

FiSH Neighbourhood Care

A limited company registered in England and Wales No 07933796
and
a registered charity No 1083966

ANNUAL REPORT AND FINANCIAL STATEMENTS for the year ended 31 March 2019

FiSH Neighbourhood Care

CONTENTS	PAGE
Company Information	3
Annual Report of the Trustees	4-8
Report of the Independent Examiner	9
Statement of Financial Affairs	10
Balance Sheet	11
Notes to the Financial Statements	12-16

COMPANY INFORMATION

For the year ended 31 March 2019

TRUSTEES AND DIRECTORS

The members of the Board of Trustees listed below are, for the purposes of company law, directors of the Charity and, for the purposes of charity law, also its trustees. All Trustees, unless otherwise stated, served throughout the year and, at the date of signing this report are:

C M O'Brien (Chairman)

M L French (Treasurer)

P W Anderson

G J Baker (appointed 23rd July 2018)

P J Cowell

T M Gates

P R Marsden

S M Murison (appointed 23rd July 2018)

N Newby

S F Stavrou

B C K Timbrell

E Wall

DIRECTOR OF THE CHARITY

Micky Forster

REGISTERED OFFICE

Barnes Green Centre

Church Road

Barnes

London

SW13 9HE

INDEPENDENT EXAMINER

J D Blythe FCA

206 Upper Richmond Road West

London

SW14 8AH

WEBSITE

www.fishhelp.org.uk

ANNUAL REPORT OF THE TRUSTEES for the year ended 31 March 2019

The Trustees of FiSH Neighbourhood Care (the "Charity") present their annual report and the financial statements of the Charity for the year ended 31 March 2019 and confirm that they comply with the requirements of the Charities Act 1993, the Charities Act 2011, the Charities SORP (FRS 102), the Companies Act 2006 (applying the requirements for smaller companies) and the Memorandum and Articles of Association of the Charity. This Annual Report contains the information which would be contained in a Directors' Report as required by company law.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Background and Constitution

The Charity, which is the successor to unincorporated charities which were established for similar purposes in 1963, provides services for elderly and vulnerable people who live in the London Borough of Richmond upon Thames, in particular for the residents of Barnes, Mortlake and East Sheen.

The Charity is registered with the Charity Commissioners for England and Wales (registration number 1083966). It was incorporated and registered in England and Wales under the Companies Act 2006 as a private company limited by guarantee without a share capital (company number 07933796).

The constitution and principal objects of the Charity, and the regulations concerning its management, are embodied in its Memorandum and Articles of Association dated 22 August 2013 as lodged with the Registrar of Companies. The Trustees govern the Charity in accordance with its Articles of Association.

Trustees, Officers and Advisers

Details of Trustees, officers and advisers are set out on page 3.

Appointment and re-appointment of Trustees

Trustees are elected by either the Board of Trustees or by members of the Charity. New Trustees are identified through advertising or by existing Trustees or by the Director of the Charity from individuals living locally to the Charity who have expressed an interest in supporting it and whose backgrounds and experience provide the balance of skills needed to guide and manage its affairs. Appointment of candidates is subject to confirmation by the full Board of Trustees and where appointments are made by the Trustees by members at the following Annual General Meeting. The Charity's Articles of Association provide that as far as possible when nominating Trustees for election regard shall be had to the importance of reflecting balanced representation of the whole of the area where the Charity operates.

Induction and training of Trustees

Induction for new Trustees is organised by the Director of the Charity. In addition to knowledge gained through attendance at meetings, Trustees are provided with initial

FiSH Neighbourhood Care

briefing material on the Charity's activities as well as their legal obligations under charity and company law and on the content of the Memorandum and Articles of Association.

Organisational management and staffing

The Board of Trustees meets at least three times a year to determine strategy, set objectives and targets, agree policies and review progress. The day to day running of the Charity is delegated to the Director who carries out the policies of the Trustees as determined at meetings of the Board of Trustees. The Board has established a number of committees to deal with various aspects of the Charities activities. There are currently committees covering services, finance, events, transport, quality assurance, risk and governance.

