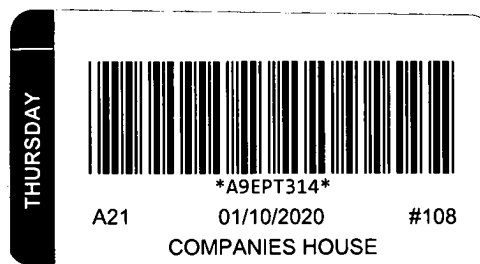


ACTION FOR FAMILY CARERS

Registered charity number: 1127164

Registered in England and Wales: 06680960

ANNUAL REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2020



ACTION FOR FAMILY CARERS

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ACTION FOR FAMILY CARERS

LEGAL AND ADMINISTRATIVE INFORMATION YEAR ENDED 31 MARCH 2020

Company number:	06680960 (England and Wales)
Date of incorporation:	26 August 2008
Charity number:	1127164
Registered office:	Brickhouse Farm Community Centre Poulton Close Maldon Essex CM9 6NG
Independent examiners	Larking Gowen LLP 8 The Courtyard, Wyncolls Road Colchester Essex CO4 9PE
Bankers:	Lloyds Bank Plc Chelmsford Branch PO Box 1000 Essex BX1 1LT
Solicitors:	Birkett Long LLP Essex House, 42 Crouch Street Colchester Essex CO3 3HH

ACTION FOR FAMILY CARERS TRUSTEES' ANNUAL REPORT YEAR ENDED 31 MARCH 2020

The Trustees, who are also Directors for the purposes of company law, have pleasure in presenting their Report and the Financial Statements of the Charity for the year ended 31 March 2020. This is also the Directors' Report, as required by s415 of the Companies Act 2006.

Legal and administrative information set out on Page 1 forms part of this Report. The Financial Statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association and Accounting and Reporting by Charities: Statement of Recommended Practices applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS102) (effective 1 January 2015).

Action for Family Carers follows and applies key guidance principles as recommended by the Charity Commission for organisations that provide services for public benefit. The Board ensures that all intended activities support the Charity's Aims and agreed Strategic Objectives by using robust reporting standards which support all decision making.

The Trustees

The Directors of the Charitable Company ("the Charity") are its Trustees for the purposes of charity law. Action for Family Carers has a strong, robust and effective Board of Trustees made up of individuals with a range of qualifications, skills, knowledge, experience, expertise and current practice that enable a positive contribution to the governance of the Charity and business. The Board annually reviews the Charity's strategic direction ensuring the focus remains on Carers, and that it delivers on the agreed priorities with the range and quality of support and services meeting need now and for the future. At each Board meeting, Trustees receive and consider Business Objectives and Progress Reports, Carer Services Report and Financial Reports which highlight the performance and progress against the plan and agreed priorities to ensure that the Charity is on target and working to the agreed standard and outcomes for Carers.

An annual Skills Audit identifies any gaps on the Board with an active search to recruit new Trustees that can address these and become Lead Trustees in key areas. In 2019/20 the Board retained all existing Trustees and further strengthened its range of skills and abilities by securing a Lead Trustee to develop community and stakeholder relationships and assist with fundraising. The Board continues to recognise the value of Co-options in addressing skill gaps and working towards diversity. In all cases, there is a rigorous selection process and Trustees are appointed by the Board and formally elected at the Annual General Meeting. All Trustees undergo formal training in relation to trusteeship in general and of the Charity's activities with a thorough induction as well as learning development, formal training and support opportunities to enable them to carry out their role. The Board is mindful at all times of its governance role and the duties and responsibilities of Trustees. In 2019/20 the work of The Search, Review and Development Group together with the Policy Task Group continued to develop policies, systems and the schedule of reports to further develop and strengthen governance.

The Board of Trustees meets 5 times per year and operates a Remuneration Committee to oversee the Chief Executive Officer's remuneration. Trustees also chair and actively participate in a variety of Working Groups and Task Groups. In 2019/20 the Board continued to operate 2 significant Groups focused on strategy and driving forward key priorities: Business Continuity and Development Group and Services, People and Quality Group. The Board of Trustees delegates authority for the day to day operation of the Charity to the Chief Executive Officer. The Board has agreed a Scheme of Delegation which sets out the decision-making responsibility of the Board and that of the Chief Executive Officer. The Board annually reviews and approves the Scheme of Delegation including those actions in relation to the Senior Leadership Team.

