



Penderels Trust

Annual Report 2012

Appointeeships

Mrs L

Mrs L acquired a brain injury in 2004. In 2009, Mrs L was referred to go on to Penderels Trust's 'Money Mentoring' scheme as there were concerns as to how she was managing her finances. This programme (formerly known as a pre-appointeeship) has been set up for those individuals who need some additional support to manage their personal finances. In spite of the support she received during this six month programme, it was clear that Mrs L was still struggling and could potentially lose her home.

Mrs L's Independent Living Adviser from Penderels Trust worked with the local authority and it was decided that Mrs L should go on an Appointeeship. Penderels Trust, as the appointed corporate appointee, managed Mrs L's finances and arranged for her debts to be re-paid through careful budgeting.

As a result, Mrs L was able to remain in her own home and stay independent. She has re-paid her debts and is now saving for some new kitchen appliances that she needs.

Last Christmas, Mrs L was able to have her dinner at a hotel, something that she'd never been able to do before.

“ Service is great, enabling disabled people to live at home with support. ”

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A word from the Chairman

Next year, Penderels Trust will be celebrating its silver anniversary. This is a tremendous feat and not one that those of us who were part of a very small organisation nearly 25 years ago would ever have thought possible. You will read throughout this annual report of the excellent work by the staff who are committed to supporting our customers to live independently and have choice and control over their lives.

Society has come a long way over those 25 years in the opportunities it offers disabled men and women. The recent Paralympics in London demonstrated only too well what can be achieved when people are given the right opportunities and support to achieve their goals. However inspiring, most of us have more mundane ambitions than winning a gold medal or even taking part in the Olympics. But taking part, truly taking part and being in and of the community is what every person, with or without a disability or health condition, wants to do.

I would like to think that the legacy of the Olympic Games is inclusion, not just in sport but in everyday life so disabled people can take their rightful place in society, not special, just equal. And that is what the Trust and its staff will continue to support our customers to achieve.

Penny Collard | Chairman



Governance – April 11 to April 12

At the beginning of the above period, the Trust was governed by a total of eight Trustees, all of whom were also Directors of the Company. There were seven Trustees from June 11, following the resignation of Jan Pugh and six from October 11 following the resignation of John Deutsch. We have been seeking expressions of interest from those who wish to become a Trustee and we are in the process of appointing additional Trustees. We would like to thank Jan Pugh and John Deutsch for their contributions to the Trust and wish them all the best for the future.

Penny Collard	Chairman
Dick Harris	Vice Chair
Peter Collard	Trustee
Sarah Henson	Trustee
John Finnie	Trustee
Andy Wright	Trustee
Jan Pugh	Trustee (resigned June 11)
John Deutsch	Trustee (resigned October 11)

Chief Executive's Report

Anyone writing an annual report cannot fail to refer to the continuing financial situation and the effect it has had on their business; this report is no different. The last 12 months can best be summed up as challenging, having required a much increased work rate not, as one would hope, to deliver services to an increased number of customers, but simply to enable us to exist in a market place that changes almost daily.

It therefore comes as no surprise that many local authorities have taken drastic steps to meet their budgetary constraints as an ever increasing number decommission their block contracts in favour of framework or spot purchase arrangements. The main consequence of this is our inability to predict service volume, and therefore income, with the sad but inevitable consequence of a reduction in the number of staff.

But we face another new challenge. Some customers purchase services on an annual basis but do not encounter any problems. They may not therefore choose to sign up for a further period of time feeling that they are making a saving. However, a bit like not renewing insurance cover, the support will not be there when, inevitably, a need arises which often requires an immediate response. This trend impacts on our ability to predict and provide the level of service necessary to meet a fluctuating demand.

So how have we helped to minimise the above challenges? Firstly by developing a new and comprehensive database which has enabled us to monitor and, if necessary, respond to these inevitable fluctuations. This has also allowed us to

ensure that existing customers receive the level of support they have purchased and new customers are set up as quickly as possible.

