MOSAIC CLUBHOUSE

England & Wales · Charity number 1071705

Details

Status	Registered
Legal form	Charitable company
Company number	03403522
Registered	1998-09-25
Register	View on the Charity Commission register

Contact

Address	65 Effra Road Brixton London SW2 1BZ
Phone	020 7924 9657
Email	c.thomas@mosaic-clubhouse.org
Website	www.mosaic-clubhouse.org

Activities

Objects: TO RELIEVE PERSONS SUFFERING FROM MENTAL ILLNESS BY THE PROVISION OF OPPORTUNITIES TO INDIVIDUALS WHO HAVE BEEN SOCIALLY OR VOCATIONALLY DISABLED BY MENTAL ILLNESS TO REGAIN THE CONFIDENCE AND SKILLS NECESSARY TO ACHIEVE THEIR POTENTIAL AND ENJOY THEIR RIGHTS TO PRODUCTIVE, DIGNIFIED AND SATISFYING WORK AND RELATIONSHIPS AND TO PROVIDE TRAINING AND SUPPORT TO PERSONS WHO ARE OR WHO WISH TO PROVIDE OR ORGANISE SIMILAR SERVICES TO THOSE PROVIDED BY THE CHARITY BOTH THE UNITED KINGDOM AND WORLDWIDE.

Activities: Mosaic Clubhouse assists in the recovery of people with mental health issues by providing them with opportunities to work and learn.

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, Disability, Economic/community Development/employment
- **Who:** People With Disabilities, Other Charities Or Voluntary Bodies

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Geography

- **Area of benefit:** LAMBETH
- Lambeth

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£1,061,774	£1,150,964	£169,450	23
2024-03-31	£1,057,042	£1,203,141	£258,640	26
2023-03-31	£1,077,826	£1,206,477	£404,739	25
2022-03-31	£1,224,757	£1,222,007	£533,390	21
2021-03-31	£1,176,190	£1,140,711	£530,640	26

Trustees

Name	Role	Appointed
James Kavanagh		2019-11-14
Joanna Haworth		2021-04-22
Louise Hall		2024-11-14
Lucy Hastings		2017-09-07
Mark Alan Hubbard		2019-11-14
Nashir Rajan		2022-10-06
Nazmul Choudhury		2024-07-11
Olusegun Jegede		2022-11-17
SHARON BROOKS		2023-07-06
Shane Plunkett Carmichael		2023-04-01

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MOSAIC CLUBHOUSE

England & Wales - Charity number 1071705

Accounts

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Charity registration number 1071705 (England and Wales)

Company registration number 03403522

MOSAIC CLUBHOUSE

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

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MOSAIC CLUBHOUSE

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Lucy Hastings	
	Shane Carmichael	
	Joanna Haworth	
	James Kavanagh	
	Nash Rajan	
	Mark Hubbard	
	Sharon Brooks	
	Louise Hall	(Appointed 14 November 2024)
	Segun Jegede	
	Nazmul Choudhury	(Appointed 11 July 2024)
	Andrew Mattin	(Appointed 6 February 2025)
Secretary	Chris Thomas	
Senior management	Chris Thomas	Chief Executive Officer
Charity number	1071705	
Company number	03403522	
Registered office	65 Effra Road London England SW2 1BZ	
Auditor	MHA Building 4 Foundation Park Roxborough Way Maidenhead SL6 3UD	
Bankers	NatWest 128 Balham High Road London SW12 9AE	
Solicitors	Bates, Wells & Braithwaite London LLP 2-6 Cannon Street London EC4M 6YH	
Accountants	Ellacotts LLP Countrywide House 23 West Bar Banbury Oxfordshire OX16 9SA England	

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MOSAIC CLUBHOUSE

CONTENTS

	Page
Trustees' report	1 - 12
Independent auditor's report	13 - 15
Statement of financial activities	16 - 17
Balance sheet	18
Statement of cash flows	19
Notes to the financial statements	20 - 34

Docusign Envelope ID: 8E3D32CD-25EC-4CDF-9095-E31960EA0EC2

MOSAIC CLUBHOUSE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2025

The Trustees present their annual report and financial statements for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

Mosaic Clubhouse is an accredited member of Clubhouse International, New York, USA. The charity is established to relieve persons suffering from mental illness by the provision of opportunities to individuals who have been socially or vocationally disabled by mental illness. To support these individuals to regain the confidence and skills necessary to achieve their potential and enjoy their right to productive, dignified and satisfying work and relationships. To provide training and support to persons who provide or who wish to provide or organise similar services to those provided by the charity both in the United Kingdom and Worldwide.

Mosaic Clubhouse is a thriving Lambeth-based charity that provides opportunities for people experiencing mental health issues to regain the confidence and skills they need to lead productive and satisfying lives.

Aims of the charity:

Working on our objectives we strive to ensure that Mosaic Clubhouse:

- Ensures that people who suffer from mental health problems have the right to be productive, achieve their potential and be respected as co-workers, neighbours and friends.
- Promotes and provides access to real educational and employment opportunities, and assists members in accessing and sustaining their own employment.
- Offers every member a range of support and social opportunities to match their needs and aspirations.
- Provides training and support to other clubhouses both in the United Kingdom and the world.

As well as providing essential community-based mental health support in the heart of Lambeth for 31 years, we are proud to have remained a leading Clubhouse in the Clubhouse International community.

As the only accredited Clubhouse in the UK and one of only twelve international certified training bases, we make it our priority to constantly share and develop our practice. We train other international Clubhouse teams in the Clubhouse model, regularly talk at international Clubhouse conferences and we constantly reach out to colleagues globally.

How we deliver public benefit

Mosaic Clubhouse exists to provide structure and meaningful activity for people with mental health issues.

Mosaic Clubhouse bases its model on the definition and Standards agreed by the International Clubhouse community. A Clubhouse is:

- A place where people with mental health issues (members) participate in their own recovery process by working and socializing together in a safe, welcoming environment.
- An organisation that operates on proven standards developed over five decades by Clubhouse International and effective in over 350 Clubhouses worldwide.
- A community-based approach that complements available psychiatric and medical interventions.

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Active member engagement and involvement are critical components of success at Clubhouses:

- Membership is voluntary and lasts as long as someone wants to participate.
- Members have a key role in organising Clubhouse activities. Staff and members work together as colleagues.
- Work, education and social activities in the Clubhouse are meaningful and help members regain self-worth, confidence and purpose.
- Clubhouses provide paid employment opportunities in local businesses for members who want work; we help members become successful employees.

The work of Mosaic Clubhouse is organised into work units (departments), with each member assigned to a unit. Our units are:

- Employment, Education and Information
- Business and Administration
- Café and Gardens

Each unit provides a wide range of tasks appropriate to the capabilities and interests of the individual member. Staff and members work together, side by side, in the daily running of the Clubhouse. This model enables members to gain skills, confidence and self-esteem in a safe environment.

Young Adults

Our young adults programme supports people who are 16-30 years old. It provides vital support for young adults with an existing mental health condition, and those who are at risk of developing poor mental health and require preventative support. The programme focuses on transitions, including leaving school and making decisions about their future; transferring from child and adolescent (CAMHS) mental health services to adult services, or into the community without any specialist support; and transitioning back into the community after an inpatient psychiatric hospital admission.

73 young adults engaged with our young adult programme during the year. 12 young adults secured paid employment.

The Evening Sanctuary

The Evening Sanctuary is an out-of-hours crisis service, open seven days a week at Mosaic, from 6pm until midnight. It is an alternative to A&E - a safe, non-clinical space for people to come, get support and take part in gentle activities when they do not feel safe being alone or in their own homes.

- **134 people in need of support used our Evening Sanctuary service.**
- **87 Members told us that attending the Sanctuary avoided 856 A&E attendances.**
- **84 Members told us that attending the Sanctuary kept people off the streets on 767 occasions.**

Public benefit

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Docusign Envelope ID: 8E3D32CD-25EC-4CDF-9095-E31960EA0EC2

Fundraising

The Mosaic Clubhouse Community is enormously grateful to its many supporters, without whom we would not be able to deliver any of the work we have over the past year.

In 2024/25, we raised £980,783 through donations, grants and contracts to fund our work. £757,181 of this came from our main statutory partners, the South East London Integrated Care Board (NHS) and Lambeth Borough Council. A further £224,602 was generated through other fundraising activities, including from grant-making bodies, charitable donations and challenge events.

Trusts & Foundations

We have been privileged to have the ongoing support of a number of Trusts & Foundations who have enabled our work through the challenges of the past year. We have benefited not just from their financial support, but also strong and supportive relationships based on dialogue, mutual learning, flexibility and a commitment to delivering impact together.

We are particularly grateful to our longstanding supporters, The Stone Family Foundation, the Walcott Foundation and Sir Walter St John Educational Charity.

Corporate Partnerships

Mosaic's corporate partners have once more played an important role in the work that we have carried out over the past year, offering support ranging from financial support to gifts in kind and opening up employment or training opportunities for our members.

We also continued to benefit from a partnership with Pret a Manger who provided training and employment opportunities to our members.

Events

As with everything at Mosaic, our members are an important part of our fundraising work. Our fundraising group continued to provide invaluable research and impact measurement activities over the last year that has informed decision making and our approach to fundraising. Members are learning how to draft applications to prospective funders and identify and plan community events.

Our biggest single fundraising event is The TCS London Marathon. We were fortunate to have 11 runners in the April 2024 edition, who between them raised £17,408. As a result of changes to how the charity recognises deferred income a further £22,221 has been recognised in relation to Marathon, bringing our total fundraising for 2024/25 to £39,629.

Our Fundraising Approach

We are registered with the Fundraising Regulator and adhere to the highest standards of fundraising practice. We continue to promote fundraising good practice and monitor fundraising efforts in line with the Fundraising Regulator and Code of Fundraising Practice and with charity Commission guidance. Mosaic Clubhouse has received no complaints relating to its fundraising activities during the year 2024/2025. We do not employ an external fundraising agency or have any dedicated community fundraising capacity, and only raise a proportionately small amount of funding from community events.

As we look to the future, we are committed to diversifying our income sources to safeguard the organisation's financial future. We are committed to deepening our engagement with all our supporters and will provide new and compelling opportunities for more individuals, organisations and grant-making bodies to be actively involved in Mosaic Clubhouse and our income generation. The Board have allocated further funds invest further in our fundraising capacity. From early April 2024, two full-time staff form the fundraising team, with daily support from our members.

Docusign Envelope ID: 8E3D32CD-25EC-4CDF-9095-E31960EA0EC2

Our Year in Numbers

- 462 Attended Mosaic over the year
- 22 members secured paid employment with Mosaic's support.
- 31 members started an external course.
- 44 members accessed classes at Mosaic.
- 99 members were involved in the design, management, review and development of the service.
- 199 peer led workshops were delivered.
- 25 international colleagues trained at Mosaic, from 7 Clubhouses around the world.
- 7 well-being drop ins were hosted during the year, working with a local GP
- 34 people attended these drop ins, getting support with their physical health
- 946 visits were made to the Information Hub
- 12 members started voluntary jobs

Strategic Objectives for 2024/25 and how they were met.

1. Strategic Plan Renewal

A working group of members, staff and trustees met frequently to put together a new strategy for the next three years. The key priority emerging from the discussions is the need to ensure financial sustainability. This will be working on our income generation and also ensure that we continue to deliver positive outcomes for our members. The plan includes a focus on ensuring that we are doing all we can to help members access volunteering, employment and learning opportunities. We also want to focus on the access; ensuring that the Clubhouse is easily accessible and welcoming as it can be.

These priorities will be underpinned by a new focus of measuring our impact and on developing our organisation and our people to ensure we are ready for the challenges ahead.

The final version will go to the board for approval early in 2026 and will take Mosaic Clubhouse to 2029.

2. Strengthening and Diversifying Income

This year has seen a new focus on developing a more diverse range of income sources. We have developed stronger links with local businesses through Brixton BID (Business Improvement District) and engaged businesses in raising funds through events like the London Marathon.

We have a dedicated team of two full time fundraisers who are working on building the stream of income from trusts and foundations and developing new avenues of income such as starting to build an individual donor base and working on accessible challenge events which will make it easier for supporters to raise funds for the Clubhouse.

We are delighted that several of our core funders have continued to support our work. We are especially grateful to the Sir Walter St John Charitable Trust and the Walcot Foundation for their continuing support for our young adult programme.

Docusign Envelope ID: 8E3D32CD-25EC-4CDF-9095-E31960EA0EC2

3. Developing and Delivering Employment Opportunities

We are delighted to report that our programme of Transitional Employment Placements (TEP) has steadily risen during the year. We are working with South London and Maudsley NHS Trust and Morley College on the development of new placements. The Employment, Education and Information Unit have produced regular Job Bulletins to highlight vacancies available in the community. CV writing drop-ins and other job-related skills workshops were available to members throughout the year. We have developed a new focus on volunteering opportunities. Volunteering is an effective gateway to paid employment and an accessible way help reduce isolation and create a sense of self-worth.

A total of 23 members gained paid employment during the year, including TEP, supported placements, independent employment, and self-employment and apprenticeships, both full and part-time. By March 2025, we were supporting a total of 48 members in work.

Employment will continue to be a focus, especially helping those with the greatest barriers to finding work. We are keen to strengthen our focus on sustainable employment, ensuring that members who experience TEP for six to nine months can continue to reap the financial and health benefits of working. Other opportunities, including our work with Cygnet Churchill were revived and we hope that further TEP and other employment opportunities will be added by March 2026.

Priorities for 2025/26

- **Ensure sustainability**

  Without adequate resources and financial health, our ability to sustain our positive impact on Members mental health will be hindered. We are facing a challenging funding and commissioning landscape.

- **Improve and expand access**

  Improve and expand access to the Clubhouse in Lambeth so that more people living with mental health challenges, who can benefit from our services and model, have support. Use our expertise and reputation to encourage the expansion of the Clubhouse model in SE London, the UK and Internationally.

- **Increase employment, volunteering and education opportunities**

  Increase the number of members taking up supported and independent employment, engaging in meaningful volunteering and undertaking education programmes successfully.

- **Strengthen evidence and awareness of impact**

  Strengthen how we organise and communicate evidence and impact of our work in improving mental health and make a direct contribution to the Lambeth Together and Living Well Alliance goals.

- **Organisation and people development**

  Ensuring we are organised to develop our people and services in ways that support the delivery of this strategy.

Volunteers

In the Clubhouse model, our members volunteer their time to work side by side with paid staff. The model requires us to be deliberately understaffed, allowing members to work alongside staff to deliver our services. Their contribution is significant to the overall operation. However, as membership is voluntary and without time constraints, attributing an economic value to their contribution would cause considerable measurement issues. This has prevented inclusion of their contribution in the statement of financial activities.

Docusign Envelope ID: 8E3D32CD-25EC-4CDF-9095-E31960EA0EC2

Partners

Our partners offer a range of services including support around employment opportunities and social and creative activities that are vital to overall well-being, as well as crisis advice and financial support.

B
Barclays
Brixton and Clapham Park Primary Care Network
Brixton Reel
Brockwell Park Community Greenhouses
Brook

C
Cambridge House
Centrepoint
Centre 70
Clubhouse International
Creative Voices Collective
Cygnet Churchill Hospital

D
Dress For Success
Department for Work and Pensions

E
Every Pound Counts

F
Formation Architects

G
GAIA
198 Gallery
Good People
Good Things Foundation (National Database Initiative)
GT Stewart Solicitors & Advocates
Guys and St Thomas Foundation Trust (Healthier Lifestyles Project)

H
Healthwatch Lambeth
Hood Mentality
The Harbour
Homewards – The Royal Foundation

I
Iconic Steps

K
King's College Hospital
King's College London
Knecco Training
Knowledge Brief

L
Lambeth Living Well Network Alliance
Lambeth Hospital
Lambeth Living Well Collaborative
Lambeth Made
Lambeth Smoking Cessation
LEAP Confronting Conflict
LGBT Foundation (Pride in Practice)
Livity
London City Mission
London House of Wellbeing
Lorraine Hewitt House
Loughborough Farm

M
Magdalen Farm
Media Trust
Morley College

N
National Voices
Naz Project

O
Opportunity Lambeth
Only A Pavement Away

P
Pathwaze
Paws and Pause
Photofusion
The Pret Foundation
The Prince's Trust

R
Raw Sounds
Redthread

S
Shelter
SHARP Gallery
SLaM Recovery College
SLaM Vocational Services
Solidarity in Crisis
South London Grassroots Football League
SPEAR Resurgo
Spiral
St Lukes Hub
St Matthew Project

T
Thames Reach
Trussell Trust
Tulse Hill Community Advice Centre
Turning Point

V
Volunteering Matters

W
The Well Centre
We Rise

Y
Young Carers

Docusign Envelope ID: 8E3D32CD-25EC-4CDF-9095-E31960EA0EC2

Financial review

The Trustees are pleased to report that an increase in total income was achieved compared to the prior year (£1,061,774 vs 2023/24 £1,057,042). This comprised an increase in both restricted income (£64,087 vs 2023/24 £48,735) and unrestricted income (£962,056 vs 2023/24 £937,694), whilst designated income saw an offsetting reduction (£35,631 vs 2023/24 £70,613). In a challenging period for charity fundraising, this was a very creditable performance.

The Trustees are also pleased to report a decrease in total expenditure of £52,177 compared to the prior year (£1,150,964 vs 2023/24 £1,203,141). This reflected planned reductions in spending where possible without impacting the charity's services and maintaining broadly consistent nature of expenses.

Despite the positive developments in both income and expenditure compared to the prior year, there was net expenditure for the year of £89,190. In a challenging period for charity fundraising, new funds were raised or replaced more slowly than had been anticipated and prior to managed reductions in expenditure taking full effect.

The Trustees have been working closely with Management to ensure that the charity is operating on a currently sustainable basis and is building resilience to guard against future risks. The primary area of uncertainty for the charity continues to be the stability and continuity of funding. Central to any consideration about this is the foundational support received from our main funder, Lambeth Borough Council and South East London ICB (NHS). The statutory contract we have with Lambeth/NHS continues to provide the charity with the majority of its annual funds. Accordingly, a key priority for Trustees and for Management is to maintain a strong relationship with the commissioners at Lambeth/NHS. Very recently, in October 2025, the Trustees were very grateful to be able to engage directly with the lead commissioners at one of the quarterly Board meetings. During that discussion, the commissioners stressed the value they place on maintaining Mosaic Clubhouse at the heart of mental health provision in Lambeth; the services provided by the charity are appreciated and valued in terms of reducing isolation, helping people's recovery through employment and education and providing a place of sanctuary for those experiencing a crisis. The commissioners were also clear about their understanding of the long-term planning and budgeting cycles necessary for a charity like Mosaic Clubhouse as well as within local government and the NHS.

Our current statutory contract with Lambeth/NHS was awarded in October 2023. It included an initial three-year period plus an option to extend for two further single year periods. In January 2026, the commissioners confirmed their intention to extend the current contract for both additional periods. This gives the charity assurance regarding the continuity of this core source of funding and its ongoing support until at least September 2028. The strength and openness of the relationship with the commissioners also provides the Trustees with confidence about obtaining notice and having time to manage the impact should any future changes be forthcoming.

The Trustees have also been working closely with Management to ensure there are clear plans in place to raise funds from other sources: a detailed three-year fundraising strategy is in place, which sets out how the charity will maximise income from grant making trusts and foundations, corporate supporters and challenge events. The plans also make clear how the charity aims to increase income from hospitality (room hire and catering) and develop new sources of funding such as regular individual donations and legacies.

The Trustees have considered whether the current year net expenditure and the consequential reduced level of reserves compared with prior years, alongside possible future events or conditions, might cast significant doubt on the ability of the Charity to continue as a going concern. Renewal of the statutory contract with Lambeth/NHS is considered to be the key point of future uncertainty for the charity. The commitment of the commissioners to extend the current contract until September 2028 provides financial stability over that period and allows time to build reserves back towards previous levels. A detailed assessment has therefore been made for the period through to September 2028, which incorporates a month-by-month forecast of income, expenses and financial reserves. Income has been forecast only to the extent it can be foreseen with a high degree of confidence whilst expenses have been prudently assessed. The assessment was updated immediately prior to approval of the financial statements and demonstrated that planned expenses will be within income levels over the forecast period. The Trustees are therefore confident that the charity's currently reduced levels of reserves do not cast significant doubt on its ability to continue as a going concern.

It is acknowledged that withdrawal or non-renewal of the statutory contract in September 2028 would represent a material uncertainty on the charity's ability to continue as a going concern. This is an ongoing uncertainty that the charity faces, and it remains unchanged from prior periods. However, non-renewal of the statutory contract in September 2028 is not anticipated or foreseen. Therefore, for purposes of the current period, and taking all the above considerations into account – the strength of relationship with Lambeth/NHS, the plans to diversify funding sources and the rebuilding of reserves – the Charity continues to adopt the going concern basis in preparing its financial statements.

Docusign Envelope ID: 8E3D32CD-25EC-4CDF-9095-E31960EA0EC2

Reserves policy

To meet the Charity Commission's guidance on reserves and in line with best practice, trustees are required to build and maintain free reserves available to meet potential general commitments (as opposed to restricted funds given for specific purposes). These reserves need to be distributable reserves and relatively quickly realisable for the charity (represented by its undesignated unrestricted funds). Mosaic Clubhouse's policy is to build and maintain reserves that would allow continuation of operations for up to six months, possibly with a reduced total expenditure.

The Board of Trustees reviews this policy annually.

As at the date of the closing balance sheet there were free reserves of £119,447 (2023/24: £206,484). In addition to free reserves, the trustees have designated funds totalling £34,776 and restricted funds totalling £15,227 set aside for specific purposes. These are set out in notes 18, 19 & 20 to these accounts. The charity's reserves have reduced significantly from the previous year due to incurring net expenditure in the year. In extremis, were income from all sources to cease, and taking into account the costs of closure that would arise in such circumstances, the closing reserves would allow Mosaic to continue all core services only for a limited period. However, due to the operation of strong monthly financial controls within the charity, this scenario is not considered a material risk whilst there is ongoing support from Lambeth/NHS in the form of a statutory contract. Nevertheless, the Board considers the current level of reserves to be outside of policy and will be seeking to manage reserves back to the stated policy level over the period to September 2028 (when the statutory contract with Lambeth/NHS next comes up for renewal).

Remuneration policy

The remuneration policy for key management personnel is consistent with the pay policy for all employees: Mosaic Clubhouse aims to pay slightly above London market rates for charity staff at a similar job level to ensure that we continue to employ and retain good quality staff. We believe this approach leads to long term cost savings as a result of reduced staff turnover and facilitates knowledge and skill development among our employees, leading to the delivery of a better quality service for our beneficiaries. The Board of Trustees reviews pay for the Chief Executive and employees annually. The senior management personnel of the charity currently comprises the trustees (who are not remunerated), the Chief Executive, the Grants and Trusts Manager and the Programme Manager.