ACTION FOR FAMILY CARERS TRUSTEES' ANNUAL REPORT YEAR ENDED 31 MARCH 2020

The Trustees who served the Charity during the period were as follows:

Chair of Trustees

Denise Fielding (until 16th October 2019)

Rebecca Loader (from 16th October 2019)

Vice Chair of Trustees

Rebecca Loader (until 16th October, 2019)

Colin Philpott (from 16th October 2019)

Treasurer

Pauline Haggerty

Company Secretary

Denise Fielding (from 16th October 2019)

Colin Philpott (Acting Secretary from 24th January, 2019 until 16th October 2019)

Other Trustees

Sue Bailey

Colin Bennett

Tony Dixon

Duncan Lumley (elected 16th October 2019)

Paul Osman

Judy Spiceley

Chief Executive Officer (non-Trustee)

James Clarke

Senior Executive Remuneration

A Remuneration Committee of Trustees makes recommendations on the Chief Executive Officer's pay. These are based on Appraisal and Performance Review in the context of the Strategic Objectives and Business Priorities, meeting financial and achievement targets and objectives, demonstrating leadership and management, maintaining differentials and the successful leadership, management and delivery of the Charity's programmes. The Chief Executive Officer is responsible and accountable to the Board of Trustees for the Appraisal and Performance Review of the Senior Leadership Team in order to inform the Board's decision on the remuneration of these posts.

Objects of the Charity

The Charity's Objects are to promote the relief of persons who are ill, disabled, incapacitated or elderly by the provision of information, education, support, respite care, recreation and advocacy for their Carers.

Our Mission

Action for Family Carers makes a positive difference to the lives of Carers including Young Carers.

**ACTION FOR FAMILY CARERS
TRUSTEES' ANNUAL REPORT
YEAR ENDED 31 MARCH 2020**

Our Vision

Action for Family Carers will be recognised as a Centre of Excellence which campaigns for and achieves positive outcomes for Carers.

Our Values

Carer-Centred - We will engage with Carers at every opportunity, listening to their feedback and input so that our actions and decision making focus on the service, support and benefits for unpaid Carers.

Integrity - We will apply this personally, professionally and in all aspects of the Charity and its business operations.

Quality - We will aim for excellence and do the best that we can do in all that we do at all times.

Our Strategic Aims

- 1) To have a positive impact on improved outcomes for Carers
- 2) To ensure the sustainability of the organisation
- 3) To build upon and promote awareness, profile and recognition of Carers and the organisation

ACTION FOR FAMILY CARERS TRUSTEES' ANNUAL REPORT YEAR ENDED 31 MARCH 2020

INTRODUCTION

Care for Carers across Essex

Action for Family Carers continues to focus on the health and wellbeing of Carers and their families across Essex. The Charity has continued to support unpaid Carers where their needs are not being met elsewhere such as for Respite and Young Carers Club Nights as well as other services that Carers tell us they need. Other organisations refer Carers to Action for Family Carers for these activities and many Carers contact us for assistance for a range of different problems. The Charity continues to be both proactive and solution based.

The 2019/20 year saw the Charity continue to face financial challenges to deliver services across the County. In line with its Funding Strategy the Charity applies for a number of grants, fund raises to obtain donations from various different sources and seeks financial contributions from those able to self-fund for services such as Day Care. The Charity has also made planned use of its reserves where essential services for Carers were identified which were not supported by grants.

Action for Family Carers has been successful in obtaining a number of grants and during the year received funding from Essex County Council to be the Lead Organisation for a Consortium of other Charities in providing an 'Essex Befriends' Service. The service is mostly delivered by Volunteers and is aimed at groups most at risk of experiencing social isolation and loneliness: older people, people with a learning disability, people with a mental health problem and people with caring responsibilities. At the heart of this provision is our person-centred approach; to treat everyone as a unique individual rather than defining them by these categories. This service has seen an increase in people coming to the Charity as Volunteers which helps to increase the number of people we can support and also to provide support and supporters across the community.

Grant income has also allowed the Charity to continue to work in Primary and Secondary Schools across Essex to identify and support Young Carers. Action for Family Carers strongly believes in the value of providing regular Club Nights for Young Carers to take a break from their caring role, to be a young person and to enjoy themselves in the company of other Young Carers. The Charity has been able to continue providing these clubs in 5 Districts through fundraising and donations. The Charity would like to thank the many groups such as Chelmsford Golf Club, Colchester and Maldon Mayors and many others for their generosity and support.

The importance of Carers' wellbeing, the quality of care, campaigning and awareness of and for Carers with the need to end the postcode lottery across Essex is at the heart of everything we do. In order to meet local need, to diversify services and reach out to the areas which we cover across the County, Action for Family Carers took over delivery of an established service by agreement with the Alzheimer's Society in January 2020 known as the West Essex Activity Groups. This mainly caters for people with mild to moderate Dementia. It is hoped that these Groups can be introduced in other areas of the County.

Our 'Feeling Good, Caring Well' initiative started in 2018 continues to be very popular and a much needed service. This innovative programme provides Carers across Essex – including Southend and Thurrock – with opportunities to learn about and to engage in activities that will help improve health and wellbeing, reduce stress and anxiety and enable them to meet other Carers living in the area.

The Charity continues to evaluate ways to ensure that our services can continue and that we maintain the quality of those services. We have looked at better and more consistent ways to ensure people are aware of what we can offer by continuously improving our website and use of social media alongside information provided at GP surgeries and via other community groups.

