATLY appreciate all your help and advice all of which I'm taking and accepting of now, thank you for everything”.

### Benefits calculator

With over £15 billion in benefits unclaimed last year, many found our benefits calculator a massive help in identifying a range of benefits that they potentially could claim. In total, the online tool was accessed 7030 times with each calculation taking approximately nine minutes to complete.

### Budget planner

Following its launch last year, our online budget planner has provided 522 members with an easy-to-use resource and understanding of what they are earning and spending, where they might be able to cut costs, other useful hints and tips and have better control of their finances.

## Measuring success

One of the difficulties for a charity like UNISON Welfare is to quantify the impact we have on those we help. How much difference does a grant make for someone on a low income struggling to pay their bills, or having to decide between eating and heating? How do you measure the relief someone may get from speaking to their branch welfare officer or one of the many calls taken by our team of staff. From the messages of thanks received, there is no doubt that we truly do make a difference.

“Thank you for your email. The grant has been received before xmas. I cannot express in words how much this help means to us. Managed to get through the holidays and gives us enough breathing space this next

months to be able to pursue other channels including seeking debt advice you have been recommending. Once again, thank you very much for this lifeline”.

“Once again, thank you very much for this lifeline and wish you and the team a happier and better 2023.”



## Operations

In 2022, we returned to the office on a hybrid basis. Continuing to develop our ways of working to ensure staff could use their time efficiently focussing all our energies on helping members. Working closely with UNISON Communications and UNISONdirect, we also ensured that up to date information was available to members, and despite technical challenges, where it was possible to do so we continued with online applications. The project to deliver an updated case management system was re-started albeit as part of a wider scoping piece of work: looking at how we work and operate as a charity, and whether changes to our internal process and

procedures would benefit our members.

Our success in balancing improvements to the service with the demand from the members, was down to the hard work and commitment of our staff.

## Working in partnership

### UNISON Debtline

We continued to offer professional debt and budgeting service through our partnership with PayPlan – providers of debt solutions and free impartial debt advice to UNISON members. PayPlan is accredited by the FCA (Financial Conduct Authority). The service helps members with managing their money and debts by reducing or delaying bills payments, including credit cards where necessary. One of their aims is to help members in building financial resilience.

In 2022, 350 members contacted UNISON Debtline. The advice members received included:

- Budgeting
- Income maximisation, including advice on claiming benefits
- Flexible debt management plans
- Individual Voluntary Arrangements, trust deeds, bankruptcy etc.

Of those that used the service, 27.3% stated the reasons they were struggling with debt was due to increased cost of living; and individual average level of debt was just under £17,000.

During the year we also took steps to improve our referral process, which will be extended to branches once we have had the opportunity to assess how well new procedures are working. It is hoped that as a result, more members will take advantage of the help and support that is available through UNISON Debtline.

### Branch welfare officers and regional welfare committees

For a third consecutive year all face-to-face training was put on hold. Newly

appointed branch welfare officers access our online module 'Introduction to There for You' which provides an overview of how to get started in the role, how we operate and the services on offer. In addition, branch welfare officers are required to complete the online GDPR module.

While it is a fact that the last three years have seen most members apply to the charity direct, the branch welfare officer role remains vital in providing local support to those members who are particularly vulnerable.

Our aim remains to increase the number of trained branch welfare officers and online training will be delivered in 2023.

Our national network of Regional Welfare Committees continued to hold most meetings virtually, with some forced to hold fewer meetings.

The Chair and Vice-Chair of the Board of Trustees attended numerous regional committee meetings in 2022, to speak to branch welfare officers directly about their role and what more the charity could do to help our members.

## Raising awareness

We are acutely aware that communicating with those most in need is vital. In 2022, a key focus of our work was to increase engagement and build awareness of the help that is on offer. Wherever possible, UNISON Welfare was promoted within UNISON media and events.

- Each edition of UNISON's in-house magazine contained adverts and occasional articles about how the charity is helping members.
- Targeted emails and social media campaigns aimed at raising awareness especially about help available through our small grants programme and Energy Support Fund continued to be widely publicised and was a contributory factor in the number of enquiries and high volume of applications.
- An impact report which told the story of how we are helping members was circulated to all branches.
- A regular bulletin gives updates to branch welfare activists and regional welfare committees.



# Looking ahead to 2023

We will focus our energies in the areas that really matter to our members and allow us to support more people. Plans include:

- Review options and internal processes for ensuring we have the services and financial support in place to help more members.
- Do more to raise awareness and take up of the benefits calculator and budgeting tool.
- Deliver online training to increase the number of trained branch welfare officers.
- Continue work commenced in 2022 to deliver an improved case management system so that more staff time can be given to support members.
- Continue to deliver the Energy Support small grant programme following the overwhelming response to the 2022 fundraising campaign to help members struggling with rising fuel costs.
- Engage positively with our regional welfare committees, consider the role they have in UNISON Welfare's success and how communication can be improved going forward.
- Continue to improve our online presence which tells our story better, allowing those seeking help more easily to understand what we do, how we do it and how they can access help.



