

## **Edridge Fund of Napo**

### **ACCOUNTS & ANNUAL REPORT** for the year ended 31 December 2020

#### **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 (moved January 2021 to  
Boat Race House, 65 Mortlake High Street, London, SW14 8HL

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

Investment  
Managers: Aberdeen Fund Managers Ltd, PO Box 9029, Chelmsford, Essex, CM99  
2WJ

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 31<sup>st</sup> December 2020. 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:

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, resigned July 2020.  
Ian Hankinson (Mercia) Appointed March 2018  
Peter Rowe (Cheshire/Greater Manchester) Appointed November 2018  
Francis Sanders (Manchester & Cheshire) Appointed September 2019  
Kenneth Boyall Appointed September 2019

Alan Goode was re-appointed as Chair in March 2020.

David Stevens was re-appointed as Vice Chair in March 2020.

#### **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<sup>st</sup> May 1990 and subsequent amending deeds dated 11<sup>th</sup> July 2003, 9<sup>th</sup> May 2013 and as amended by scheme dated 6<sup>th</sup> 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, which have taken place via Zoom during this year due to the Covid-19 pandemic. The level of income is reviewed, and financial decisions made accordingly. Trustees consider reports from staff on activities and review the charity's policies and governance compliance regularly. 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 1<sup>st</sup> 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, dependants.

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.

## **Edridge Fund of Napo**

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, although fundraising for this year at this event was unsuccessful due to the event being online. 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 to increase donations. To this end we regularly contribute pieces to NAPO News and on social media. 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. This year has also seen the launch of a campaign to encourage supporters to donate a proportion of their winter fuel allowance to 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.

### **Applications for Assistance**

The total number of applications in 2020 was 91, which is considerably down on the number received in the previous year (123), reflecting a reduction of 26%, and an increasing trend compared with the previous year, when the reduction was only 15%. The total amount paid in grants during 2020 has reduced by 44% compared with the reduction in the previous year, which was only 16%.

Grants were paid in respect of 56 of the applications, and 35 were not successful either because the applicants were not eligible, or the application was withdrawn. The percentage of the total applications for 2020 that were successful was 62%, compared with 2019 when the percentage of successful applications was 72% of the total. The percentage of refused applications was higher in 2020 at 38%, but similar to 2019 when it was 34%.

The average grant paid was £280, which is a reduction of 11% to the average in previous years; the amounts granted ranged from £58 to £350. The Trustees continue to attempt to make grants that match the immediate needs of the applicant.

There were more applications from Napo members than from non Napo members, reversing the trend of the previous year. The amount paid to Napo members is now greater than the amount paid to other applicants, which also reverses the trend of the previous year. The amount paid to Napo members is now lower than the amount of the Napo grant for the first time.

One grant was paid to a member of Unison, as eligibility is not based on Union membership, and this has been done in previous years, based on the particular circumstances of each case. We have continued the practice of referring applicants from other Unions to their own Welfare

## Edridge Fund of Napo

Funds, before considering an application, and this year we referred 5 Unison members to their own Welfare Fund.

The Trustees are pleased to note that the proportion of applications from employees of the Community Rehabilitation Companies has increased compared with the applications from NPS employees: the table below shows an increase of 46% in the number of successful CRC applicants. 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", on the basis that those applicants are now Civil Servants. This is a much larger Charity and can provide various forms of help beyond financial assistance.

This year we have again 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 82 of the forms as a number were not completed. We are including in the table a comparison with the figures for 2019.

### Analysis of Successful Applications

<b>Union Membership</b>	<b>Napo</b>	<b>None</b>	<b>Other Union</b>	<b>Total Paid</b>
2020	61%	38%	1%	
Amount Paid	£9,411	£5,927	£150	£15,488
2019	46%	54%	0%	
Amount Paid	£12,730.00	£15,160.00	Nil	£27,890.00
<b>Employing Authority</b>	<b>NPS</b>	<b>CRC</b>	<b>Family Courts</b>	
2020	57%	41%	2%	
2019	70%	28%	2%	
<b>Ethnic Background</b>	<b>White</b>	<b>Black</b>	<b>Mixed</b>	<b>Asian</b>
2020	70%	16%	6%	8%
2019	77%	11%	4%	8%
<b>Gender</b>	<b>Male</b>	<b>Female</b>	<b>Transgender</b>	
2020	13%	87%	0%	
2019	16.00%	80%	4%	
<b>Sexual Orientation</b>	<b>Bi-sexual</b>	<b>Gay/ Lesbian</b>	<b>Heterosexual</b>	<b>Not declared</b>
2020	4%	6%	87%	4%
2019	10%	4%	78%	8%
<b>Disability</b>	<b>Yes</b>	<b>No</b>	<b>Prefer not to answer</b>	
2020	35%	63%	2%	
2019	36%	63%	1%	

## **Edridge Fund of Napo**

### **Governance**

During 2020, 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 2020 has been to look at the level of debt many applicants are finding themselves in and how our grants helps to reduce this or just solve a short term crisis. The Trustees also spent some time in 2020 reviewing the application form to ensure it is easy to understand, clearly states eligibility criteria and is submissible online.