The provision of high quality Social Care at times of need is a challenge and concern for us all now and for the foreseeable future. Action for Family Carers celebrates its 30th Year in 2020 and continues to be even more committed to its Mission of making a positive difference to the lives of Carers including Young Carers. That means making sure we all know who is a Carer, identifying the gaps and addressing unmet need e.g. Young Adult

**ACTION FOR FAMILY CARERS
TRUSTEES' ANNUAL REPORT
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Carers, Carers supporting those at end of life, those Carers receiving no dedicated support/focus as well as continuing to ask and listen to what Carers' need now and in the future.

ACTION FOR FAMILY CARERS TRUSTEES' ANNUAL REPORT YEAR ENDED 31 MARCH 2020

ACTIVITIES AND ACHIEVEMENTS

Adult Carers

In total we supported 336 Adult Carers during the year across all of our projects including Information, Guidance and Support given by the Adult Carers Lead Worker.

Feeling Good, Caring Well

Funded by the National Lottery Community Fund, our Carer wellbeing programme "Feeling Good, Caring Well" has held 98 sessions or events during the year. The programme consists of a range of sessions for Carers to help them manage their own health and wellbeing and thereby supporting them to continue in their caring role for longer. In total, there have been 556 Carers supported by this programme.

Essex Carers - The Way to Work

Action for Family Carers is a delivery partner for this project, led by 4SX and co-funded by the Big Lottery Fund and the European Social Fund. Our Key Worker who covers the North of Essex supports Carers who wish to embark on a journey towards and into rewarding and sustainable Employment, Volunteering, Education, and Training and includes support for the Carer's own health, self-esteem and wellbeing issues.

The service supports Carers or those that have been a Carer within the last 18 months, who live in Essex and are unemployed or economically inactive.

In the year we identified and worked with 75 Carers to individually support their transition into work or training. The project was completed at the end of December 2019.

Befriending

In April 2019, we were successful in our bid for an Essex wide befriending service (excluding Southend and Thurrock). Action for Family Carers is the Lead Partner of the Essex Befriends Service. This is a partnership with Mind in West Essex, Independent Age and Hamelin Trust. The service supports Carers, older people and people with mental health issues or a learning disability and provides a Volunteer-led telephone and visiting service. 642 clients have received support since the service started.

The Essex Befriends Service is delivered by our Essex Befriends Manager and 4 Befriending Facilitators (2 employed by Action for Family Carers and 2 by Mind in West Essex) with the support of 183 Volunteers across the 4 partner organisations.

Client feedback has been extremely positive both in terms of the value of the service as well as for the standard and quality of all staff and Volunteers involved in delivering support. This initiative aims to help reduce loneliness and isolation for our clients, for example by introducing them to groups and clubs so they can build other connections.

Counselling

Our Counselling Service continues to provide an invaluable service to Carers who tell us that this provision supports them emotionally and helps them to achieve a better balance in their caring role. This service is delivered by Volunteers who have professional Counselling qualifications. Last year we provided 360 counselling sessions to 117 Carers.

ACTION FOR FAMILY CARERS TRUSTEES' ANNUAL REPORT YEAR ENDED 31 MARCH 2020

Carer Friendly GP Project

In August 2019, we started working with GP practices in Mid Essex funded by a grant from Provide. Contact was made with a significant number of GP practices where we were able to attend multi-disciplinary meetings and find other ways to support Primary Care to identify and support Carers within their practice population.

Young Carers

Young Carer Clubs

Our Young Carer Clubs in Colchester, Epping Forest, Harlow, Maldon and Uttlesford continue to meet regularly funded by a range of small grants, donations and fundraising. This has meant that we have been able to provide much needed respite from their caring roles for 325 Young Carers between 7 – 18 years of age.

Young Carers tell us how important the Clubs are for helping them in these group sessions to build friendships and reduce social isolation. During the year we have organised some additional respite activities for Young Carers including trips to outdoor centres at Mersea Island and Danbury, visits to a pantomime and a Christmas party.

Young Carer Development Programme

Funded by Children in Need, we provided a course of targeted group sessions to 86 Young Carers in different localities. The sessions are designed to address the common issues that Young Carers experience such as social isolation, low self-confidence and self-esteem.

Young Carers were brought together in groups within their own localities across Essex encouraging them to develop friendships and explore activities together. This is primarily designed as a primary age child programme; 15 of the participants were aged up to 7 years old, 40 aged between 8 and 11 years old and the remainder being between 12 and 15 years old.

Young Carer Support in Schools

We supported 688 Young Carers in Primary and Secondary Schools across the 12 districts of Essex through one to one meetings and group work within the educational setting.

188 of these Young Carers were from Primary schools, a threefold increase from the previous year and where Action for Family Carers has made significant progress working with educational staff in raising awareness of the challenges in being a Young Carer and the importance of being identified before the transition to Secondary School.

Young Adult Carer Transition Support

We continued to support 30 Young Adult Carers between the ages of 16 and 24 living in Uttlesford. This work was funded by Uttlesford District Council to overcome the barriers of rural isolation, lack of transport and therefore higher risk of social isolation.

