



Trustees' Annual Report for the period

	Period start date			Period end date			
From	01	01	2017	To	31	12	2017

Section A Reference and administration details

Charity name Chris Westwood Charity for Children with Physical Disabilities

Other names charity is known by

Registered charity number (if any) 1101230

Charity's principal address For the attention of Chris Westwood
 PO Box 7131,
 STOURBRIDGE.
 Postcode DY8 9FP

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Christopher Westwood	Chairman of Trustees		A Trustee is appointed by a resolution of the Trustees passed at a special meeting, called in accordance with Clause K of the Declaration of Trust dates 19 th November 2003
2	Graham Kenneth Wood	Treasurer		
3	Dr Janine Margaret Barnes	Medical Adviser		
4	Lewis Richard Thomas Barnes			

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year
Not Applicable - None	

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Not Applicable		No additional advisers required at present scale of activity

Name of chief executive or names of senior staff members (Optional information)

Not applicable – no employees, all work carried out voluntarily, at no cost to the Charity, by the Trustees. All Charity activities are under the control of the Trustees, chaired by the Founder (Chris Westwood)

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust Deed dated 19 th November 2003
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Selection by the existing Trustees, in accordance with sections D to G inclusive of the Declaration of Trust, dated 19 th November 2003

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Policy Regarding Trustee Appointment: Trustees are selected on the basis of the expertise and experience that they are able to bring to the Charity. As the position is voluntary, and the current scale of operation is such that there is no need to employ any additional assistance, key attributes are the willingness to both provide the necessary time to carry out any tasks that arise, and to underwrite any incidental costs that result from those actions, so minimizing (and to date eliminating) any resultant costs to be met from Charity funds. Trustees are not subject to specific induction training, but all Trustees are supplied with the Charity Handbook which is updated every six months, and which contains details of all the policies in place, and details compliance with all of the current relevant legislation. The Handbook is always a specific item on the six monthly meeting agenda (being reviewed and updated as necessary before the meeting), and any changes are discussed to ensure that all Trustees are fully aware of the latest legal requirements, to ensure that the Charity is in full compliance with the Charity Commission guidance.

Organisational Structure: The Trustees constitute a governing board, which meets biannually (or additionally as may be required). Direct and e-mail contact is made between the Trustees on a regular basis to discuss and agree any actions, grant approvals etc. that may be required. These are subsequently reported formally, at the next Trustee meeting. The Charity is not part of any wider network, operates as a sole entity, and it is the specific wish of the Founder that it remains completely independent. Upon his death, his intention is that a permanent endowment from his estate will provide regular income from a suitably managed investment portfolio, which the Founder wishes to be used by the Trustees to continue the activities of the Charity, as an independent organisation, in perpetuity.

Relationship with Related Parties:

The Charity has no formal direct operating relationship with any other charity or organisation. Informal relationships exist with other local charities, such that suitable applications may be passed between them or very occasionally co-funded, where appropriate.

Several groups collect for the Charity, but, while any and all donations are very greatly appreciated, the Trustees retain sole control over decisions regarding the use of any funds donated.

The Charity is occasionally approached by other charities for donations. In each case it is prepared to offer help only if a suitable case is referred directly to it, and it can then deal directly with the applicant, so that the effect of any administration expenditure by the original charity is avoided.

The Chairman is a Governor of Pens Meadow Severe Special School in Wordsley., and of Penn Hall Special School in Wolverhampton. The Charity periodically helps some of the children attending these schools, but all applications for help follow the standard procedure, and are considered by all

of the Trustees. Assistance is granted only if any application satisfies the Grant Criteria, the necessary funding is available, and all the Trustees agree to proceed.

Trustees Consideration of Major Risks: The Trustees are aware of the guidance in "Charities and Risk Management" CC26 October 2012, and that a Charity is encouraged to make a statement regarding Risk Management as a matter of best practice. The Trustees consider that carrying out Risk Assessments on the major activities is a very worthwhile exercise, and, accordingly, operations are reviewed at the biannual meetings, and procedures are regularly updated and extended in the light of operational experience, and revised legislation/guidance.

The Charity has a comprehensive set of operating procedures, which are detailed in the Charity Handbook, and which are regularly reviewed and updated as required.

The Trustees also regularly review the Child Protection Policy, and while it remains a Charity requirement that all Trustees must satisfactorily complete a basic DBS check prior to appointment, this has subsequently been extended, with two nominated Trustees now required to also complete an enhanced DBS check, and to act as the specified direct contacts with children when/if a very occasional requirement for such contact should arise. Since these contacts are likely to be minimal, very occasional (no actual contacts have been necessary to date since operations began), and would never be unsupervised, no further action is considered relevant at present.