# Where our money comes from

It was another fantastic year for the charity and altogether, a magnificent £2,146,802 was raised during 2022.

## Annual donation

UNISON provides the single largest donation to UNISON Welfare. In 2022 we received £1,217,950 which included an additional donation of £250,000 to support the grant programme plus £81,030 donation in kind which includes accommodation and other services free of charge.

## UNISON Lottery

The UNISON Lottery produces a regular annual income generating £124,696. From this, £36,000 was paid in prize money. The surplus is used to support the grants programme.

## COVID-19 Response Fund

In 2022 a third bid to CHSA (COVID Healthcare Support Appeal) resulted in a commitment of £50,000 on top of the £730,000 previously awarded. The trustees are immensely grateful to CHSA for its generous support which has allowed us to help many more members in difficulty.

Money raised in response to COVID is held in a restricted fund with help given to those members in difficulty as a direct result of the pandemic.

# Financial review

For the year ended 31 December 2022, the total funds of the charity have decreased by 9% and amounted to £9,011,366 (2021: £9,939,705) of which £8,448,111 (2021: £9,620,044) are the unrestricted and designated funds to the charity.

Losses on investments totalling £1,159,976 (2021: gains £1,028,238) contributed to the overall movements in funds and are entirely attributable to unrestricted funds.

The Statement of Financial Activities and the Balance Sheet provide further details of the charity's financial performance for the year and its financial position at the year end.

## Income

Incoming resources for the year amounted to £2,146,802 (2021: £2,257,431). This represents a decrease of £110,629 (5%) compared to the previous financial year. It is important to note that there was a reduction of £202,554 in restricted income. Therefore, when comparing the unrestricted incoming resources year-on-year, there is actually an increase of £91,927.

In 2022, the main source of financial support (£1,136,920) came from UNISON (2021: £1,024,692) together with an additional donation-in-kind of £81,030 (2021: £58,030). This donation-in-kind includes accommodation and other services received free of charge from UNISON to an estimated value. UNISON donated £250,000 towards Energy Support restricted fund in 2022.

The total donation received from branches amounted to £440,375, out of which £266,052 was specifically donated to the newly established restricted Energy support fund.

Lottery income was stable showing a small decrease of £256 to £124,696 (2021: £124,952).

No legacy income was received this year (2021: £0). This demonstrates the unpredictable nature of such and therefore cannot be relied upon as a consistent or reliable source of income.

Investment income had a small increase of £6,210 (2%) bringing the total to £260,095 (2021: £253,885).

## Expenditure

The total expenditure for the year was £1,915,165 (2021: £2,030,393), which is a decrease of 6%. This decrease is made up of a reduction in restricted expenditure of £499,390 and an increase in unrestricted expenditure of £384,163.

Unrestricted grant payments increased by £242,046 (53% increase) to a total of £700,971 (2021: £458,925). The restricted grant payments amounted to £323,768, bringing the total grant payments made to £1,024,739. Four restricted grant programs were run during the year, which included CoVid, Winter Fuel, Energy Support, and School Uniform.

The support cost includes an impairment loss of £63,751 attributable to the decision made by management to discontinue the website development project.

The analysis of these costs is shown in the Statement of Financial Activities (SOFA) and the Notes to the Accounts representing the areas of remit and what the expenditure is for.

## Investment policy and performance

Our investments had a total value of £8,059,432 on 31 December 2022 (2021: £9,453,740) after capital withdrawn during the year totalling £450,000. This represents a total decrease (net of fees) of 10.1% compared to the Asset Risk Consultants (ARC) steady growth charity index of 9.6%.

2022 has been an unusually bad year for investment performance. Several issues, such as post-pandemic inflation, a war in Europe, and widespread lockdowns in China, adversely affected all financial assets. As a result, global equities and bonds experienced significant declines, with bonds experiencing one of the worst periods in decades.

Our investment approach aims to

increase the value of investments while achieving appropriate returns by adopting a managed and diversified portfolio with acceptable risk levels. Our primary investment objectives include:

- Holding investments in a manner that aligns with our short-term, medium-term, and long-term goals
- Achieving a total rate of return of CPI plus 2.5%, ensuring that real capital value is preserved, and income is generated to support our activities
- Comparing our overall performance to a market-derived benchmark and using an industry-wide peer group benchmark to evaluate our performance against the average
- Employing investment managers who can develop stable portfolio that align with our long-term objectives.

Brewin Dolphin (BD), an investment management company, has been appointed to manage the Charity's investments on a fully discretionary basis. Throughout the year, the portfolio has been managed at a diversified mid-level risk.

BD are required to consider the Charity's request to apply ethical considerations when selecting investments. The Trustees have specifically directed that the Charity's investments must not include companies primarily engaged in debt collection, armament manufacturing, supply or trading.

The investments consist of two portfolios, combined in Note 11: a longer-term portfolio with a majority of equities, and a second portfolio with 75% invested in bonds.

To ensure that the asset allocation meets the objectives and performance meets expectations, investment manager reports are reviewed quarterly.

