

ACCOUNTS & ANNUAL REPORT

for the year ended 31 December 2019

Administrative Details

Full name: The Edridge Fund of Napo the Trade Union and Professional Association
for Family Court and Probation Staff

Reg Charity No: 803493

Registered Office: 160, Falcon Road, Battersea, London, SW11 2NY

Bankers: Unity Trust Bank Plc. Nine Brindley Place, Birmingham B1 2HB

Investment
Managers: HSBC Bank PLC, Premier Investments, Forum 1, Parkway,
FAREHAM PO15 7PA

Independent
Examiner: Gina Alderson, Felden Lodge, Felden Lane, Hemel Hempstead, HP3 0BL

Report of the Trustees

The Trustees present their annual report with the accounts of the Fund for the year ending 31st December 2019. The accounts comply with the Fund's Trust Deed, the Charities Act 1993 (as amended by the Charities Act 2006), as well as the "Statement of Recommended Practice: Accounting and Reporting by Charities", Charities Commission 2005, revised in 2014, and the Financial Reporting Standard FRS 102, to the extent that it applies.

Trustees

The Trustees who held office during the year were as follows:

Charlotte Dunkley (East Midlands) Appointed November 2013 – Chair of Trustees, resigned May 2019.
Alan Goode (East Midlands) Appointed November 2019 – Chair of Trustees
David Stevens (Mercia) Appointed November 2014 – Vice Chair
Carolyn Mack (East Midlands) Appointed September 2016
David Raho (London) Appointed March 2018
Ian Hankinson (Mercia) Appointed March 2018
Denise Astley (Staffordshire/West Midlands) Appointed November 2018, resigned December 2019
Peter Rowe (Cheshire/Greater Manchester) Appointed November 2018
Rachel Goldhill (Assoc. Member) Appointed November 2018
Francis Sanders (Manchester & Cheshire) Appointed September 2019
Kenneth Boyall Appointed September 2019

David Stevens was re-appointed as Vice Chair in March 2019

Staff

Karen Monaghan	Secretary to Trustees
Jeanne Peall	Honorary Treasurer
David Cox	Business Officer & Financial Administrator
Sarah Byatt	Administrator

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Edridge Fund (The Fund) operates as an unincorporated association in accordance with a Trust Deed dated 1 May 1990 and subsequent amending deeds dated 11th July 2003, 9th May 2013 and as amended by scheme dated 6th July 2020. The Trust Deed of 1990 established the Fund as an independent charity but retained close links with NAPO – the Trade Union and Professional Association for Probation & Family Court Staff, which have been present from the Fund's original foundation in 1934. The Deed of 1990 stipulates that Trustees are appointed by the members of the NAPO National Executive Committee by election from candidates nominated by NAPO branches. A minimum of five Trustees are elected to serve for a five-year period. No Trustee may serve more than two consecutive terms. Should elections not take place, Trustees are empowered to elect a Trustee, normally from those nominated.

New Trustees are provided with an induction pack, which is reviewed regularly. The pack includes relevant information regarding the Fund's constitution and guidance from the Charity Commission on the responsibilities and duties of trustees. They are in contact with the staff and other Trustees for support and advice and undertake a period of shadowing with a mentor Trustee prior to being a Rota Chair for grant applications.

The Trustees meet five times a year, both face to face and via online means. The level of income is reviewed, and financial decisions made accordingly. Trustees consider reports from staff on activities. During the year, Trustees consider applications for assistance as soon as they are received. Trustees exchange views by secure email so that decisions can be reached quickly and decided on a majority vote. The aim is to complete the process within three weeks, but is usually much shorter, and in emergencies can be within hours. Decisions made by email are then ratified at Trustees meetings.

The Fund is administered by staff working remotely, with appropriate measures taken to ensure the security of confidential information in accordance with GDPR. The principal financial and operational records are held electronically on a server provided by NAPO, though officers of NAPO have no access to those records.

The Trustees try to ensure that we operate as fair employers. We try to ensure we follow all appropriate employment legislation, with supervision and support for staff provided by the Chair of the Fund.

OBJECTIVES AND ACTIVITIES

The objects of the Fund as set out in the Trust Deed dated 1st May 1990 are as follows: monies subscribed, donated or raised for the fund shall be applied in accordance with the Deed to assist eligible persons when in need, hardship or distress, whether or not they have been members of NAPO. This covers a wide range of probation and family court staff, but essentially applies to anybody who could be a member of NAPO. In addition, this covers retired staff, and in some circumstances, dependents.

