

**ANNUAL REPORTS AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2023**

**THE ELDERLY AND DISABLED
CHARITABLE TRUST/UK**

(Charitable Incorporated Organisation)

CHARITY REGISTRATION No: 1186029

Castle View Accounting Ltd
New Barn
Mudberry Lane
Bosham
Chichester
West Sussex
PO18 8TS

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

CONTENTS

Page 3	Legal and Administrative Information
Pages 4 to 12	Trustees' Report
Page 13	Statement of Financial Activities
Page 14	Balance Sheet
Pages 15 to 20	Notes to the Financial Statements
Page 21	Independent Examiner's Report

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER 1186029

DATE OF REGISTRATION 29th October 2019

START OF FINANCIAL YEAR 1st April 2022

END OF FINANCIAL YEAR 31st March 2023

TRUSTEES AT 31ST MARCH 2023 Jennifer Gerald
Conrad Powell
Eternity Moncrieffe
Janet Wilson

LEGAL STATUS Charitable Incorporated Organisation

GOVERNING INSTRUMENT CIO - Foundation Registered 29th October 2019 as Amended 23rd May 2021

OBJECTS

To relieve elderly people resident in Jamaica who are in need, by providing specially designed or adapted housing, and items, services or facilities calculated to relieve the needs of such persons.

CORRESPONDENCE ADDRESS 8 Springwell Avenue
London
NW10 4HP

PRIMARY BANKERS National Westminster Bank Plc
250 Bishopgate
London
EC2M 4AA

INDEPENDENT EXAMINERS Castle View Accounting Ltd
New Barn
Mudberry Lane
Bosham
Chichester
West Sussex
PO18 8TS

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK

(Charitable Incorporated Organisation)

TRUSTEES' REPORT FOR THE YEAR ENDED 31ST MARCH 2023

Objectives and Activities

We aim to tackle loneliness and isolation, regardless of ethnicity or background, by providing companionship, transport, community activities and advice.

To develop the capacity and skills of the members of the socially and economically disadvantaged community in such a way, they are able to identify and help meet their needs, and to participate more fully in society.

To promote social inclusion for the public benefit by preventing people from becoming socially excluded, relieving the needs of such people, assisting them to integrate into society.

To promote for the benefit of the public the conservation protection and improvement of the physical and natural environment, by promoting biological diversity.

To advance the education of the older community in the conservation, protection and improvement of the physical and natural environment.

To promote sustainable development for the benefit of the community by the promotion of sustainable means of achieving economic growth and regeneration.

To promote social inclusion for the public benefit by working with people in Surrounding areas of NW10, such as elderly ethnic community who are socially excluded on the grounds of age and beliefs, and to relieve the needs of such people through assisted integration.

Our charity has been dedicated to making a positive impact in our community. Through several initiatives, a gardening project, a befriending service. The gardening project aims to promote sustainable living and community engagement, by creating and maintaining community garden. These gardens have provided individuals with the opportunity to grow their own produce. Our dedicated volunteers provide guidance and support, organising workshops and educational sessions to teach gardening skills and sustainable practices. Through this project, we strive to enhance food security due to the rising cost of living. Promote healthy eating habits and create a welcoming space. For older people to connect with nature and one another. Our befriending service focuses on combating social isolation and loneliness, particularly amongst our vulnerable elderly beneficiaries, and the individuals with disabilities. And newcomers to the community.

Our volunteers engage in regular visits offering a listening ear, engaging in activities, and providing emotional support. Our befriending service plays a critical role in improving well being and mental health, enhancing social connections and ensuring that everyone feels valued and included within our community.

We the trustees confirm that we have read the guidance issued by the charity commission on the public benefit.

Social Investment Policy

At The Elderly and Disabled Charitable Trust Which has no investments, has a written policy that sets out the purpose and objectives of the investments. The policy provides us with a good framework for making investment decisions, helping our trustees to manage the charity's resources effectively and demonstrate good governance.

