



**SWAY WELFARE AID GROUP**

**Annual Report and Accounts  
For the Year Ending  
30<sup>th</sup> September 2024**

**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:** Mrs S M Millett  
Trecarnwenn  
Mead End Road  
Sway  
Lymington  
Hampshire  
SO41 6EH

**Trustees:** Dr Sally Smith (Chairman)  
Sharon Millett (Treasurer)  
Jonathan Hartley  
Sue Cornwell  
Janet Kirk  
Angela Willows

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

**Independent Examiner:** Mike Butler ACMA  
Mallard House  
Brighton Road  
Sway  
Lymington  
Hampshire  
SO41 6EB

## SWAY WELFARE AID GROUP

### Structure, Governance and Management

The Sway Welfare Aid Group (SWAG) 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 February.

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 Sally Smith (Chair), Sharon Millett (Treasurer), Jonathan Hartley, Sue Cornwell, Janet Kirk and Angela Willows.

Sway Welfare Aid Group is affiliated to the Good Neighbours Network (GNN) which has undergone a funding change and is no longer funded by Hampshire County Council. It is currently supported by Council for Social Responsibility (CSR), an independent social action charity connected to the Dioceses of Portsmouth. GNN are awaiting a decision regarding their continued funding via the NHS through the Integrated Care Board (ICB). 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 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.

In addition, the charity runs a weekly Community Café to provide a focal point for social interaction and to improve well-being among people in the village. The café runs on a "donations only" basis.

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 and also benefits from voluntary donations from clients of its transport service and community café.

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

## SWAY WELFARE AID GROUP

### **Achievements and Performance**

During 2023-24, SWAG continued to support the residents of Sway and most especially those in our community who are most vulnerable. Despite an economic environment which has been more challenging than expected at both national, and local levels, and thanks to the generosity of our supporters and the hard work and dedication of our volunteers and activity coordinators, SWAG was able to respond quickly with financial support to those in need, has delivered efficient and reliable help with medical transport for elderly residents, and provided valued social interaction opportunities for elderly residents living alone.

In an unusually volatile market for investment activity, the trustees have continued to invest the funds of the charity cautiously.

Thanks also to the generosity of the people of Sway, the charity has concluded another twelve months in a secure financial position which will ensure the charity's ability to continue providing these services in future years.

### ***Grants***

Once again, the charity has concentrated its grant resources on individuals and families. The charity has been able to respond to all requests for financial assistance received which were commensurate with our charitable objectives.

The amount of the traditional heating grants was increased to £800 per year in December 2023 due to the predicted increased costs of both gas and electricity. Seven households in the village benefitted from heating grants, paid in 2 instalments in December and March.

Approaches received by the charity from Sway residents experiencing financial hardship did not match, in financial terms, the amount disbursed in the previous year, however through our support to the local primary school a greater number of low-income families did receive much needed help thanks to SWAG grant funds.

The relevant details of grant sums disbursed may be viewed in the Financial Review section of this report.

### ***Community Café***

The Community Café had an extremely successful year thanks to the leadership of the two coordinators, Sue Cornwell and Grete Steen, supported by a committed team of helpers. Meeting some 50 times, welcoming an average of 27 (including the helpers) per session and operating on a donations basis, the Café continues to provide a highly valued opportunity for social engagement for a loyal group of local clients, many of whom live alone. The Café also extends a welcome to a small number of residents of Sway Place residential home.

During the year the organisers began to provide "Soup and Sandwich" in addition to the regular coffee and tea on a trial basis once a month and this has proved very popular with up to 20 people per session enjoying home-made soup and freshly prepared sandwiches. This initiative will be continued over the winter months.

## **SWAY WELFARE AID GROUP**

In 2023, the Community Café was successful in being selected by the Co-operative Group team to be one of three community causes to benefit from the proceeds of Co-op customers' purchases from shops in the New Forest area. The sum raised from this source was £2,026.95.

### ***Lunch Club***

Due to the dedication and enthusiasm of the two Coordinators, Jane Pitts and Deborah Walker and a team of volunteer cooks and helpers, the Lunch Club met on 23 occasions with an average attendance of 27, providing members with a two-course hot meal and an opportunity for social interaction which is much appreciated by our members who live alone.

Transport is provided to those members who need it by SWAG volunteer drivers.

Both the Community Café and the Lunch Club have raised, through voluntary donations and subscriptions respectively, sums which contribute towards the cost of food and refreshments and to room hire costs which are funded from SWAG charitable funds.