Principal funding sources and fundraising

Funding from the five year contract with Lambeth Borough Council and Lambeth Primary Care Trust continues to be the charity's main source of funds. Incoming resources generated from other sources remained relatively stable in 2024/25 at 28.8% of the total (2023/24: 26.5%); the source of these funds included grant making income, charitable donations and self-generated income from the Mosaic Cafe, room hire and training fees.

Factors likely to affect future financial performance

As a Board we are working with partners to support our priorities. We are aware that there may be increasing restraints on statutory expenditure, which is a key reason for our continued exploration of other possible income streams. Based on our track record of fundraising to date, the Board is confident that we will continue to achieve similar levels of funding from non-statutory and other sources in the year ahead and be able to manage our expenditure within those levels.

The Board of Trustees places on record its gratitude on behalf of members for the financial support received in the year ended 31 March 2025 from all of our funders including trusts, foundations, grant-making bodies, companies and individuals listed earlier in this report (Partners & Supporters).

Docusign Envelope ID: 8E3D32CD-25EC-4CDF-9095-E31960EA0EC2

Structure, governance and management

Shared decision-making and shared governance are an important part of Clubhouse work. Mosaic Clubhouse has an independent Board of Trustees that has ultimate responsibility for the Clubhouse. This is supported by two subcommittees focused on Communication and Development and Finance and Performance. Members of the Clubhouse are also Trustees on the Board and its sub-committees. Members and staff regularly meet in open forums to discuss policy issues, and day-to-day operational activities of the Clubhouse and these inform Board discussions.

The Board of Trustees are satisfied that Mosaic Clubhouse demonstrably meets the Charity Commission's guidelines regarding delivering public benefit.

The financial statements comply with current statutory requirements and the current Statement of Recommended Practice, Accounting and Reporting by Charities, and are subject to annual external audit in line with the Charities Act and Company Law requirements. We have referred to the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. In particular, we have considered how planned activities will contribute to the aims and objectives that we have set.

The reference and administrative details set out on page two forms part of this report.

Mosaic Clubhouse is a Charitable Company Limited by Guarantee, incorporated on 15th July 1997 and registered as a charity on 25th September 1998. The company was established under a Memorandum of Association, which established the objects and powers of the charitable company, and is governed under its Articles of Association. In the event of the company being wound up, members are required to contribute an amount not exceeding £10.

The Trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Lucy Hastings	
Shane Carmichael	
Joanna Haworth	
James Kavanagh	
Nash Rajan	
Mark Hubbard	
Sharon Brooks	
Louise Hall	(Appointed 14 November 2024)
Segun Jegede	
Nazmul Choudhury	(Appointed 11 July 2024)
Andrew Mattin	(Appointed 6 February 2025)
Patrick Gillespie	(Resigned 23 June 2025)
Mary Robertson	(Resigned 23 June 2025)
Joanne Saunsbury	(Resigned 17 July 2025)
Jeffy Wong	(Resigned 23 June 2025)
William Brett	(Resigned 23 June 2025)

Docusign Envelope ID: 8E3D32CD-25EC-4CDF-9095-E31960EA0EC2

Recruitment, appointment and training of trustees

The Directors of the company are also charity trustees for the purposes of charity law. Under the requirements of the Memorandum and Articles of Association, one third of the trustees who are subject to retirement by rotation retire from office. The trustees to retire by rotation are those who have been longest in office since their last appointment, after which they may be re-elected at the next Annual General Meeting.

Trustees of Mosaic Clubhouse have adopted the following recruitment process for new trustees:

- All vacancies are externally advertised via local channels (e.g. social media, local community boards)
- Interested parties are invited to have an informal conversation with the Chief Executive
- They are invited to complete an application form.
- They are given a tour and the opportunity to meet members of the community.
- They formally meet with at least two trustees and a Clubhouse member for an interview.
- The interview panel then nominate the successful candidate to the whole Board for approval and appointment.

All new trustees receive information about Mosaic Clubhouse including recent management accounts; recent board minutes and agendas; business plans; Clubhouse standards and recent newsletters. Trustees are encouraged to spend some time in the Clubhouse and are appointed to a Board sub-committee to enable them to get a better understanding of the Clubhouse. On an ongoing basis trustees are also given the opportunity to attend and take part in Clubhouse Colleague Training abroad, or in-house.

The Board of Trustees also seeks to ensure that the skills and experience held across the Board’s membership are appropriate to meet the needs of the Clubhouse and its members. In order to do this, all trustees complete an annual skills audit, which gives an up-to-date picture of skills currently on the Board. These are measured against the skills that are needed. A quarter of Trustees are elected from the Clubhouse membership. At the time of writing, three trustees are members of Mosaic Clubhouse out of a total of twelve.

Day-to-day responsibility for operational delivery is delegated to the Chief Executive. The Chief Executive is responsible for ensuring that the Clubhouse delivers against its objectives and the service requirements of the funders and meets Clubhouse Standards

The company's current policy concerning the payment of trade creditors is to follow the CBI's Prompt Payers Code (copies are available from the CBI, Centre Point, 103 New Oxford Street, London WC1A 1DU).

The company's current policy concerning the payment of trade creditors is to:

- settle the terms of payment with suppliers when agreeing the terms of each transaction;
- ensure that suppliers are made aware of the terms of payment by inclusion of the relevant terms in contracts; and
- pay in accordance with the company's contractual and other legal obligations.

Trade creditors of the company at the year end were equivalent to 15 day's purchases, based on the average daily amount invoiced by suppliers during the year.

Docusign Envelope ID: 8E3D32CD-25EC-4CDF-9095-E31960EA0EC2

Other matters

Organisational Structure

Day-to-day responsibility for operational delivery is delegated to the Chief Executive. The Chief Executive is responsible for ensuring that the Clubhouse delivers against its objectives and the service requirements of the funders and meets Clubhouse Standards

Principal risks and uncertainties

The Board of Trustees conducts regular semi-annual reviews of the major risks to which the charity is exposed, and all other risks contained in the corporate risk register. These reviews include consideration of appropriate control systems and procedures to mitigate risks to acceptable levels, where relevant and possible.

As part of this process the Board reviews and approves relevant policies on at least a biennial basis. Current policies include, for example, controls that seek to secure the charity's finances against risk of fraud and ensure compliance with health and safety regulations for staff, volunteers, clients and visitors.

In its most recent review, the trustees identified the following as the key risks and uncertainties currently faced together with their mitigating actions:

1. Our top risk is that will do not raise sufficient funds in an increasingly challenging environment. Our Grants and Trusts Fundraiser has developed a detailed plan and pipeline for funds to run into the 2025-2026 financial year. The situation was further mitigated by the recruitment of a Fundraising Officer, which has increased our capacity to explore new income sources.
2. Staff recruitment continues to present a challenge to Mosaic Clubhouse and others in health and social sector. The need to be creative remains as the market is tight, with fewer job seekers than in previous years. Over the previous year, we have improved the quality of our job packs and improved the staff benefits offer. Our salaries remain competitive when compared to similar organisations in our area.
3. Financial Management. The recruitment process for a new Finance Manager in Spring 2025 was not successful. New systems, involving greater use of automation to raise invoices for income and set up payments are emerging through close co-operation with our accountancy partners Ellacotts. The risk is that audit processes and monthly reporting may be delayed. The trail of a new financial administration system started in July 2025.

Docusign Envelope ID: 8E3D32CD-25EC-4CDF-9095-E31960EA0EC2

Statement of Trustees' responsibilities

The Trustees, who are also the directors of Mosaic Clubhouse for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;

- observe the methods and principles in the Charities SORP (FRS102);

- make judgements and estimates that are reasonable and prudent;

- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and

- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping adequate 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 Companies Act 2006. 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.

Disclosure of information to auditor

Each of the persons who are Trustees at the time when this Trustees' report is approved have confirmed that in so far as they are aware:
- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant information and to establish that the auditor is aware of that information.

Auditor

In accordance with the company's articles, a resolution proposing that MHA be reappointed as auditor of the company will be put at a General Meeting.

Preparation of the report

The report has been prepared taking advantage of the small companies' exemption of section 415A of the Companies Act 2006.

The Trustees' report was approved by the Board of Trustees.

Shane Carmichael
.....
Shane Carmichael

Date: 25/3/2026 | 10:07 GMT .....

Docusign Envelope ID: 8E3D32CD-25EC-4CDF-9095-E31960EA0EC2

MOSAIC CLUBHOUSE

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF MOSAIC CLUBHOUSE

Opinion

We have audited the financial statements of Mosaic Clubhouse (the 'charitable company') for the year ended 31 March 2025, which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice) and the Charities SORP (FRS102).

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 2025, 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 and the Charities SORP (FRS102).

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report.

We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate. Our evaluation of the Trustees' assessment of the entity's ability to continue to adopt the going concern basis of accounting included critical reviews of budgets and forecasts provided.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The Trustees are responsible for the other information. The other information comprises the information included in the Annual Report other than the financial statements and our Auditor's Report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Docusign Envelope ID: 8E3D32CD-25EC-4CDF-9095-E31960EA0EC2

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the Trustees' report for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and
- the directors' report included within the Trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the Trustees' report.

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

- adequate accounting records have not been kept by the charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- the charitable company's financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of Directors' 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' exemptions in preparing the Trustees' report and from the requirement to prepare a strategic report.

Responsibilities of Trustees

As explained more fully in the statement of Trustees' responsibilities, the Trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

Docusign Envelope ID: 8E3D32CD-25EC-4CDF-9095-E31960EA0EC2

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- Enquiry of management and those charged with governance around actual, potential or suspected litigation, claims, non-compliance with applicable laws and regulations and fraud.
- Performing audit work over the risk of management override, including testing of journal entries and other adjustments for appropriateness.
- Evaluating the business rationale of significant transactions outside the normal course of business, and reviewing accounting estimates for bias.
- Discussions with management over any potential or suspected fraud.
- Performing substantive tests of detail over the completeness/existence of income within the financial system.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/library/standards-codes-policy/audit-assurance-and-ethics/auditors-responsibilities-for-the-audit/ This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's trustees, 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 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.



Carina Ralfs MSci (Hons) PhD FCA (Senior Statutory Auditor)

for and on behalf of
MHA, Statutory Auditor
Maidenhead, United Kingdom
Date: 26 March 2026

MHA is the trading name of MHA Audit Services LLP, a limited liability partnership in England and Wales (registered number OC455542)

Docusign Envelope ID: 8E3D32CD-25EC-4CDF-9095-E31960EA0EC2

MOSAIC CLUBHOUSE

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

Current financial year	Notes	Unrestricted funds general 2025 £	Unrestricted funds designated 2025 £	Restricted funds 2025 £	Total 2025 £	Total 2024 £
Income from:						
Donations and legacies	**3**	159,515	-	-	159,515	141,339
Charitable activities						-
Grants and Contracts	**4**	757,181	-	64,087	821,268	800,466
Café Mosaic	**4**	42,202	-	-	42,202	38,640
Clubhouse Model Training	**4**	-	35,631	-	35,631	70,613
Other Income	**4**	354	-	-	354	1,695
Investments	**5**	2,804	-	-	2,804	4,289
Total income		962,056	35,631	64,087	1,061,774	1,057,042
Expenditure on:						
Raising funds	**6**	41,727	-	-	41,727	44,313
Charitable activities	**7**	1,019,687	24,339	63,537	1,107,563	1,158,828
Other expenditure	**12**	1,674	-	-	1,674	-
Total expenditure		1,063,088	24,339	63,537	1,150,964	1,203,141
Net income/(expenditure)		(101,032)	11,292	550	(89,190)	(146,099)
Transfers between funds		13,995	(10,568)	(3,427)	-	-
Net movement in funds	**9**	(87,037)	724	(2,877)	(89,190)	(146,099)
Reconciliation of funds:						
Fund balances at 1 April 2024		206,484	34,052	18,104	258,640	404,739
Fund balances at 31 March 2025		119,447	34,776	15,227	169,450	258,640

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

Docusign Envelope ID: 8E3D32CD-25EC-4CDF-9095-E31960EA0EC2

MOSAIC CLUBHOUSE

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

Prior financial year	Notes	Unrestricted funds general 2024 £	Unrestricted funds designated 2024 £	Restricted funds 2024 £	Total 2024 £
Income from:					
Donations and legacies	**3**	141,339	-	-	141,339
Charitable activities					-
Grants and Contracts	**4**	751,731	-	48,735	800,466
Café Mosaic	**4**	38,640	-	-	38,640
Clubhouse Model Training	**4**	-	70,613	-	70,613
Other Income	**4**	1,695	-	-	1,695
Investments	**5**	4,289	-	-	4,289
Total income		937,694	70,613	48,735	1,057,042
Expenditure on:					
Raising funds	**6**	44,313	-	-	44,313
Charitable activities	**7**	1,054,927	62,655	41,246	1,158,828
Total expenditure		1,099,240	62,655	41,246	1,203,141
Net income/(expenditure)		(161,546)	7,958	7,489	(146,099)
Transfers between funds		383	(383)	-	-
Net movement in funds	**9**	(161,163)	7,575	7,489	(146,099)
Reconciliation of funds:					
Fund balances at 1 April 2023		367,647	26,477	10,615	404,739
Fund balances at 31 March 2024		206,484	34,052	18,104	258,640

Docusign Envelope ID: 8E3D32CD-25EC-4CDF-9095-E31960EA0EC2

MOSAIC CLUBHOUSE

BALANCE SHEET

AS AT 31 MARCH 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible assets	**14**		15,526		26,094
Current assets					
Debtors	**15**	124,051		56,001	
Cash at bank and in hand		180,692		382,519	
		304,743		438,520	
Creditors: amounts falling due within one year	**16**	(150,819)		(205,974)	
Net current assets			153,924		232,546
Total assets less current liabilities			169,450		258,640
The funds of the charity					
Restricted income funds	**19**		15,227		18,104
Unrestricted funds - general	**21**		119,447		206,484
Unrestricted funds - designated	**20**		34,776		34,052
			169,450		258,640

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved and authorised for issue by the Trustees and signed on 25/3/2026 | 10:07 GMT on their behalf by:

Shane Carmichael

.....

Shane Carmichael

Company registration number 03403522 (England and Wales)

Docusign Envelope ID: 8E3D32CD-25EC-4CDF-9095-E31960EA0EC2

MOSAIC CLUBHOUSE

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Cash flows from operating activities					
Cash absorbed by operations	**25**		(200,124)		(36,283)
Investing activities					
Purchase of tangible fixed assets		(4,507)		(14,463)	
Investment income received		2,804		4,289	
Net cash used in investing activities			(1,703)		(10,174)
Net cash generated from financing activities			-		-
Net decrease in cash and cash equivalents			(201,827)		(46,457)
Cash and cash equivalents at beginning of year			382,519		428,976
Cash and cash equivalents at end of year			180,692		382,519

Docusign Envelope ID: 8E3D32CD-25EC-4CDF-9095-E31960EA0EC2

1 Accounting policies

Charity information

Mosaic Clubhouse is a private company limited by guarantee incorporated in England and Wales. The registered office is 65 Effra Road, London, SW2 1BZ, England.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006, FRS 102 “The Financial Reporting Standard applicable in the UK and Republic of Ireland” (“FRS 102”) and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

The Trustees have been working closely with Management to ensure that the charity is operating on a currently sustainable basis and is building resilience to guard against future risks. Trustees have this year given additional thought and consideration to going concern. A detailed assessment accounting in preparing the financial has therefore been made for the period through to September 2028, which incorporates a month-by-month forecast of income, expenses and financial reserves.

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Designated funds are available for use of fixed asset expenditure.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Docusign Envelope ID: 8E3D32CD-25EC-4CDF-9095-E31960EA0EC2

1 Accounting policies **(Continued)**

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Government grants have been accounted for under the accrual model as permitted by FRS102.

Bank interest receivable is fully accrued at the balance sheet date.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

All costs are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activities are allocated directly; others are apportioned on the basis of estimates of the proportion of time spent by staff on those activities.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses. The capitalisation threshold for fixed assets is £500.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures and fittings	Between 20% and 25% straight line
Computers	33.33% straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

Docusign Envelope ID: 8E3D32CD-25EC-4CDF-9095-E31960EA0EC2

1 Accounting policies **(Continued)**

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.12 Leases

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight line basis over the term of the relevant lease.

Docusign Envelope ID: 8E3D32CD-25EC-4CDF-9095-E31960EA0EC2

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

Critical judgements

Depreciation

The depreciation rate of tangible and intangible fixed assets as detailed below:
Computers - 33.33% Straight Line
Fixtures & Fittings - Between 20% and 25% Straight Line

Support Costs

Support costs are apportioned to direct activities based on the direct staff costs allocated to those activities.

3 Income from donations and legacies

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Donations and gifts	159,515	141,339

Donations and gifts

The Stone Family Foundation	102,381	128,781
Individual Giving	1,138	6,155
Fundraising income	3,497	-
London Marathon	39,629	-
Other	12,870	6,403
	159,515	141,339

Docusign Envelope ID: 8E3D32CD-25EC-4CDF-9095-E31960EA0EC2

4 Income from charitable activities

	Unrestricted funds general 2025 £	Unrestricted funds designated 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds general 2024 £	Unrestricted funds designated 2024 £	Restricted funds 2024 £	Total 2024 £
Grants and Contracts								
Performance related grants	757,181	-	64,087	821,268	751,731	-	48,735	800,466
Café Mosaic								
Ancillary trading income	42,202	-	-	42,202	38,640	-	-	38,640
Clubhouse Model Training								
Other income	-	35,631	-	35,631	-	70,613	-	70,613
Other Income								
Other income	354	-	-	354	1,695	-	-	1,695
	799,737	35,631	64,087	899,455	792,066	70,613	48,735	911,414

Docusign Envelope ID: 8E3D32CD-25EC-4CDF-9095-E31960EA0EC2

Performance related grants analysis

	Grants and Contracts 2025 £	Grants and Contracts 2024 £
London Borough of Lambeth and Lambeth Primary Care Trust	752,181	669,448
NHS Lambeth	(4,000)	82,283
London Borough of Lambeth: Grant re rent increase	8,000	-
The D'Oyly Carte Charitable Trust	4,000	-
Walcot Educational Fund	20,000	7,500
National Lottery	7,500	-
Brixton Voices: Sir Walter St John	27,864	30,735
William Allan	1,000	-
Worshipful Carmen	1,000	10,000
Vintners Grant	3,723	500
Other	-	-
	(821,268)	(800,466)

5 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	2,804	4,289

6 Expenditure on raising funds

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Fundraising and publicity		
Other fundraising costs	1,917	7,080
Staff costs	39,810	37,233
	41,727	44,313

Docusign Envelope ID: 8E3D32CD-25EC-4CDF-9095-E31960EA0EC2

7 Expenditure on charitable activities

	Charitable activities 2025 £	Charitable activities 2024 £
Direct costs		
Staff costs	665,318	675,431
Depreciation and impairment	13,401	14,846
Charitable activities	345,703	369,448
	1,024,422	1,059,725
Share of support and governance costs (see note 8)		
Support	16,281	26,299
Governance	66,860	72,804
	1,107,563	1,158,828
Analysis by fund		
Unrestricted funds - general	1,019,687	1,054,927
Unrestricted funds - designated	24,339	62,655
Restricted funds	63,537	41,246
	1,107,563	1,158,828

8 Support costs allocated to activities

	2025 £	2024 £
Staff costs	11,254	48,911
Financial and Legal	31,371	23,260
Consultancy and HR	5,027	3,039
Governance costs	35,489	23,893
	83,141	99,103
Analysed between:		
Charitable activities	83,141	99,103

9 Net movement in funds

	2025 £	2024 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the audit of the charity's financial statements	27,986	16,684
Depreciation of owned tangible fixed assets	13,401	14,846
Loss on disposal of tangible fixed assets	1,674	-

Docusign Envelope ID: 8E3D32CD-25EC-4CDF-9095-E31960EA0EC2

10 Trustees

None of the Trustees (or any persons connected with them) received any remuneration during the year, but a total of £nil travelling expenses were reimbursed to one trustee (2024 - £89 was reimbursed).

11 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Average headcount	24	26

Employment costs	2025 £	2024 £
Wages and salaries	638,368	683,507
Social security costs	63,272	61,907
Other pension costs	22,245	23,370
	723,885	768,784

The number of employees whose annual remuneration was more than £60,000 is as follows:

	2025 Number	2024 Number
£60,000 to £70,000	1	1

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2025 £	2024 £
Aggregate compensation	186,219	179,603

12 Other expenditure

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Net loss on disposal of tangible fixed assets	1,674	-

Docusign Envelope ID: 8E3D32CD-25EC-4CDF-9095-E31960EA0EC2

13 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

14 Tangible fixed assets

	Fixtures and fittings	Computers	Total
	£	£	£
Cost			
At 1 April 2024	141,250	38,434	179,684
Additions	2,008	2,499	4,507
Disposals	(909)	(3,062)	(3,971)
At 31 March 2025	142,349	37,871	180,220
Depreciation and impairment			
At 1 April 2024	116,903	36,687	153,590
Depreciation charged in the year	12,383	1,018	13,401
Eliminated in respect of disposals	(909)	(1,388)	(2,297)
At 31 March 2025	128,377	36,317	164,694
Carrying amount			
At 31 March 2025	13,972	1,554	15,526
At 31 March 2024	24,347	1,747	26,094

There are a number of assets that no longer exist, with the majority having a zero net book value. A project is currently being undertaken to identify these assets, the majority of which relate to old computer equipment, and the subsequent disposal of such assets will be processed in the next financial year. The approximate cost and accumulated depreciation of these assets is likely to be £16,817 and £16,126 respectively.

15 Debtors

Amounts falling due within one year:	2025 £	2024 £
Trade debtors	24,803	2,462
Other debtors	576	1,008
Prepayments and accrued income	98,672	52,531
	124,051	56,001

Docusign Envelope ID: 8E3D32CD-25EC-4CDF-9095-E31960EA0EC2

16 Creditors: amounts falling due within one year

	Notes	2025 £	2024 £
Other taxation and social security		15,369	11,123
Deferred income	17	66,378	108,854
Trade creditors		32,114	49,807
Other creditors		8,536	11,580
Accruals		28,422	24,610
		150,819	205,974

17 Deferred income

	2025 £	2024 £
Other deferred income	66,378	108,854

Deferred income is included in the financial statements as follows:

	2025 £	2024 £
Deferred income is included within:		
Current liabilities	66,378	108,854
Movements in the year:		
Deferred income at 1 April 2024	108,854	56,378
Released from previous periods	(108,854)	(56,378)
Resources deferred in the year	66,378	108,854
Deferred income at 31 March 2025	66,378	108,854

18 Retirement benefit schemes

Defined contribution schemes	2025 £	2024 £
Charge to profit or loss in respect of defined contribution schemes	22,245	23,370

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

At the year end £3,976 (2024: £4,400) was payable to the scheme. This is included within other creditors.