The Charity employs three staff and in addition contracts with Richmond and Kingston Accessible Transport ("RaKAT") for the services of two drivers and a scheduler for the two minibuses which the Charity uses. The staff recruit, train and deploy nearly three hundred volunteers from the local community to deliver the wide range of services which the Charity provides. Between them these volunteers give more than 30,000 hours of their time annually. The volunteers who are engaged in delivering the Charity's services include a number of the Trustees.

Risk management

The Board of Trustees assesses the risks facing the Charity and reviews the effectiveness of the controls to monitor and manage the risks. The key controls used by the Charity include:

- Formal agendas for all Board and sub-committee meetings
- Strategic planning, budgeting and management accounting
- Clear authorisation and approval levels

OBJECTIVES, AIMS AND ACTIVITIES FOR THE PUBLIC BENEFIT

The statutory objectives of the Charity are to promote any charitable purpose for the benefit of the inhabitants of the London Borough of Richmond upon Thames, in particular for those resident in Barnes, Mortlake and East Sheen, and of surrounding areas in adjacent London boroughs, in particular by providing assistance and care to relieve the needs, distress or suffering of those inhabitants.

All surpluses generated by the Charity are used in furtherance of these objects and accordingly the Trustees confirm that they have had regard to the public benefit guidance published by the Charity Commission for England and Wales.

In pursuance of its objectives the Charity's aim is to continue its current work through soliciting voluntary donations from local individuals, businesses, churches and community groups as well as from other charitable trusts. Donations received by the Charity may be restricted to purposes specified by donors or unrestricted, in which case the donations may be used for any purpose, including the Charity's running costs, as determined by the Trustees.

FiSH Neighbourhood Care

Funds raised by the Charity are used to finance a range of activities, principally:

- A telephone helpline, via which volunteers are found to provide individual transport for personal shopping, medical and dental appointments, gardening, and odd jobs;
- Befriending through weekly home visits or telephone calls and a drop-in coffee corner manned by trained listening volunteers;
- Accessible bus transport to and from the Barnes Green Centre, for shopping trips and group outings;
- Events that aim to raise awareness of our work, increase stakeholder engagement with clients, volunteers and the local community and raise funds towards our core costs. These include concerts, an open-garden day, coffee mornings, tea parties and participation in local fairs;
- Social and therapeutic activities, including lunchtime concerts, weekly talks, a monthly organised walk, a bridge club, the FiSH choir, art classes, two Retro Cafes for people living with dementia and a dance group to improve coordination, balance and core strength.

REVIEW OF ACHIEVEMENTS AND PERFORMANCE FOR THE YEAR

During the year the principal initiatives taken in pursuit of the Charity's objectives were to:

- Set up a Services Committee to ensure clients changing needs are at the centre of future activities;
- Review the Charity's effectiveness using improved analysis available from the new computer systems;
- Pursue further opportunities for funding projects beyond a one year horizon.
- Raise awareness of our work in the community with those who do not have direct knowledge of our work;
- Strengthen community links with other statutory and voluntary services including organising regular meetings with similar organisations to exchange ideas and develop new solutions;
- Develop successful "charity of the year" partnerships to generate funds, awareness and volunteering, including activities with Falcon's Girls School, one of the corporate teams at Barclays Bank and St Michael and All Angels Church.

The amounts the Charity has raised through its own fundraising efforts and the generous support of funders and Richmond Council have enabled it during the year to:

- Maintain and expand a wide variety of its regular services;
- Implement a new computer based system allowing much enhanced analysis;
- Raise the funds needed to continue the Starfish dance performance group and to expand the two Retro Cafes providing an opportunity for people with some memory loss to come together in a friendly environment and enjoy afternoon tea in good company;
- Commence and expand "Picassos in the Park", a regular series of art workshops providing an opportunity for people living with early stage dementia and their carers to be creative together.

FiSH Neighbourhood Care

In addition to the award of the Queen's Award for Voluntary Service, Jenny Hughes the former Director was, after 17 years' service, awarded the British Empire Medal.

PLANS FOR THE FUTURE

The Charity's future policy is to pursue its current objectives through a full and continuing programme of activities along the lines described above.