We have also worked hard to attract work in an increasing number of local authority areas and in some cases worked with commissioning officers to come up with the most cost effective and innovative way of delivering services, often by acting as a conduit for the sharing of good practice in other local authority areas. The acquisition of even relatively small pieces of work helps us to raise our profile in that area and may lead to greater opportunities.

We have recognised the importance and value of working in partnership with other companies, both within the not-for-profit and private sectors, as a way for delivering cost effective and innovative services which help us to move towards a truly comprehensive model of service delivery for all our customers.

We seek to diversify into new areas of service provision, especially as new opportunities arise as a result of the far reaching changes taking place within the NHS and particularly the establishment of the clinical commissioning groups and the devolved responsibility to general practitioners. As with the implementation of the Community Care Act some twenty two years ago, Penderels Trust intends to be at the forefront of any new developments and subsequent business opportunities.

We have also recognised that whilst we pursue new business and focus our time on new strategies, we must be mindful of our existing customers and ensure that the quality of our

service is of the highest level. You will see some case studies in the report that we believe highlight our achievements in this area.

Our planning and resourcefulness has I believe, paid off. Despite having to deal with some difficult situations which have impacted on our reserves, we ended the financial year in a stronger position than many organisations some of whom, sadly, are no longer in existence. No one knows how long this financial uncertainty will last. All we do know is that we need to continue looking for innovative solutions to ensure we are not similarly affected.

It has been a difficult time for all Penderels Trust staff; three years without a cost of living increase has effectively reduced salaries and inevitably had an effect on morale. However as local authorities move into yet another round of financial cuts, we all have to be thankful that our financial situation is satisfactory, mainly due to excellent financial planning and management.

Thank you to all our trustees and staff who have helped to make Penderels Trust the respected and successful organisation it is today. I cannot pretend the next few years will get any easier; I can however suggest that we will maintain our place as a market leader if everyone remains as committed as they are at present.

Jackie Wakelin | Chief Executive

October 2012



Support Planning

Mr E

Mr E is in his late '30s and has learning difficulties. He lives with his parents. His mother has serious health problems of her own and his father is now retired and quite elderly.

The family needed additional support to give them a break and enable Mr E to spend time doing what he likes to do. Mr E was given an Individual Budget and his support plan was written with help from his Independent Living Adviser from Penderels Trust.

Mr E cannot read very well although he does recognise some words. His plan is written in the form of a comic. He has his support plan read to him as his bedtime story and he has had to have a new copy produced as his original one became so dog-eared.

The support plan includes his history, who he is and details of his family, including his dogs, whom he loves. It details his likes and dislikes and things he likes to do. For each point in the plan, this is represented by a picture or photograph.

In his plan, Mr E said that he wanted to do more gardening, so his parents 'donated' part of their garden to him, which he maintains and stocks with the help of his carer who comes for three hours twice a week. He enjoys going to the garden centre, the local equestrian centre and for walks along the beach or in the woods.

The support plan has helped Mr E to document what he wants to do in his life and how others can help him do that. His Independent Living Adviser took the time to get to know Mr E and produce the plan in a way that Mr E enjoys looking at every day.

Director of Operations' Report

The past year has been one of continued growth as we have extended our geographical footprint by supporting additional people in the local authority areas of Cumbria, Borough of Poole and Cambridgeshire and the London Boroughs of Brent and Croydon. We have also continued to consolidate our existing relationships with local authorities in just over 30 other areas across England and Wales.

Our core services enable people to live independent lives in the community by providing all the necessary information and support to assist them to recruit their own staff or access agency support. Those requiring a greater level of support may receive our Third Party Accounts or Appointeeships service which helps them to maintain their independence but dispense with the financial responsibilities associated with care support. The number of people accessing both services continues to grow as local authorities and the Department of Works and Pensions recognise the benefits of this service.