The primary work of the Fund is to provide financial assistance. Grant applications are considered in line with the process outlined above. In some cases, applicants are given advice, either directly from the Trustees, or with the assistance of Local Edridge Representatives. This advice is usually to help applicants obtain further help elsewhere, and never involves giving financial advice.

The secondary work of the Fund is to ensure that we continue to have the resources to maintain our financial assistance. The major contribution to the Fund is the donation we receive from NAPO, and in recent years we have also been assisted with substantial grants from the CSiS Charity Fund. The Fund also receives income from occasional legacies, donations and gifts either on a regular basis, or other occasional donations. A small income is received from the "50/50 Club" which is a registered small lottery, and from sales of Christmas Cards and other merchandise, nominally at the NAPO AGM. There are also sponsored, and local fundraising events held by NAPO branches. An Investment Portfolio is maintained to provide a free reserve for the Fund, and this is managed professionally.

The Fund also works to promote wider knowledge of the Fund, firstly to increase the awareness of the assistance available to those in need, and secondly to publicise the work of the Fund in order to increase donations. To this end we regularly contribute pieces to NAPO News. The Fund's website is intended to assist both potential applicants for assistance, and existing and potential donors. Representatives of the Edridge Fund attend probation-related conferences and events to promote the work of the Fund.

The Charities Act 2006 places a responsibility on charities to ensure that they are for the benefit of the public, or a section of the public. The Trustees confirm that they have had regard to the Charities Commission general guidance on public benefit, and reviewed the aims and activities of the Fund in the light of that guidance. The Trustees are of the opinion that the Fund satisfies these requirements.

ACHIEVEMENTS AND PERFORMANCE

Applications for Assistance

The total number of applications in 2019 was 123, which is slightly down on the number received in the previous year (144). Grants were paid in respect of 89 of the applications, and 34 were not successful either because the applicants were not eligible, or the application was withdrawn. This is a lower figure than 2018, when 44 applications were not successful.

The average grant paid was £313, which is similar to the average in previous years; the amounts granted ranged from £100 to £500. The Trustees continue to attempt to make grants that match the immediate needs of the applicant. The trend has continued for us to have more applications from non-NAPO members as indicated in the table below. The amount paid to non-NAPO members is greater than the amount paid to NAPO members. The amount paid to NAPO members is still greater than the NAPO grant.

No grants were paid to members of other Unions, though we have done so in previous years, as eligibility is not based on Union membership. We have continued the practice of referring applicants from other Unions to their own Welfare Funds.

The Trustees continue to have concern that the number of applications from employees of the Community Rehabilitation Companies was again less than half of the applications from NPS employees. The Fund has continued to make efforts to make CRC employees aware of what we can provide. On the other hand, we continue to advise NPS applicants of the potential assistance available to them from the Civil Service Charity "For you by you". This is a much larger Charity and can provide various forms of help beyond financial assistance.

This year we have made a very full analysis of the applications, including analysis of the Diversity questionnaires we ask applicants to complete with their applications. The aim of doing this is for the Trustees to ensure that decisions on applications do not indicate any discriminatory bias. We set out below a table of the key results of this analysis under various headings.

All the percentages are based on the successful applications, but we confirm that we have done the same analysis on the applications refused, and the proportions in all categories are roughly the same. The Diversity figures are based on only 75 of the forms as a number were not completed.

Union Membership	NAPO	None		Total Paid
	46%	54%		
Amount Paid	£12,730.00	£15,160.00		£27,890.00
Employing Authority	NPS	CRC	Family Courts	
	70%	28%	2%	
Job Grade	PO	PSO	Support Staff	Retired
	39%	31%	22%	7%
Ethnic Background	White	Black	Mixed	Asian
	77%	11%	4%	8%
Gender	Male	Female	Transgender	
	16.00%	80%	4%	
Sexual Orientation	Bi-sexual	Gay	Heterosexual	Not declared
	10%	4%	78%	8%
Disability	Yes	No	Prefer not to answer	
	36%	63%	1%	

Governance

During 2019, Trustees continued to ensure the fund was well placed to address issues relating to its work in the future. The focus of the Trustees in 2019, has been to look at ways to increase fundraising efforts to address the continuing reduction in donations. In addition to encouraging representatives to undertake fundraising events, the Trustees invested in additional donation boxes and a new contactless payment machine with support from The TUUT Charitable Trust. This has enabled supporters to pay for merchandise and make one off donations with ease at events such as the AGM. The donation boxes are available to Edridge Reps too but are held centrally. The Trustees also spent some time in 2019 reviewing the eligibility criteria set out in the Trust Deed to bring this in line with the most recent criteria for eligibility to join NAPO.