FINANCIAL REVIEW AND RESULTS FOR THE YEAR

The results for the year are set out in the statement of financial activities on page 10.

In the year ended 31 March 2019 the Charity's receipts were £177,605 (2018: £147,057) with the result that, after total costs of £152,342 (2018: £135,033) there was a surplus of £25,263 (2018: surplus £12,024).

At 31 March 2019 total funds held amounted to £183,712 (2018: £158,449) which comprised unrestricted reserves of £183,712 (2018: £151,140) and restricted reserves of £Nil (2018: £7,309).

The unrestricted reserves of £183,712 at 31 March 2019 include an amount of £80,000 (2018: £60,000) set aside as a bus replacement reserve. This bus reserve is built up over the useful life of the two buses, normally at a rate of £20,000 each year. The Charity relies for many of its activities on providing an accessible bus service for clients and the Trustees consider it important that finance is available when these buses require replacement. It is expected that £60,000 of the bus replacement reserve will be used to buy a new bus within the next year.

RESERVES

In view of our clients' reliance on the services we provide, it is the Charity's policy to maintain unrestricted reserves, other than the bus reserve, equivalent to nine months normal operating costs. Should current sources of funding cease, our reserves would allow operations to continue while alternative funding was obtained.

Trustees are particularly aware of the Charity's reliance on the funding provided either directly or indirectly by the London Borough of Richmond on Thames (the "Council"). The Council is currently in the process of tendering its community services and this may, in ways still unclear, affect the Charity's ability to maintain its services at their current level. In the light of this situation and with no endowments and an almost total reliance on annual fundraising the Trustees believe that this reserves policy is prudent and appropriate.

The Charity has not designated or otherwise committed any material funds at the end of the reporting period.

There are currently no amounts that can be realised from the disposal of tangible fixed assets or investments.

INVESTMENT POLICY AND PERFORMANCE

All reserves are held in cash in short term investment accounts with reputable banks with minimal risk attached, accounts being agreed in advance by the Board of Trustees.

STATEMENT OF TRUSTEES RESPONSIBILITIES

The Trustees (who are also directors of the Charity for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The Trustees are required to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the income and expenditure of the Charity for that period in accordance with applicable law. In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for the Charity keeping accounting records that are sufficient to disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with the Companies Act 2006. 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 on 3rd June 2019 and signed on their behalf by:

Crispin O'Brien
Trustee

Michael French
Trustee

REPORT OF THE INDEPENDENT EXAMINER

For the year ended 31 March 2019

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,
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Charities Act, and
- to 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 to indicate:

1. that accounting records have not been kept in accordance with section 386 of the Companies Act 2006;
2. that the accounts do not accord with such records;
3. where accounts are prepared on an accruals basis, whether they fail to comply with relevant accounting requirements under section 396 of the Companies Act 2006, or are not consistent with the Charities SORP (FRS 102);
4. any matter which the examiner believes should be drawn to the attention of the reader to gain a proper understanding of the accounts.

J D Blythe FCA
206 Upper Richmond Road West
London
SW14 8AH

3rd June 2019

STATEMENT OF FINANCIAL AFFAIRS
INCLUDING INCOME AND EXPENDITURE ACCOUNT
For the year ended 31 March 2019

	Unrestricted Funds	Restricted Funds	2019	2018
	£	£	£	£
Income				
Grants and donations	76,312	39,820	116,132	95,482
Local authority grant	16,917	0	16,917	10,267
Legacies	10,000	0	10,000	5,500
Events & activities	14,720	1,815	16,535	17,647
Transport	9,635	0	9,635	11,494
Sundry other income	8,386	0	8,386	6,667
	<u>135,970</u>	<u>41,635</u>	<u>177,605</u>	<u>147,057</u>
Expenditure				
Employment	48,084	28,108	76,192	74,563
Rent & utilities	4,365	2,644	7,009	6,646
Transport	5,707	8,500	14,207	8,350
Marketing	908	0	908	869
Events & activities	16,548	9,737	26,285	16,133
General administration	14,769	12,972	27,741	28,472
	<u>90,381</u>	<u>61,961</u>	<u>152,342</u>	<u>135,033</u>
Net incoming resources	45,589	-20,326	25,263	12,024
Reserves brought forward	151,140	7,309	158,449	146,425
Transfer between funds	-13,017	13,017	0	0
Reserves carried forward	<u>183,712</u>	<u>0</u>	<u>183,712</u>	<u>158,449</u>

All of the above results are derived from the continuing activities. There were no recognised gains or losses. Movements in funds are disclosed in the notes to the financial statements.

