



SWAY WELFARE AID GROUP

**Annual Report and Accounts
For the Year Ending
30th September 2018**

Registered Charity Number 261220

SWAY WELFARE AID GROUP

Reference and Administrative Details

Name of Charity: Sway Welfare Aid Group

Alternative Name: SWAG

Charity Registration Number: 261220

Contact Address: Mr J R Stevens
Driftway
Mead End Road
Sway
Lymington
Hampshire
SO41 6EH

Trustees: David Golby (Organiser)
Jonathan Hartley (Chairman)
Jeremy Stevens (Treasurer)
Pat Fleat
Vanessa Edwards

Bankers: CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

Independent Examiner: Raymond Champion
2 The Ferns
New Milton
Hampshire
BH25 5WW

SWAY WELFARE AID GROUP

Structure, Governance and Management

The Sway Welfare Aid Group was established by constitution dated 28th October 1970, to serve the needs of the civil parish of Sway and its immediate neighbourhood.

The trustees manage the charity on behalf of all the residents of Sway to whom they report annually at a general meeting in November. Other public meetings are held to review progress during the year.

Trustees, and other officers, are appointed by election at the annual general meeting and serve for one year, renewable annually. All new trustees are made aware of their responsibilities under the Charities Act.

During the year the trustees take all executive decisions. At any of the public meetings during the year residents of Sway are entitled to propose possible areas of benefit for the trustees to consider.

The trustees serving during the year under review were David Golby (Organiser), Jonathan Hartley (Chairman), Jeremy Stevens (Treasurer), Pat Fleat and Vanessa Edwards.

Sway Welfare Aid Group is affiliated to the Good Neighbours Network (GNN) operated by Hampshire County Council and local clinical commissioning groups. SWAG benefits from central public and employer's liability and personal accident insurance policies taken out by GNN on behalf of all affiliated groups.

Objectives and Activities

The objectives of the Sway Welfare Aid Group (SWAG) are the relief of the sick, needy, disabled or aged within Sway and its immediate neighbourhood. The charity makes grants to both individuals and local organisations within these constraints. In this connection SWAG works closely with many local organisations to ensure that it reaches out to as many people as possible in meeting its objectives.

The charity also organises a free transport service, manned by volunteer drivers, to take sick, elderly or infirm people to attend hospital and other medical appointments where they cannot provide, or are not capable of using their own transport. Mileage expenses of the drivers are met by the charity.

In addition, the charity runs a twice-monthly lunch club service for the elderly living alone. Volunteers cook the meal and the participants pay only a nominal charge for the food, all other expenses are met by the charity.

The trustees have paid due regard to the Charity Commission's guidance on public benefit and consider that the activities of the Sway Welfare Aid Group during the year are fully in accord with the objectives of the charity and are to the public benefit.

SWAG runs an annual Christmas appeal within the village of Sway to raise funds for its activities.

The trustees are grateful to all our volunteer officers who organise much of the charity's work.

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Achievements and Performance – Organiser’s Report

The last year has been one of mixed fortunes for SWAG. During the early part of the year we identified a small number of new clients in desperate need of our help and support. Again these were younger individuals and families who needed to turn to the charity for assistance. This said, we had few if any, approaches for financial assistance over the second half of the year. We did however see a significant and growing demand for our hospital and surgery medical transport service. In the year we made 385 individual hospital or surgery trips, a staggering 47% increase over the previous year. Our lunch club also continued to provide a valuable service to the more elderly in the village serving 564 lunches during the year. It was frustrating that much of your Trustees’ time over the latter part of the year was consumed by ensuring the charity’s compliance with the new General Data Protection Regulation [GDPR], which came into force in May. We fully support and endorse the rationale behind this new European wide law and have made significant steps to ensure that we are fully compliant. It is however very disappointing that larger “oversight” organisations, including the Hampshire Good Neighbours Network [GNN] to which we are affiliated, appear to push down their compliance responsibility to small local charities, run by volunteers, rather than providing useful help and support in this area.

Thanks to the continuing generosity of the people of Sway, we received donations and legacies amounting to £17,622. The cost of our charitable activities including heating and financial grants totalled £22,691. We were able to sustain this level of expenditure thanks to the continued strong returns on our investments of £8,643. In addition to our transport and lunch club clients, SWAG was able to help twenty-five individuals, families or organisations financially during the year. This is explained in more detail later.

