

# **Chris Westwood Charity for Children with Physical Disabilities.**

## **Update Report - First Quarter 2022**

### **Background:**

As previously reported, we reached our first major milestone of £1 Million raised and granted by mid November 2021, almost exactly 18 years to the day from when our Trust Deed was first approved by the Charity Commission (we were later entered officially onto the Charity Commission register on 17<sup>th</sup> December 2003). With the exceptional level of activity seen in both Q3 and Q4 of 2021, we finally ended the year having completed a further £25,404 in grants beyond the amount necessary to reach the £1 Million milestone (ie all in the last six weeks of the year - effectively four weeks with the Christmas period, which shows how busy we were), beginning the first step towards our next milestone of reaching £2 Million raised and granted. The final figures for 2021 were 96 grants completed totalling £105,821.71.

### **Progress in Q1 2022:**

Activity has been less hectic than at the end of 2021, but we have still completed 21 grants totalling £18,498.54, compared to 12 grants totalling £13,857.45 in 2021. Although significantly higher this year, we do not have the COVID19 restrictions in place this time, which does make a big difference in the ability to carry out the supplier assessments for mobility equipment.

The one noticeable change so far this year has been that we have received a much higher than usual number of requests for smaller amounts, either for smaller items or because some funding had already been obtained from another charity and we were asked to complete the balance required for the purchase to proceed. This has meant that the average grant size has reduced significantly for this quarter. We expect this to trend back towards our "normal" average grant size (typically around £1,100/grant) as the year progresses.

During 2021 we managed to raise £105,235.84, almost matching the demand we saw, but fundraising will, as always, be a challenge in 2022. Already we have held a Quiz Night which has helped to bring in funds, and with the COVID19 restrictions being removed we hope to see a big increase in the number of groups that will once again be able to hold collections and fundraising events to support us. We have already been advised of two other fundraising events being organised by the family of a child we supported, a Skydive in June and a half Marathon in September. These additional fundraising events are very much appreciated.

Several of our regular supporters were able, once again, to help us with larger one-off donations which has enabled us to look forward to at least coping with the early rush of Q2 applications. Our main target now is to concentrate on trying to build reserves for the latter part of Q2 and the usual very busy Q3/Q4 period - in 2021 we completed £61,051.94 in grants in Q3/Q4, compared to £44,769.77 in Q1/Q2.

### **Changes to our Bank Accounts:**

We reported last year that HSBC (our main Banker) was making substantial changes to its accounts and was introducing charges on some accounts for all charities and small organisations from the start of November 2021. Sadly, this is becoming common in the Banking sector and raising operating costs for many charities and small organisations.

Until November we had benefitted from no charges being levied on our Bank Accounts (which are always in

credit and we have no overdraft facilities as we do not intend to ever exceed our funding limitations), but there is now a monthly fee plus charges for cheque handling on our Current Account, which has been renamed a Charitable Account by HSBC, and charges are levied for cheque and cash payments both in and out, as well as the monthly fee.

For some time we have been insisting on only dealing with suppliers who can issue a proforma invoice which we can then pay by BACS for all grants, which now also helps to minimise the charges we face. Since we intend to operate with zero cost, the Trustees have agreed to cover the minor expenditure that will now be incurred each month with HSBC.

We can reduce the cost of handling any cheques received by using the HSBC mobile banking app. (by 50%). The app works by submitting details of the cheque amount together with images of both the front and back of the cheque. While this works for the “normal” size handwritten cheques, we find that some organisations use larger size cheques with a lot of additional fine print (eg PayPal Giving Fund) and the quality of the photograph using the app has proved to be unacceptable to the system for use of this method. So we still need to pay in manually for both these cheques, and any cheque larger than £500.00.

Once we have approved a grant we “ring fence” the funds to ensure that we can pay the proforma invoice when presented. There can be significant delays due to assembly time for equipment, and HSBC then benefits from a positive cash balance in our Business Money Manager Account by paying us 0.03% interest (0.01% interest prior to 03.03.22) while having our money at it’s disposal.