The notes on pages 12 to 16 form part of these financial statements.

BALANCE SHEET
As at 31 March 2019

	2019		2018	
	£	£	£	£
Current assets				
Cash	220		85	
Bank balances	207,959		186,679	
Debtors	2,095		3,500	
	<u>210,274</u>		<u>190,264</u>	
Current liabilities				
Donations in advance	0		3,000	
Accruals	26,562		28,815	
	<u>26,562</u>		<u>31,815</u>	
Net current assets		<u>183,712</u>		<u>158,449</u>
Total net assets		<u>183,712</u>		<u>158,449</u>
The funds of the charity				
Restricted		0		7,309
Unrestricted		183,712		151,140
Total charity funds		<u>183,712</u>		<u>158,449</u>

The financial statements, which have been prepared in accordance with the provisions applicable to companies subject to the small companies regime, were approved and authorised for issue by the Board on 3rd June 2019 and signed on its behalf by:

Crispin O'Brien
Trustee

Michael French
Trustee

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2019

1. Accounting policies

(a) Accounting convention

The financial statements have been prepared in accordance with "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with Financial Reporting Standard applicable in the UK and Republic of Ireland" (FRS 102) and the Companies Act 2006.

The financial statements have been prepared under the historic cost convention.

(b) Income

Income received by way of donations is taken into account in the period in which the income is received, unless the donor specifies the period over which it is to be spent in which case the proportion of the income relating to future periods is deferred and recorded as a liability. All other income is accounted for on an accruals basis.

For legacies, entitlement is taken as the earlier of the date on which either: the Charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Charity that a distribution will be made, or when a distribution is made from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the Charity has been notified of the executor's intention to make a distribution.

Where legacies have been notified to the Charity, or the Charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Where monies are received which are refundable in the event that conditions attaching to the receipts of the monies are not met by the Charity, such monies, together with related interest accruing to them, are treated as deferred income until the conditions have been met.

(c) Expenditure

All expenses are accounted for on an accruals basis.

(d) Taxation

The Charity is a registered charity, and as such claims tax exemptions from all its United Kingdom income and gains, properly applied for its charitable purposes.

The Charity is not registered for VAT, and as such all expenditure is shown inclusive of irrecoverable VAT.

(e) Pension contributions

The Charity has established a workplace pension scheme which eligible employees are able to join. Under the terms of this scheme the Charity makes contributions to the scheme at the rate of 3% of gross salaries on behalf of two of its employees who in turn contribute at the rate of 5%. The amount charged in the statement of financial affairs represents the contributions payable to the scheme in respect of the accounting period.

(f) Fixed assets

The Charity has no fixed assets. Minor items of capital expenditure are expensed on purchase.

(g) Funds

Restricted funds comprise income funds subject to specific trusts arising either from the donor's wishes or the terms of a particular fund raising initiative. Unrestricted funds comprise the Charity's funds which are expendable at the discretion of the Trustees.

(h) Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Cash at bank is held in bank current accounts to which the Charity has immediate access.