Docusign Envelope ID: 8E3D32CD-25EC-4CDF-9095-E31960EA0EC2

19 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2025 £
Bridgepoint	9,681	-	-	(2,499)	7,182
Walcot Foundation	-	20,000	(20,000)	-	-
Brixton Voices	-	27,864	(27,864)	-	-
Asda Foundation	600	-	-	-	600
Young Members	334	-	-	-	334
Mazars Young Members Fund	7,339	-	(228)	-	7,111
Member Grants	150	-	(222)	72	-
Hospital in Reach	-	15,223	(15,223)	-	-
Worshipful Carmen	-	1,000	-	(1,000)	-
	18,104	64,087	(63,537)	(3,427)	15,227

Previous year:	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2024 £
Support Workers	-	38,235	(38,235)	-	-
Bridgepoint Hardship Fund	9,681	-	-	-	9,681
Asda Foundation	600	-	-	-	600
Young Members	334	-	-	-	334
Mazars Young Members Fund	-	10,000	(2,661)	-	7,339
Member Grants	-	500	(350)	-	150
	10,615	48,735	(41,246)	-	18,104

Docusign Envelope ID: 8E3D32CD-25EC-4CDF-9095-E31960EA0EC2

19 Restricted funds **(Continued)**

Details of restricted funds

1. Support Worker Fund
The support worker fund is funding to allows us to expand our staffing. We bid for costs specifically to add to our number of support workers in response to the significant rise in referrals and activity we have experienced year on year. Without these funds we would have had to introduce a waiting list for referrals.

2. Bridgepoint Hardship Fund
The funding we received from the Hardship Fund, distributed by Bridgepoint, was towards costs relating to digital inclusion. A further £2,499 was transferred to used for digital inclusion costs this year.

3. Asda Foundation Fund
The Asda Foundation supports local grassroots organisations to transform communities and improve the lives of people living within the ASDA Community. The Feeding Communities grant we received from the Asda Foundation funded food parcels we put together for members who were facing food insecurity as a result of the Covid-19 pandemic.

4. Mazars Young Members Fund
The funds we received from Mazars is to support our young adult members. It will continue to support young adults by contributing to vocational training, the supply of digital devices for work and learning and for social activities. The outlook for this fund is that it will be further depleted in 2025-26 in conjunction with new grants from other funders to support young members.

5. Young Members Fund
These funds were donated by Ruaridh Gardner's Family and Friends following his passing. Their wishes were for these funds to be utilised towards activities to enhance Mosaic's Young Members mental health, and as such it is now defined as a Restricted Fund, to be recognised in Mosaic's Financial Year 2022-23 and beyond, until these funds are extinguished.

6. Brixton Voices
This fund was received from Sir Walter St John Charitable Trust to support our young adult members with education and vocational goals. The fund was transferred during the year to cover related staffing costs.

7. Hospital in Reach
This fund included small grants to support us in enabling members to visit patients on the wards at Kings College Hospital and Lambeth Hospital. The funds were transferred during the year to cover related staff and transport costs.

8. Worshipful Carmen
This fund was received to enable major repairs on our vehicle. The fund was transferred to vehicle expenses during the year as directed.

9. Walcot Foundation
This grant is to support for younger members, under the age of 25, specifically with the achievement of education and employment outcomes.

Docusign Envelope ID: 8E3D32CD-25EC-4CDF-9095-E31960EA0EC2

20 Unrestricted funds - designated

These are unrestricted funds which are material to the charity's activities.

	At 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2025 £
Fixed Asset Fund	26,094	-	-	(10,568)	15,526
Clubhouse Model Training	7,958	35,631	(24,339)	-	19,250
	34,052	35,631	(24,339)	(10,568)	34,776

Previous year:	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2024 £
Fixed Asset Fund	26,477	-	-	(383)	26,094
Clubhouse Model Training	-	70,613	(62,655)	-	7,958
	26,477	70,613	(62,655)	(383)	34,052

Details of designated funds

1. Fixed Asset Fund
The fund represents the net book value of tangible fixed assets in use by Mosaic Clubhouse and therefore not available to meet future operational expenditure. A transfer is made each year to reflect the change in net book value.

2. Clubhouse Model Training Fund
Mosaic Clubhouse is an accredited training base for the Clubhouse model. This is a designated fund which provides for ongoing staff and member training to ensure delivery of this international training is maintained to expected standard. The training programme is reviewed each year. Use of the fund will be made based on an assessment of the professional development required to maintain standards. This fund will be allocated on a needs led basis. We have apportioned the costs of the time staff spent on preparing for, delivering, and taking part in training, and the time on any required accreditation preceding it.

21 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2025 £
General funds	206,484	962,056	(1,063,088)	13,995	119,447

Docusign Envelope ID: 8E3D32CD-25EC-4CDF-9095-E31960EA0EC2

21 Unrestricted funds (Continued)

Previous year:	At 1 April 2023	Incoming resources	Resources expended	Transfers	At 31 March 2024
	£	£	£	£	£
General funds	367,647	937,694	(1,099,240)	383	206,484

22 Analysis of net assets between funds

	Unrestricted funds general 2025	Unrestricted funds designated 2025	Restricted funds 2025	Total 2025
	£	£	£	£
At 31 March 2025:				
Tangible assets	-	15,526	-	15,526
Current assets/(liabilities)	119,447	19,250	15,227	153,924
	119,447	34,776	15,227	169,450

	Unrestricted funds general 2024	Unrestricted funds designated 2024	Restricted funds 2024	Total 2024
	£	£	£	£
At 31 March 2024:				
Tangible assets	-	26,094	-	26,094
Current assets/(liabilities)	206,484	7,958	18,104	232,546
	206,484	34,052	18,104	258,640

23 Operating lease commitments

Lessee

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2025	2024
	£	£
Within one year	82,400	82,400
Between two and five years	288,400	329,600
In over five years	-	41,200
	370,800	453,200

Docusign Envelope ID: 8E3D32CD-25EC-4CDF-9095-E31960EA0EC2

24 Related party transactions

During the prior year £10,000 was received as a grant from Mazars for a Young Members Fund, a member of the board of trustees has a business relationship with the company that provided the grant.

25 Cash absorbed by operations

	2025 £	2024 £
Deficit for the year	(89,190)	(146,099)
Adjustments for:		
Investment income recognised in statement of financial activities	(2,804)	(4,289)
Loss on disposal of tangible fixed assets	1,674	-
Depreciation and impairment of tangible fixed assets	13,401	14,846
Movements in working capital:		
(Increase)/decrease in debtors	(68,050)	3,297
(Decrease)/increase in creditors	(12,679)	43,486
(Decrease)/increase in deferred income	(42,476)	52,476
Cash absorbed by operations	(200,124)	(36,283)

26 Analysis of changes in net funds

The charity had no material debt during the year.

MOSAIC CLUBHOUSE

England & Wales - Charity number 1071705

Accounts

Charity registration number 1071705

Company registration number 03403522 (England and Wales)

MOSAIC CLUBHOUSE

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

MOSAIC CLUBHOUSE

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Lucy Hastings	
	Shane Carmichael	(Appointed 1 April 2023)
	Patrick Gillespie	
	Joanna Haworth	
	Segun Jegede	
	James Kavanagh	
	Nash Rajan	
	Mary Robertson	
	Joanne Saunsbury	
	Jeffy Wong	
	Mark Hubbard	
	Sharon Brooks	(Appointed 16 June 2023)
Secretary	Chris Thomas	
Senior management	Chris Thomas	Chief Executive Officer
Charity number	1071705	
Company number	03403522	
Registered office	65 Effra Road London England SW2 1BZ	
Auditor	MHA Building 4 Foundation Park Roxborough Way Maidenhead SL6 3UD	
Bankers	NatWest 128 Balham High Road London SW12 9AE	
Solicitors	Bates, Wells & Braithwaite London LLP 2-6 Cannon Street London EC4M 6YH	
Accountants	Ellacotts LLP Countrywide House 23 West Bar Banbury Oxfordshire OX16 9SA England	

MOSAIC CLUBHOUSE

CONTENTS

	Page
Trustees' report	1 - 12
Independent auditor's report	13 - 15
Statement of financial activities	16 - 17
Balance sheet	18
Statement of cash flows	19
Notes to the financial statements	20 - 33

MOSAIC CLUBHOUSE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2024

The Trustees present their annual report and financial statements for the year ended 31 March 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

Mosaic Clubhouse is an accredited member of Clubhouse International, New York, USA. The charity is established to relieve persons suffering from mental illness by the provision of opportunities to individuals who have been socially or vocationally disabled by mental illness. To support these individuals to regain the confidence and skills necessary to achieve their potential and enjoy their right to productive, dignified and satisfying work and relationships. To provide training and support to persons who provide or who wish to provide or organise similar services to those provided by the charity both in the United Kingdom and Worldwide.

Mosaic Clubhouse is a thriving Lambeth-based charity that provides opportunities for people experiencing mental health issues to regain the confidence and skills they need to lead productive and satisfying lives.

Aims of the charity:

Working on our objectives we strive to ensure that Mosaic Clubhouse:

- Ensures that people who suffer from mental health problems have the right to be productive, achieve their potential and be respected as co-workers, neighbours and friends.
- Promotes and provides access to real educational and employment opportunities, and assists members in accessing and sustaining their own employment.
- Offers every member a range of support and social opportunities to match their needs and aspirations.
- Provides training and support to other clubhouses both in the United Kingdom and the world.

As well as providing essential community-based mental health support in the heart of Lambeth for 29 years, we are proud to have remained a leading Clubhouse in the Clubhouse International community.

As the only accredited Clubhouse in the UK and one of only twelve international certified training bases, we make it our priority to constantly share and develop our practice. We train other international Clubhouse teams in the Clubhouse model, regularly talk at international Clubhouse conferences and we constantly reach out to colleagues globally.

How we deliver public benefit

Mosaic Clubhouse exists to provide structure and meaningful activity for people with mental health issues.

Mosaic Clubhouse bases its model on the definition and Standards agreed by the International Clubhouse community. A Clubhouse is:

- A place where people with mental health issues (members) participate in their own recovery process by working and socializing together in a safe, welcoming environment.
- An organisation that operates on proven standards developed over five decades by Clubhouse International and effective in over 320 Clubhouses worldwide.
- A community-based approach that complements available psychiatric and medical interventions.

Active member engagement and involvement are critical components of success at Clubhouses:

- Membership is voluntary and lasts as long as someone wants to participate.
- Members have a key role in organising Clubhouse activities. Staff and members work together as colleagues.
- Work, education and social activities in the Clubhouse are meaningful and help members regain self-worth, confidence and purpose.
- Clubhouses provide paid employment opportunities in local businesses for members who want work; we help members become successful employees.

The work of Mosaic Clubhouse is organised into work units (departments), with each member assigned to a unit. Our units are:

- Employment, Education and Information
- Business and Administration
- Café and Gardens

Each unit provides a wide range of tasks appropriate to the capabilities and interests of the individual member. Staff and members work together, side by side, in the daily running of the Clubhouse. This model enables members to gain skills, confidence and self-esteem in a safe environment.

Young Adults

Our young adults programme supports people who are 16-30 years old. It provides vital support for young adults with an existing mental health condition, and those who are at risk of developing poor mental health and require preventative support. The programme focuses on transitions, including leaving school and making decisions about their future; transferring from child and adolescent (CAMHS) mental health services to adult services, or into the community without any specialist support; and transitioning back into the community after an inpatient psychiatric hospital admission.

73 young adults engaged with our young adult programme during the year. 11 young adults secured paid employment.

The Evening Sanctuary

The Evening Sanctuary is an out-of-hours crisis service, open seven days a week at Mosaic, from 6pm until midnight. It is an alternative to A&E - a safe, non-clinical space for people to come, get support and take part in gentle activities when they do not feel safe being alone or in their own homes.

- **134 people in need of support used our Evening Sanctuary service.**
- **87 Members told us that attending the Sanctuary avoided 856 A&E attendances.**
- **84 Members told us that attending the Sanctuary kept people off the streets on 767 occasions.**

Public benefit

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Fundraising

The Mosaic Clubhouse Community is enormously grateful to its many supporters, without whom we would not be able to deliver any of the work we have over the past year.

In 2023/24, we raised £941,805 through donations, grants and contracts to fund our work. £751,686 of this came from our main statutory partners, the South East London Integrated Care Board (NHS) and Lambeth Borough Council. A further £185,576 was generated through other fundraising activities, including from grant-making bodies, charitable donations and challenge events.

Trusts & Foundations

We have been privileged to have the ongoing support of a number of Trusts & Foundations who have enabled our work through the challenges of the past year. We have benefited not just from their financial support, but also strong and supportive relationships based on dialogue, mutual learning, flexibility and a commitment to delivering impact together.

We are particularly grateful to our longstanding supporters, The Stone Family Foundation, the Walcott Foundation and Sir Walter St John Educational Charity.

Corporate Partnerships

Mosaic's corporate partners have once more played an important role in the work that we have carried out over the past year, offering support ranging from financial support to gifts in kind and opening up employment or training opportunities for our members.

We also continued to benefit from a partnership with Pret a Manger who provided training and employment opportunities to our members.

Events

As with everything at Mosaic, our members are an important part of our fundraising work. Our fundraising group continued to provide invaluable research and impact measurement activities over the last year that has informed decision making and our approach to fundraising. Members are learning how to draft applications to prospective funders and identify and plan community events.

Our biggest single fundraising event is The TCS London Marathon. We were fortunate to have 11 runners in the April 2023 edition, who between them raised £21,694.85.

Our Fundraising Approach

We are registered with the Fundraising Regulator and adhere to the highest standards of fundraising practice. We continue to promote fundraising good practice and monitor fundraising efforts in line with the Fundraising Regulator and Code of Fundraising Practice and with charity Commission guidance. Mosaic Clubhouse has received no complaints relating to its fundraising activities during the year 2022/2023. We do not employ an external fundraising agency or have any dedicated community fundraising capacity, and only raise a proportionately small amount of funding from community events.

As we look to the future, we are committed to diversifying our income sources to safeguard the organisation's financial future. We are committed to deepening our engagement with all our supporters and will provide new and compelling opportunities for more individuals, organisations and grant-making bodies to be actively involved in Mosaic Clubhouse and our income generation. The Board have allocated further funds invest further in our fundraising capacity. From early April 2024, two full-time staff form the fundraising team, with daily support from our members.

Our Year in Numbers

- 449 Attended Mosaic over the year
- 87% of members would recommend Mosaic Clubhouse to friends and family.
- 23 members secured paid employment with Mosaic's support.
- 43 members started an external course.
- 70 members accessed classes at Mosaic.
- 99 members were involved in the design, management, review and development of the service.
- 181 peer led workshops were delivered.
- 25 international colleagues trained at Mosaic, from 9 Clubhouses around the world.
- 7 well-being drop ins were hosted during the year, working with a local GP
- 34 people attended these drop ins, getting support with their physical health
- 932 visits were made to the Information Hub

Strategic Objectives for 2023/24 and how they were met.

1. To secure a long-term contract and position as part of the Lambeth mental health alliance.

We are pleased to report that a new five-year contract was signed between Mosaic Clubhouse and Lambeth Borough Council, to commence on 1st October 2023. The process to agree the contract involved detailed discussions on the contract specification, setting out what Lambeth expect of us. The new contract focuses on employment outcomes for our members. The Council are also keen to see more detail on how we record our impact; setting out the differences in wellbeing we make to our members. We are pleased to also be looking at the feasibility of opening up the café for greater use by the local community. Provision for the Evening Sanctuary Service has been included in the specification. This will give us great flexibility in how we manage the day and evening services and the cross over between the two. The new specification provides the scope to deliver a new, targeted, Hospital In Reach service, targeted at those who are frequently admitted, for whom attendance at the Sanctuary may help to prevent further hospitalisation.

2. To raise our profile, and that of the Clubhouse model; locally, nationally, and internationally.

It has been a very busy year for our Communications Team of staff and members. The team publish stories on our social media channels every day about our member's achievements and about the Clubhouse in action.

Our profile was boosted considerably in June with the visit of HRH Prince William, to launch The Royal Foundation's 'Homewards' initiative to tackle homelessness. We are delighted that the Prince's team chose Mosaic for the launch, and we featured on all national and a range of international broadcast news channels. Clubhouse Colleagues from as far away as USA and Australia congratulated us on the coverage.

Mosaic Clubhouse was pleased to feature in *The Times Healthcare Commission* report in November 2023. We featured in a special section of the mental health chapter, as an example of innovative health care and alternative to hospital and clinical interventions.

Other highlights included the renewal of our Accreditation with Clubhouse International. We were awarded three years full accreditation, providing quality assurance for our funders, supporters and everyone in the Mosaic Community.

3. To develop and deliver an employment offer that reflects member aspirations and local employment needs.

We are delighted to report that our programme of Transitional Employment Placements (TEP) has steadily risen during the year. We are working with South London and Maudsley NHS Trust and Morley College on the development of new placements. The Employment, Education and Information Unit have produced regular Job Bulletins to highlight vacancies available in the community. CV writing drop-ins and other job-related skills workshops were available to members throughout the year.

A total of 22 members gained paid employment during the year, including TEP, supported placements, independent employment, and self-employment and apprenticeships, both full and part-time. By March 2024, we were supporting a total of 46 members in work.

Employment will continue to be a focus, especially helping those with the greatest barriers to finding work. We are keen to strengthen our focus on sustainable employment, ensuring that members who experience TEP for six to nine months can continue to reap the financial and health benefits of working. Other opportunities, including our work with Cygnet Churchill have been revived and we hope that in 2024-2025, we will continue to grow our employment work and aim to offer 20 TEP by March 2025.

4. To strengthen and diversify our fundraising and sources of income.

We were delighted that many of our funders pledged to continue their support during the year. This especially ensured that our work with young adults could continue to grow. We would like to thank Sir Walter St John Charitable Trust for continuing to support our young adults programme by renewing a three-year grant.

After many years of very valuable support, we were delighted that The Stone Family Foundation were able to support us for another year.

During the year, the board made the decision to invest in fundraising through the creation of a new role of Fundraising Co-ordinator. The focus of this role will be to look at areas of fundraising that have remained under explored by Mosaic in the past. These include developing a group of individual donors, looking at community fundraising and developing stronger links with local business and corporate supporters.

By March 2024, our London Marathon Team of 7 runners had raised over £18,000 ahead of the event in April and were set to beat the total raised by our 11 runners in 2023. (Further details are in the fundraising section of this report).

5. To implement the recommendations of the 2021 Community Conversation on Race Inequalities.

Our work on inequalities at Mosaic strengthened with the continued hard work of our Equalities and Diversity Working Group, featuring members and staff from across the work Units. The group had a clear agenda to help Mosaic develop improved staff recruitment processes, better member induction, improved board recruitment and induction and developing our monitoring systems.

Our 'Pride In Practice' Award, recognising our work in support of LGBTQIA+ members was renewed in early 2024.

We continue to celebrate the cultural diversity of Mosaic Clubhouse through the Cultural Events Calendar, a Trustee-led initiative. This well-established program engages staff and members in sharing national dishes and cultural traditions, strengthening our inclusive community and raising Mosaic's profile in promoting diversity.

Priorities for 2024/25

1. To renew our strategic plan for a further three to five years.
2. To strengthen and diversify our fundraising and sources of income.
3. To develop and deliver an employment offer that reflects member aspirations and local employment needs.
4. To increase access to the Clubhouse for Lambeth residents.

Partners
Our partners offer a range of services including support around employment opportunities and social and creative activities that are vital to overall well being, as well as crisis advice and financial support.

B

Barclays

Brixton and Clapham Park Primary Care Network

Brixton Reel

Brockwell Park Community Greenhouses

Brook

C

Centrepoint

Centre 70

Clubhouse International

Creative Voices Collective

Cygnet Churchill Hospital

D

Dress For Success

Department for Work and Pensions

E

Every Pound Counts

G

198 Gallery

Good People

Good Things Foundation (National Database Initative) GT Stewart Solicitors & Advocates

Guys and St Thomas Foundation Trust (Healthier Lifestyles Project)

H

Healthwatch Lambeth

Hood Mentality

The Harbour

Homewards – The Royal Foundation

I

Iconic Steps

K

King's College Hospital

King's College London

Knecco Training

L

Lambeth Living Well Network Alliance

Lambeth Hospital

Lambeth Living Well Collaborative

Lambeth Made

Lambeth Smoking Cessation LEAP Confronting Conflict

LGBT Foundation (Pride in Practice)

Livity

London City Mission

Lorraine Hewitt House Loughborough Farm

M

Magdalen Farm

Media Trust

Morley College

N

National Voices

Naz Project

O

Opportunity Lambeth

Only A Pavement Away

P

The Pret Foundation

The Prince's Trust

Pathwaze

Paws and Pause

R

Raw Sounds

Redthread

S

Shelter

SHARP Gallery

SLaM Recovery College

SLaM Vocational Services Solidarity in Crisis

South London Grassroots Football League

SPEAR Resurgo

Spiral

St Lukes Hub

St Matthew Project

T

Thames Reach

Trussell Trust

Tulse Hill Community Advice Centre

V

Volunteering Matters

W

The Well Centre

We Rise

Y

Young Carers

Financial review

Mosaic Clubhouse's total income for 2023/24 was £1,057,042 (2022/23 £1,077,826) comprising £48,735 restricted income (2022/23 £44,960) and £1,008,307 unrestricted and designated income (2022/23 £1,032,836).

Total expenditure decreased by £3,336 compared to the prior year. Expenditure being consistent with the prior year is in line with expectations as operations and attendance has matured following the return from lockdown.

The Trustees have considered whether possible events or conditions might cast significant doubt on the ability of the Charity to continue as a going concern. This assessment has been made for a period of at least one year from the date of approval of the financial statements.

The primary area of uncertainty under review has been concerns over the level of support from our main funder, the contract with Lambeth/NHS. It has been known for some time that funding arrangements for NHS providers of mental health services in Lambeth will change with the new 'Alliance' arrangement. Originally anticipated to go live in 2020, contracting activity was delayed due to Covid-19. The commissioning team at Lambeth renewed the Charity's existing contract and at that time extended its term by 24 months from October 2020. Since December 2021, the charity had been in detailed discussions with commissioners and the commissioning team about a future contract. These discussions have concluded and resulted in a five year contract (3 year, plus 2), commencing on 1st October 2023.

Previous concerns over the level of support from our main funder, the contract with Lambeth/NHS have significantly reduced. The award of a five year contract, (3 years + 2 years) in October 2023 provides the Trustees with a greater level of assurance that the charity will remain a going concern.

To help with the Trustees' assessment, stress scenarios were considered as part of the budget building process, which included estimates for realistic worst case financial consequences for the Charity from a reduction in income and/or increase in expenses. These were updated prior to approval of the financial statements and demonstrated continuing strong levels of cash reserves.

The Charity therefore continues to adopt the going concern basis in preparing its financial statements.

