

German Welfare Council

***Annual Report
2010***

***35 Craven Terrace
London
W2 3EL
020 7262 2463***

www.gwc-london.org.uk

German Welfare Council

-Deutscher Sozialausschuss-

Patron:

His Excellence the Ambassador of the Federal Republic of Germany,
Mr Georg Boomgaarden

Committee:

Mr U. Bauer
Mrs C. Desbottes-Steel
Mr M. Dickert
Mr G. Imig
Ms V. Gronewold
Mrs K. Groombridge
Mr U. Maynard
Mrs U. Tottmann

Full-time employee:

Ms D. Heinecke (*Dipl.-Sozialpädagogin*/qualified social worker)

Independent examiner:

Leigh Saxton Green Chartered Accountants, Clearwater House
4-7 Manchester Street, London W1U 3AE

Solicitors:

Pritchard Englefield Solicitors
(Contact: Dr Sybille Steiner, Rechtsanwältin & Solicitor)

Bank:

HSBC, King's Cross Branch, London NW1 2ST
Sort code: 40 04 07 Account number: 31055909
Donations for clients: Sort code: 40 04 07 Account number: 7105 6239

Registered charity number: 288538

Dear members and friends of the German Welfare Council,

you are holding the first annual report after the closure of the German Advice Centre in your hands. The year 2010 can hardly be compared to the previous one in terms of finances or number of cases. But I am happy to report that the German Welfare Council found its feet in the new form and provides excellent services, though on a smaller scale.

The reserves have melted away a good bit, but the shrinking should be much slower in 2011, due to a greatly increased financial support from the Kaiser Wilhelm II. Fund (already since 2010) and less expenditures. The German YMCA is also helping tremendously by providing the office rent free and seconding their Volunteer Placement Secretary Alice Melsheimer (our former manager) to stand in when our social worker needs relief. Likewise some German churches in Britain dedicate their Sunday collections and many members pay their fees and donate on top of it. There are a few corporate members as well, and we would be very happy if their number could be increased again. If you would like to support our work then please visit our website for fundraising ideas. I would like to express our heartfelt gratitude to all supporters.

Many thanks also to the German Embassy for the good co-operation and to the German Ambassador Georg Boomgaarden for being our Patron. A big thank you also to the members of the committee, the volunteers and our social worker Doreen Heinecke for all the good work over the year.

I hope you find our annual report interesting and you will support our work in the future.

Kind regards,

A handwritten signature in cursive script, appearing to read 'U. Bauer', written in black ink on a light-colored background.

Udo Bauer
Chairman of the German Welfare Council

Our work in 2010

In January 2010 we started working from our new office in Craven Terrace with just one full-time employee Ms Heinecke. In times of annual leave and staff shortage Ms Melsheimer who was our former manager and now works for the YMCA Volunteer Placement Service was very supportive.

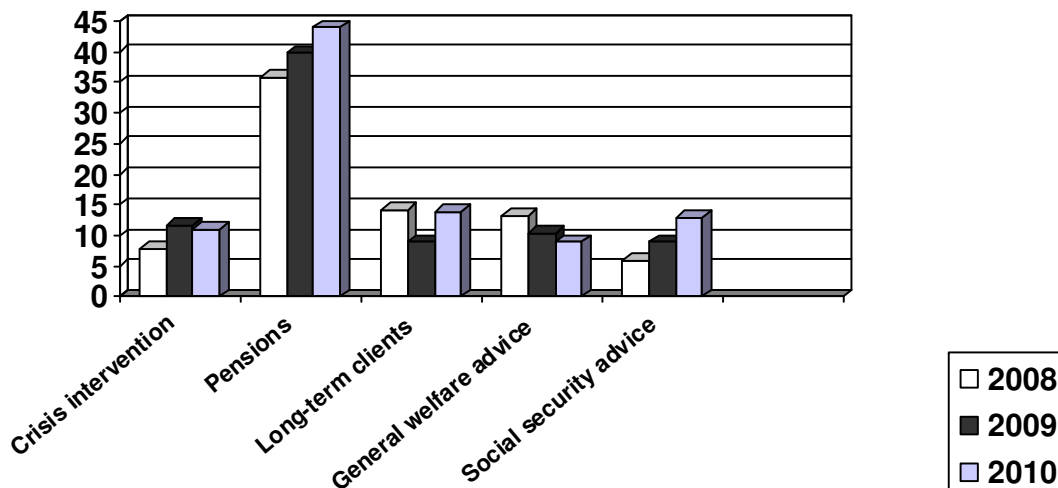
Over the last year, we assisted and advised 986 cases of which almost one quarter were new cases (235). We also advised 173 anonymous callers. Most clients had an enquiry or needed advice and assistance in pension matters. But also questions in social security provisions and general welfare matters have been arising as well as crisis intervention.