Fund Raising

The charity remains indebted to a local charitable trust that has again sponsored our heating grants for the fifth consecutive year. Despite having increased our previous level of heating grants to £500 p.a. at the start of the year the continuous upward trend in utility pricing, particularly electricity, has eroded much of this increase. We have therefore decided to further increase our heating grants, starting at Christmas, to £540 annually.

The village response to our 2017 Christmas appeal this year was gratifying and showed a 42% increase over the previous year. In total the appeal raised £4,716 including Gift Aid. We would like to thank all of those who contributed. Clients who used our medical transport services during the year also gave generously, raising £6,021, a near 50% increase over last year.

During the year SWAG was very pleased to receive several additional donations, including from some of our drivers who generously refunded their mileage payments. Of particular note is the continued support from The Open House Coffee Mornings group who kindly donated £795.

Your trustees have continued to invest the charity’s endowment fund to seek to maximise income whilst protecting the capital investment. Despite the volatility in the market this year we generated income from these investments of £8643, an increase of 6.7% over last year.

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Charitable Activities

During the year, the charity helped twenty-one individuals or families with heating grants or other forms of financial support. There continues to be a trend of young people and families requiring the support of the charity. Additionally we made financial grants to four charitable status organisations in accordance with our objectives of providing welfare help across our community to the maximum number of people.

Our medical transport service continues to provide an invaluable service to people who need help in getting to their hospital and doctor's appointments. We are, as always, extremely grateful to our coordinator, Mike Green and his two fellow coordinators, Richard and Colin, who have managed this service so admirably over the last 12 months and taken in their stride an amazing 47% year on year increase in our trip volume. Whilst three of our drivers retired this year Mike and his team have successfully recruited four new drivers, bringing our active volunteer driver strength to forty-eight people.

The automated help line service launched two years ago continues to be a great investment. The majority of the calls to us concerning transport requests are diverted directly to our on duty coordinator. The voicemail options on both this service and for those callers seeking financial help have been invaluable, enabling us to offer a prompt and secure service. This is particularly important in view of the additional requirements placed on us regarding the protection and confidentiality of personal information by the new GDPR legislation.

SWAG's twice-monthly lunch club had another very successful year. Over the last 12 months the lunch club served 564 meals to an average of 25 clients per sitting. The renowned Christmas Lunch was again extremely well attended and was yet a further highlight to the year's activities. This is only achievable by the hard work and dedication of our lunch club team of 13 lead cooks, 24 assistant cooks and two greeters so professionally coordinated by Deborah and Jane. Several of our clients provide help with transport to get their less able friends to these lunches. In addition, our volunteer drivers provide door-to-door transport for a small number of our less mobile clients.

Future Outlook

We continue to investigate and look for new opportunities and potential services to ensure that the charity remains relevant to the needs of those people in Sway who require our help with both practical and financial assistance. We have previously reported signs that the age profile of the charity's clients, particularly those requiring financial assistance, is reducing. This continues to be the case albeit that new clients have reduced in number compared to previous years. Virtually all of our new clients this year have again been young families who are struggling with the effects of unemployment, reduced income on maternity and excessive consumer debt.

Your trustees attach great importance to the successful continuation of the services in which we have an established record of success, and where demand in our local community for these services continues to be strong. We understand that with the popularity of the New Forest area the existing house stock within the village is limited, and that many so called affordable homes are being purchased and subsequently re-developed beyond the reach of local young families who desperately want to remain in the locality. In the longer term this shortage of housing stock is being addressed by government and the local planning authority with outline plans to build a significant number of new houses, hopefully many of which will be affordable for young families on restricted income. If this comes to fruition we anticipate a rebound in the need for financial support from this sector.

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We are also seeing in our medical transport activities, an increasing number of hospital appointments being made at both weekends and outside the long established normal working hours operated within outpatient services. We can only applaud this move in making our hospitals more efficient and cost effective to handle an ever-growing number of patients. It does however present us with new challenges in asking our totally volunteer driver group to undertake medical drives on these days and at times normally regarded as traditionally spent with family or on leisure activities.

Yet again, the trustees wish to extend a truly deserved thank-you to our volunteer drivers and cooks, our many supporters and donors without whose help our services would not exist.

Finally, as Organiser, I must express my personal thanks to my fellow trustees for their continued commitment to SWAG and for professionally handling so diligently the increased complexity of issues placed on the charity by ever changing and more stringent legislation relating to data protection, safeguarding and other matters.