Remuneration policy

The remuneration policy for key management personnel is consistent with the pay policy for all employees: Mosaic Clubhouse aims to pay slightly above London market rates for charity staff at a similar job level to ensure that we continue to employ and retain good quality staff. We believe this approach leads to long term cost savings as a result of reduced staff turnover and facilitates knowledge and skill development among our employees, leading to the delivery of a better quality service for our beneficiaries. The Board of Trustees reviews pay for the Chief Executive and employees annually. The senior management personnel of the charity currently comprises the trustees (who are not remunerated), the Chief Executive, the Grants and Trusts Manager and the Programme Manager.

Reserves policy

To meet the Charity Commission's guidance on reserves and in line with best practice, trustees are required to build and maintain free reserves available to meet potential general commitments (as opposed to restricted funds given for specific purposes). These reserves need to be distributable reserves and relatively quickly realisable for the charity (represented by its undesignated unrestricted funds). Mosaic Clubhouse's policy is to build and maintain reserves that would allow continuation of operations for up to six months, possibly with a reduced total expenditure. The Board of Trustees reviews this policy annually.

As at the date of the closing balance sheet there were free reserves of £206,484 (2022/23: £367,647). In extremis, were income from all sources to cease, the closing reserves would allow Mosaic to continue all core services for a period of approximately three months. This could extend towards six months when taking account of the reduction in services that would occur, together with related expenditures, during a gradual placing of members in other services across the period. The Board therefore considers the current level of reserves to be in line with the policy.

In addition to free reserves in the general fund, the trustees have designated funds totalling £34,052 set aside for specific purposes. These are set out in notes 19 & 20 to these accounts.

Principal funding sources and fundraising

Funding from Lambeth Borough Council and South East London Integrated Care Service (formerly Lambeth Clinical Commissioning Group (CCG)) continues to be our main source of funds. 26.5% of the total 2023/2024 incoming resources was generated from other sources (2022/23: 25.5%), including grant making income, charitable donations and self-generated income from the Mosaic Cafe, room hire and training fees.

Factors likely to affect future financial performance

As a Board we are working with partners to support our priorities. We are aware that there may be increasing restraints on statutory expenditure, which is a key reason for our continued exploration of other possible income streams. Based on our track record of fundraising to date, the Board is confident that we will continue to achieve similar levels of funding from non-statutory and other sources in the year ahead.

The Board of Trustees therefore places on record its gratitude on behalf of members for the financial support received in the year ended 31 March 2024 from all of our funders including trusts, foundations, grant-making bodies, companies and individuals listed earlier in this report (Partners & Supporters).

Structure, governance and management

Shared decision-making and shared governance are an important part of Clubhouse work. Mosaic Clubhouse has an independent Board of Trustees that has ultimate responsibility for the Clubhouse. This is supported by two subcommittees focused on Communication and Development and Finance and Performance. Members of the Clubhouse are also Trustees on the Board and its sub-committees. Members and staff regularly meet in open forums to discuss policy issues, and day-to-day operational activities of the Clubhouse and these inform Board discussions.

The Board of Trustees are satisfied that Mosaic Clubhouse demonstrably meets the Charity Commission's guidelines regarding delivering public benefit.

The financial statements comply with current statutory requirements and the current Statement of Recommended Practice, Accounting and Reporting by Charities, and are subject to annual external audit in line with the Charities Act and Company Law requirements. We have referred to the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. In particular, we have considered how planned activities will contribute to the aims and objectives that we have set.

The reference and administrative details set out on page two forms part of this report.

Mosaic Clubhouse is a Charitable Company Limited by Guarantee, incorporated on 15th July 1997 and registered as a charity on 25th September 1998. The company was established under a Memorandum of Association, which established the objects and powers of the charitable company, and is governed under its Articles of Association. In the event of the company being wound up, members are required to contribute an amount not exceeding £10.

The Trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Lucy Hastings	
Shane Carmichael	(Appointed 1 April 2023)
William Brett	(Resigned 1 April 2023)
Patrick Gillespie	
Joanna Haworth	
Segun Jegede	
James Kavanagh	
Nash Rajan	
Mary Robertson	
Joanne Saunsbury	
Jeffy Wong	
Mark Hubbard	
Sharon Brooks	(Appointed 16 June 2023)

Recruitment, appointment and training of trustees

The Directors of the company are also charity trustees for the purposes of charity law. Under the requirements of the Memorandum and Articles of Association, one third of the trustees who are subject to retirement by rotation retire from office. The trustees to retire by rotation are those who have been longest in office since their last appointment, after which they may be re-elected at the next Annual General Meeting.

Trustees of Mosaic Clubhouse have adopted the following recruitment process for new trustees:

- All vacancies are externally advertised via local channels (e.g. social media, local community boards)
- Interested parties are invited to have an informal conversation with the Chief Executive
- They are invited to complete an application form.
- They are given a tour and the opportunity to meet members of the community.
- They formally meet with at least two trustees and a Clubhouse member for an interview.
- The interview panel then nominate the successful candidate to the whole Board for approval and appointment.

All new trustees receive information about Mosaic Clubhouse including recent management accounts; recent board minutes and agendas; business plans; Clubhouse standards and recent newsletters. Trustees are encouraged to spend some time in the Clubhouse and are appointed to a Board sub-committee to enable them to get a better understanding of the Clubhouse. On an ongoing basis trustees are also given the opportunity to attend and take part in Clubhouse Colleague Training abroad, or in-house.

The Board of Trustees also seeks to ensure that the skills and experience held across the Board's membership are appropriate to meet the needs of the Clubhouse and its members. In order to do this, all trustees complete an annual skills audit, which gives an up-to-date picture of skills currently on the Board. These are measured against the skills that are needed. A quarter of Trustees are elected from the Clubhouse membership. At the time of writing, three trustees are members of Mosaic Clubhouse out of a total of twelve.

Day-to-day responsibility for operational delivery is delegated to the Chief Executive. The Chief Executive is responsible for ensuring that the Clubhouse delivers against its objectives and the service requirements of the funders and meets Clubhouse Standards

The company's current policy concerning the payment of trade creditors is to follow the CBI's Prompt Payers Code (copies are available from the CBI, Centre Point, 103 New Oxford Street, London WC1A 1DU).

The company's current policy concerning the payment of trade creditors is to:

- settle the terms of payment with suppliers when agreeing the terms of each transaction;
- ensure that suppliers are made aware of the terms of payment by inclusion of the relevant terms in contracts; and
- pay in accordance with the company's contractual and other legal obligations.

Trade creditors of the company at the year end were equivalent to 15 day's purchases, based on the average daily amount invoiced by suppliers during the year.

Other matters

Organisational Structure

Day-to-day responsibility for operational delivery is delegated to the Chief Executive. The Chief Executive is responsible for ensuring that the Clubhouse delivers against its objectives and the service requirements of the funders and meets Clubhouse Standards

Principal risks and uncertainties

The Board of Trustees conducts regular semi-annual reviews of the major risks to which the charity is exposed, and all other risks contained in the corporate risk register. These reviews include consideration of appropriate control systems and procedures to mitigate risks to acceptable levels, where relevant and possible.

As part of this process the Board reviews and approves relevant policies on at least a biennial basis. Current policies include, for example, controls that seek to secure the charity's finances against risk of fraud and ensure compliance with health and safety regulations for staff, volunteers, clients and visitors.

In its most recent review, the trustees identified the following as the key risks and uncertainties currently faced together with their mitigating actions:

1. Our top risk is that will do not raise sufficient funds in an increasingly challenging environment.

Our Grants and Trusts Fundraiser has developed a detailed plan and pipeline for funds to run into the 2024-2025 financial year. The situation was further mitigated by the recruitment of a Fundraising Officer, which has increased our capacity to explore new income sources.

2. Staff recruitment continues to present a challenge to Mosaic Clubhouse and others in health and social sector. Our turnover does not present a cause for concern but we are aware that applications for vacant posts are fewer than in recent years.

Several aspects of the recruitment process are under review; where we advertise, the quality and clarity of the Information packs and job descriptions, the speed of the process etc. The market is currently favourable for job seekers and we are aware that we need to maintain an attractive offer to potential candidates. Benchmarking against similar roles locally shows that the salary for an Engagement Worker compares favourably with others available, which typically offer a starting salary of around £27k, compared to our offer of £33k. We plan to introduce other staff benefits and policies during 2024 to aid recruitment and retention of staff.

3. Management and control of staff costs can cause spikes in cost, particularly with the need to maintain a service for our Evening Sanctuary Crisis support service. We are contracted to have to the service available seven night a week and cover staff illness and holidays with bank staff.

The staff costs in the budget for 2024-2025 was the result of detailed assessment of our staffing needs. Longer term decisions will be made once we know the outcome of key funding requests.

4. Cost of living – the continuing high cost of living presents challenges for our members and staff alike.

We are looking at ways to cut our spending and recent 'climate friendly' actions have helped (stopping the use of packaged, individual portions of condiments in the café for example). Wherever possible, we will support members to access financial support, and as ever will help with food when needed.

Statement of Trustees' responsibilities

The Trustees, who are also the directors of Mosaic Clubhouse for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;

- observe the methods and principles in the Charities SORP;

- make judgements and estimates that are reasonable and prudent; and

- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping adequate 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 Companies Act 2006. 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.

In so far as they are aware:
- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant information and to establish that the auditor is aware of that information.

Auditor

In accordance with the company's articles, a resolution proposing that MHA be reappointed as auditor of the company will be put at a General Meeting.

Preparation of the report

The report has been prepared taking advantage of the small companies' exemption of section 415A of the Companies Act 2006.

The Trustees' report was approved by the Board of Trustees.

L. Hastings.

Lucy Hastings

Date: 14/11/24

MOSAIC CLUBHOUSE

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF MOSAIC CLUBHOUSE

Opinion

We have audited the financial statements of Mosaic Clubhouse (the 'charitable company') for the year ended 31 March 2024, which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

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 2024, 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.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report.

We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate. Our evaluation of the Trustees' assessment of the entity's ability to continue to adopt the going concern basis of accounting included critical reviews of budgets and forecasts provided.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The Trustees are responsible for the other information. The other information comprises the information included in the Annual Report other than the financial statements and our Auditor's Report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the Trustees' report for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and
- the directors' report included within the Trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the Trustees' report.

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- adequate accounting records have not been kept by the charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- the charitable company's financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of Directors' 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' exemptions in preparing the Trustees' report and from the requirement to prepare a strategic report.

Responsibilities of Trustees

As explained more fully in the statement of Trustees' responsibilities, the Trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- Evaluation of the design of management's controls designed to prevent and detect irregularities,
- Reviewing minutes of meetings of those charged with governance,
- Testing unusual or unexpected journal entries, particularly those impacting revenue, and
- Challenging assumptions and judgements made by management in respect of significant accounting estimates.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. 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.

Bianca Silva BA ACA DChA (Senior Statutory Auditor)

for and on behalf of
MHA, Statutory Auditor
Maidenhead, United Kingdom
Date: 9 December 2024

MHA is the trading name of MacIntyre Hudson LLP, a limited liability partnership in England and Wales (registered number OC312313)

MOSAIC CLUBHOUSE

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2024

Current financial year	Notes	Unrestricted funds general 2024 £	Unrestricted funds designated 2024 £	Restricted funds 2024 £	Total 2024 £	Total 2023 £
Income from:						
Donations and legacies	3	141,339	-	-	141,339	119,064
Charitable activities						-
Grants and Contracts	4	751,731	-	48,735	800,466	892,137
Café Mosaic	4	38,640	-	-	38,640	35,830
Clubhouse Model Training	4	-	70,613	-	70,613	24,148
Other Income	4	1,695	-	-	1,695	4,899
Investments	5	4,289	-	-	4,289	1,748
Total income		937,694	70,613	48,735	1,057,042	1,077,826
Expenditure on:						
Raising funds	6	44,313	-	-	44,313	32,916
Charitable activities	7	1,054,927	62,655	41,246	1,158,828	1,173,561
Total expenditure		1,099,240	62,655	41,246	1,203,141	1,206,477
Net income/(expenditure)		(161,546)	7,958	7,489	(146,099)	(128,651)
Transfers between funds		383	(383)	-	-	-
Net movement in funds	9	(161,163)	7,575	7,489	(146,099)	(128,651)
Reconciliation of funds:						
Fund balances at 1 April 2023		367,647	26,477	10,615	404,739	533,390
Fund balances at 31 March 2024		206,484	34,052	18,104	258,640	404,739

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

MOSAIC CLUBHOUSE

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2024

Prior financial year	Notes	Unrestricted funds general 2023 £	Unrestricted funds designated 2023 £	Restricted funds 2023 £	Total 2023 £
Income from:					
Donations and legacies	3	119,064	-	-	119,064
Charitable activities					-
Grants and Contracts	4	847,177	-	44,960	892,137
Café Mosaic	4	35,830	-	-	35,830
Clubhouse Model Training	4	-	24,148	-	24,148
Other Income	4	4,899	-	-	4,899
Investments	5	1,748	-	-	1,748
Total income		1,008,718	24,148	44,960	1,077,826
Expenditure on:					
Raising funds	6	32,916	-	-	32,916
Charitable activities	7	1,078,929	49,130	45,502	1,173,561
Total expenditure		1,111,845	49,130	45,502	1,206,477
Net income		(103,127)	(24,982)	(542)	(128,651)
Transfers between funds		41,611	(42,487)	876	-
Net movement in funds	9	(61,516)	(67,469)	334	(128,651)
Reconciliation of funds:					
Fund balances at 1 April 2022		429,163	93,946	10,281	533,390
Fund balances at 31 March 2023		367,647	26,477	10,615	404,739

MOSAIC CLUBHOUSE

BALANCE SHEET

AS AT 31 MARCH 2024

	Notes	2024 £	£	2023 £	£
Fixed assets					
Tangible assets	13		26,094		26,477
Current assets					
Debtors	14	56,001		59,298	
Cash at bank and in hand		382,519		428,976	
		438,520		488,274	
Creditors: amounts falling due within one year	15	(205,974)		(110,012)	
Net current assets			232,546		378,262
Total assets less current liabilities			258,640		404,739
Net assets excluding pension liability			258,640		404,739
The funds of the charity					
Restricted income funds	18		18,104		10,615
Unrestricted funds - general	20		206,484		367,647
Unrestricted funds - designated	19		34,052		26,477
			258,640		404,739

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2024, although an audit has been carried out under section 144 of the Charities Act 2011.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements under the requirements of the Companies Act 2006, for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 14/11/24.

L Hastings

[redacted]

Lucy Hastings

Company registration number 03403522 (England and Wales)

MOSAIC CLUBHOUSE

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2024

	Notes	2024 £	£	2023 £	£
Cash flows from operating activities					
Cash absorbed by operations	24		(36,283)		(72,754)
Investing activities					
Purchase of tangible fixed assets		(14,463)		(1,374)	
Investment income received		4,289		1,748	
Net cash (used in)/generated from investing activities			(10,174)		374
Net cash used in financing activities			-		-
Net decrease in cash and cash equivalents			(46,457)		(72,380)
Cash and cash equivalents at beginning of year			428,976		501,356
Cash and cash equivalents at end of year			382,519		428,976

1 Accounting policies

Charity information

Mosaic Clubhouse is a private company limited by guarantee incorporated in England and Wales. The registered office is 65 Effra Road, London, SW2 1BZ, England.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Government grants have been accounted for under the accrual model as permitted by FRS102.

Bank interest receivable is fully accrued at the balance sheet date.

1 **Accounting policies** **(Continued)**

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

All costs are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activities are allocated directly; others are apportioned on the basis of estimates of the proportion of time spent by staff on those activities.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses. The capitalisation threshold for fixed assets is £500.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures and fittings	Between 20% and 25% straight line
Computers	33.33% straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

1 **Accounting policies** **(Continued)**

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.12 Leases

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight line basis over the term of the relevant lease.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

2 Critical accounting estimates and judgements (Continued)

Critical judgements

Depreciation
The depreciation rate of tangible and intangible fixed assets as detailed above.

Support Costs
Support costs are apportioned to direct activities based on the direct staff costs allocated to those activities.

3 Income from donations and legacies

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Donations and gifts	141,339	119,064
Donations and gifts		
The Stone Family Foundation	128,781	111,503
London Marathon	6,155	2,112
Quartet Community - Osborne Clarke LLP	-	333
Other	6,403	5,116
	141,339	119,064

4 Income from charitable activities

	Unrestricted funds general 2024 £	Unrestricted funds designated 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds general 2023 £	Unrestricted funds designated 2023 £	Restricted funds 2023 £	Total 2023 £
Grants and Contracts								
Grants and contracts	751,731	-	48,735	800,466	847,177	-	44,960	892,137
Café Mosaic								
Ancillary trading income	38,640	-	-	38,640	35,830	-	-	35,830
Clubhouse Model Training								
Other income	-	70,613	-	70,613	-	24,148	-	24,148
Other Income								
Other income	1,695	-	-	1,695	4,899	-	-	4,899
	792,066	70,613	48,735	911,414	887,906	24,148	44,960	957,014

Performance related grants analysis

	Grants and Contracts 2024 £	Grants and Contracts 2023 £
London Borough of Lambeth and Lambeth Primary Care Trust	669,448	591,661
NHS Lambeth	82,283	177,116
London Borough of Lambeth: Grant re rent increase	-	25,900
NHS South East London ICB	-	50,000
Walcot Educational Fund	7,500	12,500
Sir Jules Thorn Charitable Trust	-	2,500
Brixton Voices: Sir Walter St John	30,735	30,736
Jack Petchey Foundation	-	1,724
Mazars Young Members Fund	10,000	-
Members Grant	500	-
Other	-	-
	(800,466)	(892,137)

5 Income from investments

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Interest receivable	4,289	1,748

6 Expenditure on raising funds

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Fundraising and publicity		
Other fundraising costs	7,080	6,300
Staff costs	37,233	26,616
	44,313	32,916

7 Expenditure on charitable activities

	Charitable activities 2024 £	Charitable activities 2023 £
Direct costs		
Staff costs	675,431	689,442
Depreciation	14,846	13,850
Charitable activities	369,448	340,488
	1,059,725	1,043,780
Share of support and governance costs (see note 8)		
Support	26,299	88,319
Governance	72,804	41,462
	1,158,828	1,173,561
Analysis by fund		
Unrestricted funds - general	1,054,927	1,078,929
Unrestricted funds - designated	62,655	49,130
Restricted funds	41,246	45,502
	1,158,828	1,173,561

8 Support costs allocated to activities

	2024 £	2023 £
Staff costs	48,911	56,873
Financial and Legal	23,260	24,306
Consultancy and HR	3,039	7,140
Governance costs	23,893	41,462
	99,103	129,781
Analysed between:		
Charitable activities	99,103	129,781

9 Net movement in funds

	2024 £	2023 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the audit of the charity's financial statements	16,684	15,438
Depreciation of owned tangible fixed assets	14,846	13,850

10 Trustees

None of the Trustees (or any persons connected with them) received any remuneration during the year, but a total of £88.70 travelling expenses were reimbursed to one trustee (2023 - £nil was reimbursed).

11 Employees

The average monthly number of employees during the year was:

	2024 Number	2023 Number
Average headcount	26	25

Employment costs	2024 £	2023 £
Wages and salaries	683,507	705,390
Social security costs	61,907	66,864
Other pension costs	23,370	26,701
	768,784	798,955

The number of employees whose annual remuneration was more than £60,000 is as follows:

	2024 Number	2023 Number
£60,000 to £70,000	1	1

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2024 £	2023 £
Aggregate compensation	179,603	200,386

12 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

13 Tangible fixed assets

	Fixtures and fittings	Computers	Total
	£	£	£
Cost			
At 1 April 2023	130,718	34,503	165,221
Additions	10,532	3,931	14,463
At 31 March 2024	141,250	38,434	179,684
Depreciation and impairment			
At 1 April 2023	104,310	34,434	138,744
Depreciation charged in the year	12,593	2,253	14,846
At 31 March 2024	116,903	36,687	153,590
Carrying amount			
At 31 March 2024	24,347	1,747	26,094
At 31 March 2023	26,408	69	26,477

14 Debtors

Amounts falling due within one year:	2024 £	2023 £
Trade debtors	2,462	455
Other debtors	1,008	6,174
Prepayments and accrued income	52,531	52,669
	56,001	59,298

15 Creditors: amounts falling due within one year

	Notes	2024 £	2023 £
Other taxation and social security		11,123	16,245
Deferred income	16	108,854	56,378
Trade creditors		49,807	11,086
Other creditors		11,580	4,400
Accruals and deferred income		24,610	21,903
		205,974	110,012

16 Deferred income

	2024 £	2023 £
Other deferred income	108,854	56,378

16 Deferred income

(Continued)

Deferred income is included in the financial statements as follows:

	2024	2023
	£	£
Deferred income is included within:		
Current liabilities	108,854	56,378
Movements in the year:		
Deferred income at 1 April 2023	56,378	58,648
Released from previous periods	(56,378)	(58,648)
Resources deferred in the year	108,854	56,378
Deferred income at 31 March 2024	108,854	56,378

17 Retirement benefit schemes

	2024	2023
Defined contribution schemes	£	£
Charge to profit or loss in respect of defined contribution schemes	23,370	26,701

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

At the year end £4,964 (2023: £564) was payable to the scheme. This is included within other creditors.

18 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2023	Incoming resources	Resources expended	Transfers	At 31 March 2024
	£	£	£	£	£
Support Workers	-	38,235	(38,235)	-	-
Bridgepoint Hardship Fund	9,681	-	-	-	9,681
Asda Foundation	600	-	-	-	600
Young Members	334	-	-	-	334
Mazars Young Members Fund	-	10,000	(2,661)	-	7,339
Member Grants	-	500	(350)	-	150
	10,615	48,735	(41,246)	-	18,104

18 **Restricted funds** (Continued)

Previous year:	At 1 April 2022	Incoming resources	Resources expended	Transfers	At 31 March 2023
	£	£	£	£	£
Support Worker	-	43,236	(43,236)	-	-
Bridgepoint Hardship Fund	9,681	-	-	-	9,681
Asda Foundation	600	-	-	-	600
Jack Petchey	-	1,724	(1,724)	-	-
Young members	-	-	(542)	876	334
	10,281	44,960	(45,502)	876	10,615

Details of restricted funds

1. Support Worker Fund
The support worker fund is funding to allows us to expand our staffing. We bid for costs specifically to add to our number of support workers in response to the significant rise in referrals and activity we have experienced year on year. Without these funds we would have had to introduce a waiting list for referrals.

2. Bridgepoint Hardship Fund
The funding we received from the Hardship Fund, distributed by Bridgepoint, was towards costs relating to digital inclusion.

3. Asda Foundation Fund
The Asda Foundation supports local grassroots organisations to transform communities and improve the lives of people living within the ASDA Community. The Feeding Communities grant we received from the Asda Foundation funded food parcels we put together for members who were facing food insecurity as a result of the Covid-19 pandemic.

4. Jack Petchey Fund
The Jack Petchey Foundation's internship programme is designed to give young people a flying start, supporting dynamic young individuals in their first step in the youth and charity sector. Jack Petchey funded us for a year's long internship role focused on increasing Mosaic physical and online presence in the community and amongst young people.