Day Care

Day Care Services

Regular Day Care opportunities for vulnerable older people were provided in Chelmsford, Maldon, South Woodham Ferrers and Tiptree. We provide these older people - the 'Cared for' - with a regular opportunity to experience a social trip and/or a day out in the company of others, enjoying a hot meal and a choice of mentally and physically stimulating activities. In so doing we provided a total of 5000 Respite Breaks for Family Carers.

ACTION FOR FAMILY CARERS TRUSTEES' ANNUAL REPORT YEAR ENDED 31 MARCH 2020

Activity Groups

In January 2020, Action for Family Carers working with the Alzheimer's Society took over 3 Activity Groups in West Essex and welcomed their experienced staff and volunteers to the Charity. These Activity Groups are for people diagnosed with Dementia and those with memory problems and aim to provide stimulation, activity for the clients as well as a break for Carers.

48 clients attend the Keeping Active and Active Minds sessions each week in one of the localities of Epping, Great Dunmow and Harlow. There were a total 630 attendances at the Activity Groups in the period from January 2020 to March 2020.

REVIEW OF FINANCIAL ACTIVITIES

Action for Family Carers receives funding from a range of sources including grants and donations plus monies from a wide range of fundraising activity. The Charity submits applications and bids via its Funding Coordinator in line with the strategy agreed by the Board of Trustees to diversify our income and reduce the overreliance on a large or single funder thus reducing risk and increasing the capacity, capability and sustainability of the Charity for the benefit of unpaid Carers.

All figures below are correct to the nearest £k.

Income

Income during 2019/20 was £762k (2018/19 £688k) which is £74k higher than the previous year. The increase in income was mostly due to grants, including a new grant from Essex County Council to provide befriending services under the title Essex Befriends, and an increase in donations and legacies.

Expenditure

Expenditure was £824k (2018/19 £803k) which is £21k higher than the previous year.

Action for Family Carers continues to operate and consistently apply its policy of obtaining best value for all expenses without compromising the quality of its services, such as by agreeing cost reductions with trusted suppliers.

Funds

Total funds at the end of the year were £397k (2018/19 £460k) which is £63k lower than the previous year. Action for Family Carers reduced its unrestricted funds by £63k to (2018/19 £340k) in line with The Board of Trustees' Financial Reserves Policy.

Reserves Policy

The Board of Trustees has established various funds and reserves – both designated and undesignated – as a contingency against unforeseen and unexpected future costs. The Reserves Policy states that the Charity will build reserves to a minimum 25% and a maximum 50% of budgeted annual operating costs. Annual expenditure for 2020/21 is budgeted to be £877k and so, based upon that figure, reserves should be between £219k and £439k. Current unrestricted funds at 31st March 2020 are £277k, which is in line with the Reserves Policy.

The Board of Trustees is cognisant of the importance of its reserves to ensure the sustainability and resilience of the Charity for unforeseen circumstances and uncertain events in the future. Since the year end the Board is actively reviewing the Reserves Policy to reflect any changes in the development and delivery of our services and uncertainties linked to the Covid - 19 pandemic.

ACTION FOR FAMILY CARERS TRUSTEES' ANNUAL REPORT YEAR ENDED 31 MARCH 2020

Investment Policy

The purpose of The Investment Policy is to ensure that any investments prioritise the safety of the principal investment while maximizing the after-tax investment return and maintaining adequate liquidity. The Charity will ensure that at least 50% of unrestricted reserves are immediately available and that all investments are risk assessed and covered by the Financial Conduct Authority and Financial Services Compensation Scheme.

Future Plans

The Charity receives funding from a number of different organisations for bespoke services and unrestricted funding to spend where the organisation sees it as most effective in meeting need and with positive outcomes for Carers. The Charity has secured funding from a range of funders for at least a further one year period in line with our Strategic Plan. This includes continuation of grants from the National Lottery Community Fund, Essex County Council (Essex Befriends), The Henry Smith Charity and Children in Need.

The Covid-19 pandemic began to make an impact in the UK during March 2020 and particularly affected Carers and their families due to increased isolation and anxiety. The Charity responded in line with national and local government direction and guidance including suspending face to face activity whilst maintaining other services remotely and securing emergency funding to meet local need. At the time of writing this Annual Report further grants have been secured to support the emergency response particularly for Carers. Preparations are being made to restart face to face activities later in the year. New grant funding secured from the National Lottery's Coronavirus Community Support Fund since the year end will support the process of risk assessing and reconfiguring the Charity's Day Care, Activity Group and Young Carer Club Night services. The receipt of grant funding particularly linked to the Covid-19 pandemic has demonstrated the importance of the services and work that Action for Family Carers carries out for Unpaid Carers. It is clear and much appreciated by all that funders both understand the needs of Carers as well as recognise that Action for Family Carers is a capable service provider of choice.

The Charity remains a robust organisation that demonstrates quality, strong leadership and management, sound financial disciplines and puts Carers needs at the centre of everything it does. We will continue to apply for funding, diversify income streams and ensure future sustainability in line with our Funding Strategy and for the benefit of unpaid Carers across Essex.

Fundraising

Action for Family Carers welcomes donations and other fundraising support and seeks to respect the wishes of donors and fundraisers in terms of how funds raised are spent. The continuation of our current services and the support for the unmet needs of Carers is central to everything we do.