Breakdown of assistance and advice given to individuals: Percentage

Pension advice , i.e. assistance with completing application forms through to information on pensions	44 %
Long-term help and advice for elderly and infirm clients and those with disabilities	14 %
Crisis intervention (death, marital/family/financial conflicts, homelessness, etc.)	11 %
Advice on social security provisions	13 %
General welfare advice	9 %

Additionally we offered help and advice to mentally ill clients and advised in EU Regulations. There was still contact to some prisoners from our previous duty as German Advice Centre. We still send, in cooperation with the German Embassy, newspapers to prisons which are donated by the European Bookshop. The prisoners we have been in contact with appreciated this service very much.

The following chart shows a comparison of the areas of work over the last three years, 2008 and 2009 as German Advice Centre, since 2010 of the German Welfare Council:



Pension advice at 44% is the greatest area of work for the German Welfare Council. We offer a comprehensive pension advisory service that is free of charge. For example, we help with completing application forms for pensions from the English and German pension authorities or clarification of pension status that are often very complex and difficult to understand. This service is used by many clients of both German and non-German origin. The level of advice we offer not only covers statutory state pensions and clarification of pension status, but also widow's and orphan's pensions, compensatory pensions and certification of registration certificates and

pension-related documents. Often other questions come up in the consultation appointment or when advising on the phone relating to general EU regulations or the various social benefits.

In addition, more and more younger people, working in the UK and/or other countries, are turning to us for information on their future pension(s). Last year too, increasing numbers of British senior citizens, who wanted to move to Germany, were turning to us for information and advice on social security issues.

In the long-term help and advice area, we supported our long-term clients not only through telephone contact and visits, but were also able to help with pension issues and give general advice. There are more and more people who reach a high age and become very lonely. Through our volunteer programme but also phone calls we stay in touch and try to relieve the situation. If you know someone who would benefit from this programme or if you want to be a volunteer then please get in touch. We would also like to use the opportunity to thank our volunteers for their dedicated work.

Since 2010 we work in cooperation with the YMCA and their programme assistant supported our volunteers as they are not permitted to help to do shopping for their clients. In the following report he shares his experience:

In October 2010 I started visiting Mrs. G. in her house in Willesden Green. Since then I see her regularly every three weeks. Mrs. G. is 87 years old and she is dependent on some temporary assistance. I support her with the shopping for which she is very grateful. She tells me what she needs and I get the things at the local superstore and carry them to her flat.

The visits at hers are utterly enjoyable. She is a very kind and interesting person, so that we have nice chats every time we meet. Her skills in literature are remarkable. She likes to quote German writers such as Erich Kästner and Schiller, from which she knows many poems by heart. She also takes a great interest in children and animals, having young pen-pals in Africa and supporting many charities.

Philipp Koch, Programme Assistant German YMCA

This year too, we applied for financial support from charitable funds for those in need of financial aid. Conditions for aid are German nationality or being of German origin and the declaration of all finances. We would like to take this opportunity to thank the Kaiser Wilhelm II. Fund, the German Society of Benevolence, the Society of Friends of Foreigners in Distress and the Pusinelli Convalescence and Holiday Trust for financially supporting our clients and to ease their hardship in these economical tougher times.

Social security advice cases increased and very often included advice on EU regulations. In most cases, clients wanted information relating to moving between the UK and Germany. Information on social benefits, such as health insurance, unemployment insurance and state maternity benefits and parental leave were the most frequently occurring topics during consultation appointments.

We were also contacted by clients who have lived in the UK for a long time, but whose living situation had significantly changed. For example, due to divorce, job loss, loneliness or psychiatric illness (e.g. depression). In such situations, as well as general legal advice, clients often just want to speak to someone who can consider their current situation with them and help them see it from new perspectives.