1. Introduction

The trustees of The Elderly and Disabled Charitable Trust UK take the view, both corporately and individually, that the financial objective of its investments is to generate a sustainable return to help deliver the objects of the charity. The Trustees have not agreed any sums yet from general reserves (in accordance with the Reserves Policy) should be invested to provide.

2. Investment Objective

The trustees of The Elderly and Disabled Charitable Trust UK take the view, both corporately and individually, that the financial objective of its investments is to generate a sustainable return to help deliver the objects of the charity. The Trustees have not agreed any sums yet from general reserves (in accordance with the Reserves Policy) should be invested to provide.

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

TRUSTEES' REPORT (Continued)
FOR THE YEAR ENDED 31ST MARCH 2023

2.1 - The overall investment objective is to produce best financial return with an acceptable level of risk.

2.2 - In the case of general funds the objective is to produce a relatively high level of income while minimising the risk of capital losses.

2.3 - In the case of the GOFUNDME (GFM) the objective is to maintain a risk free sum to enable regular maintenance (such as replacement of locks and Handrails) to be undertaken as they become due.

2.4 - In the case of the GOFUNDME Fund (GFM) the aim is to maximise capital growth including re-investment of income and is used for major future expenditure.

2.5 - Investments are generally for the long term and trustees will ensure that their ability to meet future planned expenditure is not compromised by over-investment.

3 . Risk

3.1 The trustees of The Elderly and Disabled Charitable Trust UK have considered the following risks and mitigations.

The following are examples:

- Inflation and fall in capital values mitigated through investment in appreciating assets or fixed deposit accounts.
- Fall in value or failure of specific investment vehicles mitigated by diversification of assets and investment portfolios.
- Failure of investment counterparties mitigated by requiring a minimum 'A' credit rating for deposit taking institutions, and a maximum £200,000 cash deposit per counterparty.

4. Liquidity

The Elderly and Disabled Charitable Trust UK will retain 0 in easily realisable assets sufficient to meet its short-term expenditure plans.

5. Ethical Policy

The tobacco industry ornaments
Gambling
Pornography
Other industries as specified by the Trustees

6. Management, Reporting and Monitoring

6.1 - All investment decisions will be made by the trustees collectively, or the trustees have delegated investment management and decision making to one of the trustees, which comprises trustees with relevant investment experience, or The trustees have appointed Conrad Powell as investment manager with discretionary powers.

6.2 - Performance is monitored against agreed market benchmarks which are the FTSE 100 index, or the (FTSE World (ex-UK) agreed with any other index agreed by the Trustees.

In summary, our volunteers in our befriending and gardening project have made invaluable contribution by providing companionship to our elderly beneficiaries., building trust, support, advocating for individuals. Engaging in physical labour, helping to promote environmental stewardship., fostering the community and facilitating skill development amongst the residents. There dedication this year has been a profound impact on the well being of the community we work in.

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK

(Charitable Incorporated Organisation)

TRUSTEES' REPORT (Continued) FOR THE YEAR ENDED 31ST MARCH 2023

Achievements and Performance

The Charities SORP provides guidance to preparers of charity accounts. The SORP provides recommendations and requirements setting out how to prepare 'true and fair' accounts in accordance with UK accounting standards. The SORP is updated from time to time to take account of changes to accounting standards and/or charity law.

Our charity has successfully implemented various programs and services that have made a significant impact on the lives of individuals and the community we work in. A gardening project was set up in September 2022 at the Stonebridge annexe. Our charity joined a network named Neighbourly, set up a page which we get volunteers from, we engaged the whole community including the schools which has been a success, the project is ongoing and will go on into the new year. Over the past year our charity has expanded, extending our support to a larger number of beneficiaries, this growth has demonstrated the effectiveness of our operations, allowing us to make a broader and deeper impact on the causes we serve.

Fundraising: fundraising has been very slow; it has been very difficult to raise funds. The trustees decided to change the way we do things, due to the cost-of-living crisis. We do not ask for donations in monetary terms, instead our charity collects unwanted clothing, metal and turn them into donations. This practice has worked for us, we do this twice a week.

We have gained a certification in the green initiative.