Our fundraising activity has previously been carried out by our core staff team or by Volunteers including Trustees. During 2019 Action for Family Carers took the decision to directly employ a member of staff to plan and coordinate our fundraising activity and to ensure that we comply with relevant professional and quality standards including the Fundraising Regulator's Code of Fundraising Practice. The Charity does not employ professional telephone or street fundraisers, or commercial participators to carry out our fundraising.

The Board of Trustees recognises the continued need to diversify income and we have an agreed Fundraising Plan that aims to engage others and extend the support of the Charity plus an Action Plan to increase donations, gifts and legacies. The Board of Trustees has designated a Lead Trustee Role for Fundraising.

Action for Family Carers complies with all relevant statutory regulations, including the Charities Act 2011, the Data Protection Act 2018, General Data Protection Regulation and Privacy and Electronic Communications

ACTION FOR FAMILY CARERS TRUSTEES' ANNUAL REPORT YEAR ENDED 31 MARCH 2020

Regulations. We always seek to act in ways that are legal, open, honest and respectful – striving for best practice in fundraising by complying with a range of codes of practice including the Fundraising Regulator's Code of Fundraising Practice. We are careful to monitor our fundraising activities and to provide supporters with help and information via our website, by email or post.

We have a Complaints Policy and record and respond to all formal complaints. We did not receive any complaints during 2019-20.

Our Funders

National Lottery Community Fund	The Henry Smith Charity
North East Essex Clinical Commissioning Group	The Braintree District and Greenfields Community Fund
Colchester Borough Homes	Jack Petchey
Colchester Catalyst	Mulberry Trust
Garfield Weston Foundation	Tesco Groundwork
Fowler Smith & Jones	Essex Community Foundation
4SX	Essex County Council
Chelmsford City Council	D'Oyly Carte Charitable Trust
Global's Make Some Noise	The Charity of William John Cook
Provide Foundation	Carers Trust - #iwill and MEWE
Uttlesford District Council	Children in Need
Carers Trust Postcode Lottery	

Our grateful thanks go to all of the above, to Maldon District Council for the provision of premises at Brickhouse Farm Community Centre, and to all those that contributed through donations or fundraising events.

We are especially grateful to the Captain, Ladies Captain and Members of Chelmsford Golf Club for choosing us as their charity for the year and for their generous donation to support Young Carers.

Risk Review

The Board of Trustees has reviewed the major risks to which the Charity is exposed and systems have been identified to mitigate those risks. External risks regarding the continuation and continuity of voluntary funding have resulted in the current development of a Strategic Plan which promotes the diversification of funding and activities. Internal risks are minimised by the implementation of financial control and regulation procedures. These procedures are regularly reviewed to ensure that they still meet the needs of the Charity.

A Significant Risk Management Plan is maintained and regularly reviewed. Areas of potentially significant risk identified include Funding, IT, Health and Safety, Safeguarding, HR, Carer Services, Quality, Reputation, Finance, Governance – Leadership and Management, Insurance, Premises and Partnership. Actions and Interventions and Contingency Positions are identified for each of these areas and the level of risk then rated as High, Medium or Low. The key risk to the continued delivery of the Charitable Objects is considered to be funding which is being addressed as described in the Future Funding section of this report. Specific and detailed attention has

**ACTION FOR FAMILY CARERS
TRUSTEES' ANNUAL REPORT
YEAR ENDED 31 MARCH 2020**

also been given to the impact of the pandemic and associated lockdown particularly with regard to Health and Safety and Infection Control Measures ensuring compliance with current government regulations and guidance.

RESPONSIBILITIES OF THE TRUSTEES

The Trustees (who are also the Directors of Action for Family Carers 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).

Company law 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 Charitable Company and of the incoming resources and application of resources, including the income and expenditure, of the Charitable Company for that period. In preparing these financial statements, the Trustees are required to:

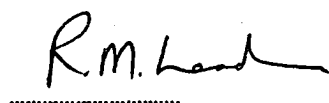
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charitable Company will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the Charitable Company and enable them to ensure that the financial statements comply with the Companies Act 2006. The Trustees are also responsible for safeguarding the assets of the Charitable Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

We, the Directors of the company who held office at the date of approval of these Financial Statements, as set out above, each confirm so far as we are aware, that:

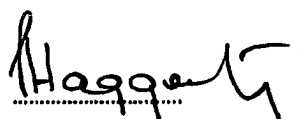
- there is no relevant audit information of which the company's auditors are unaware; and
- we have taken all the steps that we ought to have taken as Directors in order to make ourselves aware of any relevant audit information and to establish that the company's auditors are aware of that information.

This report was approved by The Board of Trustees on 10 September 2020 and signed on its behalf.



R LOADER

Chair



P HAGGERTY

Treasurer

ACTION FOR FAMILY CARERS INDEPENDENT EXAMINERS REPORT YEAR ENDED 31 MARCH 2020

Independent Examiner's Report to the Trustees of Action for Family Carers

I report to the charity Trustees on my examination of the accounts of the company for the year ended 31 March 2020 which consist of the Statement of Financial Activities, Balance Sheet, Statement of Cashflows and associated notes.