5. Mazars Young Members Fund
The funds we received from Mazars is to support our young adult members. It will continue to support young adults by contributing to vocational training, the supply of digital devices for work and learning and for social activities.

6. Young Members Fund
These funds were donated by Ruaridh Gardner's Family and Friends following his passing. Their wishes were for these funds to be utilised towards activities to enhance Mosaic's Young Members mental health, and as such it is now defined as a Restricted Fund, to be recognised in Mosaic's Financial Year 2022-23 and beyond, until these funds are extinguished.

19 Unrestricted funds - designated

These are unrestricted funds which are material to the charity's activities.

	At 1 April 2023	Incoming resources	Resources expended	Transfers	At 31 March 2024
	£	£	£	£	£
Fixed Asset Fund	26,477	-	-	(383)	26,094
Clubhouse Model Training	-	70,613	(62,655)	-	7,958
	26,477	70,613	(62,655)	(383)	34,052

Previous year:	At 1 April 2022	Incoming resources	Resources expended	Transfers	At 31 March 2023
	£	£	£	£	£
Business Development	30,012	-	-	(30,012)	-
Fixed Asset Fund	38,952	-	-	(12,475)	26,477
Clubhouse Model Training	21,781	24,148	(45,929)	-	-
Sonia Burke Legacy fund	3,201	-	(3,201)	-	-
	93,946	24,148	(49,130)	(42,487)	26,477

Details of designated funds

1. Business Development Fund
This fund was set up to explore the possibilities to expand the Clubhouse model throughout the UK. Mosaic Clubhouse remains ambitious about the potential of the Clubhouse model and wants to see more clubhouses opening up and working towards accreditation. However, the designation was removed in the previous year as this is no longer a priority.

2. Fixed Asset Fund
The fund represents the net book value of tangible fixed assets in use by Mosaic Clubhouse and therefore not available to meet future operational expenditure. A transfer is made each year to reflect the change in net book value.

3. Clubhouse Model Training Fund
Mosaic Clubhouse is an accredited training base for the Clubhouse model. This is a designated fund which provides for ongoing staff and member training to ensure delivery of this international training is maintained to expected standard. The training programme is reviewed each year. Use of the fund will be made based on an assessment of the professional development required to maintain standards. This fund will be allocated on a needs led basis. We have apportioned the costs of the time staff spent on preparing for, delivering, and taking part in training, and the time on any required accreditation preceding it.

4. Sonia Burke legacy Fund
This designated fund was a result of a legacy. The purpose of the fund was to broaden horizons, learn new skills and challenges and providing time for fun, reflection and rest from daily pressures. The fund was fully spent in the year to March 2023.

20 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2023	Incoming resources	Resources expended	Transfers	At 31 March 2024
	£	£	£	£	£
General funds	367,647	937,694	(1,099,240)	383	206,484

Previous year:	At 1 April 2022	Incoming resources	Resources expended	Transfers	At 31 March 2023
	£	£	£	£	£
General funds	429,163	1,008,718	(1,111,845)	41,611	367,647

21 Analysis of net assets between funds

	Unrestricted funds general 2024	Unrestricted funds designated 2024	Restricted funds 2024	Total 2024
	£	£	£	£
At 31 March 2024:				
Tangible assets	-	26,094	-	26,094
Current assets/(liabilities)	206,484	7,958	18,104	232,546
	206,484	34,052	18,104	258,640

	Unrestricted funds general 2023	Unrestricted funds designated 2023	Restricted funds 2023	Total 2023
	£	£	£	£
At 31 March 2023:				
Tangible assets	-	26,477	-	26,477
Current assets/(liabilities)	367,647	-	10,615	378,262
	367,647	26,477	10,615	404,739

22 Operating lease commitments

Lessee

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2024	2023
	£	£
Within one year	82,400	41,200
Between two and five years	329,600	-
In over five years	41,200	-
	453,200	41,200

23 Related party transactions

During the year £10,000 was received as a grant from Mazars for a Young Members Fund, a member of the board of trustees has a business relationship with the company that provided the grant (2023 - none).

24 Cash generated from operations

	2024	2023
	£	£
Deficit for the year	(146,099)	(128,651)
Adjustments for:		
Investment income recognised in statement of financial activities	(4,289)	(1,748)
Depreciation and impairment of tangible fixed assets	14,846	13,849
Movements in working capital:		
Decrease in debtors	3,297	23,352
Increase in creditors	43,486	22,714
Increase/(decrease) in deferred income	52,476	(2,270)
Cash absorbed by operations	(36,283)	(72,754)

25 Analysis of changes in net funds

The charity had no material debt during the year.

MOSAIC CLUBHOUSE

England & Wales - Charity number 1071705

Accounts

Mosaic Clubhouse

65 Effra Road
Brixton
London, SW2 1BZ

Annual Report and Accounts for the year ended 31st March 2023

Registered Company Number 03403522

Registered Charity Number (England and Wales) 1071705

References and Administrative Details

Governing Document
Memorandum and Articles of Association

Trustees
Lucy Hastings (Chair)
William Brett
Patrick Gillespie
Joanna Haworth
Mark Hubbard
Segun Jegede
Kate Jopling (Resigned November 2022)
James Kavanagh
Nash Rajan
Mary Robertson
Joanne Saunsbury
Jeffy Wong

Chief Executive Officer and Company Secretary
Chris Thomas

Mosaic Clubhouse is a member of Clubhouse International, New York, NY, USA.

Registered Office
65, Effra Road,
Brixton,
London,
SW2 1BZ

Registered Company Number
03403522

Registered Charity Number (England and Wales)
1071705

Auditors
MHA
Building 4,
Foundation Park,
Roxborough Way,
Maidenhead,
SL6 3UD

Bankers
National Westminster Bank
128 Balham High Road
London
SW12 9AE

Accountants
JS2 Limited
One Crown Square
Woking Surrey
GU21 6HR

Solicitors
Bates, Wells & Braithwaite
London LLP
2-6 Cannon Street
London
EC4M 6YH

CONTENTS

2	References and Administrative Details
4	Report of the Trustees
18	Independent Auditor's Report
20	Statement of Financial Activities
22	Balance Sheet
21	Statement of Cash Flows
24	Notes to the Financial Statements

Mosaic Clubhouse Trustees Report

Year ended 31st March 2023

Our charitable purpose

Mosaic Clubhouse is a thriving Lambeth-based charity that provides opportunities for people experiencing mental health issues to regain the confidence and skills they need to lead productive and satisfying lives.

Our charitable objectives state that:

'The charity is established to relieve persons suffering from mental illness by the provision of opportunities to individuals who have been socially or vocationally disabled by mental illness. To support these individuals to regain the confidence and skills necessary to achieve their potential and enjoy their right to productive, dignified and satisfying work and relationships. To provide training and support to persons who provide or who wish to provide or organise similar services to those provided by the charity both in the United Kingdom and Worldwide.'

Working on our objectives we strive to ensure that Mosaic Clubhouse:

- ensures that people who suffer from mental health problems have the right to be productive, achieve their potential and be respected as co-workers, neighbours and friends.
- promotes and provides access to real educational and employment opportunities, and assists members in accessing and sustaining their own employment.
- offers every member a range of support and social opportunities to match their needs and aspirations.
- provides training and support to other clubhouses both in the United Kingdom and the world.

As well as providing essential community-based mental health support in the heart of Lambeth for 27 years, we are proud to have remained a leading Clubhouse in the Clubhouse International community.

As the only accredited Clubhouse in the UK and one of only twelve international certified training bases, we make it our priority to constantly share and develop our practice. We train other international Clubhouse teams in the Clubhouse model, regularly talk at international Clubhouse conferences and we constantly reach out to colleagues globally.

How we deliver public benefit

Mosaic Clubhouse exists to provide structure and meaningful activity for people with mental health issues.

Mosaic Clubhouse bases its model on the definition and Standards agreed by the International Clubhouse community. A Clubhouse is:

- A place where people with mental health issues (members) participate in their own recovery process by working and socializing together in a safe, welcoming environment.
- An organisation that operates on proven standards developed over five decades by Clubhouse International and effective in over 320 Clubhouses worldwide.
- A community-based approach that complements available psychiatric and medical interventions.

Active member engagement and involvement are critical components of success at Clubhouses:

- Membership is voluntary and lasts as long as someone wants to participate
- Members have a key role in organising Clubhouse activities. Staff and members work together as colleagues.
- Work, education and social activities in the Clubhouse are meaningful and help members regain self-worth, confidence and purpose.
- Clubhouses provide paid employment opportunities in local businesses for members who want work; we help members become successful employees

The work of Mosaic Clubhouse is organised into work units (departments), with each member assigned to a unit. Our units are:

- Employment, Education and Information
- Business and Administration
- Café and Garden

Each unit provides a wide range of tasks appropriate to the capabilities and interests of the individual member. Staff and members work together, side by side, in the daily running of the Clubhouse. This model enables members to gain skills, confidence and self-esteem in a safe environment.

Young Adults

Our young adults programme supports people who are 16-30 years old. It provides vital support for young adults with an existing mental health condition, and those who are at risk of developing poor mental health and require preventative support. The programme focuses on transitions, including leaving school and making decisions about their future; transferring from child and adolescent (CAMHS) mental health services to adult services, or into the community without any specialist support; and transitioning back into the community after an inpatient psychiatric hospital admission.

80 young adults engaged with our young adult programme during the year. 13 young adults secured paid employment.

The Evening Sanctuary

The Evening Sanctuary is an out-of-hours crisis service, open seven days a week at Mosaic, from 6pm until midnight. It is an alternative to A&E - a safe, non-clinical space for people to come, get support and take part in gentle activities when they do not feel safe being alone or in their own homes.

- **121 people in need of support used our Evening Sanctuary service**
- **69 Members told us that attending the Sanctuary avoided 681 A&E attendances.**
- **67 Members told us that attending the Sanctuary kept people off the streets on 655 occasions**

Our year in numbers

493 Attended Mosaic over the year

86 % of members would recommend Mosaic Clubhouse to friends and family

29 members secured paid employment with Mosaic's support

57 members started an external course

82 members accessed classes at Mosaic

74 members were involved in the design, management, review and development of the service.

173 peer led workshops were delivered.

28 international colleagues trained at Mosaic, from 9 Clubhouses around the world.

We hosted 12 well-being drop ins, working with a local GP

35 people attended these drop ins, getting support with their physical health

844 visits were made to the Information Hub

Fundraising

The Mosaic Clubhouse Community is enormously grateful to its many supporters, without whom we would not be able to deliver any of the work we have over the past year.

In 2022/23, we raised £1,077,826 through donations, grants and contracts to fund our work. £768,777 of this came from our main statutory partners, the South East London Integrated Care Board (NHS) and Lambeth Borough Council. A further £309,049 was generated through other fundraising activities, including from grant-making bodies, charitable donations and challenge events.

Trusts & Foundations

We have been privileged to have the ongoing support of a number of Trusts & Foundations who have enabled our work through the challenges of the past year. We have benefited not just from their financial support, but also strong and supportive relationships based on dialogue, mutual learning, flexibility and a commitment to delivering impact together.

We are particularly grateful to our longstanding supporters, The Stone Family Foundation, the Walcott Foundation and Sir Walter St John Educational Charity.

Corporate Partnerships

Mosaic's corporate partners have once more played an important role in the work that we have carried out over the past year, offering support ranging from financial support to gifts in kind and opening up employment or training opportunities for our members.

We also continued to benefit from a partnership with Pret a Manger who provided training and employment opportunities to our members.

As with everything at Mosaic, our members are an important part of our fundraising work. Our fundraising group continued to meet in 2022 and we hope it will become central to the delivery of our community fundraising work. We are grateful to those who donated through our website or giving platforms.

It was fantastic that our biggest challenge event – The London Marathon – was able to take place in person, for the second year running in October 2022. We are grateful to our runners who donned their running shoes together raising more than £2,000

Our Fundraising Approach

We are registered with the Fundraising Regulator and adhere to the highest standards of fundraising practice. We continue to promote fundraising good practice and monitor fundraising efforts in line with the Fundraising Regulator and Code of Fundraising Practice and with charity Commission guidance. Mosaic Clubhouse has received no complaints relating to its fundraising activities during the year 2022/2023. We do not employ an external fundraising agency or have any dedicated

community fundraising capacity, and only raise a proportionately small amount of funding from community events.

As we look to the future, we are committed to diversifying our income sources to safeguard the organisation's financial future. We are committed to deepening our engagement with all our supporters and will provide new and compelling opportunities for more individuals, organisations and grant-making bodies to be actively involved in Mosaic Clubhouse and our income generation.

Partners

Our partners offer a range of services including support around employment opportunities and social and creative activities that are vital to overall well being, as well as crisis advice and financial support.

B
Barclays
Black Thrive
Brixton and Clapham Park Primary Care Network
Brixton Reel
Brockwell Park Community Greenhouses
Brook

C
Centrepoint
Centre 70
Clubhouse International
Cygnet Churchill Hospital

D
Dress For Success
Department for Work and Pensions

E
Every Pound Counts

G
198 Gallery
Good People
Good Things Foundation (National Database Initative)
GT Stewart Solicitors & Advocates
Guys and St Thomas Foundation Trust (Healthier Lifestyles Project)

H
Healthwatch
Hood Mentality
The Harbour

I
Iconic Steps

K
King's College Hospital
King's College London
Knecco Training

L
Lambeth Living Well Network Alliance
Lambeth Hospital
Lambeth Living Well Collaborative
Lambeth Made
Lambeth Smoking Cessation
LEAP Confronting Conflict
LGBT Foundation (Pride in Practice)
Livity
London City Mission
Lorraine Hewitt House
Loughborough Farm

M
Magdalen Farm
Media Trust
Morley College
Mud Gang Pottery

N
National Voices
Naz Project

O
Opportunity Lambeth

P
The Pret Foundation
The Prince's Trust
Paws and Pause

R
Redthread

S
Shelter S
HARP Gallery
SLaM Recovery College S
SLaM Vocational Services
Solidarity in Crisis
South London Grassroots Football League
SPEAR Resurgo
Spiral
St Lukes Hub
St Matthew Project

T
Thames Reach
Trussell Trust
Tulse Hill Community Advice Centre

V
Volunteering Matters

W
The Well Centre
We Rise

Y
Young Carers

Strategic Objectives for 2022/23 and how they were met.

1. To secure a long-term contract and position as part of the Lambeth mental health alliance.

We are pleased to report that good progress has been made towards to a new long term contract. We will start a new five-year contract on 1st October 2023. Following last year's reviews of performance and finances, the detailed specification has been under discussion. We are encouraged by the fact that provision for the Evening Sanctuary Service has been included in the specification. This will give us great flexibility in how we manage the day and evening services and the cross over between the two. The new specification will also provide the scope to deliver a new, targeted, Hospital In Reach service, targeted at those who are frequently admitted, for whom attendance at the Sanctuary may help to prevent further hospitalisation.

2. To raise our profile, and that of the Clubhouse model; locally, nationally, and internationally.

Our Communications Team of staff and members have had a busy year has seen the return of regular updates about work across all our social media platforms. Many member stories were produced for the website, some of which have been used by Clubhouse International. The Communications Team has also been instrumental in ensuring that continue to celebrate important cultural events

Our international profile was boosted by an invitation to the Clubhouse International World Seminar in Baltimore, USA in September 2022. Staff and members from Mosaic presented on the impact of our Young Adult programme and we spoke in seminars on our employment programme and on on developing community connections.

Our colleague training programme was back to full strength and we were delighted to welcome 28 delegates from 9 countries to Mosaic for two week training programmes.

3. To develop and deliver an employment offer that reflects member aspirations and local employment needs

We are delighted to report that our programme of Transitional Employment Placements (TEP) are back on track after stopping during the Covid 19 pandemic. The number of opportunities has steadily risen during the year. We are working with South London and Maudsley NHS Trust and Morley College on the development of new placements. The Employment, Education and Information Unit have produced regular Job Bulletins to highlight vacancies available in the community. CV writing drop-ins and other job related skills workshops were available to members throughout the year.

A total of 24 members gained paid employment during the year, including TEP, supported placements, independent employment, and self-employment, both full and part-time. As our work to agree a new contract with the Living Well Alliance continues, we want to ensure that employment is a core focus for all members who are ready to work.

4. To strengthen and diversify our fundraising and sources of income.

We were delighted that many of our funders pledged to continue their support during the year. This especially ensured that our work with young adults could continue to grow. We would like to thank Sir Walter St John Charitable Trust for continuing to support our young adults programme by renewing a three-year grant.

It has been a challenging year for fundraising. After the Covid 19 pandemic many funders were in the process of setting new strategic priorities. We welcomed a new Grants and Trusts Manager in January 2023 who has developed a clear plan to extend and diversify our income.

By March 2023, our London Marathon Team of 11 runners had raised over £18,000 ahead of the event in April.

5. To implement the recommendations of the 2021 Community Conversation on Race Inequalities

We have continued to celebrate the cultural diversity of Mosaic Clubhouse and now have a well established programme of events throughout the year. Celebrations include asking members to produce national dishes in the café and sharing information about their cultural traditions, music and clothing.

Our work on inequalities at Mosaic continued with the establishment of an Equalities and Diversity Working Group of members of staff from across the work Units. The group has a clear agenda to help Mosaic develop improved staff recruitment processes, better member induction, improved board recruitment and induction and developing our monitoring systems.

Priorities for 2023/24

1. To secure a long-term contract and position as part of the Lambeth mental health alliance.
2. To secure a further three-year accreditation with Clubhouse International to embed our position as a world leading Clubhouse.
3. To diversify sources and increase our fundraising income.
4. To renew our strategic plan for a further three to five years.

Structure, governance and management

Shared decision-making and shared governance are an important part of Clubhouse work. Mosaic Clubhouse has an independent Board of Trustees that has ultimate responsibility for the Clubhouse. This is supported by two subcommittees focused on Communication and Development and Finance and Performance. Members of the Clubhouse are also Trustees on the Board and its sub-committees. Members and staff regularly meet in open forums to discuss policy issues, and day-to-day operational activities of the Clubhouse and these inform Board discussions.

The Board of Trustees are satisfied that Mosaic Clubhouse demonstrably meets the Charity Commission's guidelines with regard to delivering public benefit.

The financial statements comply with current statutory requirements and the current Statement of Recommended Practice, Accounting and Reporting by Charities, and are subject to annual external audit in line with the Charities Act and Company Law requirements. We have referred to the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. In particular, we have considered how planned activities will contribute to the aims and objectives that we have set.

The reference and administrative details set out on page two forms part of this report.

Mosaic Clubhouse is a Charitable Company Limited by Guarantee, incorporated on 15th July 1997 and registered as a charity on 25th September 1998. The company was established under a Memorandum of Association, which established the objects and powers of the charitable company, and is governed under its Articles of Association. In the event of the company being wound up, members are required to contribute an amount not exceeding £10.

Recruitment, appointment and training of trustees

The Directors of the company are also charity trustees for the purposes of charity law. Under the requirements of the Memorandum and Articles of Association, one third of the trustees who are subject to retirement by rotation retire from office. The trustees to retire by rotation are those who have been longest in office since their last appointment, after which they may be re-elected at the next Annual General Meeting.

Trustees of Mosaic Clubhouse have adopted the following recruitment process for new trustees:

- All vacancies are externally advertised via local channels (e.g. social media, local community boards)
- Interested parties are invited to have an informal conversation with the Chief Executive
- They are invited to complete an application form
- They are given a tour and the opportunity to meet members of the community
- They formally meet with at least two trustees and a Clubhouse member for an interview
- The interview panel then nominate the successful candidate to the whole Board for approval and appointment

All new trustees receive information about Mosaic Clubhouse including recent management accounts; recent board minutes and agendas; business plans; Clubhouse standards and recent newsletters. Trustees are encouraged to spend some time in the Clubhouse and are appointed to a Board sub-committee to enable them to get a better understanding of the Clubhouse. On an ongoing basis trustees are also given the opportunity to attend and take part in Clubhouse Colleague Training abroad, or in-house.

The Board of Trustees also seeks to ensure that the skills and experience held across the Board's membership are appropriate to meet the needs of the Clubhouse and its members. In order to do this, all trustees complete an annual skills audit, which gives an up-to-date picture of skills currently on the Board. These are measured against the skills that are needed. A quarter of Trustees are elected from the Clubhouse membership. At the time of writing, three trustees are members of Mosaic Clubhouse and of a total of eleven.

Organisational Structure

Day-to-day responsibility for operational delivery is delegated to the Chief Executive. The Chief Executive is responsible for ensuring that the Clubhouse delivers against its objectives and the service requirements of the funders and meets Clubhouse Standards

Principle risks and uncertainties

The Board of Trustees conducts regular semi-annual reviews of the major risks to which the charity is exposed, and all other risks contained in the corporate risk register. These reviews include consideration of appropriate control systems and procedures to mitigate risks to acceptable levels, where relevant and possible.

As part of this process the Board reviews and approves relevant policies on at least a biennial basis. Current policies include, for example, controls that seek to secure the charity's finances against risk of fraud and ensure compliance with health and safety regulations for staff, volunteers, clients and visitors.

In its most recent review, the trustees identified the following as the key risks and uncertainties currently faced together with their mitigating actions:

1) **Fundraising: We have a large fundraising target (funds above our contract) for this financial year, it is likely we will not meet this. We also need to work on diversifying our fundraising sources.**

We have managed this risk by producing a detailed long term fundraising plan to target specific opportunities to cover operating costs and diversify our income sources. We have also conducted a stress budget scenario to ensure we can manage if the income is less than planned. We are grateful for the Stone Family for renewing their support for the next three years.

The board have agreed to invest in fundraising resources with plans to expand our fundraising team to allow a new focus on events and other underdeveloped sources of income.

2) **Contract negotiation: We heard in July 2022 that Lambeth Council were unable to give us a 'direct award.' Allowing time for the contract to go out to tender our new contract will not start until 1st October 2023.**

We have maintained frequent contact with commissioners with the aim of getting the new contract agreed and in place for 1st October 2023. Following the delay, we were concerned that the contract price may be reduced. This has not proved to the case and we will receive an uplift on our current contract value.

3) **Cost of Living Crisis: Impact on members, staff and clubhouse expenditure**

Members and staff were experiencing difficulties with increasing prices, particularly for food and energy costs. Costs for Mosaic, such as café costs have also increased.

We can support members with food parcels, food vouchers and signposting to financial support through the Information Hub. Trustees awarded staff a 5% salary uplift from April 2023.

4) **Lambeth's plans for redevelopment: Lambeth have released outline proposals for redeveloping the land on which the clubhouse is based. This could lead to a significant change in our premises and a new landlord.**

Although this is a long term plan and nothing may happen for 2- 4 years this could potentially mean a new building, less space for us and increased/ uncontrolled rent.

We submitted an official response to the consultation drafted by a pro bono lawyer, Dave Forsdick KC, detailing what we would like a potential developer to agree to meet our needs.