### **Trustee & Staff Changes**

In the course of 2020, trustee David Raho resigned from the Board, and we thank him for his contribution to the work of the Fund. 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 applicants' requests for help owes much to their work.

### **Financial Review**

#### **Donations and fund raising**

In 2020 the majority of the income of the Edridge Fund was provided by the grants from Napo and from CSIS (Civil Service Insurance Society). This was supplemented by an allocation of £5,000 taken from the bequest from the estate of Reverend Jim Tysoe originally received in 2018/19. The Trustees remain very grateful for the contributions made by Napo and CSIS, which are of considerable significance in enabling the Fund to continue to provide assistance to current and retired Family Court and Probation staff and their dependants who are in need.

The 50/50 Club continued to provide a steady source of income albeit subscription levels were slightly reduced from 2019 levels. However, as a result of some members donating all or a proportion of their winnings back to the Fund, the net benefit saw an increase on the previous year. Regular donations have been gradually declining over the last six years from £10,299 in 2014: possibly a reflection of the fragmentation of probation caused by Transforming Rehabilitation, which disrupted the ability of the Fund to maintain a presence in workplaces.

Donations in 2020 included a very generous sum from the Family Court Section. Fundraising events were curtailed as a result of the Covid-19 pandemic. The resulting restrictions on group activities, which included Napo AGM where fundraising through collections and the sale of merchandise is a valued source of income, meant funds under this heading were reduced. The reduction in applications for assistance during 2020 did mean that the comparatively modest level of income did not have a detrimental impact on the Fund.

#### **Administration and Expenditure**

Expenditure on administration continued to be tightly managed and was at a similar level to 2019. The details can be found in the notes to the accounts. In response to the restrictions imposed due to Covid-19, communication with 50/50 club members and applicants for grants moved to email, as well as payments being made through BACS. This greatly reduced postal costs and assisted in the management of administrative expenditure. Governance costs, which usually cover Trustee travel expenses and meeting costs, were also significantly reduced, due to Trustee meetings being held via Zoom. Again, this was in response to Covid-19 restrictions.

## **Edridge Fund of Napo**

### Edridge Investments

In August 2020 the monies returned by HSBC Investments were reinvested and are now managed by Aberdeen Standard Investments. Prior to this the investment monies were held in the Edridge Fund Unity Trust Deposit Account.

### Future Plans

1. The Trustees intend to continue to grow the number of Edridge representatives across the country, not only to provide support and assistance to colleagues, but also to assist with raising awareness of the Fund. We hope that this will also serve to grow income streams through additional donations and fundraising activity.
2. The Trustees will promote opportunity for payroll giving through LDUs to seek to spread donations to the Fund more broadly across the workforce as we come together in a national service.
3. The Trustees will link with the Employee Assistance programme to develop a response to debt in conjunction with other appropriate charities and signpost applicants to the Fund to relevant additional sources of help where we can do so.

### DECLARATION

The Trustees declare that they have approved the Trustees' Report above

Signed: Alan Goode – Chair of Trustees  
July 2021

### CHAIR'S REPORT

Looking back on a year inevitably dominated by the impact of the Covid19 pandemic, at both a personal and professional level, it is apparent that there has been an equally profound impact upon the Edridge Fund, in common with many charities throughout the country. First and foremost then, I would wish to pay tribute to those staff and Trustees of the Fund who worked hard to ensure that we were able to continue to offer an efficient and responsive service to those in need of the fund's assistance through what was undoubtedly a difficult period.

The pandemic impacted upon the Fund in a number of ways, some of which we had not anticipated.

Throughout the year, income from fundraising events was significantly reduced where staff were often working from home, social activities were limited and hence opportunities to raise money were curtailed. In past years the NAPO conference has been an important opportunity for the fund to raise contributions but that proved impossible in a virtual world. We are therefore particularly grateful to those staff who continue to offer regular donations or contribute via participation in the 50/50 lottery to help to maintain the fund's income stream. Other charitable streams were also impacted by the pandemic and as such we were not able to generate as much income in the way of grants to assist us and were grateful to be able to draw upon the generous legacies of past members to cover the shortfall.