Trustee & Staff Changes

In the course of 2019, there were several changes in our trustees. Rachel Goldhill and Denise Astley resigned as Trustees and we thank them for their contribution to the work of the fund. Charlotte Dunkley also resigned as Chair of the Trustees, and I would particularly wish to pay tribute to her in relation to the work she did on behalf of the fund, and at a personal level in her support of myself in taking over the role following the NAPO conference in 2019.

The fund continues to be well supported in its work by the staff group, and the efficiency and effectiveness of the charity in responding promptly to applicant's requests for help owes much to their work.

FINANCIAL REVIEW

Donations and Fund Raising

The larger part of the annual income of the fund is drawn from the grants from NAPO, and the Civil Service Insurance Society and we are grateful for the significant contributions made in enabling the fund to provide assistance to those Probation staff and their dependents who are in need. The grant from NAPO was similar to that received the previous year, within the parameters agreed by the AGM in 2016. However, at just over £11,000, it was as such at a level 60% less than that received in 2010 and we have clearly struggled to make up the difference.

Details of the income and expenditure of the fund are included in the body of this report. Although we were able to meet requests for assistance wherever appropriate, the overall annual balance of the fund remains in a fragile position. The generous bequest of the Reverend Jim Tysoe meant that we did not have to draw down on the investment fund but had that not been available our annual expenditure would have exceeded income by almost £7,000.

We are grateful to all those people who undertake fundraising activities on behalf of the fund, and contributions from such activity or participation in the 50/50 lottery prove a vital source of income. We are looking to members to consider making regular donations to the fund and through the course of Conference and via newsletters more information will follow about that.

If we are to be able to maintain our commitment to those staff in hardship it is essential that we do attain an increase in the regular contribution to income that we generate from all sources in the coming years.

Administration & Expenditure

The fund is well supported in its work by the contribution of the staff group, but the level of expenditure on governance and administration is tightly managed, seeing a slight decrease on last year and at a level no greater than it was ten years ago.

Edridge Investments

Following termination of the investment fund account with HSBC the fund has taken steps to invest through the TUFM, but at the present time, on advice, the money is being held in a separate account in view of difficulty within the financial market given the impact of COVID-19 in 2020.

Future Plans

1. The Trustees intend to continue to grow the number of Edridge representatives across the country, not only to provide support and advice to colleagues, but also to assist with raising awareness of the Edridge Fund. As a result, we hope that this will also help to secure income from regular donations and fundraising activities.
2. Following a review of the online application form and guidelines for applicants, these will be updated on the website in 2020. The aim will be to provide clear advice on eligibility and a concise method to apply for a grant, which is accessible for all.
3. The Trustees will seek to explore new and innovative ways to raise the profile and funds of the Edridge Fund.
4. The Trustees will continue to monitor the diversity of applicants, as well as union membership and financial situations to ensure a transparent and open process.
5. In order to raise the profile overall of the Edridge Fund, the Trustees aim to circulate more articles through NAPO channels, its website, and social media.

DECLARATION

The Trustees declare that they have approved the Trustees Report above

Signed: Alan Goode – Chair of Trustees
July 2020

CHAIRS REPORT

Although the fund is only able to offer relatively small grants, we do see people in situations of significant hardship for whom our ability to respond quickly, where often they have nowhere else to turn to has been hugely important to them. Often applicants are managing on a limited income and an unforeseen crisis tips them over the edge, and the fact that they can access help from the fund provides a welcome emotional boost to get past that crisis.

The web site has been updated recently and we hope that the improvements to the guidance included will assist people in putting forward their application. The form itself has been updated and relevant guidance is embedded within it, which will we hope make completion of the form easier.

Many applicants to the fund are in hardship in part, at least, because they have significant debts which reduce their disposable income to a point where any unforeseen sudden expenditure becomes an impossible burden. As such what we can offer can seem a relatively small token, but we do additionally seek to support people by signposting them to other potential sources of help or advice, and the website has again been updated to reflect that.

One of the main roles of the trustees is to review all applications and consider initially whether the applicant is eligible for assistance under the terms of the charity, whether they might be considered to be in hardship and if so the level of grant that might be offered. It is a point of pride that most applications are considered and responded to within a matter of days.

However, if we are to move forward successfully, we do need to consider a number of issues:

- membership of the trustee group
- the role and spread of local Edridge representatives
- level of income c.f. expenditure.