## Reserves

At 31 December 2022, the total reserves amounted to £9,011,366 (2021: £9,939,705) of which £7,948,111 (2021: £9,620,044) are unrestricted and £500,000 (2021: £0) are designated funds.

In 2022 The Board of Trustees earmarked £500,000 towards Energy Support Fund to assist members in coping with raising energy cost.

The majority of the Charity's reserves are held in the form of investments. The income generated from these investments is essential to provide support for both present and future beneficiaries.

The trustees review the charity's reserves policy each year as part of the budget process.

Our policy remains to maintain reserves that cover at least five years of average grant expenditure, which is currently around £5.1 million. We recognise that our current level of reserves of £7.9 million exceeds this target, but the Board has agreed that this is appropriate due to the anticipated high demand for financial support over the next few years, and the Charity's need to draw down on investments to maintain the current level of grant payments. We must be prepared to support our members who may face financial difficulties due to rising living costs, especially those who already live on tight budgets.

## Financial expectations and plans for 2023

Income raised throughout the year was a combination of restricted and unrestricted funds. The majority of the income was unrestricted, providing the charity with the flexibility to use its funds to best meet its strategic objectives. This is especially crucial during economic downturns, allowing the charity to use its spending where it is most needed. The restricted income was raised through a successful Energy Support Appeal aimed to help members with rising energy costs.

Like all similar charities, UNISON Welfare faces numerous trends, threats and opportunities that are expected to continue well into the future. The Trustees have identified several key priorities:

- As the demand for assistance provided to UNISON members increases, it will be required to maintain adequate cash reserves
- We will maintain a focus on ongoing review of funding arrangements to ensure sustainable capacity for the future, given the limited potential for significant income growth.
- Careful management of the investment portfolio, with income secured to enable further development of the charity.
- Increasing long-term participation in the lottery is an objective.

The Trustees are confident that the charity is well-equipped to meet the challenges ahead.



# Statement of trustees' responsibilities

Charity law requires the trustees to prepare financial statements for each financial year in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). The financial statements are required by law to give a true and fair view of the state of affairs of the charity and, of the surplus or deficit of the charity, for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and apply them consistently.
- Observe the methods and principles of the Charities Statement of Recommended Practice (SORP).
- Make judgements and estimates that are reasonable and prudent.
- State whether applicable accounting standards and statements of recommended practice have been followed subject to any departures disclosures and explained in the financial statement.
- Prepare the accounts on the going concern basis, unless it is inappropriate to presume that the charity will continue to operate.

The trustees are responsible for keeping proper accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy, at any time, the financial position of the charity and enable them to ensure that the financial statement comply with the Charities Act 2011, the Charities and Trustee Investment (Scotland) Act 2005 and Regulations 6 and 8 of the Charities Accounts (Scotland). They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Board of Trustees, and signed on its behalf on 17 May 2023 by

A handwritten signature in black ink, appearing to be 'Tony Wright', written over a horizontal line.

Tony Wright  
Chair of the Board of Trustees

# Independent auditor's report to the trustees of UNISON Welfare

## Opinion

We have audited the financial statements of UNISON Welfare for the year ended 31 December 2022 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow statement, and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- Give a true and fair view of the state of UNISON Welfare's affairs as at 31 December 2022 and of its income and expenditure for the year then ended;
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- Have been prepared in accordance with the requirements of the Charities Act 2011 and the Charities and Trustee Investment (Scotland) Act 2005 and Regulations 6 and 8 of the Charities Accounts (Scotland) Regulations 2006 (amended).

## Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of UNISON Welfare in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these

requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

## Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustee's use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on UNISON Welfare's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

## Other information

The trustees are responsible for the other information contained within the annual report. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial

statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

## **Matters on which we are required to report by exception**

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 and the Charities Accounts (Scotland) Regulations 2006 requires us to report to you if, in our opinion:

- The information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- Sufficient and proper accounting records have not been kept by UNISON Welfare; or
- The financial statements are not in agreement with the accounting records and returns; or
- We have not received all the information and explanations we require for our audit.

## **Responsibilities of trustees**

As explained more fully in the trustees' responsibilities statement, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing UNISON Welfare's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations. Or have no realistic alternative but to do so.

## **Auditor's responsibilities for the audit of the financial statements**

We have been appointed as auditor under section of the Charities Act 2011, and section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and report in accordance with the Acts and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could be expected to influence the economic decisions of users taken on the basis of these financial statements.

Details of the extent to which the audit was considered capable of detecting irregularities, including fraud and non-compliance with laws and regulations are set out below.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

## **Extent to which the audit was considered capable of detecting irregularities, including fraud**

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We identified and assessed the risks of material misstatement of the financial statements from irregularities, whether due to fraud or error, and discussed these between our audit team members.

We then designed and performed audit procedures responsive to those risks including obtaining audit evidence

sufficient and appropriate to provide a basis for our opinion.