We have worked with a number of NHS primary care trusts to develop services for people eligible for a Personal Health Budget (PHB). A PHB is currently being piloted in specific areas and is intended to make it easier for people to get the NHS care that is best suited to them. By April 2014, subject to independent evaluation, everyone receiving NHS Continuing Healthcare will have the right to ask for a PHB, which may include a direct payment for the health care aspect. This is an exciting area of change which may enable individuals to lead a life of greater independence and quality.

All of our services are designed with the support our trustees, staff in local teams and user groups and networks. This ensures we meet identified need and that the individual remains at the centre of all that we achieve. During the year, we worked with over 14,000 individuals, an increase of nearly 20% on the previous year.

This increase has been reflected in the growth and provision of our payroll service which has shown an increase in the number of users by nearly 200 to over 6300. In addition to this increase in users, the introduction by HMRC of Real Time Information for all employers by early 2013 will have an impact on the volume of work undertaken by the bureau. Further information is available within this report.

The report also contains articles on All About People, our updated website, together with five case studies highlighting specific areas of service provision. Our finance department also continues to grow and staff work closely with those in fieldwork services to provide the financial aspect of services such as Third Party Supported Accounts, appointeeships, personal budgets and card payment systems. Such is the demand on their service that an additional staff member has recently been recruited who will assist with the overall running of the department.

Whilst providing new and innovative services has, and always will be one of our objectives, this can often be achieved by working in partnership with other like organisations. An example of this is in children's services where we work with KIDS, a national not-for-profit organisation who partner us in our work in Croydon and Cumbria. We look forward to some

positive results as the contracts both move into full operation. In conclusion, the past twelve months, whilst presenting us with a great many challenges, can be considered as successful, a particular achievement in light of the present financial situation and leaving us in a stronger position than predicted.

As the health and social care sector continues to move from an environment where services are commissioned by local authorities to one of choice, control and independence, we continue to face significant challenges in supporting people to attain fulfilling person-centred lives. We believe that the feedback from our quality assurance review confirms that we continue to be a market leader in the field of independent living with a reputation for quality and integrity.

I therefore thank all of the users of our service, together with our trustees, management and staff for their contribution, loyalty and dedication as we pursue our objective of ‘opening the door to independent living’.

Brian Harris | **Director of Operations**

October 2012

“ It enables me to have exactly the amount of care I need by the person I trust. ”

Direct Payment in a Decommissioned Area

Mrs K

Mrs K has been receiving her direct payment since 2006. She has been a regular user of Penderels Trust's services, including payroll, recruitment support, support to complete her financial returns, accessing training for her staff and general ongoing support to maintain the smooth running of her direct payment. As Mrs K lives in a local authority area where direct payment support services are not provided under contract, Mrs K has her own package of care that supports her particular needs and she pays Penderels Trust directly for this support.

Mrs K says her direct payment has *"really helped me and changed my life"*. Mrs K said that as her health deteriorated and she relied heavily on her family for support, having the direct payment has meant exploring alternative ways of getting help. Her family can 'see the difference' in the things she is able to accomplish by herself and have been able to reduce the day-to-day support she once needed. The direct payment has not only helped Mrs K, but her family too.

Mrs K is now a regular at her local community centre, local support groups and other clubs.

Report of the independent auditors to the members of The Penderels Trust Limited

We have audited the financial statements of The Penderels Trust Limited for the year ended 31 March 2012 which comprises of the Statement of Financial Activities incorporating Income and Expenditure Account, the Balance Sheet and the related notes 1 to 20. The financial reporting framework that has been applied in their preparation is applicable law and the Financial Reporting Standards for Smaller Entities (effective April 2008) (United Kingdom Generally Accepted Accounting Practice for Smaller Entities).

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and for the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Respective responsibilities of trustees and auditors

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view.

Our responsibility is to audit and express an opinion on the financial statements in accordance with applicable law and

International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board's Ethical Standards for Auditors.