Following a recruitment drive in 2018/19 we do now have sufficient trustees to operate properly. However, all the trustees are now retired from working Probation roles and as such there is a grave danger that we lose sight of the reality of the work and lose our connection with it and with NAPO. As we move forward and look to replace current trustees at the end of their terms of office I hope that people who are currently employed within the probation world, and members of the union will consider putting themselves forward to support the charity.

In a similar vein I would appeal for more people to put themselves forward as local Edridge representatives. The reps provide a vital local link in supporting the charity, by raising awareness among staff of its availability, and in fund raising activity or by being available where needed to support people in putting forward their application or identifying alternate sources of help and advice. I am immensely grateful to those current reps who do work so hard in supporting the charity, but there are not enough of them! In an ideal world I would like to see an Edridge rep in every branch, and even better in every local district or county.

Finally, if we are to sustain our work we cannot depend on the cushion of the very welcome, but occasional legacy. We must sustain an income from dependable regular sources which at least matches the needs of those staff who appeal to us for help. In coming months, we expect that demands upon the fund will grow significantly. Over half the applicants to the fund have chronic debt problems, and as finance companies return to pursuing repayments of outstanding debts, we would expect an increasing number of staff to face hardship and to turn to the fund for help.

On that basis I would appeal to you to continue to support the Fund to continue to help those staff most in need.

Alan Goode – Chair of Trustees
July 2020

Independent Examiner's Report on the Accounts

Report to the Trustees of The Edridge Fund of Napo

On accounts for the year ended 31/12/2019, set out on pages 8 - 9, Charity no. 803493

RESPONSIBILITIES & BASIS OF REPORT

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2019. As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

INDEPENDENT EXAMINER'S STATEMENT

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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: Gina Alderson

Date: 26 October 2020

Address: Felden Lodge, Felden Lane, Hemel Hempstead, Hertfordshire, HP3 0BL

Relevant professional qualification: Charity Trustee & Finance Manager

The Edridge Fund of Napo
(a charity registered in England & Wales no. 803493)

Statement of Financial Activities
for the year ended 31 December 2019

Income from:	Notes	Unrestricted Funds 2019	Restricted Funds 2019	Total Funds 2019	Total Funds 2018
Donations and legacies	11	37,216	0	37,216	77,721
Investment Income & Bank interest	10b	2,022	0	2,022	6,264
Charitable activities					
Fund raising	6	4,328	0	4,328	2,809
Merchandise sales	6a	292	0	292	472
Grants receivable	11 & 7	11,397	2,065	13,462	11,537
Total Income		<u>55,255</u>	<u>2,065</u>	<u>57,320</u>	<u>98,803</u>
Expenditure on:					
Raising Funds:					
Cost of raising funds	12	4,114	0	4,114	3,107
Investment Management		383	0	383	2,986
Charitable activities:				0	
Grants payable		27,890	0	27,890	33,015
Management and delivery of activi	2 ,4, 7	13,716	154	13,870	13,434
Total Expenditure		<u>46,103</u>	<u>154</u>	<u>46,257</u>	<u>52,542</u>
Net Income/(expenditure) before investment gains/(losses)		9,152	1,911	11,063	46,261
Net gains/(losses) on investments		<u>2,295</u>	<u>0</u>	<u>2,295</u>	<u>-6,629</u>
Net income/(expenditure) before transfers		11,447	1,911	13,358	39,632
Transfers between funds		<u>0</u>	<u>0</u>	<u>0</u>	<u>-5,000</u>
Net movement in funds		11,447	1,911	13,358	34,632
Total funds brought forward at 1 January 2019		240,390	0	240,390	205,758
Total funds carried forward at 31 December 20		<u><u>251,837</u></u>	<u><u>1,911</u></u>	<u><u>253,748</u></u>	<u><u>240,390</u></u>

All activities relate to continuing operations

The notes on pages 10 - 11 form part of these accounts

**THE EDRIDGE FUND OF NAPO
BALANCE SHEET**

As at 31st December 2019

	Notes	2019		2018	
		£	£	£	£
FIXED ASSETS					
Tangible Assets	3		nil		nil
Investments	10b		nil		179,365
CURRENT ASSETS					
Debtors	8 & 9	3,288		2,488	
Cash at Bank and in Hand		<u>252,991</u>		<u>64,774</u>	
		<u>256,279</u>		<u>67,262</u>	
Creditors					
Amounts falling due within one year					
Accruals	5	<u>-2,531</u>		<u>-6,237</u>	
Net Current Assets			253,748		61,025
Total Assets less Current Liabilities			<u>253,748</u>		<u>240,390</u>
Net Assets			<u>253,748</u>		<u>240,390</u>
Charity Funds					
Unrestricted Funds			251,837		240,390
Restricted Funds			1,911		0
Total Funds			<u>253,748</u>		<u>240,390</u>

These financial statements were submitted to the Trustees
and were approved, subject to a satisfactory Independent Examination

Alan Goode
Chair of the Trustees July 2020

The notes on pages 10 - 11 form part of these accounts

Notes forming part of the Accounts

FOR THE YEAR ENDED 31 DECEMBER 2019

1. ACCOUNTING POLICIES

The accounts have been prepared using the same policies published in our Annual Report for the previous year.