We obtained an understanding of the legal and regulatory frameworks within which UNISON Welfare operates, focusing on those laws and regulations that have a direct effect on the determination of material amounts and disclosures in the financial statements. The laws and regulations that have a direct effect on the determination of material amounts and disclosures in the financial statements. The laws and regulations we considered in this context were the Charities Act 2011 and The Charities and Trustee Investment (Scotland) Act 2005 together with the Charities SORP (FRS 102). We assessed the required compliance with these laws and regulations as part of our audit procedures on the related financial statement items.

In addition, we considered provisions of other laws and regulations that do not have a direct effect on the financial statements but compliance with which might be fundamental to UNISON Welfare's ability to operate or to avoid a material penalty. We also considered the opportunities and incentives that may exist with UNISON Welfare for fraud. The laws and regulations we considered in this context for the UK operations were employment and taxation legislation and General Data Protection Regulations (GDPR).

Auditing standards limit the required audit procedures to identify non-compliance with these laws and regulations to enquiry of the Trustees and other management and inspection of regulatory and legal correspondence, if any.

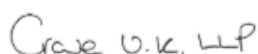
We identified the greatest risk of material impact on the financial statements from irregularities, including fraud, to be within recognition of income and the override of controls by management. Our audit procedures to respond to these risks included enquiries of management and the Board about their own identification and assessment of the risks of irregularities, sample testing on the posting of journals, reviewing accounting estimates for biases, reviewing regulatory correspondence with the Charity Commission, and reading minutes of meetings of those charged with governance.

Owing to the inherent limitations of an audit, there is an unavoidable risk

that we may not have detected some material misstatements in the financial statements, even though we have properly planned and performed our audit in accordance with auditing standards. For example, the further removed non-compliance with laws and regulations (irregularities) is from the events and transactions reflected in the financial statements, the less likely the inherently limited procedures, required by auditing standards would identify it. In addition, as with any audit, there remained a higher risk of non-detection of irregularities as these may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal controls. We are not responsible for preventing non-compliance and cannot be expected to detect non-compliance with all laws and regulations.

## Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008 and Regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body for our audit work, for this report, or for the opinions we have formed.



Crowe U.K. LLP  
Statutory Auditor  
55 Ludgate Hill  
London  
EC4M 7JW

**24 May 2023**

# Statement of Financial Activities

FOR THE YEAR ENDED 31 DECEMBER 2022

	Notes	Unrestricted Funds £	Restricted Funds £	2022 Total £	2021 Total £
<b>INCOME</b>					
<b>Donations and legacies:</b>					
Donation from UNISON	2	886,920	250,000	<b>1,136,920</b>	1,024,692
Donation from UNISON in kind	2	81,030	-	<b>81,030</b>	58,030
Other donations	2	225,002	267,362	<b>492,364</b>	324,072
Grants		-	50,000	<b>50,000</b>	470,000
<b>Income from charitable activities:</b>					
Providing advice and support to members and their dependants		1,697	-	<b>1,697</b>	1,800
<b>Income from other trading activities:</b>					
Lottery Income		124,696	-	<b>124,696</b>	124,952
<b>Investment income</b>	3	260,095	-	<b>260,095</b>	253,885
<b>Total</b>		<b>1,579,440</b>	<b>567,362</b>	<b>2,146,802</b>	2,257,431
<b>EXPENDITURE</b>					
<b>Cost of raising funds:</b>					
Generating voluntary income		48,829	-	<b>48,829</b>	50,759
Investment manager and other fees		43,250	-	<b>43,250</b>	43,763
<b>Expenditure on charitable activities:</b>					
Providing advice and support to members and their dependants	4	1,499,318	323,768	<b>1,823,086</b>	1,935,870
<b>NET INCOME/ (EXPENDITURE)</b>		<b>1,591,397</b>	<b>323,768</b>	<b>1,915,165</b>	2,030,392
Net (losses)/gains on investments		(1,159,976)	-	<b>(1,159,976)</b>	1,028,238
<b>Net movement in funds</b>		<b>(1,171,933)</b>	<b>243,594</b>	<b>(928,339)</b>	1,255,277
<b>Reconciliation of funds:</b>					
Funds brought forward		9,620,044	319,661	9,939,705	8,684,428
<b>Balance carried forward</b>		<b>8,448,111</b>	<b>563,255</b>	<b>9,011,366</b>	9,939,705

There were no gains during the year other than as stated above. All activities are continuing.



# BALANCE SHEET

## AS AT 31 DECEMBER 2022

	Notes	2022 £	£	2021 £
<b>FIXED ASSETS</b>				
Intangible fixed assets	10	-		63,751
Investments	11	<u>8,059,432</u>		<u>9,453,740</u>
			<b>8,059,432</b>	9,517,491
<b>CURRENT ASSETS</b>				
Loans to members (due after one year)		93,366		113,051
Debtors	12	9,044		7,933
Cash at bank and in hand		<u>880,495</u>		<u>365,453</u>
			<b>982,905</b>	486,437
<b>CREDITORS:</b>				
Amounts falling due within one year	13		<u>30,971</u>	<u>64,223</u>
<b>NET CURRENT ASSETS</b>			<b>951,934</b>	422,214
<b>NET ASSETS</b>			<u><b>9,011,366</b></u>	<u>9,939,705</u>
<b>FUNDS</b>				
<b>Unrestricted</b>				
General	14		<b>7,948,111</b>	9,620,044
Designated	14		<b>500,000</b>	-
<b>Restricted</b>	14		<b>563,255</b>	319,661
<b>TOTAL FUNDS</b>			<u><b>9,011,366</b></u>	<u>9,939,705</u>