Increased community engagement, we opened our project on a Wednesday to begin with as weather was not that great. It attracts a significant number of attendees, demonstrating the day was suitable for our target audience. People in the community have become aware of our charity and actively seeking social connections through us. Improved well-being of our older people, the activities offered by us, ludo, bingo, craft, and tv, indoor and outdoor gardening, has contributed to their health and well-being of our older beneficiaries, we have received positive feedback, indicating they enjoy the activities and new connections.

Fundraising has been a difficult task this year, we will set a goal for any funds we might receive and aim to raise. This will align with our charities mission and activities. We have had no major fundraising going on this year, we felt it would be best to concentrate on getting running cost for the charity.

We will regular review our objectives to assess the success of our funding activities.

Financial Review

Our charities financial position has not changed. We are self-funding and have not received running cost. During the financial year our charity received restricted funds from Love where you live, TTZ, Albert trust, Veolia sustainability fund all from Brent council. Jubilee fund funded by Hounslow council.

Legal and compliance issues have arisen, filing was misunderstood but was done in time, uncertainty regarding trustees, failure to turn up on occasions. We are a non-profit organisation, which is highly competitive, with numerous large charities, all moving for limited funding opportunities. It has become more apparent because we are a small charity, funders are asking for far too much, so the same large charities keep receiving the funding. It has become more challenging to secure the necessary resources to sustain our charities operations... we are stronger together.

financial risk: we are experiencing insufficient funds, fluctuating donations, the economic downturns impacting on our fundraising efforts. Reliance on a small number of donors and ineffective financial management. Cybersecurity and data risks has affected us on occasions. government policy changes have affected us also with the downturn of the economy, rising fuel and food prices that has impacted on the community we serve and the ability to raise the funds we need.

We are very positive about our future as a charity. Changes are necessary.

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK

(Charitable Incorporated Organisation)

TRUSTEES' REPORT (Continued) FOR THE YEAR ENDED 31ST MARCH 2023

Structure, Governance and Management

We aim to tackle loneliness and isolation, regardless of ethnicity or background, by providing companionship, transport, community activities and advice.

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Recruitment Process for Trustees

The elderly and disabled charitable trust UK recognise that an effective board of trustees is essential if the charity is to be effective in achieving our objects. The most asset our charity are the people involved with the charity. Our approach to recruitment and selection reflects on the importance of people to us, the values and the organisation of our charity including:

- The well-being of older people.
- Fairness and equality.
- Guarding against isolation.
- Consistency.
- Best practise.

The aims of the charities recruitment policy are as follows:

- To ensure that the best possible persons are recruited based on their merit abilities and suitability for the position.
- To ensure that all applicants are considered equally and consistently.
- To ensure no applicant is treated unfairly on any grounds including race, colour, origin, religious belief, sexual orientation, disability, age or status.
- To ensure compliance with present regulations, recommendations, and guidance such as the prevent duty guidance for England and Wales 2015, or any guidance or code of practice published by the Disclosure and Barring Service (DBS):
 - i) To ensure our charity meets the commitment to safeguarding and promoting the welfare of older people by carrying out all necessary DBS checks.

Trustees and volunteers must familiarise themselves with this policy and comply with the provisions of this policy. The recruitment and selection of a trustee will be conducted, professionally, timely and responsive manner. And in compliance with current legislation, and relevant safeguarding legislation and statutory guidance.

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

TRUSTEES' REPORT (Continued)
FOR THE YEAR ENDED 31ST MARCH 2023

We aim to operate this procedure consistently and thoroughly while obtaining, collating, analysing, and evaluating information from and about applicants applying for vacancies at the charity.

ALL Board of trustees will be required to attend the recruitment process.

Advertising - To ensure equality of opportunity, the charity will advertise all vacant posts to encourage a wide field of applicants as possible, this will entail us to do an external advertisement, which will make clear our commitment to safeguarding and promoting the welfare of the elderly and disabled at risk.

Declaration Forms - All applicants will need to complete a declaration regarding convictions and working with older people will make it clear that the vacancy is exempt from the provisions of the Rehabilitation of offenders Act 1974. It is unlawful to employ anyone who is barred from working with older people who are at risk. All applicants will be made aware that providing false information is an offence and could result in their application being rejected.