### ***Medical Transport Service***

Our medical transport service provided an impressive 477 journeys to various hospitals, local surgeries and other medically-related facilities providing a service to 105 clients, some requiring support on a regular basis for limited periods of time.

The trustees' thanks are due to the volunteer team of coordinators led by Hugh Marchant who give up their free time to run the service, in addition to themselves acting as volunteer drivers. There are currently 63 volunteer drivers plus 4 who are inactive at present. We have been very fortunate to attract several new volunteer drivers this year, which has enabled us to maintain our driver strength at approximately the same level as the year before.

Thanks goes to all our volunteer drivers, whose efforts are so appreciated by the residents who rely on this service to be able to get to their medical appointments.

### ***Support for Sway community activities***

In 2023-24 SWAG has again granted to the Sway Thursday Afternoon Club a sum of money sufficient to cover entirely the group's venue hire costs.

### ***Referral activities***

Over the period of this report, SWAG, acting as a local agent, made a number of referrals to the New Forest Basics Bank. We also inform clients of the local Fareshare scheme and are aware that some have taken advantage of this.

## SWAY WELFARE AID GROUP

### *Future Outlook*

Thanks to donations from Sway residents over the years, and the prudent management of our invested reserves, SWAG has during our previous financial year been able to continue to support our local community.

In the immediate future the outlook, both national and international, remains uncertain and we anticipate that residents of Sway will continue to request and value our help.

Finally, the trustees wish to reiterate their thanks to all our volunteers who willingly give their time to help with all our activities and without whose help we would be unable to continue to provide assistance to the residents of our village.

### **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*

Overall donations are slightly down on last year by just over £1,000 after Gift Aid was added. The appeal raised donations of £5,799 including Gift Aid recovered but was down by £634 on the previous year. This included a single generous donation £2,500 including Gift Aid. We were also lucky to receive a further generous donation of £3,062.50 including Gift Aid, but this was not allocated against the Appeal. Furthermore, the Co-op in Sway kindly nominated the Community Café as their good cause last year and in November transferred £2,026.95 directly into our bank account.

Donations from our medical transport clients was up by £523 to £6,639. Community Café donations amounted to £743 including Gift Aid which was down by £303. In memoriam donations were up by £255 to £817 including Gift Aid.

The charity did not run any fundraising events this year.

#### *Charitable Activities*

In line with last year, we did not receive any requests for Small Fuel Grants.

The trustees responded to the fuel price increases this year by increasing the charity's regular heating grants paid to needy beneficiaries in the village to £800, paid in two £400 instalments in December and March. Seven families benefitted from this scheme down from ten in the previous year.

Requests for help under the normal hardship scheme fell by £1,047 to £2,304, benefitting four families.

Organisations to benefit from SWAG grants in the year under review were:

- £3,000 to St. Luke's Primary School – support to vulnerable families
- £500 to Spudworks for a bespoke handrail to improve access
- £525 to Sway Thursday Afternoon Club for room hire for their meetings

## SWAY WELFARE AID GROUP

The cost of the medical transport service was down by £718 to £4,976. The costs of this service largely represent the money paid to SWAG volunteer drivers for their fuel and are directly related to the miles driven on the charity's behalf. The donations received from clients, using this service, together with the recovered Gift Aid were sufficient to cover the transport service and support costs providing a surplus of £1,663.

Lunch Club members continue to pay a nominal £4 per session for their food. SWAG continues to meet the room hire and other support costs from unrestricted funds and a transfer of £829 from the Unrestricted Fund to the Lunch Club has been made for this.

The cost to operate the Community Café was £1,101 and it generated £743 in donations including Gift Aid recovery, therefore a deficit of £358 for the year.

No trustee has claimed expenses for their work for the charity in the period under review.

There were no related party transactions in the year.

### *Investment Performance*

Both the equity funds and the fixed interest fund have grown over the year, 7% and 4% respectively.

The yields were 3.6% for the Endowment fund and 4.1% for the Unrestricted fund investments.

### *Overall Position*

The charity has ended the year with income exceeding expenditure creating a surplus of £20,949, an increase of £4,729 on last year.

Expenditure on charitable activities has dropped again this year to £21,600, down by £3,898 on the previous year.

Total reserves in the Unrestricted Fund were £76,754 an increase of £22,468 on the previous year.

## **Approval**

This report and the associated accounts were approved by the members on 18<sup>th</sup> February 2025 and signed on their behalf.