We have seen the announcement from HSBC in the last few weeks that one in seven of their Bank branches will be closed shortly as in-branch demand has reduced, amounting to 69 closures in total. Stourbridge (our local branch), which has already reduced to machine activity only with no counter service, is not on the list, so the branch remains open at present. With no counter service, and limited staff, we can expect in-branch activity to continue to decline, so it may only be a matter of time before HSBC concludes that the Stourbridge branch is also no longer viable. Our nearest full service branch is apparently 6 miles away (assuming that continues as at present). With increasing problems and costs in handling any coinage collected (our local Post Office and Stores is very helpful) as well as needing to pay in cash (notes) and some cheques manually, charities and small organisations now face both difficulties and costs in getting any non-digital funding into a Bank account, as well as trying to minimise the significant costs that can be incurred.

Yet more problems to negotiate when fundraising and when distributing funding.

We believe that we have managed to minimise any costs, **we are always very pleased to receive any funding in any form that suits the donor, and the Trustees will cover any incidental costs incurred to ensure maximum benefit to the Charity.**

We can confirm that, at present, all of our Bank Account details (location/sort code/account number) remain unchanged.

The option of moving to another Bank is currently limited as many groups are declining to take on new charity customers, and a number already levy charges in any case. We are keeping our options under review.

### Grants Made in Q1 2022:

Age Yrs	Grant £	Details
3.9	1126.70	He has a diagnosis of cerebral palsy, affecting his legs and lower trunk in particular. He can sit unaided, and walk short distances with his walker, but is unable to stand unaided. The proposal was to fund a special exercise trike to help to strengthen his leg and lower trunk muscles as well as helping with the regular stretching requirements for his legs. We agreed to fully fund.