Job Description - Will detail their skills, experience, and their abilities. Our person specification will include a specific reference to suitability to work with seniors.

Reference - Shortlisted applicants will be sent for immediately after short listing. All offers of placement will be subject to a satisfactory reference. One reference must be from current or recent employer, if the recent or current employment did not involve vulnerable persons, the second reference should be from employer you worked with vulnerable adults. References will ask whether the person is suitable.

No questions will be asked about health. The charity does not accept references or testimonials from relatives.

Interviews - Will be face to face or via zoom. We will explore the possibility of the applicant to see whether they can carry out the duties in job description. All applicants who are invited for interview must bring evidence of identity, and address details with photo.

The interview is a two-way process in which the trustees of the Board will select the best person to work with us, and the applicant will receive information regarding the charity and job.

Monitoring information and storing papers equal opportunities monitoring forms will be analysed and stored by Jennifer Gerald CEO. Application forms will be held for 3 months after the date of interview. These are centrally held by the elderly and disabled charitable trust UK. In addition, a personal record will be set up for the successful applicant and held by the elderly and disabled charitable trust UK.

Complaints Procedure - An applicant who feels they have not been considered fairly may make a complaint to the charity in writing or email: ourgreencharity@yahoo.com.

Policy Statement - The elderly and disabled charitable trust UK are committed to ensuring governance arrangements that are robust to ensure that our organisation is managed in accordance with the current legislation, as well as adopting procedures that are examples of good practice and improve the effectiveness of our charity.

Introduction The Charities Act 1993 defines charity Trustees as the people responsible under the charities governing document for controlling the administration and management of the charity.

For our charity, Trustees are the Management Committee of the organisation and are known as the elderly and disabled charitable trust UK. The new Code of Governance for the Voluntary and Community Sector includes, as part of its principles, that 'Trustees should have the diverse range of skills, experience and knowledge needed to run an organisation effectively' and that 'Trustees should ensure that they receive the necessary induction, training and ongoing support they need to discharge their duties In addition to this, disclosure is now required in SORP 2005 of the methods adopted for the recruitment and appointment of new Trustees and the policies and procedures adopted for the induction and training of Trustees.

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK

(Charitable Incorporated Organisation)

TRUSTEES' REPORT (Continued) FOR THE YEAR ENDED 31ST MARCH 2023

Diversity - Our charity will ensure that it engages effectively with the community it serves, responds effectively and equitably to the needs of its users, and increases its accountability and public confidence in its work by:

- ensuring that the mix of Trustees reflects the local area and where possible includes people from ethnic minorities and those with disabilities.

- ensuring that the needs of adults with disabilities are represented by the inclusion.

- working with the schools, other voluntary sector, and statutory organisations to ensure that the needs of older people are kept central to the organisational priorities

Role of the Board of Trustees At its simplest, the role of the Trustee Board is to receive assets from donors, safeguard them and apply them for the charitable purposes as declared in the objects. The Trustee Board must always act in the best interests of the elderly and disabled charitable trust UK, exercising the same duty of care that a prudent person of business would in looking after the affairs of someone for whom he or she had responsibility. The Trustee Board works as a group and not as individuals.

Rules Governing the Trustees - In the governing document, the elderly and disabled charitable trust UK, Memorandum and articles of association, there is a maximum of 12 trustees permitted. There should be always 3 trustees minimum and be in place for a maximum of three years. A trustee must be over 18 years old.

Eligibility to Become a Trustee - It is a criminal offence for an individual to serve as a Trustee if disqualified from doing so. Rigorous checks will be carried out to ensure that all persons applying to become a Trustee are eligible. These checks will include:

- Ensuring that the mix of Trustees reflects the local area and where possible includes people from ethnic minorities and those with disabilities.