Scope of the audit of the financial statements

An audit involves obtaining evidence about the amounts and disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of: whether the accounting policies are appropriate to the charitable company's circumstances and have been consistently applied and adequately disclosed; the reasonableness of significant accounting estimates made by the trustees; and the overall presentation of the financial statements. In addition, we read all financial and non-financial information in the trustees' annual report to identify material inconsistencies with the audited financial statements. If we become aware of any apparent material misstatements or inconsistencies we consider the implications for our report.

Opinion on financial statements

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2012 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Opinion on other matter prescribed by the Companies Act 2006

In our opinion the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies exemption in preparing the Report of the Trustees.

Muhammed Shabbir ACA FCCA | **Senior Statutory-Auditor**

For and behalf of Armstrongs Accountancy Limited, Statutory Auditor Chartered Accounts and Registered Auditors. 1 & 2 Mercia Village, Torwood Close, Westwood Business Park, Coventry, West Midlands CV4 8HX

Date: 01/10/2012

The Penderels Trust Ltd

Balance Sheet as 31st March 2012

	2012	2011
	£	£
FIXED ASSETS		
Tangible assets	46,648	59,640
CURRENT ASSETS		
Debtors: amounts falling due within one year	714,916	462,165
Investment	1	-
Cash at bank and in hand	561,499	943,644
	<u>1,276,416</u>	<u>1,405,809</u>
CREDITORS		
Amount falling due within one year	<u>(142,061)</u>	<u>(151,128)</u>
NET CURRENT ASSETS		
	<u>1,134,355</u>	<u>1,254,681</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		
	<u>1,181,003</u>	<u>1,314,321</u>
NET ASSETS		
	<u><u>1,181,003</u></u>	<u><u>1,314,321</u></u>
FUNDS		
Unrestricted funds:		
General fund	1,026,651	1,070,648
Restricted funds:	154,352	243,673
	<u>1,181,003</u>	<u>1,314,321</u>
TOTAL FUNDS		
	<u><u>1,181,003</u></u>	<u><u>1,314,321</u></u>

Money Mentoring

Mr R

Mr R has had a direct payment for several years and had gradually got himself into a financial mess. The local authority was threatening to end the direct payment which was not something Mr R wanted as he felt he would lose control of his care. Mr R used an agency for his care and there were a number of problems with the care they were giving Mr R.

Mr R went onto a short 'Money Mentoring' programme during which the Independent Living Adviser from Penderels Trust's helped Mr R to gain control of his own money and help him to budget for the future. As a result, Mr R grew in confidence and knowledge of how to manage his own finances and was able to re-pay his debts and start to save some money.

This process helped to prove to the social worker that Mr R was able to manage his own money and could remain on a direct payment. Mr R has now chosen to employ his own personal assistants and is now cared for by people he trusts and has a good quality of life.

“ I was unsure about direct payments at first, but it has worked out so well that I am really happy now. ”

Focus On: Payroll Bureau

Our Payroll Bureau has continued to grow throughout the year and we are supporting over 6000 customers to pay their staff accurately and on time.

Customers are increasingly choosing to use our BACS service, which means they don't have to worry about writing cheques for their staff, they get paid automatically by direct debit. We also make any quarterly payments to HM Customs & Revenue on their behalf.

As we now progress into the new financial year, there are two big changes that will affect our Payroll Bureau: Real Time Information and Auto-Enrolment.

Real Time Information (RTI)

RTI is a new system being introduced by HM Revenue & Customs (HMRC) to improve the operation of tax collection. Employers will be required to send data about PAYE, National Insurance and student loans every time they pay their employees (rather than through end-of-year returns).

This means we will be transmitting data to HMRC on a monthly basis in future and the standard of accuracy that is expected for these returns is much higher than previously. We have already contacted all our payroll customers to check their details (such as National Insurance numbers and date of birth) are 100% correct. We are now in the process of collecting that information and updating our systems, which is a significant task.