	13.88	Additional VAT charge on special car seat authorised late in 2021. The seat was designated as not exclusively for Special Needs at the time of payment, so VAT exemption of 5% was withdrawn. Usually we are able to claim exemption but in this case the seat specified was exactly what the child required but having found to not qualify for VAT exemption, the small adjustment to the cost was required.
9.0	763.18	He has a diagnosis of autism and presents with challenging behaviour. With little sense of danger, he was releasing himself from his car seat and presenting a hazard to both himself and the car driver when being transported. A magnet travel harness was specified to hold him safely and securely, and we agreed to fully fund.
3.5	350.00	He had a difficult birth, leaving him with global development delay and mobility problems. He required a suitable tray for the special buggy that he used at pre-school to allow him to participate in group activities. The work required also involved modifications to the frame and wheels to enable him to benefit from improved mobility of the buggy. We have helped this child before and agreed to fully fund on this occasion.
11	761.04 + 1785.00	She has a diagnosis of Ehlers Danlos Syndrome, exhibiting with weak joints, joint displacement problems, skin and eye problems. Two items were proposed, firstly a support suit to assist her mobility and help to minimise joint displacement, and secondly to fund a special comfortable support seat to hold her when she needs to rest due to joint pain. We agreed to fully fund both items.
3.9	1529.30	He has a diagnosis of Spastic Quadriplegic Cerebral Palsy and other medical problems. He can crawl and has some ability to sit independently. A special exercise trike was proposed to help to stretch his leg muscles and to build his leg and trunk strength, to improve his mobility. We agreed to fully fund.
10.5	526.32	He has several sight conditions and is registered as partially sighted. He was also born with Neonatal Abstinence Syndrome and in addition to exhibiting with the classic vision problems, it has also affected his development. He was provided with a laptop for school use but required a laptop for home use as he would soon progress to secondary school, and Dudley Vision Impairment Service considered this to be essential for him, so we agreed to fully fund.
17.25	534.35	She has a diagnosis of Irlen Syndrome which affects her perception of peripheral vision. She has to use large text to be able to read but is progressing very well at school. While the school provides a laptop for her use, it must remain at school and with increasing quantities of written work required she needs a large screen laptop for home use. Following the recommendations of the Dudley Vision Impairment Service, we agreed to fully fund the equipment they proposed.
11.75	1037.00	Diagnosis of cerebral palsy following a cardiac arrest during surgery when 6 months old. All four limbs and her speech and learning are affected. She uses a pushchair and a walker at home and on level surfaces. Proposal was to fund a more robust walker designed for uneven and more difficult surfaces to enable her to exercise more, better develop her mobility, and become less reliant on the pushchair. We agreed to fully fund.
5	190.05	Diagnosis of cerebral palsy, and is unable to mobilise or sit unaided. Having outgrown her pushchair, she was provided with a new one from Wheelchair Services who do not fund the sun and rain covers required for general use. We agreed to fund these items.
5	499.50	He has a diagnosis of a mitochondrial disorder and agenesis of the corpus callosum, and exhibits with global development delay. A special exercise trike was proposed to help to develop his strength and co-ordination and with another charity funding £800.00, we were asked to fund the balance. After our agreed discount, this reduced our contribution to £499.50.
2.25	263.67	He has a diagnosis of cerebellar hypoplasia, visual impairment, seizures and global development delay, with other medical problems adding to his complex condition. He required a special car seat to hold him securely when being transported and was assessed by Windmill Special Needs. We agreed to fully fund the final discounted cost.
5.5	664.00	She has a diagnosis of Smiths Magenis Syndrome, and exhibits with delayed speech, language, motor skills, challenging behaviour and a sleep disorder. She has outgrown her special pushchair and the only larger option offered by Wheelchair Services is unsuitable for the transport available. We were aware of the case having helped previously and as a result we agreed to fully fund a suitable lightweight and portable pushchair, suitable for her needs.
12.75	585.00	He is profoundly autistic, has global development delay and a range of other complex problems. He needs a buggy to be transported around when outside, and he has recently outgrown his existing unit. A suitable replacement was quoted by a supplier we have dealt with regularly, and with the family able to contribute part of the cost, we agreed to fund the balance required.
4 + 4	1527.06  1614.48	Twins with a rare genetic disorder diagnosed as Warburg Micro Syndrome. This exhibits with eye problems and growth and development of the brain. Both have some mobility, but have special seating and standing frames. As both also exhibit weak muscle tone, special exercise trikes were proposed to help to develop leg strength and mobility, with each child requiring different modifications. We agreed to fully fund.
2.75	325.71	He was born with Periventricular Leucomalacia which developed into Cerebral Palsy affecting his trunk and lower limbs. He is unable to sit unaided and Wheelchair Services provided a Snappi Buggy for him, but they do not supply the accessories also needed for general use – canopy, raincover and tray. We agreed to fund these items so the buggy could be of much greater help to the family.
4.5	628.30	He has a rare genetic condition (diagnosed as MECP2 Duplication Syndrome) and he exhibits as non verbal, with learning difficulties and some limitations to his mobility. A special exercise trike was proposed to help to develop his leg strength, and we were asked to co fund the discounted cost with another charity who had agreed to fund £800.00 of the total cost, which we approved.
6	1889.00	He has a diagnosis of Periventricular Leucomalacia, which exhibits as diplegic cerebral palsy. He has increased muscle tightness and spasticity in his legs, and having already had an SDR operation to help, together with extensive physiotherapy,

		he still needs regular stretching of his leg muscles. Four years ago we funded a special trike for him, which he has now outgrown and it will be passed on to another child. We were asked if we could fund a much larger replacement trike for him, to which we agreed.
8.25	312.00	He has a diagnosis of Angelman Syndrome and other medical problems. We previously funded a UrZone safety sleeper for him in October 2016 and an update is now required to greatly extend the life of the unit. With the family still struggling and unable to provide any funding, we agreed to fully fund.
	1573.00	The Victoria School in Birmingham has 240 of the most serious special needs cases in the area, 90% of whom are wheelchair bound. Many respond well to sensory facilities used in teaching, and we were asked if we could help to fund a reading project. This will help a large number of pupils by providing sensory facilities to help with reading and we agreed to fund the amount required.
<b>Total</b>	<b>£18,498.54</b>	

### **In Conclusion:**

We can only hope that our usual sources of income from events and collections will begin to return to more normal conditions in the near future, following the relaxation of COVID19 restrictions, and continue to help us as the level of applications increases.

If you would like to contact us regarding this report, please email us at [chriswestwoodcharity@gmail.com](mailto:chriswestwoodcharity@gmail.com).

As always, thank you to our supporters for their continued help.

Chris Westwood.