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THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

TRUSTEES' REPORT (Continued)
FOR THE YEAR ENDED 31ST MARCH 2023

These checks will include:

- A Disclosure and Barring Service (DBS) check.
- Two references (one from a current employer and one from an individual who has known the applicant for over two years and is not a relative). If the potential trustee is retired or not currently in employment, one reference should come from someone who has known them on a professional level. Having a criminal record will not necessarily prohibit a person from becoming a Trustee but will necessitate a risk assessment to be carried out to determine suitability. Process for appointment of Trustees Potential Trustees can be recruited through:
 - Recommendation.
 - Referral from a recruiting organisation (e.g., Council for Voluntary Services or Develop).
 - Self-Referral.
 - Advertisement, following a skills audit which identifies gaps Potential Trustees will, in the first instance, be met by the Jennifer Gerald and given an overview of the organisation from an operational perspective. They will be given background written information about the organisation and invited to meet with a minimum of two representatives of the Board. The subsequent meeting with members of the Board will ascertain the following information:
 - Skills.
 - Background.
 - Experience of working within a governance role.
 - Experience of working with adults' seniors.

It is a two-way process, and the discussion should present the prospective Trustees with an opportunity to find out more about being a Trustee for our charity and decide whether they are still interested. They will be asked to complete, at this stage, an application form, and a DBS form if they wish to continue the process of appointment. Two references will be followed up, directly following this meeting. Following this meeting and on receipt of the references and DBS check, recommendations will be made to the board of Trustees and, if agreed, the new applicant will be invited to attend the next available board meeting. At this point, the new Trustee will be asked to:

- Complete and sign the declaration of interest form, to be retained by the Director.
- Sign a declaration that they are eligible to serve as a Trustee.
- Agree and sign two copies of the code of conduct, one to be retained by the Trustee and the other by one of the Directors. Jennifer Gerald.

The new Trustee will be elected at the next meeting and the Trustee will be sent a letter of appointment.

Expectations of Trustees

A role description will outline the duties of the Trustee, and a person specification details the experience and qualities needed to fulfil the role. Trustees are expected to attend all board meetings. Board meetings are held two to three times during the year (with management team meetings being held every 6 weeks). Each meeting lasts for up to 2 hours, is usually in the evening, and papers are provided by email five days before the meeting with a hard copy available at the meeting. Occasional day time meetings are held for board development. Board meetings are usually held at 57 Nene Gardens, Hanworth TW135PH.

Reimbursement of Expenses

Trustees can claim reasonable out of pocket expenses in relation to travelling and other expenses (refreshments). Under the terms of our charities governing documents, Trustees will not be paid for carrying out their duties on behalf of the organisation, although they may be paid for professional services if agreed by the board.

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK

(Charitable Incorporated Organisation)

TRUSTEES' REPORT (Continued) FOR THE YEAR ENDED 31ST MARCH 2023

Induction Programme

All Trustees should receive:

- An organisational chart.
- Outline of current boards skills and experience.
- A copy of the previous year's annual report and financial report.
- A copy of the memorandum and articles of association.
- A copy of the previous board meeting minutes (once agreement for appointment has been made by the Trustees).
- A copy of the business plan.
- Charity Commission CC3 – The essential trustee: What you need to know.
- Charity Commission CC60 – The Hall marks of an Effective Charity.

Copies of all the current up to date policies (once agreement for appointment has been made by the board of trustees.

All new Trustees will be encouraged to visit, at least, one of the projects provided by our charity and will be invited to meet with Jennifer Gerald.

Ongoing Support and Training Trustees will be offered ongoing training opportunities and be kept up to date with Charity Commission guidance and policy news through the board meetings and via email. They will be invited to attend relevant training pertinent to their role, such as:

- Health and Safety.
- Employment Law.
- Financial Management.
- Diversity and equal opportunities.
- Safeguarding.

This training may be in a collective setting, individual and may be provided in house by reputable training providers. Trustees will be kept up to date, by email, on updates from the Charity Commission, Companies House, Trustee Network, Develop, or other national support organisations. Review of Trustee Performance On a regular basis (preferably annually) the Chair will speak to individual Trustees to consider their contribution to the organisation and identify any areas where the Trustee would benefit from additional training or support. The Trustee board will collectively review its performance at regular intervals, again preferably annually. It should also review the performance of the Chairperson. The Trustee board will use resources available from Government Governance Support Agencies to support this process. The skills of the trustee board will be reviewed every year. Document approved and adopted by the elderly and disabled charitable trust UK on 21 May 2023.