## **Edridge Fund of Napo**

An unexpected outcome of the pandemic was that Trustees fulfilled their role via video conferencing and e-mail which resulted in a reduction in governance costs while at the same time ensuring that we could continue to operate efficiently and respond promptly to requests for assistance. Most applicants to the Fund got a response within a week of applying for help and it is apparent that that speed of response is a welcome relief to many.

The Trustees were pleased to note that the last year saw an increase in the proportion of applications from staff of the CRCs where we had been concerned at their relative under representation in years past. However, the overall number of applications received did drop significantly during the year which we took to be a further unexpected consequence of the pandemic although we can only speculate as to the possible explanation for this fact. It may be that increased protections against the aggressive pursuit of debt through the course of the year, the lack of opportunity to spend money or reduced costs in working from home may have been factors reducing the pressure on potential applicants, and at this time many charities are conscious that we may now see a renewed and increased demand for help as we move forward.

During the course of the year, we did undertake a qualitative review of applications and grants awarded to assess Trustees' decision-making and to review and identify patterns of need which offered some useful information and confirmed the value of the Fund in some common and shared areas.

Debt was a factor underpinning applications for assistance and levels of hardship in many cases and in about half the applications Trustees, while perhaps offering a grant for an immediate need, also suggested that the applicant would be well advised to approach a specialist charity such as Citizens Advice or Stepchange to access help in establishing a debt management programme to provide longer term help.

In over a third of cases where grants were awarded the applicants were single parents and their need for help related to a low income level and family costs with needs such as new school uniforms explicitly mentioned. In ten cases, applicants had separated or were in the process of separating at the time of the application and the cost of setting up a new home had led to the application. In half these cases domestic abuse or violence was a factor.

In a fifth of cases the applicant had significant health problems where levels of pay had been reduced or where they had reached a point of being dependent upon statutory sick pay and were hence in hardship.

The Fund is able to respond positively and sympathetically to such cases thanks to the generosity and support of NAPO and all members of the union and we are immensely grateful for that support. As we move forward, we hope to extend that appeal more broadly within the service as a whole to widen the base upon which we can draw in responding to the future needs of all staff members.

Alan Goode – Chair of Trustees  
July 2021

**Independent Examiner's Report on the Accounts  
Report to the Trustees of The Edridge Fund of Napo**

On accounts for the year ended 31/12/2020, set out on pages 9 -12 , 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 2021

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

**Relevant professional qualification:** Charity Trustee & Finance Manager



## Edridge Fund of Napo

### Statement of Financial Activities for the year ended 31 December 2020

	Notes	Unrestricted Funds 2020	Restricted Funds 2020	Total Funds 2020	Total Funds 2019
<b>Income from:</b>					
Donations and legacies	11	18,215		18,215	37,216
Investment Income & Bank interest	10b	376		376	2022
Charitable activities					
Fund raising	6	3,198		3,198	4,328
Merchandise sales	6a	10		10	292
Grants receivable	11 & 7	11,092		11,092	13,462
<b>Total Income</b>		<u>32,891</u>	<u>Nil</u>	<u>32,891</u>	<u>57,320</u>
<b>Expenditure on:</b>					
Raising Funds:					
Cost of raising funds	12	1,422		1,422	4,114
Investment Management					383
Charitable activities:					
Grants payable		15,488		15,488	27,890
Management and delivery of activities	2, 4, 7	13,340		13,340	13,870
<b>Total Expenditure</b>		<u>30,250</u>	<u>0</u>	<u>30,250</u>	<u>46,257</u>
<b>Net Income/(expenditure) before investment gains/(losses)</b>		2,641		2,641	11,063
Net gains/(losses) on investments		<u>7,287</u>		<u>7,287</u>	<u>2,295</u>
<b>Net income/(expenditure) before transfers</b>		9,927		9,927	13,358
Transfers between funds		<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<b>Net movement in funds</b>		9,927	0	9,927	13,358
Total funds brought forward at 1 January 2020		251,837	1,911	253,748	240,390
<b>Total funds carried forward at 31/12/2020</b>		<u><u>261,764</u></u>	<u><u>1,911</u></u>	<u><u>263,676</u></u>	<u><u>253,748</u></u>