Approved by the Board of Trustees and authorised for issue and signed on its behalf on 17 May 2023 by:



**Tony Wright**

Chair of the Board of Trustees

# STATEMENT OF CASH FLOWS

## FOR THE YEAR ENDED 31 DECEMBER 2022

	Notes	2022 £	2021 £
<b>Cash flow from operating activities:</b>			
<b>Net cash provided/(used in) by operating activities</b>	18	<u><b>20,615</b></u>	<u>7,706</u>
<b>Cash flow from investing activities:</b>	11		
Dividends, interest and rents from investments		260,095	253,885
Reinvested dividends, drawdowns / injections, fees		234,332	(209,361)
<b>Net cash provided by investing activities</b>		<u><b>494,426</b></u>	<u>44,524</u>
Increase in cash and cash equivalent in the year		515,042	52,230
Cash and cash equivalent at the beginning of the year		365,453	313,223
<b>Cash and cash equivalent at the end of the year</b>		<u><b>880,495</b></u>	<u>365,453</u>

# 1. ACCOUNTING POLICIES

## a. Basis of accounting

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2015.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

## b. Critical accounting judgement and key sources of estimation uncertainty

In the application of the charity's accounting policies Trustees are required to make judgements, estimates, assumptions about the carrying values of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an on-going basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period or in the period of the revision and future periods if the revision affects the current and future periods.

In the view of the Trustees, no assumptions concerning the future or estimation uncertainty affecting assets and liabilities at the balance sheet date are likely to result in a material adjustment to their carrying amounts in the next financial year.

## c. Going concern

The Trustees approve the annual budgets and periodic forecasts to ensure there is sufficient working capital to meet the charity's obligations over the subsequent 12 months. The charity meets its ordinary working capital requirements through its existing cash balances. Having regard to the above, the current cash position, and the expected cashflow over the following 12 months the Trustees believe it is appropriate to adopt a going concern basis of accounting in preparing the financial statements.

## d. Incoming resources

All incoming resources are recognised once the charity has entitlement to the resources, it is probable (more likely than not) that the resources will be received and the monetary value of incoming resources can be measured with sufficient reliability.

## e. Incoming resources from legacies

Legacies are accounted for as income at the earlier of the legacy being received or where the receipt of the legacy is probable and reliably measurable.

Where the charity has been notified of material legacies which have not been included in the SOFA because the conditions for recognition have not been met, this fact and an estimate of the amounts receivable has been disclosed in the notes to the accounts.

## **f. Donations in kind**

Goods and services received at no cost for which UNISON Welfare would otherwise have to pay for are recognised in the financial statements at the value to the charity where this can be reasonably quantified.

## **g. Intangible fixed assets**

Intangible assets are initially recognised at cost. After recognition, under the cost model, intangible assets are measured at cost less any accumulated amortisation and any accumulated impairment losses. All intangible assets are considered to have a finite useful life. If a reliable estimate of the useful life cannot be made, the useful life shall not exceed ten years.

The estimated useful lives range as follows:

Website: 3 - 5 years

## **h. Tangible fixed assets**

Tangible fixed assets are stated in the balance sheet at cost less depreciation. Assets with a cost of less than £5,000 are fully depreciated in the year of purchase. Depreciation is provided on a straight line basis over the anticipated useful life of fixed assets with a cost in excess of £5,000 as follows:

Computer equipment - over four years

## **i. Grants**

Grants are charged to the Statement of Financial Activities in the period in which beneficiaries are notified and so a constructive obligation is entered into by the charity

## **j. Resources expended**

Costs of raising funds comprise those costs directly attributable to managing the investment portfolio and fundraising costs.

Costs of charitable activities include grants, plus an apportionment of staff and overhead costs. Governance costs are those associated with constitutional and statutory requirements.

## **k. Investments**

Fixed asset investments are stated at mid-market value at the balance sheet date.

## **l. Fund accounting**

**Restricted funds** arise from grants and donations given to UNISON Welfare for specific areas and activities of the charity's work in furthering its objectives. The aim and use of each material restricted fund are set out in Note 14.

**Unrestricted funds** include the general funds of UNISON Welfare and arise from surpluses of income over expenditure, which may be used at the discretion of the Trustees in accordance with the objectives of the charity.

**Designated funds** comprise unrestricted funds that had been set aside by the Trustees for particular purposes. The aims and use of the designated funds are set out in Note 14.

The change in the market value of investments between the value at the start of the year or date of acquisition (if this is during the year) and the year end is recorded as an unrealised gain or loss in the financial statements. Realised gains reflect the difference between the value of an investment at the start of the year and the proceeds received on disposal. Unrealised and realised gain and losses are shown net in the Statement of Financial Activities.