2. Analysis of movement in funds

	Balance at 1 April 2018 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2019 £
Restricted Funds					
Befriending	379	16,000	-17,523	1,144	0
IT Systems	0	10,460	-17,630	7,170	0
Bus finance	2,169	0	0	-2,169	0
Art Class	0	4,360	-4,380	20	0
Starfish Dance	4,633	4,815	-9,783	335	0
Retro Cafés	128	6,000	-12,645	6,517	0
	<u>7,309</u>	<u>41,635</u>	<u>-61,961</u>	<u>13,017</u>	<u>0</u>
Unrestricted Funds					
Free reserve	91,140	135,970	-90,381	-33,017	103,712
Bus reserve	60,000	0	0	20,000	80,000
	<u>151,140</u>	<u>135,970</u>	<u>-90,381</u>	<u>-13,017</u>	<u>183,712</u>
Totals	<u>158,449</u>	<u>177,605</u>	<u>-152,342</u>	<u>0</u>	<u>183,712</u>

3. Purposes of restricted funds

Befriending

One of several initiatives taken by the Charity to combat loneliness, this initiative provides opportunities for socialising by matching isolated members of the community with carefully selected and vetted volunteers who become befriending partners building relationships, either through face-to-face meetings or telephone calls.

IT Systems

During the year, with the aid of a substantial donation, the Charity carried out and completed a major modernisation and upgrade of its computer based information and client response systems. This involved external consultants, the purchase and extensive tailoring of specialist software, new hardware, staff training and additional working time.

Bus finance

The Charity has available to it for its use two specially adapted minibuses which are used to provide transport to and from the Barnes Community Centre or to take people shopping, on outings or to events and activities supported by the Charity. The two buses are owned, maintained and staffed by Richmond and Kingston Accessible Transport ("RaKAT"), an independent charitable company specialising in transport. The purchase of buses is however financed by FiSH. The unspent balance of this fund, which relates to the purchase of a new bus two years ago, has now been used for the ongoing running costs of the buses.

Art Classes

The Charity has launched a series of regular art classes, run by a third party organisation "Picassos in the Park", to provide people living with early stage dementia and their carers an opportunity to be creative together. Classes are held weekly in the OSO Arts Centre in Barnes.

Starfish Dance

The Charity runs, weekly over three terms, a dance performance group. The funds raised by the Charity contribute towards the cost of the teachers, the transport for those participating and other ancillary costs.

Retro Cafes

These two cafes, run weekly in Barnes and fortnightly in East Sheen in partnership with the South West London Alzheimer's Society, use fine china, tablecloths, music and poetry to evoke positive memories for participants with dementia and provide respite for their carers. FiSH volunteers specially trained in communication skills are on hand to provide support.

4. Analysis of staff costs, trustees' remuneration and expenses and the cost of key management personnel

Total wages and salaries of employees for the year amounted to £71,627 (2018 - £70,361).

FiSH Neighbourhood Care

No employees received employment benefits of more than £60,000 during the current or prior year. One member of staff received employment benefits in the range £10,000 to £20,000, and two staff in the range £20,000 to £30,000.

None of the Trustees were paid any remuneration or received any other benefits (other than benefits received in the capacity of a beneficiary of the Charity or as a result of the normal trading and fundraising activities of the Charity on the same terms as other volunteers or members of the public) or expenses incurred as a Trustee from the Charity during the current or prior year, save as mentioned below.

During the year one trustee received £930 (2018: £900) for consultancy services.

The Charity considers its key management personnel to comprise the Trustees and the Director. The total employment benefits including employer pension contributions of the key management personnel were £23,870 (2018: £28,934).

5. Staff numbers

The average monthly number of full-time equivalent employees (including casual and part-time staff) during the year were as follows:

	2019	2018
Management Staff	1	1
Administrative Staff	2	2
Total	3	3

Included in the above numbers are 2 (2018: 2) part time employees.

6. Pensions

The Charity contributes to a defined contribution personal pension scheme on behalf of two of its employees. The pension cost charge for the year amounted to £1,532 (2018: £2,026).

7. Volunteers

The Charity relies on its almost three hundred volunteers to deliver substantially all of its services for some 400 clients. In particular volunteers:

- act as befrienders making home visits and telephone calls,
- manage the FiSH Coffee Corner, a social listening project,
- assist at the Retro Cafe for those living with Dementia,
- drive or assist on the minibuses,
- provide transport by giving lifts to appointments,
- undertake personal shopping, household tasks and gardening,
- help organise and run a variety of events.

8.Members' Liability

The liability of the Members of the charity is limited to £1. At the date of the financial statements there were 30 members.