The Trustees' Statement of the Consideration of Major Risks is:

"At the current scale of operation, with the only point of contact with the public normally being via the provision of grant aid finance, approval for which is only given following the receipt of external expert assessment, having an extensive Policy for Safeguarding Children in place, and in operation, current risks are assessed to relate to the ability to generate sufficient funding, generate a suitable level of grant requests, and ensure the long term continuation of the Charity. Operational objectives have already been set to address these risks".

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

To provide financial assistance at the discretion of the Trustees to provide the relief of Physically Handicapped Children, within the United Kingdom, in particular but not exclusively to improve the quality of their lives by the provision of financial and other assistance, for example the purchase of equipment and modifications to improve access and mobility, or for any other purpose that the Trustees deem to be in accordance with the aims of the Charity, in Stourbridge and surrounding areas.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Public Benefit:

The Trustees are very aware of the requirements for the Charity to be able to demonstrate, explicitly, that its aims are for the public benefit, and for Trustees to report on their charity's activities for the public benefit.

Charitable Activity:

Since inception, the Charity has received a wide range of requests for assistance, and typical examples of the areas in which financial assistance has been granted to date have involved providing the funding for:

- a) Special exercise equipment, eg. walkers, tricycles, and standing frames, to assist in regaining and maintaining mobility.
- b) Wheelchairs, special mobility chairs, support seating and lifting equipment, special car seats and special beds, to improve the quality of life.
- c) Equipment to assist the visually impaired, and sensory room equipment for help with autism.

The stated objects of the charity are:

“To provide financial assistance at the discretion of the Trustees to provide the relief of physically handicapped children, within the United Kingdom, in particular but not exclusively to improve the quality of their lives by the provision of financial and other assistance, for example the purchase of equipment and modifications to improve access and mobility, or for any other purpose that the Trustees deem to be in accordance with the aims of the Charity, in Stourbridge and surrounding areas”.

It is considered that the charitable purpose listed as “the relief of those in need, by reason of youth, age, ill-health, disability, financial hardship, or other disadvantage” in the Charity Commission publication "Charitable Purposes and Public Benefit" issued 16.09.2013, covers the activities of the Charity, as detailed in it's stated objects. The Trustees conclude that this demonstrates that the Charitable Purpose is for the Public Benefit.

In order to demonstrate how the Charity's aims, and purpose, comply with Public Benefit requirement, its activities have been examined in more detail, in relation to the Public Benefit Principles.

Principle 1: There must be an identifiable benefit or benefits

Principle 1a: It must be clear what the benefits are:

The public benefit requirement is met by the clear stated aim of providing financial assistance to physically handicapped children.

Principle 1b: The benefits must be related to the aims

The stated aims cover the provision of financial assistance to provide the relief of physically handicapped children, and the activities of the Charity throughout the year have been solely related to the provision of financial assistance within the areas listed under Charitable Activity.

Principle 1c: Benefits must be balanced against any detriment or harm

The Charity carries out no direct activities other than the provision of financial assistance to help the relief of physically handicapped children.

It's actions are in response to requests for assistance which are supported, either initially, or following a Charity request, by information and advice from experts in the particular area of the problem, explaining why the assistance is required, the specification of the equipment to be purchased with the grant, and the cost. The Charity, therefore, provides finance only when suitable external expert advice has already been provided.

Principle 2: Benefit must be to the public, or section of the public

Principle 2a: The beneficiaries must be appropriate to the aims

The aims of the Charity are to provide relief to physically handicapped

children. Accordingly, the benefit is available only to a section of the public. This selected grouping has two restrictions:

Firstly, it is limited to children and young people. While there are no explicit age limits, the discretion of the Trustees is used, and ages up to 25 years would normally be considered.

Secondly, the child, or young person, must require assistance for the relief of problems associated with a physical disability, in order to be assessed for a grant, and be in a position where insufficient funding is available from other sources, to provide the relief requested.

It is considered that the restrictions are the result of a clear definition of the charitable purpose, and are reasonable and relevant to the Charity's aims. They define a potentially substantial class of people able to benefit, and anyone who could qualify for the benefit is eligible.

Principle 2b: Where benefit is to a section of the public, the opportunity to benefit must not be unreasonably restricted by geographical or other restrictions

While the Declaration of Trust Deed does allow the Charity to operate throughout the UK, the Charity's primary stated aim is to help children and young people with physical disabilities, in Stourbridge and the surrounding areas. The location of operation is at the discretion of the Trustees. In view of the size of the Charity, and current scale of operation, it was considered sensible and practical to concentrate initially on the local area. Accordingly, approval of applications to date has been restricted to only those within an approx. 50 mile radius of the registered office, any final decision on location remaining at the discretion of the Trustees. The Trustees consider that the area specified is of a very significant size, particularly in relation to the size of the Charity, and does not place unreasonable geographical restrictions on applicants.