- Board of Directors: our charity is governed by a board of four directors, and charity law requires at least three directors for an incorporated charity.

- We are Non-profit and there are no paid Trustees or volunteers. Development/Giving: we are responsible for fundraising and donor relations.

- Operations: Eternity and Jenny are responsible for the day-to-day operations of the charity.

We partnered with Brent Legion elderly domino club in which we share space. We have made alliance with the neighbourly project, a charity who provides entertainment, space and a place for the elders to play their games..

Our charity has made links with a small church group who run a food bank for the community in TW13 area. We hope to have links, we will meet later in the year.

We have made links with Brent Council who have pledged to be our consultants for any future events we may have in their Parks.

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

TRUSTEES' REPORT (Continued)
FOR THE YEAR ENDED 31ST MARCH 2023

Trustees' Responsibilities

The Charities Act 2011 requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the CIO and of the surplus of the CIO for that period. In preparing those financial statements the trustees are required to:

- Select suitable accounting policies and apply them consistently
- Make judgements and estimates that are reasonable and prudent
- Prepare financial statements on the going concern basis unless it is inappropriate to presume that the CIO will continue in existence.

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the CIO. They are also responsible for safeguarding the assets of the CIO and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on 24/11/2023

Signed on their behalf by Trustee E. Moncrieffe

Printed Name: ETERNITY MONCRIEFFE

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2023**

	Notes	Unrestricted Funds £	Restricted Funds £	TOTAL 2022/23 £	TOTAL 2021/22 £
INCOMING RESOURCES					
Incoming Resources from Generated Funds					
Donations, Grants & Legacies	3a	5,401	5,810	11,211	13,869
TOTAL INCOMING RESOURCES		5,401	5,810	11,211	13,869
RESOURCES EXPENDED					
Costs of Generating Funds					
Cost of Charitable Activities	4a	10,060	3,835	13,895	7,424
Governance Costs	4b	700	900	1,600	700
TOTAL RESOURCES EXPENDED		10,760	4,735	15,495	8,124
NET INCOMING (OUTGOING) RESOURCES		(5,359)	1,075	(4,284)	5,745
Funds Brought Forward		2,345	3,080	5,425	(320)
TOTAL FUNDS CARRIED FORWARD		(3,014)	4,155	1,141	5,425

Movements on all reserves and all recognised gains and losses are shown above. All of the organisation's operations are classed as continuing.

The notes on pages 15 to 20 form part of these financial statements.

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

BALANCE SHEET
AS AT 31ST MARCH 2023

	Note	Unrestricted Funds £	Restricted Funds £	Total 31-Mar-23 £	Total 31-Mar-22 £
Fixed Assets					
Tangible Assets	2	1,600	-	1,600	2,400
Investments	6	-	-	-	-
Total Fixed Assets		1,600	-	1,600	2,400
Current Assets					
Debtors & Prepayments	8	-	-	-	-
Cash at Bank and in Hand	7	(3,914)	4,155	241	3,725
Total Current Assets		(3,914)	4,155	241	3,725
Creditors: Amounts falling due within one year	9	700	-	700	700
NET CURRENT ASSETS		(4,614)	4,155	(459)	3,025
TOTAL ASSETS less current liabilities		(3,014)	4,155	1,141	5,425
Creditors: Amounts falling due in more than one year	10	-	-	-	-
NET ASSETS		(3,014)	4,155	1,141	5,425
Funds of the Charity					
General Funds		(3,014)	-	(3,014)	2,345
Restricted Funds	5	-	4,155	4,155	3,080
Total Funds		(3,014)	4,155	1,141	5,425

Approved by the Trustees on 24/11/2023

Signed on their behalf by Trustee E. Moncrieffe

Printed Name: ETERNITY MONCRIEFFE

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK

(Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2023

1. ACCOUNTING POLICIES

Basis of Preparation & Assessment of Going Concern

Basis of Preparation

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP 2015) (Second Edition, effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Charities Act 2011.