## m. Financial instruments

UNISON Welfare has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at amortised cost using the effective interest method. Financial assets held at amortised cost, comprise cash at bank and in hand, together with trade and other debtors. Financial assets measured at Fair Value at the Balance sheet date are represented by Listed equity investments, with gains and losses being recognised within income and expenditure through the Profit and Loss Account. Financial liabilities held at amortised cost, comprise bank loans and overdraft, trade and other creditors.

## n. Charity information

The Charity is registered with the Charity Commission in the England and Wales and Scotland (registration numbers: 1023552 and SCO38305) and operates from its registered office address 130 Euston Road, London, NW1 2AY.

## 2. DONATIONS, LEGACIES AND GRANTS

	2022 £	2021 £
Donation from UNISON	1,136,920	1,024,692
Donation from UNISON in kind	81,030	58,030
Other donations	492,364	324,072
Grants	50,000	470,000
	<u>1,760,314</u>	<u>1,876,794</u>

UNISON Welfare receives office space and a number of services free of charge from UNISON to an estimated value of £81,030 per annum which have been recognised as Donations in kind.

## 3. INVESTMENT INCOME

	2022 £	2021 £
Dividends and interest from investment portfolio	260,095	253,885
	<u>260,095</u>	<u>253,885</u>

## 4. CHARITABLE ACTIVITIES

Providing advice and support to members and their dependents			
	Notes	2022 £	2021 £
Grants	(5)	1,024,739	1,252,083
Training Costs	(6)	-	-
Staff Costs	(7)	612,984	572,053
Support Costs	(8)	185,363	111,734
		<u>1,823,086</u>	<u>1,935,870</u>

## 5. GRANTS

	2022 £	2022 £	2022 £	2021 £
	Unrestricted	Restricted	Total	Total
Health	7,264		<b>7,264</b>	2,026
Wellbeing breaks	5,350		<b>5,350</b>	1,860
Household	103,363	146,575	<b>249,938</b>	257,880
Debt and bankruptcy	52,404		<b>52,404</b>	57,807
Funeral expenses	17,351		<b>17,351</b>	27,720
Income subsidy	163,345		<b>163,345</b>	136,310
Living Costs	-	24,130	<b>24,130</b>	332,650
Employment Loss	-	1,750	<b>1,750</b>	81,350
Other purposes	351,894	151,313	<b>503,207</b>	354,480
	<b>700,971</b>	<b>323,768</b>	<b>1,024,739</b>	1,252,083

All beneficiaries of grants during the year were individuals

## 6. TRAINING

Training costs include expenditure directly attributable to the volunteer training and information programme and the Annual General Meeting.

## 7. STAFF COSTS

	2022 £	2021 £
Salaries	<b>431,435</b>	423,828
Social security costs	<b>43,614</b>	36,627
Pension Costs	<b>100,581</b>	106,912
Consultants costs	<b>37,353</b>	4,686
	<b>612,983</b>	572,053

The average number of employees during the period was 9 (2021 - 11).

UNISON Welfare considers its key management personnel to be Head of UNISON Welfare.

The total earnings, including employer pension and employer national insurance contributions received by key management personnel amounted to £81,815 (2021: £94,761).

Pension contributions in respect of higher paid employee amounted to £11,027 (2021 - £18,957).

**The number of higher paid employees was:**

	2022 No.	2021 No.
Between £60,000 - £70,000	-	1
	<b>0</b>	1



## 8. SUPPORT COSTS

	2022 £	2021 £
Office rent	60,000	50,000
Promotion & Advertising	2,655	1,794
Travelling and subsistence	380	67
Staff training	1,338	1,540
Office expenses	73,240	9,952
Software support	21,671	15,533
Governance Costs (Note 9)	26,079	32,848
	<b>185,363</b>	<b>111,734</b>

## 9. GOVERNANCE COSTS

	2022 £	2021 £
Provision for audit	17,496	14,100
Legal and Professional fees	504	9,934
Trustees' expenses	8,079	8,813
	<b>26,079</b>	<b>32,847</b>

During the year 12 trustees (2021: 12) have claimed expenses or had their expenses met by the charity. In total £8,079 (2021: £8,813) were reimbursed to trustees or paid directly to third parties. Trustees expenses related to travel, accommodation, subsistence and insurance costs.

None of the Trustees received remuneration during this or the previous year.

## 10. INTANGIBLE FIXED ASSETS

	Website under construction £	Computer Software £	Total £
Cost			
At 1 January 2022	63,751	30,611	<b>94,362</b>
Additions	-	-	-
<b>At 31 December 2022</b>	<b>63,751</b>	<b>30,611</b>	<b>94,362</b>
Amortisation			
At 1 January 2022	-	30,611	<b>30,611</b>
Impairment	(63,751)	-	<b>(63,751)</b>
<b>At 31 December 2022</b>	<b>-</b>	<b>30,611</b>	<b>94,362</b>
Net book value			
<b>At 31 December 2022</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>At 31 December 2021</b>	<b>63,751</b>	<b>-</b>	<b>63,751</b>

After careful review of the capitalised cost of the website development the decision has been taken to discontinue the project. The project's completion was significantly delayed during the pandemic; in light of rapidly evolving technology within the sector, much of the work was deemed to have been out of date and obsolete. Therefore it was decided that the project was no longer viable.