Ability to pay any fees charged – While this section has now been withdrawn, the Charity wishes to state clearly that there are no fees charged for any of the activities of the Charity. Everything done is an outright gift to the recipient, so this section was never applicable.

Principle 2c: People in poverty must not be excluded from the opportunity to benefit – Withdrawn by Charity Commission in 21.12.11 Guidance, but not applicable in any case since all activities are outright gifts, and the Charity has a specific Policy Statement that it does not retain title to any equipment purchased.

Principle 2d: Any private benefits must be incidental

The activities of the Charity are confined to the relief of physically handicapped children by the provision of relevant financial assistance. The assistance is generally for the direct purchase of an item of equipment, and, primarily, therefore, benefits only the recipient.

None of the Trustees is associated in any way with the assessment, manufacture, or supply of any equipment, or receives any payment associated with the provision of the financial assistance.

As a result, it is considered that the Charity operates only to help those specified in its charitable aims, and the Trustees do not obtain any private benefits from the Charity.

Conclusion:

The Trustees formally declare that they have had regard to the guidance issued by the Charity Commission on Public Benefit, and consider that the activities of the Charity are in full compliance.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Grant making: The grant criteria require two items of information to be supplied with an application, a supporting letter from a suitable medical expert explaining the problem, what is needed and why it will help, and a detailed quotation after assessment by the suppliers competent person. If the equipment is not available from the State, the family is in need, and there is no other funding, the Charity will consider approval of the application, subject to the funding position, and certain checks carried out. Then, if approved, a grant is made, usually by cheque, always payable direct to the supplier, as a gift outright with no retention of title.

Contribution made by Volunteers: The Charity operates with zero expenditure on administration. All work is voluntary, and can easily be carried out by the Trustees, so the Charity has no additional volunteer requirements. The Trustees meet any incidental expenses incurred, so that the Charity operates with no costs.

Policy Programme Related Investment: Not Applicable.

The Charity responds to applications made to it, and does not seek to make any other grants or form of support.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

Key Financial Highlights:

- The Charity began the year with funds of £52,561.11
- Income for the year was £113,725.15
- Grants made totalled 102, at a cost of £137,186.81
- Administration expenditure for the year was again zero
- Leaving total funds at the year end of £29,099.45
- By the year end we had completed 512 grants, at a total cost of £626,700, since the Charity was formed on the 19th November 2003. This means that we have now exceeded half a million pounds granted since we started, and we are now approaching a new milestone of £750,000.

Significant fundraising events during the year were:

- Personal donations increased significantly during the year, and we raised £26,453.00.
- In 2016, we were the "Charity of the Year" for Charter Court Financial Services", and a final balance came through in January of £7,520.60, bringing the total they raised from the start of 2016 to over £60,000.
- We were involved with a number of fundraising events, which raised a total of £6,045.20 during the year. Of this, £1,380.00 was raised at the Loan Talk Awards. This arose through a contact of Charter Court Financial Services, and we were the named charity for the presentation evening.
- Gift Aid was again promptly paid, following our claim in April, amounting to £3,962.73. Further Gift Aid was claimed by Everyclick for direct donations to our funding pages.
- Regular donors again showed a useful increase in number, and we raised £4,189.00 (before Gift Aid). This area continues to grow and is becoming a much appreciated source of funds.
- Charitable Foundations were a great help during the year. With the receipt of a substantial legacy a couple of years ago, and the assistance of Charter Court Financial Services in 2016, we had not made many approaches for help for some years. Fortunately, our work was well accepted, and we received total backing of £61,850. We would particularly like to mention the Robert McAlpine Foundation, which continue to support us yearly, and their donation is very important to us, and a very great help.
- Beyond that, other company donations were smaller at £657.44, we received the final balance payment from a deceased estate of £467.06, and collection boxes added a further £447.71.
- While grants made were once again above income, we were still able to complete 2017 with just over £29,000 in reserves.

Our biggest achievements during the year are considered to be:

- We have continued to operate at zero administration cost and intend to continue to do so.
- We have responded generally within 24 hours to each request, once we have all of the information listed in our requirements.
- We have not had to turn a single child away that we wished to help
- We have again exceeded £100,000.00 in grants made.
- We have continued to expand our level of activity, helping more cases than ever in 2017.
- In February, we reached the major milestone of £500,000 raised and granted since we started, all with no administration costs deducted. We now look forward to our next target of £750,000.