David Golby
Organiser

Financial Review

Funds

SWAG has three funds, an Unrestricted Fund that provides for all the charity's activities, an expendable Endowment Fund that is invested to provide interest and dividend income for the Unrestricted Fund and a Restricted Lunch Club Fund, the income for which comes from the subscriptions paid by lunch club members for their meals.

Donations and Fundraising

Total donations showed a 12% improvement over last year with the Christmas appeal being up by 42% and donations received from clients of the medical transport service up by 50%, mainly explained by a 47% increase in the number of journeys. Donations received other than for the appeal or transport fell by 30%. This was expected as last year's figure included a single generous donation of £1000. Several of our drivers donated their mileage payments amounting to a total of £832. The Open-House Coffee Mornings group donated £795 and gifts by regular standing orders were £356.

The charity did not run any fundraising events this year.

Charitable Activities

The overall charitable expenditure showed a 7% increase. Grants to individual families for financial hardship and additional heating fell by 8% this year. Sixteen families benefitted from our regular heating grants, two fewer than last year. The grant was increased to £500 per person in the year under review owing to rising fuel costs. The trustees are very grateful to have again received £3000 from our heating grant sponsor to support this activity. Five families benefitted from individual hardship grants.

Costs of the transport service increased by 39%, largely because of the increased mileage payments due to the 44% higher mileage driven this year.

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Lunch Club members pay a nominal £4 per session subscription for their food, this was increased from £3 with effect from January 2018 owing to rising food costs. The charity continues to meet the room hire and other support costs from unrestricted funds and a transfer of £691 from the Unrestricted Fund to the Lunch Club Fund has been made for this.

Grants made to organisations increased by 80% this year. The organisations that benefitted were: £1250 to Sway Parish Council as a contribution towards the disabled access ramp at the Jubilee Fields sports pavilion, £380 to Sway Over Sixties Club to cover the hire of the room for their meetings, £500 to New Forest Basics Bank and £126 to Robin Nursery to provide one term free access for the child of a family facing personal hardship.

Overall support costs increased by 17% this year due to increased printing and website costs needed to comply with the requirements of the General Data Protection Regulation (GDPR) and the purchase of new software for testing the transport database. General support costs are divided among the various activities in proportion to the share of the total direct costs made by each activity.

Investments

The Endowment Fund has grown by 1.8%, the yield was 3.7%, the same as last year.

The trustees took the decision to transfer £6000 surplus from the deposit account to the fixed interest fund this year to take advantage of the higher interest rate. The yield on the Unrestricted Fund investments, adjusted for the additional investment, was 4.1%. The overall growth in income from SWAG's investments was 6.7%, boosted by the additional £6000 investment in the fixed interest fund during the last quarter.

Overall Position

The overall position at the end of the year shows a 3.6% increase in our funds at £254,584. Income exceeded expenditure resulting in a surplus of £4819. At the end of the year the total reserves in the Unrestricted Fund were £29,180 after accrued liabilities. The trustees are confident that this is more than sufficient to meet the needs of the coming year.

Approval

This report and the associated accounts were approved by the members on 12th November 2018 and signed on their behalf.

(signed)

Jonathan Hartley
Chairman

(signed)

Jeremy Stevens
Treasurer

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Independent Examiners Report

I report on the accounts of the Sway Welfare Aid Group for the year ended 30th September 2018, which are set out on pages 9 to 12.

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's statement

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

Independent examiner's statement

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

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

(Signed)

Raymond Champion
Independent Examiner

Date: 24th October 2018

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Statement of Financial Activities for the year ended 30th September 2018

	Notes	Unrestricted Fund £	Restricted Lunch Club Fund £	Endowment Fund £	2018 Total Funds £	2017 Total Funds Last Year £
Income and Endowments from:						
Donations and legacies	2	17,487	135		17,622	15,683
Charitable activities			2,127		2,127	1,665
Investments		8,643			8,643	8,104
Total		<u>26,131</u>	<u>2,262</u>		<u>28,393</u>	<u>25,451</u>
Expenditure on:						
Raising funds	3	62			62	57
Charitable activities	4	19,980	2,711		22,691	21,124
Total		<u>20,042</u>	<u>2,711</u>		<u>22,753</u>	<u>21,181</u>
Net Gains/(losses) on investments		(578)		3,896	3,318	13,320
Net income/(expenditure)		<u>5,510</u>	<u>(449)</u>	<u>3,896</u>	<u>8,957</u>	<u>17,590</u>
Transfers between funds		<u>(691)</u>	<u>691</u>			
Net movement in funds		<u>4,819</u>	<u>242</u>	<u>3,896</u>	<u>8,957</u>	<u>17,590</u>
Reconciliation of funds:						
Total funds brought forward		24,361	269	220,997	245,626	228,036
Total funds carried forward		<u>29,180</u>	<u>511</u>	<u>224,893</u>	<u>254,584</u>	<u>245,626</u>