2. MANAGEMENT & DELIVERY OF THE CHARITY'S PURPOSE

		2019	2018
	Notes	£	£
Staff Salaries		10829	10,525
Office Services including rent		631	623
General Office costs /equipment maintenance		823	533
Insurance		730	700
Bank Charges		158	196
Depreciation of Fixed Assets	3	Nil	Nil
		<u>13,171</u>	<u>12,577</u>

3. TANGIBLE ASSETS

The Trustees have once again concluded that our stocks of goods for sale, and operational equipment, are at a level where it would not be appropriate to account for depreciation, or stock values, as this would not have any material effect on the accounts.

4. GOVERNANCE

		2019	2018
	Notes	£	£
Staff & Trustees Expenses	4a	699	683
Independent Examiner's Fee		Nil	Nil
Napo Conference Expenses		Nil	Nil
Meeting Room Hire		Nil	174
Trustees Training		Nil	Nil
		<u>699</u>	<u>857</u>

a. Expenses paid to Staff and Trustees were for travel expenses to meetings, and associated costs, including refreshment costs. Two Trustees were assisted with expenses from other sources.

5. CREDITORS

	£	
Grants authorized in 2019, but paid in 2020	300	
50/50 Winner December 2018	92	
Staff Salaries to pay to Napo as Payroll Agent	1754	
Staff Salaries Pay Review arrears	303	
Napo Mail forwarding 2019 – estimated	30	
Trustee & Staff Expenses paid in 2020	52	
	<u>2,531</u>	-

6. FUND RAISING INCOME

	£
Fund Raising & Sponsored events	2,256
50/50 Lottery Club subscriptions *	<u>2,072</u>
	<u>4,238</u>

*This means that the net benefits to the Fund from the 50/50 Club is £941 for the current year.

a. The sale of merchandise now includes the sale of existing stocks of Christmas Cards, as well as new stocks purchased in the current year. In former years, up to 2017, we have accounted for Christmas Cards as a separate item.

7. TUUT GRANT RESTRICTED FUNDS

In accordance with Charity Commission guidelines these funds are classified as "Restricted" as they were received for a specific purpose, which was the purchase of Card Payment machines. We bought one machine in 2018, but in 2019 we changed supplier in view of high ongoing costs, and purchased an alternative card machine with considerably lower ongoing costs. The funds expended on this account were £154.

8. GIFT AID TAX REFUND CLAIMS

Gift Aid Claims carried forward from the 2018 accounts as debtors and updated for current tax year

	£
Debtor figure brought forward from 2018	2,488
<i>Covers Gift Aid Claims to be made up to 2017/2018</i>	
Estimated Claim for 2018/2019	<u>800</u>
Balance of estimated Gift Aid carried forward as Debtor for 2019	<u>3,288</u>

9. DEBTORS

	<i>Notes</i>	£
Gift Aid receivable (estimated)	8	<u>3,288</u>

10. HSBC BANK ACCOUNTS & INVESTMENTS

- a. As stated in our Report for 2018, our HSBC current and deposit accounts were closed by the Bank in September 2018. After we had complained, it was accepted by the Bank that they had acted incorrectly. Subsequently we received the sum of £500 in compensation.
- b. Following on from the closure of our Bank accounts with HSBC, the Investment Department closed the account and remitted the proceeds to us. Thus, any gains or losses were entirely realised.

11. VOLUNTARY INCOME – Special items

	£
Napo Annual Grant	11,397
CSiS Charity Fund	10,000
Bequest	
<i>The Estate of the late James Tysoe</i>	<u>20,250</u>
	<u>41,647</u>
<i>See main Report for details</i>	

12. Costs of Generating Funds

	2019	2018
Promotional / Fund Raising activities	658	1,398
Website Expenses	504	504
50/50 Club Prizes	1,132	1,205
Purchase of Merchandise	<u>1,820</u>	<u>NIL</u>
	<u>4,114</u>	<u>3,107</u>