For **crisis intervention**, most cases included general welfare advice, social security advice or advice on EU regulations. It was often German single-mothers, homeless or mentally ill people, who were not entitled to social provision, who sought advice. We could intervene by contacting appropriate authorities, by advising or applying for financial assistance. However, an open ear and understanding seemed to make a difference as well.

Christmas Party

The German Welfare Council was once again able to issue invitations to the annual Christmas Party last year. Our loyal members and life-long members, trustees, some clients, staff from the Embassy and many more came to see children from St. James and St. Michael's School singing some rehearsed Christmas carols. They even presented one carol in German.

The speeches from Mr Bauer, our Chairman and Mr Schneider from the Embassy were followed by tea, coffee and Stollen whilst accompanied by music from our pianist John Peacham and Emily Curcio. Our annual Christmas raffle was held during the afternoon too with lots of prizes to be won, some even handed over by Father Christmas. The afternoon was, of course, rounded off with the joint singing of German and English carols.

We should like to take this opportunity to thank all those who took part and who supported us in arranging and organising this year's party.

Seniors' Club

In 2010 the ladies at the Seniors' Club have been meeting once a fortnight at the Lancaster Hall Hotel for coffee, tea, cakes and biscuits and a good chat.

Once again in 2010 some of our club members were sorely missed due to health problems that unfortunately continue to prevent them from coming along. Some even had to give up attending the club on a regular basis. The big events at the Seniors' Club in 2010 were the Club Lunch in the Lancaster Hall Hotel, the "Oktoberfest" with beer, potato salad and "Wiener", and our summer trip to the Chelsea Flower Show, which members really enjoyed. However, the Easter Party and our Christmas Party where we sung carol must not be forgotten.

We should be very pleased to welcome new members to the club. If you are interested in joining our club, please contact the staff at the German Welfare Council.

Financial report

Thanks to the financial support from the Kaiser Wilhelm II. Fund and donations from members, church members and clients, the continued existence of the German Welfare Council was assured in 2010.

2010 was the year of big changes in the German Welfare Council. Having less staff employed and not the support of the German Foreign Office comparison seem very hard.

We spent £58.407 in 2010 and had resources from donations, member fees and the Kaiser Wilhelm Trust of £28.662. For the following year we expect that our running costs will be less and we hope to raise resources from donations, funding events, member fees but also from Legacy left to the German Welfare Council.

Details of the 2010 accounts can be found in the appended financial statements, drawn up by Leigh Saxton Green chartered accountants.

Note of thanks to:

- The German Ambassador, Mr Georg Boomgaarden, for his interest in our work and his desire to continually support us
Our corporate members and sponsors from industry and commerce this year: Bosch Ltd.; Pritchard Englefield
In the last years the number of our corporate members have declined. We would be most grateful if you could suggest our charity to a business.
- Colleagues at the German Embassy, especially Schneider, Mrs and Mr Hille, Mr Keune, Ms Wuensche, Ms Onochie, Mrs Borgfeldt for their continued support and willingness to work with us..
- Blick Rotheberg and BRAL for volunteering to handle our payroll accounting free of charge
- The Kaiser Wilhelm Fund, the German Society of Benevolence, the Society of Friends of Foreigners in Distress, The Pusinelli Convalescent and Holiday Trust, the German YMCA for financial support for our work and our clients
- All individual members, as well as our clients, for their loyalty and donations
- Our Committee, who have continued to show us their significant commitment again this year and to support us
- The European Bookshop for making German newspaper and magazines available free of charge
- The volunteer in the Visitor circle, who on our behalf spend a considerable amount of time looking after German Prisoners, the elderly and those in need and thereby make our work easier
- The German parishes in England and the UK for their support
- Dr S. Steiner at Pritchard Englefield Solicitors' Practice and the AIRE Centre for her free legal advice
- All those organisations and individuals, not specially mentioned, with whom we have worked during the reporting year and who have given both our clients and us their support

GERMAN WELFARE COUNCIL
(Deutscher Sozialausschuss/Deutsche Sozialberatungsstelle)

Financial Statements
for the year ended
31 December 2010

GERMAN WELFARE COUNCIL
(Deutscher Sozialausschuss/Deutsche Sozialberatungsstelle)

Statement of accounts for the year ended 31 December 2010

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GERMAN WELFARE COUNCIL
(Deutscher Sozialausschuss/Deutsche Sozialberatungsstelle)