## 11. INVESTMENTS

	2022 £	2021 £
Market value at start of year	9,453,740	8,216,141
Cash injections (transfers in)	-	-
Cash withdrawals (transfers out)	(450,000)	-
Investment managers' fee	(44,426)	(44,524)
Investment Income	260,095	253,885
Unrealised and realised losses	(1,159,976)	1,028,238
<b>Market value at end of year</b>	<b>8,059,432</b>	<b>9,453,740</b>

## 12. DEBTORS

	2022 £	2021 £
Amounts owed by UNISON	5,979	7,933
Accrued income	3,065	-
	<b>9,044</b>	<b>7,933</b>

## 13. CREDITORS

	2022 £	2021 £
Trade creditors	2,832	20,123
Accruals and deferred income	28,139	44,100
	<b>30,971</b>	<b>64,223</b>

## 14. ANALYSIS OF CHARITABLE FUNDS

### Analysis of movements in funds

	Balance at 1 January 2022 £	Income £	Expenditure £	Investment losses £	Transfer between funds £	Balance at 31 December 2022 £
<b>Unrestricted funds</b>						
General funds	9,620,044	1,579,440	(1,591,397)	(1,159,976)	(500,000)	<b>7,948,111</b>
Designated Funds	-	-	-	-	500,000	<b>500,000</b>
<b>Total unrestricted funds</b>	<u>9,620,044</u>	<u>1,579,440</u>	<u>(1,591,397)</u>	<u>(1,159,976)</u>	<u>-</u>	<u><b>8,448,111</b></u>
<b>Restricted funds</b>						
Bucket and spade appeal	90,242	-	-	-	-	<b>90,242</b>
2010 Centenary	32,531	-	-	-	-	<b>32,531</b>
CSIS Short Break	4,315	-	-	-	-	<b>4,315</b>
Silent Witness domestic abuse	36,779	-	-	-	-	<b>36,779</b>
Make A Child Smile	8,983	-	(8,983)	-	-	-
COVID-19 Appeal	-	1,310	(1,310)	-	-	-
CHSA Healthcare Support Appeal	146,811	50,000	(167,900)	-	-	<b>28,911</b>
Energy Support	-	516,052	(145,575)	-	-	<b>370,477</b>
<b>Total restricted funds</b>	<u>319,661</u>	<u>567,362</u>	<u>(323,768)</u>	<u>-</u>	<u>-</u>	<u><b>563,255</b></u>
<b>Total funds</b>	<u>9,939,705</u>	<u>2,146,802</u>	<u>(1,915,165)</u>	<u>(1,159,976)</u>	<u>-</u>	<u><b>9,011,366</b></u>

### Analysis of movements in funds – previous year

	Balance at 1 January 2021 £	Income £	Expenditure £	Investment gains £	Transfer between funds £	Balance at 31 December 2021 £
<b>Unrestricted funds</b>						
General funds	8,380,537	1,487,513	(1,207,234)	1,028,238	(69,010)	<b>9,620,044</b>
<b>Restricted funds</b>						
Bucket and spade appeal	90,242	-	-	-	-	<b>90,242</b>
2010 Centenary	32,531	-	-	-	-	<b>32,531</b>
CSIS Short Break	4,315	-	-	-	-	<b>4,315</b>
Silent Witness domestic abuse	36,779	-	-	-	-	<b>36,779</b>
Make A Child Smile	8,983	-	-	-	-	<b>8,983</b>
COVID-19 Appeal	35,187	299,918	(404,115)	-	69,010	-
CHSA Healthcare Support Appeal	95,854	470,000	(419,043)	-	-	<b>146,811</b>
<b>Total restricted funds</b>	<u>303,891</u>	<u>769,918</u>	<u>(823,158)</u>	<u>-</u>	<u>69,010</u>	<u><b>319,661</b></u>
<b>Total funds</b>	<u>8,684,428</u>	<u>2,257,431</u>	<u>(2,030,392)</u>	<u>1,028,238</u>	<u>-</u>	<u><b>9,939,705</b></u>

## Description of Designated funds:

**Energy Support Designated Fund** – The Board of Trustees passed a resolution in 2022 to set up a Designated Energy Support Fund to fund future grant payments to beneficiaries. £500,000 were transferred into this designated fund from the general unrestricted fund. It's expected that the fund will be fully expended in 2024.

## Description of restricted funds:

**Bucket and Spade Appeal** – Representing funds raised for breaks for UNISON families experiencing difficulty and distress.

**CSIS Short Break** – A contribution towards the cost of organising a 'healthy break' aimed at women suffering the effects of domestic abuse.