The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost unless otherwise stated in the relevant accounting policy notes.

Assessment of Going Concern

Preparation of the accounts is on a going concern basis. The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

Incoming Resources

Recognition of Incoming Resources

These are included in the Statement of Financial Activities (SOFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability

Incoming Resources with Related Expenditure

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resource and related expenditure are reported gross in the SOFA.

Grants and Donations

Grants and Donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

Tax Reclaims on Donations and Gifts

Incoming resources from tax reclaims are included in the SOFA at the same time as the gift to which they relate.

Contractual Income and Performance Related Grants

This is only included in the SOFA once the related goods or services have been delivered.

Gifts in Kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SOFA as incoming resources when receivable.

Donated Services and Facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer Help

The value of any voluntary help received is not included in the accounts.

Investment Income

This is included in the accounts when receivable.

Investment Gains and Losses

This included any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2023

1. ACCOUNTING POLICIES (continued)

Expenditure and Liabilities

Liability Recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Governance Costs

Include costs of the preparation and examination of statutory accounts, the costs of the trustees meetings and cost of any legal advice to trustees on governance or constitutional matters.

Grants with Performance Conditions

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SOFA once the recipient of the grant has provided the specified service or output.

Grants Payable without Performance Conditions

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to a grant which remain in control of the charity.

Unrestricted funds

These funds can be used for the general objectives of the charity as set out in the trustees report. The movements of the unrestricted funds are given in the Statement of Financial Activities.

Restricted funds

These funds are where the donor has specified a purpose for the donation made. These restrictions often arise as a result of appeals for special offerings for specific purposes.

Designated funds

These funds are funds set aside by the trustees out of unrestricted general funds for particular purposes or projects.

Fixed Assets

Fixed Assets are capitalised if they can be used for more than one year and cost at least £1,500. They are valued at cost or, if gifted, at the value to the charity on receipt.

Depreciation Expense

Depreciation is calculated at a rate to write off the cost of tangible fixed assets over their estimated useful lives. The rates applied are as follows:

Motor Vehicles	25% - Straight Line Basis
Fixtures, Fittings and Equipment	25% - Straight Line Basis

2. TANGIBLE FIXED ASSETS

		Motor Vehicles £	Fittings & Equipment £	Total 2022/23 £
Cost	01-Apr-22	3,200	-	3,200
Additions		-	-	-
Net Book Value at	31-Mar-23	3,200	-	3,200
Depreciation	01-Apr-22	800	-	800
Charge		800	-	800
Depreciation at	31-Mar-23	1,600	-	1,600
Net Book Value	31-Mar-23	1,600	-	1,600
Net Book Value	31-Mar-22	2,400	-	2,400

The annual commitments under non-cancelling operating leases and capital commitments are as follows:

31st March 2023 : None
31st March 2022 : None

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2023

3. INCOMING RESOURCES

	Unrestricted Funds £	Restricted Funds £	TOTAL 2022/23 £	TOTAL 2021/22 £
a) Donations, Grants & Legacies				
Gifts & Donations	5,401	-	5,401	3,419
Grants Received	-	5,810	5,810	10,450
	5,401	5,810	11,211	13,869

4. RESOURCES EXPENDED

	Unrestricted Funds £	Restricted Funds £	TOTAL 2021/22 £	TOTAL 2021/22 £
a) Cost of Charitable Activities				
Activities & Events	1,381	1,308	2,689	560
Advertising & Publicity	798	277	1,075	352
Bank Charges	-	-	-	50
Depreciation Expense	800	-	800	800
Equipment Costs	1,405	855	2,260	1,521
Gifts & Donations	-	-	-	50
Insurance Costs	850	182	1,032	469
Motor Vehicle Costs	1,018	-	1,018	1,027
Office Costs	1,462	40	1,502	964
Rent & Rates	20	200	220	630
Sundry Expenses	1,508	178	1,686	264
Telephone Costs	357	-	357	583
Travel & Hospitality	344	258	602	28
Website Costs	115	537	652	127
	10,060	3,835	13,895	7,424

b) Governance Costs

Independent Examiners Fees	9	700	-	700	700
Legal & Professional Fees		-	900	900	-
		700	900	1,600	700