## Edridge Fund of Napo

### BALANCE SHEET

As at 31st December 2020

	Notes	2020	2019
		£	£
<b>FIXED ASSETS</b>			
Tangible Assets	3		nil
Investments	10	198,260	nil
<b>CURRENT ASSETS</b>			
Debtors	8 & 9	2,221	3,288
Cash at Bank and in Hand		<u>65,072</u>	<u>252,991</u>
		<u>67,293</u>	<u>256,279</u>
<b>Creditors</b>			
Amounts falling due within one year			
Accruals	5	<u>(1,877)</u>	<u>(2,531)</u>
<b>Net Current Assets</b>		265,553	256,279
<b>Total Assets less Current Liabilities</b>		<u>263,676</u>	<u>253,748</u>
<b>Net Assets</b>		<u>263,676</u>	<u>253,748</u>
<b>Charity Funds</b>			
Unrestricted Funds		261,765	251,837
Restricted Funds	7	1,911	1,911
<b>Total Funds available to the Fund</b>		<u>263,676</u>	<u>253,748</u>

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

Alan Goode

Chair of the Trustees, 5<sup>th</sup> July 2021

*The notes on the following two pages form part of these accounts*

### Notes forming part of the Accounts

FOR THE YEAR ENDED 31 DECEMBER 2020

#### 1. ACCOUNTING POLICIES

Our Accounting policies remain as reported in previous years.

## Edridge Fund of Napo

### 2. MANAGEMENT AND DELIVERY OF THE CHARITIES PURPOSE

		2020	2019
	Notes	£	£
Staff Salaries		10,870	10,829
Office Services including rent		638	631
Office Costs, postage, computer running costs etc		541	823
Insurance		687	730
Depreciation on fixed assets	3	nil	nil
Equipment Purchase	2a	279	nil
Bank charges		155	158
		<u>13,170</u>	<u>13,171</u>

a. Equipment purchase was for replacement office computer

### 3. TANGIBLE ASSETS

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

### 4. GOVERNANCE COSTS

		2020	2019
		£	£
Trustees' expenses	4a	72	699
Meeting Expenses (zoom fee)		99	Nil
Audit and accountancy		Nil	Nil
Napo Conference expenses		Nil	Nil
Trustees Training		Nil	Nil
		<u>171</u>	<u>699</u>

a. Expenses paid to Staff and Trustees were for travel expenses to meetings, and associated costs, including refreshment costs.

### 5. CREDITORS

	£
Wages payment for December 2020	907
Grant awarded in 2019 but paid in 2020	200
Office rent July to December 2020	320
Web charges Quarter 4 2020	126
50 50 prizes for August & November 2020	147
Corporate Credit Card balance	177
	<u>1,877</u>

### 6. FUND RAISING INCOME

## Edridge Fund of Napo

	£
Fund Raising and Sponsored events	1,253
50/50 Club Subscriptions *	<u>1,944</u>
	<u><u>3,197</u></u>

a. This means that the net benefits to the Fund from the 50/50 Club is £1,283 for the current year

### 7. TUUT GRANT RESTRICTED FUNDS

As reported in our 2019 accounts we had received a grant for specific purposes, which was to fund the purchase of card reading machines for fund raising purposes. In view of the Covid 19 pandemic our fund raising at events has been curtailed. The balance of the restricted funds is reflected in the accounts, and there has been no further expenditure during the current year. The sum of £154 was spent in 2019.

### 8. GIFT AID TAX REFUNDS

Gift Aid Claims carried forward from 2019 accounts as debtors and updated for anticipated claim for 2018/2019 tax year

	£	£	£
Debtor figure brought forward from 2019			3,288
Less Gift Aid refunds received in 2020: 2016/2017 & 2017/2018		2,170	
Amount allocated to current year donations			1,103
<b>Amount to be carried forward as Debtor for 2020</b>			
Amount estimated for 2018/2019 tax year	900		
Balance of Debtor account remaining from previous years	<u>1,321</u>		
Amount carried forward as Debtor for 2020		<u>2,221</u>	
		<u>4,391</u>	<u>4,391</u>

### 9. DEBTORS

	Notes	£
Gift Aid tax refunds payable (estimated)	8	<u>2,221</u>
		<u>2,221</u>

### 10. INVESTMENTS

In March 2020 the Trustees appointed Aberdeen Investments as their Investment Manager and funds from our Deposit account used to purchase the new portfolio.

Valuation is market value, certified by our Investment Managers at 31/12/20

The increase of value in the portfolio during the course of this year includes receipt of income, and the increase in market value, but we are still waiting for details of charges Incurred.

### 11. VOLUNTARY INCOME - SPECIAL ITEMS

	£
CSiS Charity Fund	<u>10,000</u>

*See main report - Financial Review - Donations & Fund Raising*