This report is made solely to the company's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the company's those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not except or assume responsibility to anyone other than the company and the company's Trustees, as a body, for my work or for this report.

Responsibilities and basis of report

As the Trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:



Date: 25 September 2020

Giles Kerkham FCA DChA

For and on behalf of:
Larking Gowen LLP
Chartered Accountants
Statutory Auditors
Colchester

ACTION FOR FAMILY CARERS

STATEMENT OF FINANCIAL ACTIVITIES (including income and expenditure account) YEAR ENDED 31 MARCH 2020

	Notes	Unrestricted funds £	Restricted funds £	Total 2020 £	Total 2019 £
Income from:					
Donations and legacies	4	28,060	39,574	67,634	40,143
Charitable activities	5	222,195	460,800	682,995	641,652
Income from Investments		5,553	-	5,553	-
Other trading activities		5,340	-	5,340	5,756
Total income		<u>261,148</u>	<u>500,374</u>	<u>761,522</u>	<u>687,550</u>
Expenditure on:					
Raising funds		2,627	-	2,627	765
Charitable activities	6	321,428	500,428	821,856	801,997
Total expenditure		<u>324,055</u>	<u>500,428</u>	<u>824,483</u>	<u>802,761</u>
Net expenditure		<u>(62,907)</u>	<u>(54)</u>	<u>(62,961)</u>	<u>(115,211)</u>
Funds as at 1 April 2019		340,268	119,567	459,835	575,046
Funds as at 31 March 2020		<u>277,361</u>	<u>119,513</u>	<u>396,874</u>	<u>459,835</u>

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derives from continuing activities.

The notes on pages 17-24 form part of these financial statements

ACTION FOR FAMILY CARERS

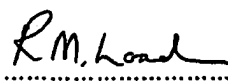
BALANCE SHEET AS AT 31 MARCH 2020

	Note	Total 2020 £	Total 2019 £
Fixed assets			
Tangible fixed assets	10	383	2,425
Current assets			
Debtors	11	28,008	27,343
Cash at bank and in hand	12	504,251	572,909
		<u>532,258</u>	<u>600,252</u>
Current liabilities			
Creditors: amounts falling due within one year	13	<u>135,767</u>	<u>142,842</u>
Net current assets		396,491	457,410
Net assets		<u><u>396,874</u></u>	<u><u>459,835</u></u>
Accumulated funds			
Unrestricted funds	16	277,361	340,268
Restricted funds	16	119,513	119,567
Total Funds		<u><u>396,874</u></u>	<u><u>459,835</u></u>

The Trustees consider that the company is entitled to exemption from the requirement to have an audit under the provisions of section 477 of the Companies Act 2006 ("the Act") and members have not required the company to obtain an audit for the year in question in accordance with section 476 of the act. The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

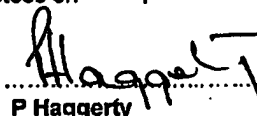
The financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

The financial statements were approved by the Trustees on 10 September 2020 and signed on their behalf, by:



R Loader

Chair



P Haggerty

Treasurer

The notes on pages 17-24 form part of these financial statements.

ACTION FOR FAMILY CARERS
STATEMENT OF CASH FLOWS
AS AT 31 MARCH 2020

	Notes	Total 2020 £	Total 2019 £
Cash flows from operating activities:			
Net cash provided by / (used in) operating activities	15	<u>(74,211)</u>	<u>4,315</u>
Cash flows from investing activities:			
Dividends, interest and rents from investments		5,553	-
Purchase of property, plant and equipment		<u>-</u>	<u>-</u>
Net cash provided by / (used in) investing activities		<u>5,553</u>	<u>-</u>
Change in cash and cash equivalents in the reporting period		(68,658)	4,315
Cash and cash equivalents brought forward		572,909	568,594
Cash and cash equivalents carried forward		<u>504,251</u>	<u>572,909</u>

ACTION FOR FAMILY CARERS

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2020

1. Accounting policies

1.1 Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement on Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The Charity constitutes a public benefit entity as defined by FRS 102.

Assets and liabilities are initially recognised at historical cost of transaction value unless otherwise stated in the relevant accounting policy.

1.2 Going Concern

In March 2020, the impact of Covid-19 was felt by the charity with the suspension of face to face activities. However, remote contact has been maintained with carers and their families. Trustees have prepared detailed financial forecasts for the next twelve months, updated from original budgets to take account of revised expectations in light of the Covid-19 pandemic. These forecasts show that the charity has sufficient reserves and cash headroom for the period. Based on this information the Trustees have concluded that the charity has adequate resources to continue in operational existence for the foreseeable future, being not less than 12 months from the date of approval of these financial statements. They therefore continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Income and expenditure

Donations and similar incoming resources

Income is recognised and included in the accounts when all of the following criteria are met:

- (a) The Charity has entitlement to the funds;
- (b) Any performance conditions attached to the items(s) of income have been met or are fully within the control of the Charity; and
- (c) There is sufficient certainty that receipt of the income is considered probable;
- (d) The amount can be measured reliably.