5) **Recruitment: We have had mixed results with staff recruitment and fewer applicants for advertised roles.**

There was a concern that this could lead to staff shortages. The deployed strategies included extending deadlines/ advertising within new networks. We are also constantly looking at new ways to engage members in the delivery of the service.

All roles so far have been secured but took longer than expected. To mitigate this risk new roles were advertised locally for longer and to people who volunteer for us. Job packs have been reviewed to make the role more attractive. Agencies are being used for specialist roles.

Financial Review

Income		Expenditure	
£1,011,201	Donations, grants and contracts	£1,173,561	Direct costs of charitable activities
£35,830	Café Mosaic	£32, 916	Direct fundraising costs
£24,148	Clubhouse Model Training		
£6,648	Other income		
£1,077,826	Total	**£1,206,477**	Total

Mosaic Clubhouse's total income for 2022/23 was £1,077,826 (2021/22 £1,222,007) comprising £44,960 restricted income (2021/22 £170,799) and £1,032,836 unrestricted income (2021/22 £1,053,958)

Total expenditure decreased by £15,530 compared to the prior year. This was expected with the continued return of full activities after periods of lockdown during the pandemic. Around half of the expenditure increase was for staff.

The Trustees have considered whether possible events or conditions might cast significant doubt on the ability of the Charity to continue as a going concern. This assessment has been made for a period of at least one year from the date of approval of the financial statements.

The primary area of uncertainty under review has been concerns over the level of support from our main funder, the contract with Lambeth/NHS. It has been known for some time that funding

arrangements for NHS providers of mental health services in Lambeth will change with the new 'Alliance' arrangement. Originally anticipated to go live in 2020, contracting activity was delayed due to Covid-19. The commissioning team at Lambeth renewed the Charity's existing contract and extended its term by 24 months from October 2020. Since December 2021, the charity has been in detailed discussions with commissioners and the commissioning team about a future contract. These discussions have concluded and resulted in a five year contract (3 year, plus 2), commencing on 1st October 2023.

To help with the Trustees' assessment, stress scenarios were considered as part of the budget building process, which included estimates for realistic worst case financial consequences for the Charity from a reduction in income and/or increase in expenses. These were updated prior to approval of the financial statements and demonstrated continuing strong levels of cash reserves.

The Charity therefore continues to adopt the going concern basis in preparing its financial statements.

Remuneration policy

The remuneration policy for key management personnel is consistent with the pay policy for all employees: Mosaic Clubhouse aims to pay slightly above London market rates for charity staff at a similar job level to ensure that we continue to employ and retain good quality staff. We believe this approach leads to long term cost savings as a result of reduced staff turnover and facilitates knowledge and skill development among our employees, leading to the delivery of a better quality service for our beneficiaries. The Board of Trustees reviews pay for the Chief Executive and employees annually. The senior management personnel of the charity currently comprises the trustees (who are not remunerated), the Chief Executive, the Grants and Trusts Manager and the Programme Manager.

Reserves Policy

To meet the Charity Commission's guidance on reserves and in line with best practice, trustees are required to build and maintain free reserves available to meet potential general commitments (as opposed to restricted funds given for specific purposes). These reserves need to be distributable reserves and relatively quickly realisable for the charity (represented by its undesignated unrestricted funds). Mosaic Clubhouse's policy is to build and maintain reserves that would allow continuation of operations for up to six months, possibly with a reduced total expenditure. The Board of Trustees reviews this policy annually.

As at the date of the closing balance sheet there were free reserves of £367,647 (2021/22: £429,163). In extremis, were income from all sources to cease, the closing reserves would allow Mosaic to continue all core services for a period of over four months. This could extend towards six months when taking account of the reduction in services that would occur, together with related expenditures, during a gradual placing of members in other services across the period. The Board therefore considers the current level of reserves to be in line with the policy.

In addition to free reserves in the general fund, the trustees have designated funds totalling £26,477 set aside for specific purposes. These are set out in note 14 to these accounts.

Principle funding sources and fundraising

Funding from Lambeth Borough Council and South East London Integrated Care Service (formerly Lambeth Clinical Commissioning Group (CCG)) continues to be our main source of funds. 25.5% of the total 2022/2023 incoming resources was generated from other sources (2021/22: 34.4%),

including grant making income, charitable donations and self-generated income from the Mosaic Cafe, room hire and training fees.

As a Board we are working with partners to support our priorities. We are aware that there may be increasing restraints on statutory expenditure, which is a key reason for our continued exploration of other possible income streams. Based on our track record of fundraising to date, the Board is confident that we will continue to achieve similar levels of funding from non-statutory and other sources in the year ahead.

The Board of Trustees therefore places on record its gratitude on behalf of members for the financial support received in the year ended 31 March 2022 from all of our funders including trusts, foundations, grant-making bodies, companies and individuals listed earlier in this report (Partners & Supporters).

Statement of Trustees Responsibilities

Statement of responsibilities of the trustees of Mosaic Clubhouse in respect of the report of the Board of Trustees and the financial statements

The Trustees (who are also Directors of Mosaic Clubhouse for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Board of Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006

They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as they are aware:

- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

Auditors

The charity's auditors, MHA, have indicated their willingness to continue in office and offer themselves for re-appointment.

Preparation of the report

This report has been prepared taking advantage of the small companies' exemption of section 415A of the Companies Act 2006. This report was approved and authorised for issue by the Board of Trustees on 12 October 2023 signed on its behalf by:

L. Hastings

Lucy Hastings

Chair, Mosaic Clubhouse

Independent Auditors Report

Independent Auditor's report to the members of Mosaic Clubhouse

Opinion

We have audited the financial statements of Mosaic Clubhouse (the 'charitable company') for the year ended 31 March 2023, which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

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 2023, 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.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate. Our evaluation of the Trustees' assessment of the entity's ability to continue to adopt the going concern basis of accounting included critical reviews of budgets and forecasts provided.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Independent Auditor's report to the members of Mosaic Clubhouse

Other information

The Trustees are responsible for the other information. The other information comprises the information included in the Annual Report other than the financial statements and our Auditor's Report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinion on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' Report (including the Directors' Report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees' Report (incorporating the Directors' report) has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' report.

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

- adequate accounting records have not been kept by the charitable company; or
- the charitable company's 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' exemptions in preparing the Trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the Trustees' responsibilities statement set out on page 17, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Independent Auditor's report to the members of Mosaic Clubhouse

Auditor responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditor's Report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- Evaluation of the design of management's controls designed to prevent and detect irregularities,
- Reviewing minutes of meetings of those charged with governance,
- Testing unusual or unexpected journal entries, particularly those impacting revenue, and
- Challenging assumptions and judgements made by management in respect of significant accounting estimates.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our Auditor's Report.

Use of our report

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 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 charitable company and the charitable company's members, as a body, for our audit work, for this report, or for the opinions we have formed.

BkSilva

Bianca Silva BA ACA DChA (Senior Statutory Auditor)
for and on behalf of
MHA, Statutory Auditor
Maidenhead, United Kingdom
Date: 07 November 2023

MHA is the trading name of MacIntyre Hudson LLP, a limited liability partnership in England and Wales (registered number OC312313)

Statement of Financial Activities

(Includes income and expenditure)

of Mosaic Clubhouse for the year ended 31 March 2023

	Note	Unrestricted Funds 2023	Restricted Funds 2023	Total Funds 2023	*Total Funds 2022*
		£	£	£	*£*
INCOME					
Donations	3	**119,064**	**-**	**119,064**	*190,409*
Income from charitable activities					
Grants and Contracts	3	**847,177**	**44,960**	**892,137**	*958,512*
Café Mosaic		**35,830**	**-**	**35,830**	*20,729*
Clubhouse Model Training		**24,148**	**-**	**24,148**	*42,042*
Other Income		**4,899**	**-**	**4,899**	*13,012*
Income from investments		**1,748**	**-**	**1,748**	*53*
TOTAL INCOME		**1,032,866**	**44,960**	**1,077,826**	*1,224,757*
EXPENDITURE					
Expenditure on raising funds		**32,916**	**-**	**32,916**	*31,660*
Expenditure on charitable activities		**1,128,059**	**45,502**	**1,173,561**	*1,190,347*
TOTAL EXPENDITURE	4	**1,160,975**	**45,502**	**1,206,477**	*1,222,007*
Net (expenditure)/ income		**(128,109)**	**(542)**	**(128,651)**	*2,750*
Transfers between funds	13	**(876)**	**876**	**-**	*-*
NET MOVEMENT IN FUNDS		**(128,985)**	**334**	**(128,651)**	*2,750*
TOTAL FUNDS BROUGHT FORWARD		*523,109*	*10,281*	*533,390*	*530,640*
TOTAL FUNDS CARRIED FORWARD		**394,124**	**10,615**	**404,739**	*533,390*

All of the Charity's operations are continuing.

Balance Sheet

of Mosaic Clubhouse for the year ended 31 March 2023

registered number: 03403522

	Note	£	2023 £	£	2022 £
FIXED ASSETS					
Tangible assets	10		**26,477**		*38,952*
CURRENT ASSETS					
Debtors	11	**59,298**		*82,650*	
Cash at bank and in hand		**428,976**		*501,356*	
		488,274		*584,006*	
Creditors: amounts falling due within one year	12	**(110,012)**		*(89,568)*	
NET CURRENT ASSETS			**378,262**		*494,438*
NET ASSETS			**404,739**		*533,390*
FUNDS					
Restricted funds	13		**10,615**		*10,281*
Unrestricted funds					
Designated funds	14	**26,477**		*93,946*	
General fund	15	**367,647**		*429,163*	
			394,124		*523,109*
			404,739		*533,390*

These financial statements are prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved, and authorised for issue, by the trustees on 12 October 2023 and signed on their behalf by:-

L. Hastings

Lucy Hastings, Chair

Statement of Cash Flows

of Mosaic Clubhouse for the year ended 31 March 2023

	2023		2022	
	£	£	£	£
Cash (used in)/ provided by operating activities				
Net movement in funds	**(128,651)**		*2,750*	
Add back depreciation charge	**13,849**		*11,021*	
Less profit on the sale of fixed assets	**-**		*(3,500)*	
Less interest income	**(1,748)**		*(53)*	
Decrease in debtors	**23,352**		*23,604*	
Increase/ (decrease) in creditors	**20,444**		*(113,126)*	
Net cash (used in) operating activities		**(72,754)**		*(79,304)*
Cash flows provided by/ (used in) investing activities				
Interest income	**1,748**		*53*	
Purchase of tangible fixed assets	**(1,374)**		*(37,033)*	
Proceeds from sale of fixed assets	**-**		*3,500*	
Net cash provided by/ (used in) investing activities		**374**		*(33,480)*
(Decrease) in cash and cash equivalents in the year		**(72,380)**		*(112,784)*
Cash and cash equivalents at the beginning of the year		**501,356**		*614,140*
Total cash and cash equivalents at the end of the year		**428,976**		*501,356*
		-		-

Analysis of changes in net debt

	Balance at 1 April 2022 £	Cash flows £	Balance at 31 March 2023 £
Cash at bank and in hand	**501,356**	**(72,380)**	**428,976**
	501,356	**(72,380)**	**428,976**

Notes to the financial statements

of Mosaic Clubhouse for the year ended 31 March 2023

1. CHARITY INFORMATION

Mosaic Clubhouse is a private limited company (registered number 03403522) limited by guarantee which is incorporated and domiciled in the UK. The address of the registered office is 65 Effra Road, London, SW2 1B2. It is registered with the Charity Commission in England and Wales.

2. ACCOUNTING POLICIES

The principal accounting policies are summarised below. The accounting policies have been applied consistently in dealing with items considered material in relation to the financial statements.

2.1 Basis of Accounting

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) effective on 1st January 2019, the Companies Act 2006, and UK Generally Accepted Practice.

The functional currency of Mosaic Clubhouse is considered to be in pounds sterling because that is the currency of the primary economic environment in which the charity operates. The financial statements are also presented in pounds sterling, rounded to the nearest £1.

The Trustees have assessed whether the use of the concern basis of accounting is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the Charity to continue as a going concern. In making their assessment, the Trustees have considered the challenges in assessing the impact of rising inflation and increasing energy costs upon all sources of income and clubhouse expenditures has been considered.

The Trustees have made their assessment for a period of at least one year from the date of approval of the financial statements. In particular the Trustees have considered the Charity's forecasts and projections, including realistic worse-case scenarios and stress tests of the budget. The Charity therefore continues to adopt the going concern basis in preparing its financial statements

2.2 Income and Expenditure

Fund Accounting

Unrestricted funds comprise accumulated surpluses and deficits on general funds. They are available for use at the discretion of the Trustees in accordance with the charitable objectives of the charity.

Designated funds comprise unrestricted funds set aside by the Trustees for specific future purposes or projects.

Restricted funds comprise monies raised for, and their use restricted to, a specific purpose, or donations subject to conditions imposed by the donor or through the terms of an appeal.

Income

Income is included in the Statement of Financial Activities when the charity is legally entitled to the income, it is probable that the income will be received and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income.

Donations and gifts where entitlement is not conditional on the delivery of a specific performance by the charity are recognised when the charity becomes unconditionally entitled to the income. Donated professional services and facilities are recognised on the bases of the value of the gift to the charity, which is the amount the charity would have been willing to pay to obtain services of facilities of equivalent economic benefit on the open market. A corresponding amount is then recognised in expenditure in the period of receipt. No value is assigned to food that is donated to the charity, on the basis it is immaterial. In accordance with the Charities SORP (FRS 102), general volunteer time is not recognised.

Income from charitable activities received by way of grants and contracts, including funding from government, is included in full in the Statement of Financial Activities when the Charity has entitlement after any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably. If entitlement is not met these amounts are deferred.

Government grants have been accounted for under the accrual model as permitted by FRS 102.

Bank interest receivable is fully accrued at the balance sheet date.

Expenditure

Expenditure is recognised on an accruals basis when there is a legal or constructive obligation committing the charity to the expenditure. Expenditure includes any VAT which cannot be recovered and is reported as part of the expenditure to which it relates.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

All costs are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly; others are apportioned on the basis of estimates of the proportion of time spent by staff on those activities.

2.2 Operating Leases

Rentals payable under operating leases are charged as incurred over the term of the lease.

2.3 Pension Costs

Contributions are charged in the year in which they are payable.

2.4 Termination Benefits

Termination benefits, including redundancy payments are recognised when the company has the obligation to pay the benefits and they can be reliably measured.

2.5 Tangible Fixed Assets and Depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. The capitalisation threshold for fixed assets is £500.

Depreciation is provided at rates calculated to write off the cost of each asset over its expected useful life, as follows:

Fixtures and Fittings	25% straight line
Office Equipment	25% straight line
Computer Equipment	33.33% straight line
Leasehold Equipment	20% straight line
Vehicles	25% straight line.

2.6 Financial Instruments

The company has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments. Financial instruments are recognised in the Charity's balance sheet when the Charity becomes party to the contractual provisions of the instrument. Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously. With the exceptions of prepayments and deferred income all other debtor and creditor balances are considered to be basic financial instruments under FRS 102. See Note 20.

2.7 Debtors

Short term debtors are measured at transaction price, less any impairment.

2.8 Cash and Equivalents

Cash and cash equivalents in the balance sheet comprise cash at banks and in hand and short term deposits with an original maturity date of three months or less. For the purpose of the statement of cash flows, cash and cash equivalents consist of cash and cash equivalents as defined above.

2.9 Creditors

Short term trade creditors are measured at the transaction price. Other financial liabilities, including bank loans, are measured initially at fair value, net of transaction costs, and are measured subsequently at amortised cost using the effective interest method. Deferred income represents grants, contract funding and training fees relating to future period.

2.10 Accounting judgements and estimates

The key judgements and estimates used in the preparation of these Financial Statements are as follows:

- The depreciation rate of tangible and intangible fixed assets (as detailed above)

- Support costs are apportioned to direct activities based on the direct staff costs allocated to those activities.

There are no other key assumptions concerning the future and other key sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year

3. DONATIONS, GRANTS AND CONTRACTS

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £	*Total Funds 2022 £*
The Stone Family Foundation	**111,503**	**-**	**111,503**	*143,370*
The National Lottery Community Fund	**-**	**-**	**-**	*35,559*
Quartet Community- Osborne Clarke LLP	**333**	**-**	**333**	*3,106*
Other donations	**5,116**	**-**	**5,116**	*4,263*
London Marathon	**2,112**	**-**	**2,112**	*4,111*
Donations	**119,064**	**-**	**119,064**	*190,409*
London Borough of Lambeth and Lambeth Primary Care Trust	**591,661**	**-**	**591,661**	*592,757*
NHS Lambeth	**177,116**	**-**	**177,116**	*171,569*
London Borough of Lambeth: Grant re rent increase	**25,900**	**-**	**25,900**	*18,946*
London Borough of Lambeth: other	**-**	**-**	**-**	*20,000*
NHS South East London ICB	**50,000**	**-**	**50,000**	*-*
Walcot Educational Fund	**-**	**12,500**	**12,500**	*25,000*
Sir Jules Thorn Charitable Trust	**2,500**	**-**	**2,500**	*-*
Brixton Voices: Sir Walter St John	**-**	**30,736**	**30,736**	*30,721*
Jack Petchey Foundation	**-**	**1,724**	**1,724**	*19,519*
The Edward Gostling Foundation	**-**	**-**	**-**	*5,000*
The Drapers' Charitable Fund	**-**	**-**	**-**	*15,000*
Bridgepoint	**-**	**-**	**-**	*50,000*
The Clothworkers Company	**-**	**-**	**-**	*10,000*
Grants and contracts	**847,177**	**44,960**	**892,137**	*958,512*

Income above includes the following grants from government towards the running of the Clubhouse:

	2023 £	*2022 £*
London Borough of Lambeth and Lambeth Primary Care Trust	**617,561**	*631,703*
NHS South East London ICB	**50,000**	*-*
The National Lottery Community Fund	**-**	*35,559*

All conditions relating to these grants have been fulfilled in the year.

4. EXPENDITURE

	Direct Staff costs £	Other Direct costs £	Support costs £	Total 2023 £	*Total 2022 £*
Raising funds	**26,616**	**1,476**	**4,824**	**32,916**	*31,660*
Charitable activities	**689,442**	**359,162**	**124,957**	**1,173,561**	*1,190,347*
	716,058	**360,638**	**129,781**	**1,206,477**	*1,222,007*

Support costs are detailed in Note 6. Support costs are considered to be any costs not directly associated with member activities. Such costs are allocated between operations and governance on the basis of staff time.

5. NET MOVEMENT IN FUNDS

This is stated after charging:	2023 £	*2022 £*
Auditors' remuneration for audit (including VAT)	**14,490**	*12,852*
Rent of land and buildings	**82,400**	*82,931*
Other operating lease payments	**3,353**	*4,333*
Profit on the sale of fixed assets	**-**	*3,500*
Depreciation	**13,849**	*11,021*

6. SUPPORT COSTS

	2023 £	*2022 £*
Governance costs:		
Audit - current year	**14,490**	*12,852*
Audit - underaccrual from the previous year	**948**	*-*
Staff costs	**26,024**	*25,485*
Board meetings	**-**	*130*
	41,462	*38,467*
Other support costs:		
Staff costs	**56,873**	*51,912*
Financial and Legal	**24,306**	*23,011*
Consultancy and HR	**7,140**	*8,169*
	129,781	*121,559*

7. STAFF COSTS

	2023	2022
	£	£
Salaries	**705,390**	*727,959*
Social security	**66,864**	*65,698*
Employer pension contributions	**26,701**	*25,643*
	798,955	*819,300*

	2023	2022
	No.	No.
The average headcount during the year was as follows:	**25.1**	*26.5*

One employee received emoluments of between £60,000 and £70,000 in the year exclusive of employer pensions and employer National Insurance contributions (2022: no employees received emoluments of over £60,000).

Employee benefits payable to key management personnel, defined as Trustees together with the Chief Executive, Programme Manager, Head of Fundraising and Business Manager inclusive of employer pensions and employer National Insurance contributions, was £200,386 (2022: £204,098).

8. TRUSTEES' REMUNERATION AND REIMBURSEMENT OF EXPENSES AND RELATED PARTY TRANSACTIONS

No out of pocket expenses were reimbursed in the year (2022: £103 reimbursed to one Trustee relating to a Christmas meal for 5 Trustees). No Trustees received nor waived any remuneration for their services during the year (2022: Nil).

There were no related party transactions during the year (2022: Nil).

9. PENSION COMMITMENTS

Mosaic Clubhouse operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the Charity in an independently administered fund. The pension cost charge represents contributions payable by the Charity to the fund and amounted to £26,701 during the year (2022: £25,643). At the year end, £564 was payable to the scheme. This is included in other creditors (2022: £264).

10. TANGIBLE FIXED ASSETS

	Fixtures & Fittings, Vehicles and other equipment £	Computer Equipment £	Total £
Cost			
At 1 April 2022	129,344	34,503	163,847
Additions in the year	1,374	-	1,374
Disposals in the year	-	-	-
At 31 March 2023	130,718	34,503	165,221
Depreciation			
At 1 April 2022	92,806	32,089	124,895
Charge for the year	11,504	2,345	13,849
Released on disposal	-	-	-
At 31 March 2023	104,310	34,434	138,744
Net book value			
At 31 March 2023	26,408	69	26,477
At 1 April 2022	*36,538*	2,414	*38,952*

11. DEBTORS

Due within one year	2023 £	2022 £
Trade debtors	**455**	*34,412*
Grants receivable and other accrued income	**-**	*10,000*
Prepayments	**52,669**	*38,005*
Other debtors	**6,174**	*233*
	59,298	*82,650*

12. CREDITORS

Due within one year	2023 £	2022 £
Expense creditors	**11,086**	*2,516*
Taxation and social security	**16,245**	*-*
Deferred income	**56,378**	*58,648*
Accruals	**21,903**	*23,863*
Other creditors	**4,400**	*4,541*
	110,012	*89,568*

Deferred income:		
Deferred income brought forward	**58,648**	*169,628*
Released in the year	**(58,648)**	*(169,628)*
Deferred in the year	**56,378**	*58,648*
Deferred Income carried forward	**56,378**	*58,648*

Deferred income represents grants, contract funding and training fees relating to future periods.

Notes to the financial statements

(continued)

of Mosaic Clubhouse for the year ended 31 March 2023

13. RESTRICTED FUNDS

	Brought Forward 1 April 2022	Income	Expenditure	Transfers	Carried Forward 31 March 2023
	£	£	£	£	£
1. Support Worker	-	43,236	(43,236)	-	-
2. Bridgepoint Hardship Fund	9,681	-	-	-	9,681
3. Asda Foundation	600	-	-	-	600
4. Jack Petchey	-	1,724	(1,724)	-	-
5. Young members	-	-	(542)	876	334
TOTAL RESTRICTED FUNDS	**10,281**	**44,960**	**(45,502)**	**876**	**10,615**

Details of restricted funds

1. Support Worker Fund
   The support worker fund is funding to allow us to expand our staffing. We bid for costs specifically to add to our number of support workers in response to the significant rise in referrals and activity we have experienced year on year. Without these funds we would have had to introduce a waiting list for

2. Bridgepoint Hardship Fund
   The funding we received from the Hardship Fund, distributed by Bridgepoint, was towards costs relating to digital inclusion.