Trustees and Officers

TRUSTEES

Mrs C Desbottes-Steel
Mr U Bauer
Mr U Maynard
Mrs K Groombridge

Mrs G Tottmann
Mr G Imig
Miss V Gronewold
Mr M Dickert

CHAIRMAN

Mr U Bauer

VICE CHAIRMAN

Mr U Maynard

HONORARY TREASURER

Mr G Imig

HONORARY SECRETARY

Mrs K Groombridge

OFFICE MANAGER

Ms Doreen Heinecke (from 1 January 2010)

CHARITY REGISTRATION NUMBER

288538 (England and Wales)

PRINCIPAL OFFICE

35 Craven Terrace
London W2 3EL

BANKERS

HSBC Bank plc
31 Euston Road
London NW1 2ST

INDEPENDENT AUDITORS

Leigh Saxton Green
Chartered Accountants
Clearwater House
4-7 Manchester Street
London W1U 3AE

GERMAN WELFARE COUNCIL
(Deutscher Sozialausschuss/Deutsche Sozialberatungsstelle)

Trustees' Report

The Trustees submit their report for the year ended 31 December 2010.

OBJECTS OF THE CHARITY

The objectives of the charity are:

- (A) To relieve poverty amongst persons predominantly of German origin who are in necessitous circumstances by the provisions of financial assistance to such persons and by such other means as shall further the said object.
- (B) To relieve the aged, particularly through the provision of recreational facilities for elderly persons predominantly of German origin who have need thereof by reason of their age or economic circumstances with the object of improving their conditions of life.

CONSTITUTION

The Trust was created by deed on 23 January 1984 and is an unincorporated charity (Registered Charity No. 288538).

The address of its principal office is:

35 Craven Terrace
London W2 3EL

TRUSTEES AND OTHER RELEVANT PERSONS

The names of the Trustees and other relevant persons who have held office during the year are listed on page 1. Trustees are appointed by the members at the Annual General Meeting or co-opted by the Executive Committee for approval by the members at the Annual General Meeting. Trustees have a term of office of three years and re-election is permissible.

REVIEW OF ACTIVITIES

The result for the year is shown on page 7 and the position at the end of the year is shown on page 8.

GERMAN WELFARE COUNCIL
(Deutscher Sozialausschuss/Deutsche Sozialberatungsstelle)

Trustees' Report (continued)

CHAIRMAN'S REPORT

Income for the year decreased from £107,566 in 2009 to £28,662 in 2010.

Expenditure for the year decreased from £123,162 in 2009 to £61,779 in 2010.

Due to difficulties in securing continuous funding from the German Embassy, the German Welfare Council discontinued the services of the German Advice Centre as from 31 December 2009. The office of the German Welfare Council was relocated to an office within the German YMCA and only one member of staff was retained, working partly from home. The offices are provided free of rent and all outgoings.

The staff salaries expended in 2010 included salaries of staff retained for a short period to handle the transition and redundancy payments. The staff costs will be much reduced in future years.

Funding for approximately 2/3 of the salary cost of the remaining staff member has been provided on an ongoing basis by the trustees of the Kaiser Wilhelm II Fund.

On behalf of the Trustees

MR U BAUER
Chairman
3 March 2011

**GERMAN WELFARE COUNCIL
(Deutscher Sozialausschuss/Deutsche Sozialberatungsstelle)**

Trustees' responsibilities in the preparation of financial statements

The trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations.

The Trustees are required to prepare financial statements for each financial year in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). The financial statements are required by law to give a true and fair view of the state of affairs of the charity and of its incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees should follow best practice and:

- a) select suitable accounting policies and then apply them consistently;
- b) make judgements and estimates that are reasonable and prudent;
- c) state where applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- d) prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the applicable law, regulations and the trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Independent auditors' report to the trustees of GERMAN WELFARE COUNCIL (Deutscher Sozialausschuss/Deutsche Sozialberatungsstelle)

We have audited the financial statements of German Welfare Council and German Advice Centre for the year ended 31 December 2010 which comprise a Statement of Financial Activities, the Balance Sheet and the related notes. These financial statements have been prepared under the accounting policies set out therein.

This report is made solely to the charity's trustees, as a body, in accordance with Sections 43 and 44 of the Charities Act 1993. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's 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 charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Respective responsibilities of trustees and auditors

The trustees' responsibilities for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards are set out in the Statement of Trustees' Responsibilities.