Grants and fees receivable

These are credited to the Statement of Financial Activities (SOFA) in the year in which they are receivable. Receipts from Service Level Agreements are recognised as income as the Charity becomes entitled through performance of services. Deferred income is released to income in the period in which it has been applied.

Investment income

Income from investments is included in the SOFA in the year in which it is receivable.

Expenditure

All expenditure is included on an accruals basis and is recognised when there is a legal or constructive obligation to pay for the expenditure, and it is probable that settlement will be required and the amount of the obligation can be measured reliably. All costs have been directly attributed to one of the categories of resources expended in the SOFA. The Charity is not registered for VAT and accordingly expenditure is shown gross of irrecoverable VAT.

ACTION FOR FAMILY CARERS

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2020

1.4 Tangible fixed assets and depreciation

These are stated at cost or valuation less depreciation.

Only individual assets costing more than £1,000 are capitalised to the fixed asset register.

Depreciation is provided at rates calculated to write off the cost of valuation of assets, less their estimated residual value, over their expected useful lives on the following basis:

Computer equipment	25%/33% Straight line
Fixtures and fittings	20% Straight line

1.5 Financial Instruments

The Charity only 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 their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

1.6 Funds

Unrestricted funds comprise those funds which the Trustees are free to use in accordance with the Charitable Objects.

Restricted funds are funds which have been given for particular purposes.

1.7 Operating Lease

Rentals in respect of operating leases, where substantially all the benefits and risks of ownership remain with the lessor, are charged to the Statement Of Financial Activities as incurred.

2. Income

In this period, all of the Charity's income was derived from charitable activities performed within the UK.

3. Taxation

The Charity is exempt from tax on income and gains to the extent that such income and gains are applied to its Charitable Objects. No corporation tax charge arises for the year.

4. Donations and legacies

	Total 2020 £	Total 2019 £
General	19,273	12,808
Respite Services	8,887	8,439
Young Carer Services	39,474	18,896
	67,634	40,143

5. Income from charitable activities

	Total 2020 £	Total 2019 £
General	305,238	323,006
Respite services	214,956	179,234
Adult Carer Services	2,000	31,790
Young Carer Services	160,801	107,622
	682,995	641,652

ACTION FOR FAMILY CARERS

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2020

6. Expenditure on charitable activities	Total 2020 £	Total 2019 £
Staff costs	554,346	573,943
Staff expenses (travelling, DBS's)	26,238	31,043
Volunteer Expenses	4,814	3,213
Food, transport and direct costs	75,465	56,411
Telephone, postage and stationery	22,883	27,105
Rent of halls	19,677	15,980
Bookkeeping and accountancy fees	9,390	10,545
Consultant	4,344	8,595
Legal and professional fees	300	-
Insurance	4,553	8,782
Advertising	5,147	10,016
Printing	2,999	4,862
Cleaning	5,372	5,721
Payments to partners	50,185	12,150
Miscellaneous Office Costs	25,401	26,652
Depreciation	2,041	3,979
Grant repayment	6,241	-
Governance	2,460	3,000
	821,856	801,997
Miscellaneous office costs include storage, office refurbishment and general running costs.		
Governance costs include Audit fees		
7. Expenditure on charitable activities (continued)	Total 2020 £	Total 2019 £
General	440,792	447,020
Respite Services	227,140	201,412
Adult Carer Services	16,416	28,632
Young Carer Services	137,508	124,933
	821,856	801,997
8. Net income/(expenditure) for the year	2020 £	2019 £
This is stated after charging:		
Depreciation	2,041	3,979
Independent Examination Fees	2,460	3,000
	4,501	6,979

ACTION FOR FAMILY CARERS

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2020

8. Expenditure on charitable activities (continued)	Total 2020 £	Total 2019 £
Staff costs		
Gross salaries	515,289	528,396
Employers NIC	25,683	33,241
Self Employed Staff	324	1,137
Pensions	13,050	11,169
	<u>-</u>	<u>-</u>
	554,346	573,943
Average number of employees	<u>50</u>	<u>51</u>

No staff member was paid in excess of £60,000 per annum.

The Average headcount expressed as full-time equivalents was:

	2019 no.	2018 No.
Operational staff	16	21
Office (including management)	5	6
	<u>21</u>	<u>27</u>

9. Key Management Personnel disclosure	Total 2020 £	Total 2019 £
	<u>84,350</u>	<u>86,977</u>

The key management personnel of Action for Family Carers are the Chief Executive Officer and the Head of Carer Services.