**Silent Witness domestic abuse** – Funds raised by UNISON's 2009-10 President for the purposes of offering respite breaks for UNISON women suffering the effects of domestic abuse.

**2010 Centenary** – These funds have been donated to help to subsidise the costs of activities associated with the centenary and beyond. These funds were donated in part to subsidise centenary associated and fundraising activities. The balance was provided for the purpose of delivering on any project linked to the programme of developing new services.

**Make A Child Smile** – Funds raised by UNISON's 2011-12 President for the purposes of offering breaks for children in need. The fund will not necessarily be restricted to UNISON members and the scope of activity will be dependent on the amount raised.

**COVID-19 Appeal** – Funds raised to meet specific hardship of UNISON members caused by the COVID 19 pandemic.

**CHSA Healthcare Support Appeal** – Grant received to meet hardship of UNISON members employed within the health services caused by the COVID-19 pandemic.

**Energy Support Fund** – Fund was established in 2022 to support UNISON members struggling with rising energy bills.

## 15. ANALYSIS OF NET ASSETS BETWEEN FUNDS

### Analysis of movement in funds

	Unrestricted funds £	Restricted funds £	Total funds £
Intangible fixed assets	-	-	-
Investments	8,059,432	-	8,059,432
Net current assets	388,679	563,255	951,934
<b>Total assets</b>	<b>8,448,111</b>	<b>563,255</b>	<b>9,011,366</b>

### Analysis of movement in funds – previous year

	Unrestricted funds £	Restricted funds £	Total funds £
Intangible fixed assets	63,751	-	63,751
Investments	9,453,740	-	9,453,740
Net current assets	102,553	319,661	422,214
<b>Total assets</b>	<b>9,620,044</b>	<b>319,661</b>	<b>9,939,705</b>

## 16. RELATED PARTIES

As reported on page 3, the Board of Trustees are elected substantially from the UNISON NEC and the regional and branch network. The objects of the charity provide support to the members of UNISON and UNISON together with its branches donates the majority of the funding.

## 17. ROLE OF VOLUNTEERS

The Charity benefits greatly from the involvement and support of its many volunteers, details of which are given in our annual report. In accordance with FRS 102 and the Charities SORP (FRS 102), the economic contribution of general volunteers is not recognised in the accounts due to the absence of any reliable measurement basis.

## 18. RECONCILIATION OF NET MOVEMENT IN FUNDS TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2022 £	2021 £
<b>Net (expenditure)/income as per the statement of financial activities</b>	<b>(928,339)</b>	<b>1,255,277</b>
<b>Adjusted for:</b>		
Impairment	<b>63,751</b>	
Losses / (gains) on investments	<b>1,159,976</b>	<b>(1,028,238)</b>
Dividends, interest and rents from investments	<b>(260,095)</b>	<b>(253,885)</b>
Decrease in loans to members in debtors	<b>19,686</b>	<b>2,083</b>
Increase in debtors	<b>(1,111)</b>	<b>(1,267)</b>
(Decrease) / increase in creditors	<b>(33,253)</b>	<b>33,736</b>
<b>Net cash provided by/(Used in) operating activities</b>	<b>20,615</b>	<b>7,706</b>

## 19. STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2021

	Notes	Unrestricted Funds £	Restricted Funds £	2021 Total £
<b>INCOME</b>				
<b>Donations and legacies:</b>				
Donation from UNISON	2	824,692	200,000	<b>1,024,692</b>
Donation from UNISON in kind	2	58,030	-	<b>58,030</b>
Other donations	2	224,154	99,918	<b>324,072</b>
Grants	2	-	470,000	<b>470,000</b>
<b>Income from charitable activities:</b>				
Providing advice and support to members and their dependants		1,800	-	<b>1,800</b>
<b>Income from other trading activities:</b>			-	
Lottery Income		124,952	-	<b>124,952</b>
<b>Investment income</b>	3	253,885	-	<b>253,885</b>
<b>Total</b>		<b>1,487,513</b>	<b>769,918</b>	<b>2,257,431</b>
<b>EXPENDITURE</b>				
<b>Cost of raising funds:</b>				
Generating voluntary income		50,759	-	<b>50,759</b>
Investment manager and other fees		43,763	-	<b>43,763</b>
<b>Expenditure on charitable activities:</b>				
Providing advice and support to members and their dependants	4	1,112,712	823,158	<b>1,935,870</b>
<b>Total</b>		<b>1,207,234</b>	<b>823,158</b>	<b>2,030,392</b>
Net gains on investments		1,028,38	-	<b>1,028,238</b>
<b>Net income/expenditure</b>		<b>1,308,517</b>	<b>(53,240)</b>	<b>1,255,277</b>
Transfers between funds		(69,010)	69,010	-
<b>Net Movement in funds</b>		<b>1,239,507</b>	<b>15,770</b>	<b>1,255,277</b>
<b>Reconciliation of funds:</b>				
Funds brought forward		8,380,537	303,891	<b>8,684,428</b>
<b>Balance carried forward</b>		<b>9,620,044</b>	<b>319,661</b>	<b>9,939,705</b>