We have been appointed as auditors under section 43 of the Charities Act 1993 and report in accordance with regulations made under section 44 of that Act. Our responsibility is to audit the financial statements in accordance with relevant legal and regulatory requirements and International Standards on Auditing (UK and Ireland).

We report to you our opinion as to whether the financial statements give a true and fair view and are properly prepared in accordance with the Charities Act 1993. We also report to you if, in our opinion, the Trustees' Annual Report is not consistent with the financial statements.

In addition we report to you if, in our opinion, the charity has not kept proper accounting records, or if we have not received all the information and explanations we require for our audit.

We read the Trustees' Report and consider the implications for our report if we become aware of any apparent misstatements within it.

Basis of audit opinion

We conducted our audit in accordance with International Standards on Auditing (UK and Ireland) issued by the Auditing Practice Board. An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures in the financial statements. It also includes an assessment of the significant estimates and judgements made by the trustees in the preparation of the financial statements, and of whether the accounting policies are appropriate to the charity's circumstances, consistently applied and adequately disclosed.

We planned and performed our audit so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or other irregularity or error. In forming an opinion we also evaluated the overall adequacy of the presentation of information in the financial statements.

**Independent auditors' report to the trustees of GERMAN WELFARE COUNCIL
(Deutscher Sozialausschuss/Deutsche Sozialberatungsstelle)**

Opinion

In our opinion:

- the financial statements give a true and fair view, in accordance with United Kingdom Generally Accepted Accounting Practice, of the state of the charity's affairs as at 31 December 2010 and of its incoming resources and application of resources for the year then ended, and
- the financial statements have been properly prepared in accordance with the Charities Act 1993.

Leigh Saxton Green
Chartered Accountants and Registered Auditors
Clearwater House
4-7 Manchester Street
London W1U 3AE

3 March 2011

GERMAN WELFARE COUNCIL
(Deutscher Sozialausschuss/Deutsche Sozialberatungsstelle)

Statement of financial activities for the year ended 31 December 2010

		<u>2010</u>		<u>2009</u>
	£	£	£	£
RESOURCES ARISING				
Donations		3,071		3,469
Subscriptions received		1,520		645
Grants from German Embassy		-		93,317
Bank interest received		71		747
KWII contribution towards salary costs		24,000		-
Restricted income		-		9,388
		-----		-----
Total incoming resources		28,662		107,566
RESOURCES EXPENDED				
Staff salaries and expenses – charitable	43,794		91,468	
Staff salaries and expenses – administrative	-		-	
Additional staffing expenses	1,370		9,388	
Operating costs	-		-	
Rent, rates, service charges and insurance	965		3,586	
Telephone, printing, postage and stationery – administrative	2,457		1,991	
Telephone, printing, postage and stationery – Charitable	92		664	
Lighting, cleaning and heating	-		45	
Sundry expenses	922		3,552	
Computer running	75		-	
Travelling expenses – charitable	1,494		2,758	
Accounting charges	3,500		3,500	
Sundry expenses	679		2,480	
Cultural activities – charitable	-		664	
Bank charges	311		319	
Depreciation:				
Office equipment and fittings	603		702	
Computer equipment	2,145		2,045	
Loss on disposal of fixed assets	3,372		-	
		-----		-----
Total resources expended		61,779		123,162
		-----		-----
Excess of expenditure over income		(33,117)		(15,596)
		=====		=====

The notes on pages 9 to 11 form part of these accounts

GERMAN WELFARE COUNCIL
(Deutscher Sozialausschuss/Deutsche Sozialberatungsstelle)

Balance sheet at 31 December 2010

	<u>Note</u>	<u>2010</u>		<u>2009</u>	
		£	£	£	£
Fixed assets	1		621		6,441
Current assets					
Debtors and prepayments		1,193		1,851	
Cash in hand	2	147		447	
Cash with bankers	3	127,208		126,874	
		-----		-----	
		128,548		129,172	
		-----		-----	
Current liabilities					
Welfare funds not yet expended	4	48,425		21,158	
Sundry creditors & accrued					
Income		14,100		14,694	
		-----		-----	
		62,525		35,852	
		-----		-----	
Net current assets			66,023		93,320
			-----		-----
			66,644		99,761
			=====		=====
Represented by:					
Funds					
Balance at 1 January 2010			99,761		132,199
Repayment of grant to German Embassy			-		(16,842)
Excess of expenditure over income			(33,117)		(15,596)
			-----		-----
Balance at 31 December 2010			66,644		99,761
			=====		=====