“ Always seems to go the extra mile for me. ”

From September 2012, Penderels Trust has joined a pilot scheme for RTI that involves just its own staff. This will ensure that the software will work in advance of extending its use to all our customers early in 2013.

Automatic Enrolment

The government has introduced a new law to make it easier for people to save for their retirement. It requires all employers to enrol their workers into a qualifying workplace scheme if they are not already in one. Workers can choose to opt out of the scheme if they wish.

Currently, all employers are included in this and no separate provision has been made for individuals who receive a direct payment and employ carers (provided their pay is sufficient to trigger it).



The government has set out a timetable for when employers of all sizes must start enrolling their staff in a workplace pension, starting on 1st October 2012, when companies with over 120,000 staff must start enrolling their staff.

Penderels Trust must start automatic enrolment from 1st April 2014, before which we must have in place our communication plans for staff, scheme set-up in payroll and software development.

From June 2015, a gradual process through to 2018 will run which will ensure that all our customers will have their employees enrolled. This again will require a significant communication programme as well as the system changes and processes that must be put in place.

In spite of all this additional development work, we are confident that the Payroll Bureau will continue to grow and to support its customer base with the excellent service they do today. Penderels Trust would like to thank all the staff in the Payroll Bureau for their hard work and commitment.

New Lease of Life

Mrs S

Mrs S is a new recipient of a direct payment – at 102 years of age!! Helped by her daughter (who is in her 70s), Mrs S is planning to recruit her own personal assistant (her daughter will be the employer) and enjoy being in control of her own care needs.

New Look Website

March 2012 saw the launch of our new look website. We now believe that it is much easier to find the information users need, whether they are looking for their own support, are caring for someone else or are professionals in the sector.

The home page now has an easily navigable button layout which leads users through a logical path or they can jump straight to what they need.

Our 'Local Office' section now contains far more detail, something our customers had asked for. Each office has its own page which details the team members and their job roles, the services available in that local area and any forthcoming events that may be of interest.

Anyone wishing to apply for a job, either with Penderels Trust or for one of the people we support who is advertising, can now do so through the online process which saves the need for printing and postage.



We are continually updating and improving our website (and our online presence on marketplace websites) with further projects in the pipeline for the forthcoming year. We will also be increasing our use of social networking as an interactive way of communicating with our customers and other potential users of our services.

Our mobile phone application (app) is also available for people on the move, with the app available both on Apple and Android devices.



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All About People

‘giving individual employers the help and support they need to find the right personal assistant’.

All About People (AAP) is a company owned by Penderels Trust. We have used our experience and expertise of working with people who need to recruit and employ their own personal assistant to create All About People.

AAP is a specialist employment agency that provides a service for individuals with disabilities, matching them with prospective personal assistants to support them with their independent living needs.

AAP offers a service that carefully matches the requirements of the employer with the skills and experience of personal assistants. This will save them time and money, minimise the likelihood of problems whilst still giving the individual the opportunity to choose who they wish to employ.

Since its inception in 2010, AAP has continued to grow in a number of areas, namely Birmingham, Sheffield and Gloucestershire. Birmingham was the first area where we promoted the service and we have now made a significant number of successful matches that are ongoing and working well. We are now working hard with our teams in Sheffield, Barnsley and Gloucestershire to promote the service to both people looking for personal assistants and high quality carers looking for work.

During the next financial year, we will continue to grow the business in these areas as well as branching out into new areas. We are going to be running a personal assistant register in Cambridgeshire, as part of our direct payment support service contract and we plan to bid for more personal assistant register contracts as the opportunities arise, for example in Derbyshire.

For further information on All About People (AAP), please call us on 024 7651 5690 or e-mail enquiries@aap-recruitment.co.uk.



www.aap-recruitment.co.uk



Penderels Trust

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Penderels Trust Payroll Bureau

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