10. Tangible fixed assets	Computers, equipment & furniture £	Fixtures & Fittings £	Total £
Cost			
As at 1 April 2019	57,537	15,406	72,943
Additions	-	-	-
As at 31st March 2020	<u>57,537</u>	<u>15,406</u>	<u>72,943</u>
Depreciation			
As at 1 April 2019	55,620	14,899	70,518
Charge for the year	1,535	507	2,042
As at 31st March 2020	<u>57,155</u>	<u>15,406</u>	<u>72,560</u>
As at 31 March 2020	<u>382</u>	<u>-</u>	<u>383</u>
As at 31st March 2019	<u>1,917</u>	<u>507</u>	<u>2,425</u>

ACTION FOR FAMILY CARERS

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2020

11. Debtors	2020	2019
	£	£
Accounts receivable	14,715	14,877
Accrued income	10,317	10,160
Prepayments	2,976	2,307
	28,008	27,343
12. Cash and cash equivalents	2020	2019
	£	£
Current account	110,140	184,795
Deposit account	392,945	387,392
Petty cash	1,166	722
	504,251	572,909
13. Creditors: amounts falling due within one year	2020	2019
Deferred income	119,424	115,330
Taxes and social security	8,341	8,860
Other creditors and accruals	8,002	18,652
	135,767	142,842
Deferred income analysis	Total	Total
	2020	2019
	£	£
Balance at 31 March 2019	115,330	85,113
Amount released to incoming resources	(115,330)	(85,113)
Amount deferred in the year	119,424	115,330
Balance at 31 March 2020	119,424	115,330

Deferred income comprises of Grant payments for Essex Community Foundation, Jack Petchy, Children in Need, the Big Lottery & Carers trust.

ACTION FOR FAMILY CARERS

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2020

14. Reconciliation of net movement in funds to net cash flow from operating activities

	Total 2020 £	Total 2019 £
Net movement in funds for the reporting period (as per the statement of financial activities)	(62,961)	(115,211)
Adjustments for:		
Depreciation charges	2,042	3,979
Dividends, interest and rents from investments	(5,553)	
(Increase) / decrease in debtors	(665)	91,798
Increase / (decrease) in creditors	(7,075)	23,749
Net cash provided by / (used in) operating activities	(74,211)	4,315

Analysis of Net Debt

	At 1 April 2019	Cash flows	At 31 March 2020
Cash at bank and in hand	572,909	(68,658)	504,251
	<u>572,909</u>	<u>(68,658)</u>	<u>504,251</u>

15. Gift in kind

The premises at Maldon occupied by the Charity are kindly provided free of rent and certain overhead cost. These costs are not included within the numbers of the accounts.

16. Reconciliation of funds

	As at 01/04/19	Incoming resources	Outgoing resources	As at 31/03/20
Unrestricted funds	<u>340,268</u>	<u>261,148</u>	<u>(324,055)</u>	<u>277,361</u>
Restricted funds				
General	39,775	298,099	(313,638)	24,236
Adult services	21,189	2,000	(16,416)	6,773
Young carer services	58,604	200,275	(170,374)	88,505
	<u>119,567</u>	<u>500,374</u>	<u>(500,428)</u>	<u>119,513</u>
Total funds	<u>459,835</u>	<u>761,522</u>	<u>(824,483)</u>	<u>396,874</u>

ACTION FOR FAMILY CARERS

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2020

17. Comparative note of reconciliation of funds 2019

	As at 01/04/18	Incoming resources	Outgoing resources	As at 31/03/19
Unrestricted funds	419,471	334,738	(413,941)	340,268
Restricted funds				
General	50,272	281,966	(292,463)	39,775
Supporting Carers in Essex	- 187	187	-	-
Adult Carer Services	34,760	24,635	(38,206)	21,189
Young Carer Services	70,730	126,519	(138,645)	58,604
	155,575	433,306	(469,314)	119,567
Total funds	575,046	768,044	(883,255)	459,835

18. Analysis of net assets between funds

	Unrestricted funds £	Restricted funds £	Total 2020 £
Fixed assets	383	-	383
Current assets	27,887	121	28,008
Cash at bank and in hand	249,091	255,159	504,251
Current liabilities	-	(135,767)	(135,767)
	277,361	119,513	396,874
Comparative of analysis of net assets between funds			
	Unrestricted funds £	Restricted funds £	Total 2019 £
Fixed assets	2,425	-	2,425
Current assets	14,877	12,466	27,343
Cash at bank and in hand	322,966	249,942	572,909
Current liabilities	-	(142,842)	(142,842)
	340,268	119,566	459,835

19. Operating lease commitments

As at 31st March 2020 the charity had future minimum lease payments under non-cancellable operating leases as follows:

	2020 £	2019 £
Within 1 year	778	5,148
Operating lease ending 2 to 5 years	3,112	-
	3,890	5,148

ACTION FOR FAMILY CARERS

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2020

20. Related party transactions

0 Trustee in 2020 (2019: 0) was reimbursed £0 (2019: £0) in respect of travel costs.

No emoluments or any other transactions (2019: no emoluments) were paid to any Trustees during the year.

There are no further related party transactions which are required to be disclosed (2019: None)

21. Pension commitments

The Charity operates a defined contributions pension scheme. The assets of the scheme are held separate from those of the Charity in an independent administered fund. The pension cost charge represents contributions payable by the Charity to fund the amount to £13,050 (2019: £11,169). Contributions of £0 (2019: £1,998) were payable to the fund at the year end.