*Signed*

Dr Sally Smith  
Chair

*Signed*

Sharon Millett  
Treasurer

## SWAY WELFARE AID GROUP

### Independent Examiners Report

I report on the accounts of the Sway Welfare Aid Group for the year ended 30<sup>th</sup> September 2024, 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*

Mike Butler ACMA  
Independent Examiner

Date: 14<sup>th</sup> January, 2025



## SWAY WELFARE AID GROUP

### STATEMENT OF FINANCIAL ACTIVITIES for the year ended 30th September

2024

|                                    |       |                      |                                  |                                 | 2024        | 2023                     |
|------------------------------------|-------|----------------------|----------------------------------|---------------------------------|-------------|--------------------------|
|                                    | Notes | Unrestricted<br>Fund | Restricted<br>Lunch Club<br>Fund | Expendable<br>Endowment<br>Fund | Total Funds | Total Funds<br>Last Year |
|                                    |       | £                    | £                                | £                               | £           | £                        |
| <b>Income and Endowments from:</b> |       |                      |                                  |                                 |             |                          |
| Donations and legacies             | 2     | 21,673               | 0                                |                                 | 21,673      | 22,694                   |
| Charitable activities              |       |                      | 2,665                            |                                 | 2,665       | 2,304                    |
| Investments                        |       | 18,250               |                                  |                                 | 18,250      | 16,823                   |
| Fund raising activities            |       | 80                   |                                  |                                 | 80          |                          |
| <b>Total</b>                       |       | 40,003               | 2,665                            | 0                               | 42,668      | 41,821                   |
| <b>Expenditure on:</b>             |       |                      |                                  |                                 |             |                          |
| Raising funds                      | 3     | 119                  |                                  |                                 | 119         | 103                      |
| Charitable activities              | 4     | 18,006               | 3,595                            |                                 | 21,600      | 25,498                   |
| <b>Total</b>                       |       | 18,124               | 3,595                            | 0                               | 21,719      | 25,601                   |
| Net Gains/(losses) on investments  |       | 1,417                | 0                                | 30,099                          | 31,517      | 19,278                   |
| <b>Net income/(expenditure)</b>    |       | 23,296               | (930)                            | 30,099                          | 52,466      | 35,499                   |
| <b>Transfers between funds</b>     |       | (829)                | 829                              |                                 | 0           |                          |
| <b>Net movement in funds</b>       |       | 22,468               | (101)                            | 30,099                          | 52,466      | 35,499                   |
| <b>Reconciliation of funds:</b>    |       |                      |                                  |                                 |             |                          |
| Total funds brought forward        |       | 54,286               | 711                              | 414,189                         | 469,186     | 433,688                  |
| <b>Total funds carried forward</b> |       | 76,754               | 609                              | 444,289                         | 521,652     | 469,186                  |

## SWAY WELFARE AID GROUP

### BALANCE SHEET at 30th September 2024

|  | Note | 2024<br>£ | 2023<br>£ |
|--|------|-----------|-----------|
| <b>Fixed assets:</b>                           |      |           |           |
| Investments - Endowment                        | 5    | 444,289   | 414,189   |
| Investments - Unrestricted funds               | 6    | 35,376    | 33,959    |
| <b>Current assets:</b>                         |      |           |           |
| Debtors  | 7    | 906       | 893       |
| Deposit account                                |      | 40,417    | 19,858    |
| Cash at bank and in hand                       |      | 1,604     | 896       |
| <b>Liabilities:</b>                            |      |           |           |
| Creditors: Amounts falling due within one year | 8    | (940)     | (610)     |
| <b>Net assets or liabilities</b>               |      | 521,652   | 469,186   |
| <b>The funds of the charity:</b>               |      |           |           |
| Endowment fund                                 |      | 444,289   | 414,189   |
| Unrestricted fund                              |      | 76,754    | 54,286    |
| Lunch Club fund                                |      | 609       | 711       |
| <b>Total charity funds</b>                     |      | 521,652   | 469,186   |

The notes on pages 11 and 12 form part of these accounts.

Approved by the trustees on 11<sup>th</sup> November, 2024 and signed on their behalf by:

*Signed*

Dr Sally Smith – Chair of Trustees

## SWAY WELFARE AID GROUP

### NOTES TO THE FINANCIAL STATEMENTS for the year ended 30th September 2024

#### 1. Accounting policies:

- a) The financial statements have been prepared in accordance with SORP2016, the Financial Reporting Standards FRS 102 and the Charities Act 2016.
- 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:

|                                 |              |              |               |              |              | 2024          | 2023          |
|---------------------------------|--------------|--------------|---------------|--------------|--------------|---------------|---------------|
|                                 | Appeal       | Transport    | Lunch<br>Club | Café         | Other        | Total         |               |
|                                 | £            | £            | £             | £            | £            | £             | £             |
| Donations received              | 4,795        | 5,503        | 0             | 595          | 6,796        | 17,688        | 14,465        |
| In memoriam                     |              |              |               |              | 817          | 817           | 562           |
| GiftAid recovery                | 1,004        | 1,136        |               | 149          | 879          | 3,167         | 2,667         |
| Legacy                          |              |              |               |              |              |               | 5,000         |
|                                 | <u>5,799</u> | <u>6,639</u> | <u>0</u>      | <u>743</u>   | <u>8,492</u> | <u>21,673</u> | <u>22,694</u> |
| Donations in the Previous Year: |              |              |               |              |              |               |               |
| Donations received              | 5,469        | 5,094        | 150           | 857          | 2,895        |               |               |
| In memoriam                     |              |              |               |              | 562          |               |               |
| GiftAid recovery                | 964          | 1,022        |               | 189          | 493          |               |               |
| Legacy                          |              |              |               |              | 5,000        |               |               |
|                                 | <u>6,433</u> | <u>6,116</u> | <u>150</u>    | <u>1,046</u> | <u>8,950</u> |               |               |

#### 3. Costs of fundraising:

|           | 2024       | 2023       |
|-----------|------------|------------|
|           | £          | £          |
| Appeal    | 59         | 58         |
| Publicity | 60         | 45         |
|           | <u>119</u> | <u>103</u> |

#### 4. Charitable activities:

|                                      | Direct        | Support    | Total         | 2023          |
|--------------------------------------|---------------|------------|---------------|---------------|
|                                      | £             | £          | £             | £             |
| Hardship grants to individuals       | 2,200         | 104        | 2,304         | 3,351         |
| Heating grants to individuals        | 5,600         |            | 5,600         | 7,106         |
| Grants made to organisations         | 4,025         |            | 4,025         | 5,025         |
| Transport service                    | 4,534         | 442        | 4,976         | 5,694         |
| Lunch Club                           | 3,503         | 92         | 3,595         | 3,178         |
| Community Café                       | 1,020         | 81         | 1,101         | 1,144         |
| Total costs of charitable activities | <u>20,882</u> | <u>718</u> | <u>21,600</u> | <u>25,498</u> |

General support costs are divided among the various activities in proportion to the share of the total direct costs made by each activity (see below).

## SWAY WELFARE AID GROUP

### NOTES TO THE FINANCIAL STATEMENTS continued

| Allocation of Support Costs: | 2024    |           | 2023    |           |
|------------------------------|---------|-----------|---------|-----------|
|                              | Related | Allocated | Related | Allocated |
|                              | £       | £         | £       | £         |
| Grant making                 |         | 104       |         | 182       |
| Transport service            | 347     | 95        | 620     | 182       |
| Lunch Club                   | 11      | 81        | 115     | 164       |
| Community Café               |         | 81        |         | 164       |

  

|                                       |                |                |
|---------------------------------------|----------------|----------------|
| <b>5. Investments - Endowment:</b>    | <b>2024</b>    | <b>2023</b>    |
|                                       | £              | £              |
| Carrying value at start of period     | 414,189        | 379,404        |
| Additions at cost                     |                | 15,000         |
| Unrealised gain/(loss) on investments | 30,099         | 19,785         |
| Carrying value at end of period       | <u>444,289</u> | <u>414,189</u> |

  

|                                       |               |               |
|---------------------------------------|---------------|---------------|
| <b>6. Investments - General Fund:</b> | <b>2024</b>   | <b>2023</b>   |
|                                       | £             | £             |
| Carrying value at start of period     | 33,959        | 34,465        |
| Unrealised gain/(loss) on investments | 1,417         | (506)         |
| Carrying value at end of period       | <u>35,376</u> | <u>33,959</u> |

  

|                    |             |             |
|--------------------|-------------|-------------|
| <b>7. Debtors:</b> | <b>2024</b> | <b>2023</b> |
|                    | £           | £           |
| GiftAid refund due | 897         | 861         |
| Uncredited cheques |             | 20          |
| Pre-payments:      |             |             |
| Postage in hand    | 9           | 12          |
|                    | <u>906</u>  | <u>893</u>  |

  

|                       |             |             |
|-----------------------|-------------|-------------|
| <b>8. Creditors:</b>  | <b>2024</b> | <b>2023</b> |
|                       | £           | £           |
| Accrued mileage costs | 940         | 610         |
|                       | <u>940</u>  | <u>610</u>  |