Section D

Achievements and performance

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Section E

Financial review

Brief statement of the charity's policy on reserves

The primary objective of the Charity is to ensure that the funding raised is directed to those in need. If an application fulfils the Grant Criteria, and the Trustees, at their discretion, consider that a grant should be made, then provided sufficient funds are available, help will be given, even if it reduces the reserves to zero. With no operating costs, we have no minimum reserves requirements, and the Trustees consider that all funds held should be used for the purpose for which they were donated, with no minimum retention level. The Charity could stop and restart operations at any time, with no financial implications other than a delay in helping those in need. Should the level of grant requests fall significantly below income at any time, allowing a cash reserve to accumulate, the Trustees have the discretion to consider longer term investment, in accordance with the criteria in the Investment Policy.

Mindful of the increased level of risk that would then be involved, the policy requires the Trustees to consider if they need to seek additional expert advice, at that point, before taking any action, although, as stated above, the objective of the Trustees is to ensure that funds raised are directed to those in need, at the earliest opportunity, and not accumulated in the Charity's reserves.

Currently, the Trustees aim to hold the cash reserves in instant access accounts, to enable the Charity to respond to requests arising for grant assistance, as they arise.

Accordingly, the Trustees consider that the current levels of reserves are prudent.

Details of any funds materially in deficit

Not Applicable - None

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The Charity has continued to try to develop a wide range of sources of funding, and these have been detailed in Section D Achievements and Performance.

We constantly seek new sources of funding, so that we can respond to the level of requests for help that we receive.

All of our expenditure has been by outright gifts, with no retention of title, and paid directly to the supplier of the specified item of mobility equipment, all in accordance with the aims and objectives of the Charity.

Section F

Other optional information

The Charity considers that its method of operation offers four points of possible differentiation from other charities, which might be worthy of consideration to potential donors:

Targeted:

We are a local charity, targeting small sums for specific uses, which can make a dramatic difference to both the life of the individual, and the family. Typically this will involve the purchase of a special piece of equipment to help with daily life, which can range from a special car seat, special support chair, a walker to aid mobility, to special exercise equipment to aid development.

Safety Net:

The State systems often have gaps which leave individuals with little hope of receiving help, and it is in these areas that the Charity operates. The special equipment required often has to be funded from a general budget of the special school attended by the child (and available funding is usually limited), or by the parents for home use (and again, some parents circumstances are such that they are unable to fund the equipment recommended). The Charity can help by providing the required funding directly to the individual children with the identified needs.

Timescale:

We try to respond to a request within 24/48 hrs. Larger organisations often have quarterly cut off dates for applications, and periods of 3 to 4 months before a determination is made. When a young child needs exercise equipment for development, we believe that speed is critical, particularly when they have a degenerative or life limiting condition, and for suitable applications, we can give a fast response, allowing improvements to start much earlier.

No Costs:

We operate without any overhead costs. All the Trustees, and their friends, provide the necessary services free of charge, and no person receives any payment from the Charity. This includes office services, printing, postage, website development etc. As a result, every penny donated is put to the use that the donor intended.

Change of Address:

During 2016 we changed our contact details to a PO Box Number following the sad loss of our Trustee whose business address we used for receipt of our mail, and this has worked without any problems.

New Legislation that we have been required to consider:

Common Reporting Standard:

This came into force on 31.05.17, although we are currently exempt due to our level of Passive Income (*ie Investment income*). This could change longer term with the receipt of a Permanent Endowment (*typically a legacy where the capital must not be touched, but is instead invested, and the income used for the benefit of the Charity*).

The CRS is an International Information Exchange regime, aimed at promoting tax transparency and preventing offshore tax evasion. We are currently classified as an Active NFE (Active Non-Financial Entity), and if a charity does not fall within the definition of a "Financial Institution" it does not need to comply with the CRS regime. Charities are considered to be "Financial Institutions" if they rely on investments for more than 50% of their income (passive income) and where those investments are professionally managed by a Financial Institution under a discretionary mandate, both conditions needing to apply. We have no investments other than our cash reserves, which are not taken into account under CRS, so neither condition is currently applicable. We shall continue to monitor both our position, and any future changes to the legislation, as we could be required to request more information from all new applicants.

General Data protection Regulations:

This comes into force on 25.05.18. Deemed consent disappears, which means that we shall require positive

consent from our supporters for them to receive any further communication from us. We also have to have procedures in place stating exactly what data we hold, why we need to hold it, how we protect it, and how our supporters may unsubscribe from future contact, if they wish. Charities will now have to make contact with all of their contacts to ask if they may in future contact them, and record the responses. All of this has been detailed in our Privacy Statement, which is on the Data Protection page of our website.

Initial requests for consent are being sent out with the end of year Annual Progress Report.

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Christopher Westwood	
Position (eg Secretary, Chair, etc)	Chairman of Trustees	
Date	31.12.17	