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Balance Sheet at 30th September 2018

	Note	2018 £	2017 £
Fixed assets:			
Investments - Endowment	6	224,893	220,997
Investments - Unrestricted funds	7	16,788	11,366
Current assets:			
Debtors	8	1,223	939
Deposit account		11,595	11,898
Cash at bank and in hand		741	741
Liabilities:			
Creditors: Amounts falling due within one year	9	(656)	(314)
Net assets or liabilities		254,584	245,626
		254,584	245,626
The funds of the charity:			
Endowment fund		224,893	220,997
Unrestricted fund		29,180	24,361
Lunch Club fund		511	269
Total charity funds		254,584	245,626
		254,584	245,626

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Notes to the Financial Statements for the year ended 30th September 2018

1. Accounting policies:

- a) The financial statements have been prepared in accordance with SORP2016, the Financial Reporting Standards FRS 102 and the Charities Act 2011.
- b) Donations are credited to income when received.
- c) Income from investments is credited to income when received.
- d) Investments are stated at their market (bid) value at the balance sheet date.

2. Donations:

	Appeal	Trans- port	Lunch Club	Heating	Other	2018 Total	2017
	£	£	£	£	£	£	£
Donations received	3,839	4,915	135	3,000	3,263	15,152	13,218
In memoriam							230
Gift Aid recovery	877	1,106			487	2,470	2,234
	<u>4,716</u>	<u>6,021</u>	<u>135</u>	<u>3,000</u>	<u>3,750</u>	<u>17,622</u>	<u>15,683</u>

Donations in the Previous Year:

Donations received	2,650	3,273	30	3,000	4,264	
In memoriam					230	
Gift Aid recovery	660	741			833	
	<u>3,310</u>	<u>4,014</u>	<u>30</u>	<u>3,000</u>	<u>5,327</u>	

3. Costs of fundraising:

	2018	2017
	£	£
Appeal	42	37
Lottery Licence	20	20
	<u>62</u>	<u>57</u>

4. Charitable activities:

	Direct	Support	2018 Total	2017
	£	£	£	£
Hardship grants to individuals	4,696	146	4,842	6,289
Heating grants to individuals	8,000		8,000	7,650
Grants made to organisations	2,255		2,255	1,256
Transport service	4,197	687	4,884	3,522
Lunch Club	2,540	171	2,711	2,407
	<u>21,688</u>	<u>1,004</u>	<u>22,691</u>	<u>21,124</u>
Total costs of charitable activities				

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Notes to the Financial Statements (continued)

Allocation of Support Costs:	2018		2017	
	Related	Allocated	Related	Allocated
	£	£	£	£
Grant making		146		186
Transport service	544	143	483	149
Lunch Club	128	43		37

6. Investments - Endowment:	2018	2017
	£	£
Carrying value at start of period	220,997	207,021
Unrealised gain/(loss) on investments	3,896	13,976
Carrying value at end of period	<u>224,893</u>	<u>220,997</u>

7. Investments - General Funds:	2018	2017
	£	£
Carrying value at start of period	11,366	12,022
Additions at cost	6,000	
Unrealised gain/(loss) on investments	(578)	(656)
Carrying value at end of period	<u>16,788</u>	<u>11,366</u>

8. Debtors:	2018	2017
	£	£
Gift Aid refund due	897	723
Un-credited cheques	55	20
Pre-payments:		
Room hire for Lunch Club	135	108
Room hire for Over Sixties Club	100	60
Room hire for AGM	20	20
Postage	16	8
	<u>1,223</u>	<u>939</u>

9. Creditors:	2018	2017
	£	£
Accrued mileage costs	656	307
ID Card charge due		7
	<u>656</u>	<u>314</u>