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2023

5. RESTRICTED FUNDS

CURRENT FINANCIAL YEAR

	Balance 01-Apr-22	Income	Expenditure	Transfers	Balance 31-Mar-23
	£	£	£	£	£
Lottery Community Fund	3,080	-	-	-	3,080
Magic Little Fund	-	-	-	-	-
Jubilee Fund	-	1,000	1,000	-	-
Love Where You Live Fund	-	1,000	769	-	231
Albert Trust	-	2,000	1,279	-	721
Veolia sustainability fund	-	810	769	-	41
Together Towards Zero Fund	-	1,000	918	-	82
	3,080	5,810	4,735	-	4,155

PREVIOUS FINANCIAL YEAR

	Balance 01-Apr-21	Income	Expenditure	Transfers	Balance 31-Mar-22
	£	£	£	£	£
Lottery Community Fund	-	9,950	3,670	(3,200)	3,080
Magic Little Fund	-	500	500	-	-
	-	10,450	4,170	(3,200)	3,080

The restricted funds held are wholly represented by the CIO's cash reserves and are to be expended as specified above.

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2023

6. INVESTMENTS

The CIO held no fixed assets investments during this or the previous financial period.

7. CASH AT BANK AND IN HAND

	Unrestricted Fund £	Restricted Fund £	Total 31-Mar-23 £	Total 31-Mar-22 £
Cash at Bank & in Hand	(3,914)	4,155	241	3,725
	(3,914)	4,155	241	3,725

8. DEBTORS AND PREPAYMENTS

	Unrestricted Fund £	Restricted Fund £	Total 31-Mar-23 £	Total 31-Mar-22 £
Sundry Debtors	-	-	-	-
	-	-	-	-

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Fund £	Restricted Fund £	Total 31-Mar-23 £	Total 31-Mar-22 £
Independent Examiners Fees	700	-	700	700
	700	-	700	700

10. CREDITORS: AMOUNTS FALLING DUE IN MORE THAN ONE YEAR

The CIO held no long term liabilities during this or the previous financial period.

11. NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Restricted Funds £	Total 31-Mar-23 £	Total 31-Mar-22 £
Fixed Asset Investments	1,600	-	1,600	2,400
Net Current Assets	(4,614)	4,155	(459)	3,025
Long Term Liabilities	-	-	-	-
	(3,014)	4,155	1,141	5,425

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK
(Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2023

12. STAFF COSTS AND NUMBERS

The CIO employed no members of staff during this or the previous financial period.

13. TRUSTEES AND OTHER RELATED PARTIES

The only payments made to the Trustees consisted of reimbursements of expenses incurred in furthering the Charity's objects and no direct benefits were received by the Trustees or any related parties during the financial period.

No other payments were made to trustees or any persons connected with them during this financial period. No material transaction took place between the organisation and a trustee or any person connected with them.

14. RISK ASSESSMENT

The Trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The Trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

15. RESERVES POLICY

The Trustees have considered the level of reserves they wish to retain, appropriate to the CIO's needs. This is based on the CIO's size and the level of financial commitments held. The Trustees aim to ensure the CIO will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The Trustees will endeavour not to set aside funds unnecessarily.

16. PUBLIC BENEFIT

The CIO acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the CIO has achieved this are provided in the Trustees report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the CIO should undertake.

THE ELDERLY AND DISABLED CHARITABLE TRUST/UK

(Charitable Incorporated Organisation)

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the trustees/ members of The Elderly and Disabled Charitable Trust/UK on the accounts for the year ended 31st March 2023 set out on pages 13 to 20.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- state whether particular matters have come to my attention

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

K. Collaku MAAT
Castle View Accounting Ltd
New Barn
Mudberry Lane
Bosham
Chichester
West Sussex
PO18 8TS



Date: 29th November 2023