3. Asda Foundation Fund
   The Asda Foundation supports local grassroots organisations to transform communities and improve the lives people living within the ASDA Community. The Feeding Communities grant we received from the Asda Foundation funded food parcels we put together for members who were facing food insecurity as a result of the Covid-19 pandemic.

4. Jack Petchey Fund
   The Jack Petchey Foundation's internship programme is designed to give young people a flying start, supporting dynamic young individuals in their first step in the youth and charity sector. Jack Petchey funded us for a year's long internship role focused on increasing Mosaic physical and online presence in the community and amongst young people.

5. Young Members Fund
   A transfer of £876 has been made into the fund representing donations which were restricted to the fund in the prior year but were unspent at 31 March 2022. These funds were donated by Ruaridh Gardner's Family and Friends following his passing. Their wishes were for these funds to be utilised towards activities to enhance Mosaic's Young Members mental health, and as such it is now defined as a Restricted Fund, to be recognised in Mosaic's Financial Year 2022-23 and beyond, until these funds are extinguished.

Notes to the financial statements

(continued)

of Mosaic Clubhouse for the year ended 31 March 2023

14. DESIGNATED FUNDS

	Brought Forward 1 April 2022	Income	Expenditure	Transfers	Carried Forward 31 March 2023
	£	£	£	£	£
1. Business Development	30,012	-	-	(30,012)	-
2. Fixed Asset Fund	38,952	-	-	(12,475)	26,477
3. Clubhouse Model Training	21,781	24,148	(45,929)	-	-
4. Sonia Burke legacy Fund	3,201	-	(3,201)	-	-
TOTAL DESIGNATED FUNDS	**93,946**	**24,148**	**(49,130)**	**(42,487)**	**26,477**

Details of designated funds

1. Business Development Fund
   This fund was set up to explore the possibilities to expand the Clubhouse model throughout the UK. Mosaic Clubhouse remains ambitious about the potential of the Clubhouse model and wants to see more clubhouses opening up and working towards accreditation. However, the designation was removed in the year as this is no longer a priority.

2. Fixed Asset Fund
   The fund represents the net book value of tangible fixed assets in use by Mosaic Clubhouse and therefore not available to meet future operational expenditure. A transfer is made each year to reflect the change in net book value.

3. Clubhouse Model Training Fund
   Mosaic Clubhouse is an accredited training base for the Clubhouse model. This is a designated fund which provides for ongoing staff and member training to ensure delivery of this international training is maintained to expected standard. The training programme is reviewed each year. Use of the fund will be made based on an assessment of the professional development required to maintain standards. This fund will be allocated on a needs led basis. We have apportioned the costs of the time staff spent on preparing for, delivering, and taking part in training, and the time on any required accreditation preceding it.

4. Sonia Burke legacy Fund
   This designated fund was a result of a legacy. The purpose of the fund was to broaden horizons, learn new skills and challenges and providing time for fun, reflection and rest from daily pressures. The fund was fully spent in the year to March 2023.

Notes to the financial statements

(continued)

of Mosaic Clubhouse for the year ended 31 March 2023

15. MOVEMENT OF FUNDS

	Brought Forward 1 April 2022	Income	Expenditure	Transfers	Carried Forward 31 March 2023
	£	£	£	£	£
Designated funds	93,946	24,148	(49,130)	(42,487)	26,477
General fund	429,163	1,008,718	(1,111,845)	41,611	367,647
	523,109	1,032,866	(1,160,975)	(876)	394,124
Restricted funds	10,281	44,960	(45,502)	876	10,615
TOTAL FUNDS	533,390	1,077,826	(1,206,477)	-	404,739

16. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds 2023	Restricted Funds 2023	Total Funds 2023
	£	£	£
Tangible fixed assets	26,477	-	26,477
Net current assets	367,647	10,615	378,262
	394,124	10,615	404,739

17. LEASE COMMITMENTS

At the reporting end date the charity had the following future minimum lease commitments under non-cancellable operating leases which fall due as follows:

	Land and buildings		Other leases	
	2023	*2022*	2023	*2022*
	£	£	£	£
Less than 1 Year	41,200	-	1,677	*3,353*
Between 2 and 5 years	-	-	-	*1,677*
	41,200	-	1,677	*5,030*

18. TAXATION

Mosaic Clubhouse is a registered charity and therefore is not liable to income tax or corporation tax on income or gains derived from its charitable activities, as they fall within the various exemptions available to registered charities.

19. LIABILITY OF MEMBERS

Mosaic Clubhouse is constituted as a company limited by guarantee and has no share capital. The liability of the members in the event of the company being wound up is limited to a sum not exceeding £10 each. Members of the company are always the current Trustees of the charity.

20. FINANCIAL INSTRUMENTS

	2023	2022
	£	£
Financial Assets		
Cash at bank and in hand – held at face value	**428,976**	*501,356*
Debt instruments measured at amortised cost:		
- Trade debtors	**455**	*34,412*
- Other debtors	**6,174**	*233*
- Grants receivable and other accrued income	**-**	*10,000*
	435,605	*546,001*

	2023	2022
	£	£
Financial Liabilities		
Measured at amortised cost:		
- Trade creditors	**11,086**	*2,516*
- Other creditors	**4,400**	*4,541*
- Accruals	**21,903**	*23,863*
	37,389	*30,920*

21. STATEMENT OF FINANCIAL ACTIVITIES - PRIOR YEAR

	Unrestricted Funds 2022	Restricted Funds 2022	Total Funds 2022
	£	£	£
INCOME			
Donations	154,850	35,559	190,409
Income from charitable activities			
Grants and Contracts	823,272	135,240	958,512
Café Mosaic	20,729	-	20,729
Clubhouse Model Training	42,042	-	42,042
Other Income	13,012	-	13,012
Income from investments	53	-	53
TOTAL INCOME	1,053,958	170,799	1,224,757
EXPENDITURE			
Expenditure on raising funds	31,660	-	31,660
Expenditure on charitable activities	1,039,229	151,118	1,190,347
TOTAL EXPENDITURE	1,070,889	151,118	1,222,007
Net (expenditure)/ income	(16,931)	19,681	2,750
Transfers between funds	10,000	(10,000)	-
NET MOVEMENT IN FUNDS	(6,931)	9,681	2,750
TOTAL FUNDS BROUGHT FORWARD	530,040	600	530,640
TOTAL FUNDS CARRIED FORWARD	523,109	10,281	533,390

22. DONATIONS, GRANTS AND CONTRACTS - PRIOR YEAR

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £
The Stone Family Foundation	143,370	-	143,370
The National Lottery Community Fund	-	35,559	35,559
Quartet Community- Osborne Clarke LLP	3,106	-	3,106
Other donations	4,263	-	4,263
London Marathon	4,111	-	4,111
Donations	154,850	35,559	190,409
London Borough of Lambeth and Lambeth Primary Care Trust	592,757	-	592,757
NHS Lambeth	171,569	-	171,569
London Borough of Lambeth: Grant re rent increase	18,946	-	18,946
London Borough of Lambeth: other	20,000	-	20,000
Walcot Educational Fund	-	25,000	25,000
Brixton Voices: Sir Walter St John	-	30,721	30,721
Jack Petchey Foundation	-	19,519	19,519
The Edward Gostling Foundation	5,000	-	5,000
The Drapers' Charitable Fund	15,000	-	15,000
Bridgepoint	-	50,000	50,000
The Clothworkers Company	-	10,000	10,000
Grants and contracts	823,272	135,240	958,512

23. EXPENDITURE - PRIOR YEAR

	Direct Staff costs £	Other Direct costs £	Support costs £	Total 2022 £
Raising funds	26,727	554	4,379	31,660
Charitable activities	715,176	357,991	117,180	1,190,347
	741,903	358,545	121,559	1,222,007

24. RESTRICTED FUNDS - PRIOR YEAR

	Brought Forward 1 April 2021	Income	Expenditure	Transfers	Carried Forward 31 March 2022
	£	£	£	£	£
Support Worker	-	91,280	(91,280)	-	-
Bridgepoint Hardship Fund	-	50,000	(40,319)	-	9,681
Asda Foundation	600	-	-	-	600
Clothworkers	-	10,000	-	(10,000)	-
Jack Petchey	-	19,519	(19,519)	-	-
TOTAL RESTRICTED FUNDS	600	170,799	(151,118)	(10,000)	10,281

25. DESIGNATED FUNDS - PRIOR YEAR

	Brought Forward 1 April 2021	Income	Expenditure	Transfers	Carried Forward 31 March 2022
	£	£	£	£	£
Business Development	30,012	-	-	-	30,012
Fixed Asset Fund	12,940	-	-	26,012	38,952
Clubhouse Model Training	21,867	42,042	(42,128)	-	21,781
Sonia Burke legacy Fund	7,450	-	(4,249)	-	3,201
TOTAL DESIGNATED FUNDS	72,269	42,042	(46,377)	26,012	93,946

26. MOVEMENT IN FUNDS - PRIOR YEAR

	Brought Forward 1 April 2021	Income	Expenditure	Transfers	Carried Forward 31 March 2022
	£	£	£	£	£
Designated funds	72,269	42,042	(46,377)	26,012	93,946
General fund	457,771	1,011,916	(1,024,512)	(16,012)	429,163
	530,040	1,053,958	(1,070,889)	10,000	523,109
Restricted funds	600 0	170,799 0	(151,118) 0	(10,000)	10,281
TOTAL FUNDS	530,640	1,224,757	(1,222,007)	-	533,390

27. ANALYSIS OF NET ASSETS BETWEEN FUNDS - PRIOR YEAR

	Unrestricted Funds 2022	Restricted Funds 2022	Total Funds 2022
	£	£	£
Tangible fixed assets	38,952	-	38,952
Net current assets	484,157	10,281	494,438
	523,109	10,281	533,390

MOSAIC CLUBHOUSE

England & Wales - Charity number 1071705

Accounts

Mosaic Clubhouse

Creating opportunities,
Realising potential



Annual Reports & Accounts

April 2021 - March 2022

Reference and administrative details

Governing Document
Memorandum and Articles of Association

Trustees
Lucy Hastings (Chair)
William Brett
Amy Galea
Patrick Gillespie
Joanna Haworth
Mark Hubbard
Segun Jegede (appointed 6th October 2022)
Kate Jopling
James Kavanaugh
Nash Rajan (appointed 6th October 2022)
Mary Robertson
Joanna Saunsbury
Jeffy Wong

Chief Executive Officer and Company Secretary
Chris Thomas

Mosaic Clubhouse is a member of Clubhouse International, New York.

Registered Office
65 Effra Road
Brixton
London SW2 1BZ

Registered Company Number
03403522

Registered Charity Number (England &Wales)
1071705

Auditors
MHA MacIntrye Hudson
New Bridge Street House
30-34 New Bridge Street
London EC4V 6BJ

Bankers
National Westminster Bank
128 Balham High Road
London SW12 9AE

Accountants
JS2 Limited
One Crown Square
Woking
Surrey GU21 6HR

Solicitors
Bates, Wells & Braithwaite London LLP
2-6 Cannon Street
London EC4M 6YH



Contents

2 Reference and Administrative Details

4 Report of the Trustees

29 Independent Auditors' Report

32 Statement of Financial Activities

33 Balance Sheet

34 Statement of Cash Flows

35 Notes to the Financial Statements



Letter from our Chair

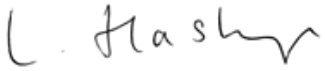
This year the priority for Mosaic, like most other community-based organisations, has been to provide a safe return to normal operations as soon as possible. The first nine months of the year saw the doors of our Clubhouse open, albeit with some restrictions. Throughout the year, we started to offer members additional services and support to meet their changing needs – help to get online, advice about dealing with the rising cost of living, and well being sessions to improve confidence lost as a consequence of the pandemic. These are all long-term issues on which we will continue to focus.

We were delighted with the profile we achieved this year and the recognition we have received for our work. Our close relationship with our commissioners in Lambeth meant that Mosaic Clubhouse was chosen to host the (then) new Secretary of State for Health and Social Care, Sajid Javid MP when he visited to launch the new Office for Health Improvement and Disparities. Later in the year we were shortlisted, together with the Lambeth Living Well Network Alliance, for a prestigious Health Service Journal Partnership Award.

There is clearly a growing need for our work. Over 500 members attended the Clubhouse to use our services and receive support this year, a rise of 40% from the previous year, and 240 people joined us as members. Our focus in the coming year is to renew our long-term funding commitments and diversify our income so that we can provide a wider range of support to meet the impact of the pandemic and cost of living crisis on people who need us.

As we reflect on the past year, we'd like to thank our commissioners in the Lambeth health system and within Lambeth Council for their steadfast support. We know Mosaic is loved and valued as an essential community asset. We're also enormously grateful to the Trusts and Foundation who have supported us and continue to do so, and to our Corporate and individual donors. We look forward to your continued support in the years to come.

Thanks are also due to our staff who have once again shown resilience and adaptability in a difficult year. But the biggest thanks must go to our members who make Mosaic and alongside whom it is a privilege to work as we build community and change lives together.



Lucy Hastings
Chair, Mosaic Clubhouse



Letter from our Chief Executive

It has been a long two years since we could offer anything like a 'normal' Clubhouse. However, as I write this, we are delighted to be back at full strength again and operating as normal. This has been the year of gradually getting back to the Mosaic way of life, that we recognise from before the pandemic. At the start of April 2021, the UK was still in a national lockdown for the Covid 19 pandemic. We opened our doors again as soon we were able, closely following the government's 'Road Map'.

Getting back to our pre-pandemic levels of activity has been a long road; we had to restrict our opening hours for the first few months of the year, impose a rota to manage attendance and ask everyone to wear a mask. It was not easy for anyone, but now those restrictions seem a long way behind us. Of course, we remain vigilant, and were forced to close the building again for a few days in December 2021, but we have learnt how to cope and we have shown that it is possible to move back into virtual mode if we ever need to do so again.

By the end of the year in March 2022, Mosaic was able to offer members a full work-ordered day from 9am until 5pm, with a range of classes, courses, and job opportunities and once again, social activities in the evenings and at weekends. The community is back in full swing, and we are benefiting from being in the same building, rather than just seeing each other as faces on a screen.

One aspect of Mosaic life that has been enabled by our return has been our Colleague Training. This year we welcomed colleagues from 13 Clubhouses from all over Europe, strengthening our international profile and giving us the benefit of exchanging ideas and learning.

However, we didn't just want to focus on building up our activity levels this year, we have also been focussed on making sure we keep getting better. Members and staff worked hard over the year to implement new ideas for making Mosaic a welcoming place, whatever your background. Our 'Community Conversation on Race' has seen the introduction of more celebrations of cultural events, a greater range of food in the café and more attention given to how we recruit and train our staff.

This report tells the story of our journey back to being an in-person, no-longer-virtual Clubhouse. Our achievements over the last year have shown, once again, what a remarkable community we are at Mosaic Clubhouse. Our amazingly resourceful members and hard-working staff have done an outstanding job.



Chris Thomas
Chief Executive, Mosaic Clubhouse

Our charitable purpose

Mosaic Clubhouse is a thriving Lambeth-based charity that provides opportunities for people experiencing mental health issues to regain the confidence and skills they need to lead productive and satisfying lives.

Our charitable objectives state that:

'The charity is established to relieve persons suffering from mental illness by the provision of opportunities to individuals who have been socially or vocationally disabled by mental illness. To support these individuals to regain the confidence and skills necessary to achieve their potential and enjoy their right to productive, dignified and satisfying work and relationships. To provide training and support to persons who provide or who wish to provide or organise similar services to those provided by the charity both in the United Kingdom and Worldwide.'

Working on our objectives we strive to ensure that Mosaic Clubhouse:

- ensures that people who suffer from mental health problems have the right to be productive, achieve their potential and be respected as co-workers, neighbours and friends
- promotes and provides access to real educational and employment opportunities, and assists members in accessing and sustaining their own employment
- offers every member a range of support and social opportunities to match their needs and aspirations
- provides training and support to other clubhouses both in the United Kingdom and the world

As well as providing essential community-based mental health support in the heart of Lambeth for 27 years, we are proud to have remained a leading Clubhouse in the Clubhouse International community.

As the only accredited Clubhouse in the UK and one of only twelve international certified training bases, we make it our priority to constantly share and develop our practice. We train other international Clubhouse teams in the Clubhouse model, regularly talk at international Clubhouse conferences and we constantly reach out to colleagues globally.



Members and staff celebrating Eid together

How we deliver public benefit... The Clubhouse Way

Mosaic Clubhouse exists to provide structure and meaningful activity for people with mental health issues.

Mosaic Clubhouse bases its model on the definition and Standards agreed by the International Clubhouse community. A Clubhouse is:

- A place where people with mental health issues (members) participate in their own recovery process by working and socializing together in a safe, welcoming environment
- An organisation that operates on proven standards developed over five decades by Clubhouse International and effective in over 320 Clubhouses worldwide
- A community-based approach that complements available psychiatric and medical interventions

Active member engagement and involvement are critical components of success at Clubhouses:

- Membership is voluntary and lasts as long as someone wants to participate
- Members have a key role in organising Clubhouse activities. Staff and members work together as colleagues
- Work, education and social activities in the Clubhouse are meaningful and help members regain self-worth, confidence and purpose
- Clubhouses provide paid employment opportunities in local businesses for members who want work; we help members become successful employees

The work of Mosaic Clubhouse is organised into work units (departments), with each member assigned to a unit. Our units are:

- Employment and Education
- Information Hub
- Business and Administration
- Café and Garden

Each unit provides a wide range of tasks appropriate to the capabilities and interests of the individual member. Staff and members work together, side by side, in the daily running of the Clubhouse. This model enables members to gain skills, confidence and self-esteem in a safe environment.

This report, written and produced by staff and members together, takes you through our activity during the year 2021/22.



The young adults committee, who meet every week

Our year in numbers

532 members attended Mosaic over the year, this was a 40% increase from the previous financial year



86% of members agreed they would recommend Mosaic Clubhouse to their friends and family

38 members secured paid employment with Mosaic's support

57 members started an external course



62 members accessed classes at Mosaic

271 members were involved in the design, delivery, management, review and development of the service

130 peer led workshops were delivered

38 international colleagues trained at our Clubhouse, from 13 European Clubhouses

We hosted **12** well-being drop ins, working with a local GP

93 people attended these well-being drop ins, getting support with their physical health

32 people got their Covid-19 vaccination at our well-being drop ins

485 visits were made to the Information Hub



103 people in need of support used our Evening Sanctuary service

Members were kept off the streets on **515** occasions by using the Evening Sanctuary

524 A&E attendances were avoided by members using the Evening Sanctuary



More than 70 laptops, phones and dongles and 35 SIM cards were provided to members as part of our Digital Inclusion Project

The year at Mosaic Clubhouse



The activity described in the next pages demonstrates how we have met our priorities for the year (page 22). The safe management of operations during the pandemic meant we were able to open at the earliest opportunity. We worked closely with our local health partners to promote access to vaccines, well being checks, and practical support for our members. We continued to focus on improving digital access and employment opportunities for members.

Reopening and Rebuilding

While the Mosaic community remained open throughout the Covid-19 pandemic, through a virtual Clubhouse during lockdowns, we reopened our doors for face-to-face provision again in April 2021. Many of our members had become very isolated over the previous year, had suffered from lack of access to services and were experiencing increased anxiety about Covid-19 or linked to other issues including bereavement and isolation. Although we reopened with restrictions in place, we managed to celebrate Mental Health Awareness Week in May with small groups visiting local outdoor projects including Loughborough Farm and Brixton Orchard. The theme was connecting with nature and being out and about together felt really special.

When the pandemic began everything shut. I had to shield. It was a rollercoaster. It was sad and frustrating the lack of access to services, such as physiotherapy. The small progress I had made, I lost. It was like they knew I didn't know how to swim, and yet I was thrown in at the deep end. Some of my therapy and appointments still haven't started up again, or I am now on the bottom of their list. I am on a waiting list for an operation, I don't know when that will happen. Even though the Mosaic building closed during lockdown I could still talk to my engagement worker, I had regular catch ups. During lockdown I used to walk to Mosaic just to check it was still there, to make sure. I have my family, but still emotional and practical support from Mosaic was really helpful. Now Mosaic is open again, I am back to helping out here. My support worker is helping me with some housing issues I have. I feel safe at Mosaic, people don't look down on you.
Augusta, member

Member led groups and classes

With many partners, including local colleges, not yet running their usual provision, our members stepped up to run groups and classes for other members. We had around 20 different workshops, many of which became series, on subjects from IT, to Writing and Poetry, Art and Spanish.

I have had the opportunity to run several Canva [design software] workshops at Mosaic. In the sessions I get people acquainted with the tools and screen layout, then let them go and create. I hover around showing people how to do more specific things and teach them how to avoid the pitfalls I have encountered when using Canva, as no application is perfect.

In no other organisation would a member or service user get to teach others. Most services would pay for someone to come in and run a course. The heart of Mosaic is co-production, members and staff working together. Mosaic taps into the skills its members have. By running the workshops, myself, I have built up my self-confidence and feel like I have some worth to someone.
Matthew, member

Over the year 130 peer led workshops were delivered.
62 members accessed college classes at Mosaic.
We supported 57 members to start an external course.

Classes run by Morley College started during the Autumn term.

Before the Customer Service and Reception course I was nervous about what to expect, filled with anxiety, as I find mistakes hard to deal with. It has given me confidence to use a laptop and a computer which I lacked skills in for a number of years. It's given me the opportunity to broaden my mind and improve my mental health into achieving something in life. I can't wait to study Level 2, which I'm doing at the Stockwell Centre [Morley College]. I'm able to enjoy life again and education is a big part of that.

I also got a laptop through the Digital inclusion project at Mosaic. The laptop has been more than helpful in doing the course, I do my coursework and practice work on it so, when I go to college, I'm more comfortable to use their system. The course also gets me out the house and gives me something to look forward to each week. I've gained confidence to talk to people and relate to my mental health, because I can see I'm not alone. I'd definitely encourage others to take courses like this. It's hard, but it's worth it! We all make mistakes in life, but it can always be mended.
Joe, member.





Enhancing Digital Inclusion

The need to support more members to get online has been a major priority for Mosaic since the start of the first lockdown in 2020. Members who were not online were not able to access essential services, order food online, apply for work or stay connected with others. Our digital inclusion project aimed to change this, providing 89 members with devices during 2020 and early 2021, and partnering with Morley College to provide training.

This financial year our digital inclusion work continued, with money from Bridgepoint providing equipment such as laptops, smartphones and dongles for members. A group of members with great IT skills became our 'Digital Ambassadors' and supported many others to use their new equipment during weekly Computer drop-ins. These have become some of the busiest times of the week at Clubhouse.