MR U BAUER
Chairman
3 March 2011

The notes on pages 9 to 11 form part of these accounts

GERMAN WELFARE COUNCIL
(Deutscher Sozialausschuss/Deutsche Sozialberatungsstelle)

Accounting policies for the year ended 31 December 2010

BASIS OF ACCOUNTING

The financial statements have been prepared under the historical cost convention in accordance with appropriate accounting standards.

INCOME

Income is derived from subscriptions, donations and investment income, together with (for the year ended 31 December 2009 only) grants from the German Embassy.

Investment income is accounted for on the payment date for grants and donations, and for deposit and building society interest on the date it is credited by the bankers and building society.

DEPRECIATION

Depreciation is provided to write off the cost, less estimated residual values, of all fixed assets, over their expected lives. It is calculated at the following rates:-

Office equipment and fittings	-	15% per annum on reducing balance
Computer equipment	-	33 1/3% per annum on straight line basis

EXPENDITURE

Expenditure is accounted for under the accruals concept.

Grants are accrued for at the time the trustees authorise them.

Since 1 January 2002, certain relevant expenditure has been apportioned between charitable and administrative expenses. This has been applied in relation to staff salaries and expenses; and telephone, printing, postage and stationery. In addition, travelling expenses and cultural activities are now accounted for as charitable expenditure.

PENSION

The charity operates a defined contribution scheme for the benefit of its employees. Contributions payable are charged to the statement of financial activities in the period they are payable.

GERMAN WELFARE COUNCIL
(Deutscher Sozialausschuss/Deutsche Sozialberatungsstelle)

Notes forming part of the accounts for the year ended 31 December 2010

1 FIXED ASSETS

	<u>Computer equipment</u>	<u>Office equipment and fittings</u>	<u>Total</u>
<i>Cost</i>	£	£	£
At 1 January 2010	41,046	24,387	65,433
Additions	300	-	300
Disposals	(34,912)	(24,387)	(59,299)
	-----	-----	-----
At 31 December 2010	6,434	-	6,434
	=====	=====	=====
<i>Depreciation</i>			
At 1 January 2010	38,580	20,412	58,992
Charge for year	2,145	603	2,748
Depreciation on disposals	(34,912)	(21,015)	(55,927)
	-----	-----	-----
At 31 December 2010	5,813	-	5,813
	=====	=====	=====
<i>Net Book Value</i>			
At 31 December 2010	621	-	621
	=====	=====	=====
At 31 December 2009	2,466	3,975	6,441
	=====	=====	=====

2 CASH IN HAND

	<u>2010</u>	<u>2009</u>
	£	£
Petty cash 'GWC' account	466	268
Petty cash 'A' account	-	(356)
Petty cash 'B' account	(319)	535
	-----	-----
	147	447
	=====	=====

GERMAN WELFARE COUNCIL
(Deutscher Sozialausschuss/Deutsche Sozialberatungsstelle)

Notes forming part of the accounts for the year ended 31 December 2010

3 CASH WITH BANKERS

	<u>2010</u>	<u>2009</u>
	£	£
High interest bonds	40,000	55,467
HSBC plc 'A' account	37,548	18,036
HSBC plc 'B' account	47,890	20,256
HSBC plc GAC account (closed 01/09/10)	-	31,346
HSBC plc 'D' account	1,770	1,768
	-----	-----
	127,208	126,874
	=====	=====

4 GENERAL WELFARE ACCOUNT

	£	£
Money held on behalf of clients at 1 January 2010	21,158	43,139
Monies received on behalf of clients during year	52,105	6,100
Monies expended on behalf of/to clients during year	(25,244)	(29,262)
Bank interest received	-	-
Bank charges	(81)	(88)
Excess of petty cash receipts over expenses	-	-
Excess of petty cash expenses over receipts	854	367
Opening petty cash balance	535	902
Other cash movements brought forward from previous year(902)	-	-
	-----	-----
Money held on behalf of clients at 31 December 2010	48,425	21,158
	=====	=====