We also started working with the Good Things Foundation as part of their National Databank initiative, which has allowed us to distribute free mobile data and minutes to our members each month. This has been very helpful in enabling members who received Digital Inclusion laptops to stay online at home, and so far we have set up over 40 people with SIM cards.

I have a degree in computer science. I love computers, I like to teach people how to use computers. I've volunteered in old people's homes before, helping people with their IT skills. When I heard about the digital inclusion project at Mosaic, I put my name forward. The project has provided members with computer equipment, and support to use it. On Thursdays I help other members with their computer skills at Computer Drop - In, 10.30-12.30pm. I also mentor members on a 121 basis.

Members respond well to the support they get from myself and other Digital Ambassadors. Being a member myself, I have lived experience - peer support works. I recently helped someone learn to add attachments to their email, they were looking for a job, so they needed to attach their CV. I feel happy helping others.
Anonymous member/ Digital Ambassador

More than 70 laptops, phones and dongles, and 35 SIM cards were provided to members as part of our Digital Inclusion Project this year

Employment Focus

We know, from listening to our members, that employment has huge benefits to their mental health and well being: from providing structure and purpose to increasing their sense of self-worth, confidence and social contacts. Employment also contributes to people's sense of being part of society. However the most up-to-date data from the Office for National Statistics reveals that only 27% of working age adults in England with a mental illness are in employment. Preparing our members to join the world of work, and supporting them to find employment has always been a priority of ours.

38 members' secured paid employment during the year with Mosaic's support

One members' journey back to work

I was out of work for about 6 years before I joined Mosaic. Becoming a member at Mosaic definitely helped me in my journey back to work.

Getting involved in unit work helped. In my early days at Mosaic, I was practically here on a daily basis, partly because I didn't want to be at home on my own. But also, I could see the benefits of Mosaic very early on, of getting out, engaging. With regard to the unit work, one of the things I enjoyed was doing the reach out. Reach out is when we call people to check on how they're doing. We also tell them of upcoming events. These could be social, they could be activities and it's just one way of touching base with our members to find out how they are. Getting involved in unit work was very important for me, to hit the road.

One thing that Mosaic did for me was, giving me structure, something to focus on. By doing a task from start to finish gives you a sense of achievement and makes you feel involved, valued and part of the team. When you've been out of work for a while, you lack a reason to get up in the morning. Why get up when you've got nothing to get up for? Getting involved at Mosaic gave me a reason.

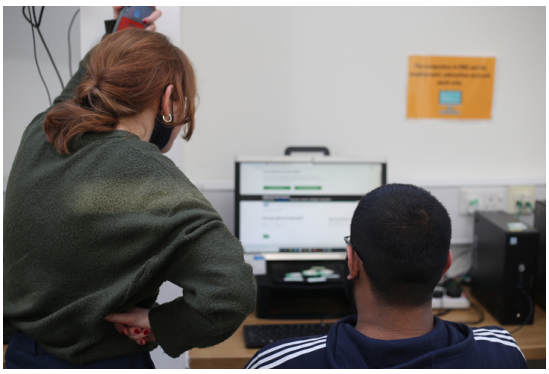
In the August before lockdown I started a TEP [Transitional Employment Placement]. It was part of the NHS – the Alliance Rehabilitation team, which is a group of nurses, doctors, psychiatrists, receptionists, where patients come to for things like depots. It's community-based and I was working on reception. It was a positive experience and started me transitioning from benefits to wage. People have this fear and phobia of that. With a TEP you don't lose anything, in fact you gain. You have more to gain financially because there is a limited number of hours you can do, so it actually enhances your benefits. That stopped when the pandemic started but they continued to pay us throughout the pandemic. It was a positive experience all round.

It was at Mosaic that someone first mentioned my current role to me. I think they'd seen it in a flyer, and I was very enthused. I got a lot of support with the application process: things to highlight in your career, things that you don't think are relevant when you come to a place like Mosaic on a daily basis, engaging and working and getting involved in daily tasks. You just see it as something to do but it is actually very, very relevant. I think that being out of work for a while, it's always daunting looking at CVs, looking at application forms and applying for jobs. So you do need some guidance for that and the support I got from Mosaic during that process was absolutely invaluable. I don't think I would have been able to do it without that help.

My new role is working as a Peer Supporter and it's a new initiative set up by South Lambeth and Maudsley NHS Trust, which is the local trust for Lambeth. I think Mosaic has a huge positive impact on people. I would advise people to join Mosaic and just engage because things do happen. People with lived experience of mental health do have a value and work is another dimension to their recovery. What it does for your confidence and your well being is quite amazing.

One thing I would say is you have to be work ready, and focused on your recovery, focused on what is good for you without pushing too many boundaries. Just be aware of your limits as well. If you're not ready, don't do it because the other side of going to work is that there's an expectation on you to deliver. So, you have to be aware of that as well. It's not a negative – you just have to be ready.
Patrick, member.

Our new Transitional Employment Partner, King's College London, has provided an initial four Transitional Employment Placements (TEPs) as cleaners in their student halls of residence. Two of the TEPs started in January. Our partnership with King's College is built on long-term sustainable employment opportunities, with members who've completed the TEPs encouraged to apply for permanent employment.



Well being

People with severe mental illness face health inequalities and live on average 15 to 20 years less than the general population (NHS England). They are less likely to have their physical health needs met, more likely to smoke and have a higher chance of obesity. We've always offered members a range of activities to help them get more active, and made an effort to serve freshly-made, healthy meals in our café.

66% or our members have said that attending Mosaic Clubhouse helps them to stay well physically and 73% said attending helps them look after themselves more (2021 Member Satisfaction Survey).

Supporting Covid vaccination

In May 2021, at the request of our local NHS commissioner, we hosted our first Covid-19 vaccination drop in for mental health service users in Lambeth aged over 40.

Chris Thomas, CEO, said: *We were really happy to be able to support the vaccine roll out by hosting an NHS vaccination drop in at Mosaic. It was really good to hear from people who came along to be vaccinated that they did because Mosaic is somewhere they feel comfortable. It was also great to work with Dr Jennie Parker and her team from Brixton and Clapham Park Primary Care Network, and we look forward to more collaboration in the future.*

We offered people who came a free lunch from our café and also expanded the sessions to people with learning disabilities, working with partners from relevant services. We found that at these sessions people found it helpful to have the opportunity to discuss health issues other than vaccinations with the professionals who attended. Our partners recognised the value of making their support more accessible to our members and the others who came along, so the drop-ins were expanded to have a more general well being focus.

I approached the Nurse during a quiet period and asked would she mind checking my blood pressure as I take medication for it, but due to the lockdown it had not been checked for quite some time. She kindly agreed, but also suggested a full health screen, the results would then be sent on to my GP. So, my blood pressure was checked and was fine. However, I then had a weight check, not so fine it was more than I thought or wished it to be. But it did prompt me to be more careful with what I eat and have gone on to lose some weight. I was then asked about the routine screenings for my age. For example, the Breast and Colon cancer programmes, happily I had had them and all were normal. I was also asked about smoking and alcohol, neither of which I use and confirmed that I had taken up the offer of Covid vaccinations. It was good to be able to access this service at Mosaic, the atmosphere was calm and so my anxiety was not triggered to such a level to affect my blood pressure or trigger an anxiety attack, which could easily happen in another setting. The health check was good to have: knowing most issues were fine, but had the prompting to do something about my weight in a gentle and friendly manner.
Anonymous member.

We hosted 12 well-being drop ins attended by 93 people. 32 people received their Covid-19 vaccination at a drop in.

Healthier Lifestyles

As well as our longstanding well being activities – Keep Fit class, Yoga and Walking Group - we partnered with the Health Improvement Team at Guys and St Thomas' Foundation Trust to run Healthy Lifestyle courses at Mosaic, with an emphasis on weight loss.

Before starting the group I felt heavy, I wasn't feeling too fit. I was getting depressed all the time. The group helped me start to eat healthier, have smaller portions and exercise when I can. I feel a lot better now. I've lost some weight. I'm eating more sensibly and trying to do more exercise.
Dawn, member.













Improving our focus on equality, diversity and inclusion

In 2019 we started looking at how LGBTQIA+ inclusive we were at Mosaic Clubhouse, and in 2020 we made a commitment to become more actively committed to racial equality. This work is ongoing.

Race Inequalities Working Group

We were supported by an external expert, Dr Darren Sharpe, as we ran a 'Community Conversation on Race and Inequalities' at Mosaic. The recommendations emerging from the Conversation were presented at our Board meeting in April 2021. This led to the formation of Mosaic's Race Inequalities Working Group which brought together members, staff, and trustees to implement the recommendations. Actions from this working group included reinstating Black History classes at the Clubhouse, introducing further regular celebrations of cultural, national and religious events and renewed work to diversify our Board.

We celebrated Windrush Day, Black History Month, Chinese New Year, St Patrick's Day, Eid, St George's Day, Ghanaian Independence Day and Greek Independence Day.

Ghana's Independence Day was celebrated wonderfully at Mosaic Clubhouse. I wanted everyone to get a taste of the Ghanaian culture, so the kitchen made Fufu and light soup. Members and staff got the chance to be an Ohene (Ghanaian King) and an Ohemaa (Ghanaian Queen) as I dressed them in the traditional cloth called Kente whilst having Ghanaian music called Highlife playing in the corridor. I would go as far as saying I brought Ghana to the clubhouse for the day and the buzz and joy that filled the air was refreshing.

Members enjoyed the educational video carousels that were played throughout the day on how Kente cloth is woven, different ceremonies they are worn at and tutorials on how to wear them. I felt proud of my culture and happy that I could share it, I hope that everyone will do the same.
Andrea, staff member

Cultural Event Calendar / Trustee Involvement

The Cultural Event Calendar is a creation of a Trustee Involvement Initiative inspired by Darren Sharpe's work. The aim is to empower members' cultural identity. The staff and members work together to celebrate every member's cultural origin and appreciate our diverse community. For example, wear something green on St. Patrick's Day. It displays on the main noticeboard at Mosaic Clubhouse, in the café area, and the Mosaic Clubhouse's newsletter "In the Mo" next to the event calendar.
Jeffy Wong, Trustee

We also signed up to the Transformational Leadership Programme run by the organisations Inclusive Boards and Do It Now Now and look forward to this second stage in our race and equality work.

LGBTQIA+

This year our LGBTQIA+ group has been involved in the Brixton Reel Film festival, volunteering at Too Black Too Queer, celebrated LGBTQIA+ History Month and joined a Black Thrive Black Queer Joy event, along with arranging a number of other socials.

We started working with Pride in Practice to get our Charity accredited as an LGBTQIA+ safe space. We also started using Pronoun badges and members who had recently come out as Trans/Non-binary stated that they had found these really helpful.

Hospital In-reach

In Autumn 2021 we began a new year-long Hospital In-reach project, with staff and members visiting and supporting patients in Lambeth Hospital, with funding from the Maudsley Charity. The aim was to support people transitioning from life on a mental health ward back into the community. By regularly attending wards and engaging with patients we worked to connect them to community services and networks.

I've become involved in volunteering for the Hospital peer support project. This is where we go into local mental health wards and offer support to those in need. This has been quite therapeutic for me so far, as it was not that long ago that I was in the same situation, and I am now able to use that lived experience to help others. It feels good. I think it might be something I'd like to do as a job in the future.
Nicola, member.

We also launched a Hospital In-reach project with Kings College Hospital, with our young adults supporting people in physical health wards with their mental health and well being. We look forward to this project getting fully established.

23 patients in Lambeth hospital were supported between November 2021 and March 2022.

Information Hub

The Information Hub is a lifeline for people in need of practical help and support, which is available to all Lambeth residents. The team provide signposting and information about other services and support available to people in Lambeth. Support needs vary hugely, but often include access to food vouchers, help with completing forms, and advocacy around housing issues.



I have been a member of Mosaic Clubhouse for a month. Mosaic have supported me through a very difficult time. I was part of a scheme twenty years ago which place vulnerable people in families I was placed with a family who supported me for twenty years, when the placement ended.

Social services were given one year's notice to find me a new home. The day I was asked to leave my placement I had nowhere to go.

My CPN contacted Mosaic to ask the Mosaic staff to support me while I went through this difficult time. Mosaic were asked to keep me with them at the Clubhouse until an accommodation was found for me. It started getting late, almost time for Mosaic to close, still I had no offer of accommodation. Mosaic staff contacted the council who offered me a hostel for the day.

I was taken to my accommodation in the van by Clubhouse staff also supported to pick up my medication and get settled in for the night. The following day I was back in the same situation at 5pm. A new hostel was found for me again and Mosaic staff helped me to move into my new space, this was Friday evening so all other services was closed for the weekend.

The new hostel was awful. I decided to leave in the middle of the night and walked the streets. I was so frightened, the people in the hostel were not nice to me. I was fortunate to have been given a Sanctuary referral which I was able to access on Friday evening.

I was given the contact number of a Mosaic member of staff who I was able contact on Saturday morning they were able to contact a friend of mine who helped me have some food. Mosaic staff was able to contact out of hours social services, after several hours I was placed in the Travelodge hotel. I was no longer frightened and don't have to share a bathroom. With the help of Mosaic staff, I feel safe. I am happy to be a Mosaic member.
Anonymous member

There were 485 visits to the Information Hub during the year. This included:

- **205 people seeking support with benefits**
- **125 people needing help using a computer or filling in forms online**
- **139 people seeking housing support**
- **102 referrals were made from Mosaic to other services during the year**

We have maintained our vital partnerships with Tulse Hill Community Advice Centre (who offer a form filling service) and Every Pound Counts (who offer benefits advice).

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Young Adults

Our young adults programme supports people who are 16–30 years old. It provides vital support for young adults with an existing mental health condition, and those who are at risk of developing poor mental health and require preventative support. The programme focuses on transitions, including leaving school and making decisions about their future; transferring from child and adolescent (CAMHS) mental health services to adult services, or into the community without any specialist support; and transitioning back into the community after an inpatient psychiatric hospital admission.

At the beginning of the year we partnered up with Hood Mentality, a new grassroots organisation funded by Southwark and Lambeth Mind, and St. Matthews FC, based in Brixton. The project aimed to link football and well being. Teenagers from St. Matthews took part in a variety of football drills and activities which were linked with themes such as 'resilience' or 'togetherness'. As many of the children at St. Matthews are on free school meals, young adult members of Mosaic prepared healthy takeaway meals for them the children to enjoy after football sessions, and joined in with the activities.

Seventeen of our young adults found employment this year. One, Rashaan (see photo) started a volunteer placement with dog day care firm Paws and Pause, after they approached Mosaic. He has now progressed to a paid position. He says his interest in this work was inspired by his trip, with Mosaic, to Magdalen Farm.

I have been coming to Mosaic since August 2021 and I have really enjoyed my time here. I normally help in the Business and Administration unit where I record the daily attendances and help out on reception where I sign people in and out of the building. In January I started Customer Service and reception course with Morley that runs every Thursday at Mosaic and I love it! It has helped me to build my social skills and how to carry myself when I do certain jobs in the admin world. Through my engagement worker I now volunteer at Streatham Football Club every Saturday morning where I put up the football goals, corner flags and speak to the kids that play down Streatham Common. It's nice... I really do feel like I'm giving back to the next generation which makes me happy. I also recently started a Transitional Employment Placement with Mosaic, a part time job as a cleaner and Janitor at Kings College. It's hard work but hopefully I'll get used to it.
Daniel, member.

We were pleased to be able to restart our young adults social programme this year – as many of our young members told us they had really missed during the pandemic. This was one of the key areas of work for our Communications and Outreach Intern, who joined us with the support of the Jack Petchey Foundation.

69 young adults engaged with our young adult programme during the year. 17 young adults secured paid employment.

The Evening Sanctuary

The Evening Sanctuary is an out-of-hours crisis service, open seven days a week at Mosaic, from 6pm until midnight. It is an alternative to A&E - a safe, non-clinical space for people to come, get support and take part in gentle activities when they do not feel safe being alone or in their own homes.

- **103 people in need of support used our Evening Sanctuary service**
- **Members told us that attending the Sanctuary avoided 524 A&E attendances.**
- **Members told us that attending the Sanctuary kept people off the streets on 515 occasions**

I find the Sanctuary helpful as it is a peaceful place where you can engage with people with similar issues as yourself, who are willing to help each other. You have a choice to engage either in leisure activities on your own or with other people. It has also helped me to get away from some of the thoughts and habits that can be self-destructive if you spend too much time in isolation and at home in your own environment. The staff are brilliant in that they are always welcoming and accepting of people. It has been somewhere I can go when in crisis, avoiding long waiting times at A&E, which can stress me out more than help. Often Sanctuary is a good place to signpost yourself to services that might be beneficial, and you can use it to improve areas of your life that you need help with.
Anonymous, Sanctuary user







Being recognised for our work

Visit of the Secretary of State for Health and Social Care

In September 2021, the, then, Secretary of State for Health and Social Care, Sajid Javid MP visited Mosaic Clubhouse and met with staff and members. The visit marked the launch of the Office for Health Improvement and Disparities. Members talked about their experiences and about the support they get from Mosaic. Members told the Secretary of State that they wanted to see more clubhouses in the UK, to enable more people to access this kind of community.

HSJ Awards

In January we found out that we, along with the Lambeth Living Well Network Alliance, were a finalist in the Health Service Journal (HSJ) Partnership Award, in the category Best Mental Health Partnership with the NHS. It was an honour to have this recognition of our work supporting our members throughout the pandemic.

Working with Clubhouse International

In October 2021 we were took part in the Clubhouse International World Seminar, taking part in a panel on Making the case for your Clubhouse: effectively communicating your Clubhouse message to the larger community.

Over the year we trained 38 colleagues from 13 European Clubhouses across three different training periods. We supported clubhouses who were preparing for first-time accreditation, and talked about issues including post-pandemic recovery stages and the impact of staffing changes.

In our evaluation participants told us training was “very organised, welcoming – I learned a lot and had fun as well” and “inspirational and game-changing”.





Fundraising

The Mosaic Clubhouse Community is enormously grateful to its many supporters, without whom we would not be able to deliver any of the work we have over the past year.

In 2021/22, we raised £1,148,921 through donations, grants and contracts to fund our work. £803,272 of this came from our main statutory partners, the Lambeth Clinical Commissioning Group (CCG) and NHS Lambeth. A further £345,649 was generated through other fundraising activities, including from grant-making bodies, charitable donations and challenge events.

Trusts & Foundations

We have been privileged to have the ongoing support of a number of Trusts & Foundations who have enabled our work through the challenges of the past year. We have benefited not just from their financial support, but also strong and supportive relationships based on dialogue, mutual learning, flexibility and a commitment to delivering impact together.

We are particularly grateful to our longstanding supporters, The Stone Family Foundation, the Walcott Foundation and Sir Walter St John Educational Charity. We have also been grateful to receive funding from the National Lottery Community Fund, whose multi-year funding for us finished this year.

We have also benefited from new funding partnerships this year – in particular with The Maudsley Charity who have supported our Hospital In-reach project, the Jack Petchey Foundation which supported an internship and the Clothworkers Company whose support helped us purchase a new ULEZ compliant van. Thank you also to Edward Gosling and the Drapers Charitable Fund for their support during the year.

Corporate Partnerships

Mosaic's corporate partners have once more played an important role in the work that we have carried out over the past year, offering support ranging from financial support, to gifts in kind and opening up employment or training opportunities for our members.

Our partnership with Bridgepoint enabled us to provide timely support to members around digital inclusion, which has become critically important as so many aspects of life have shifted online.

We have also been pleased to continue our partnership with Osborne Clarke and have benefited not only from their funding but also in kind pro-bono legal advice, printing and more.

We also continued to benefit from a partnership with Pret a Manger who provided training and employment opportunities to our members.

As with everything at Mosaic, our members are an important part of our fundraising work. Our fundraising group started to meet weekly in 2021 and we hope it will become central to the delivery of our community fundraising work.

We are grateful to those who donated through our website or giving platforms.

We were privileged to have Chef Tim Anderson teaming up with Matsudai Ramen to create a charity meal kit to raise money for us. We've also been working with a team of Nuclear Graduates, who have run a candle making workshop for members and will be donating profits from their candle-making kits to us.

It was fantastic that our biggest challenge event – The London Marathon – was able to take place in person in October. We are grateful to our runners from Osborne Clarke - Eleanor Wiseman, Alec Bartlett, David Smith and Joanna Bright - who, along with our Chief Executive Chris Thomas, donned their running shoes and took to their treadmills together raising more than £4,000.

Our Fundraising Approach

Registered with FUNDRAISING REGULATOR

We are registered with the Fundraising Regulator and adhere to the highest standards of fundraising practice. We continue to promote fundraising good practice and monitor fundraising efforts in line with the Fundraising Regulator and Code of Fundraising Practice and with charity Commission guidance. Mosaic Clubhouse has received no complaints relating to its fundraising activities during the year 21/22. We do not employ an external fundraising agency or have any dedicated community fundraising capacity, and only raise a proportionately small amount of funding from community events.

As we look to the future, we are committed to diversifying our income sources to safeguard the organisation's financial future. We are committed to deepening our engagement with all our supporters and will provide new and compelling opportunities for more individuals, organisations and grant-making bodies to be actively involved in Mosaic Clubhouse and our income generation.

Partners

B

Barclays
Black Thrive
Brixton and Clapham Park Primary Care Network
Brixton Reel
Brockwell Park Community Greenhouses
Brook

C

Centrepoint
Centre 70
Clubhouse International
Cygnet Churchill Hospital

D

Dress For Success
Department for Work and Pensions

E

Every Pound Counts

G

198 Gallery
Good People
Good Things Foundation (National Database Initative)
GT Stewart Solicitors & Advocates
Guys and St Thomas Foundation Trust (Healthier Lifestyles Project)

H

Healthwatch
Hood Mentality
The Harbour

I

Iconic Steps

K

King's College Hospital
King's College London
Knecco Training

L

Lambeth Living Well Network Alliance
Lambeth Hospital
Lambeth Living Well Collaborative
Lambeth Made
Lambeth Smoking Cessation
LEAP Confronting Conflict
LGBT Foundation (Pride in Practice)
Livity
London City Mission
Lorraine Hewitt House
Loughborough Farm

M

Magdalen Farm
Media Trust
Morley College
Mud Gang Pottery

N

National Voices
Naz Project

O

Opportunity Lambeth
Osborne Clarke

P

The Pret Foundation
The Prince's Trust
Paws and Pause

R

Redthread

S

Shelter
SHARP Gallery
SLaM Recovery College
SLaM Vocational Services
Solidarity in Crisis
South London Grassroots Football League
SPEAR Resurgo
Spiral
St Lukes Hub
St Matthew Project

T

Thames Reach
Trussell Trust
Tulse Hill Community Advice Centre

V

Volunteering Matters

W

The Well Centre
We Rise

Y

Young Carers

New Partners

Mosaic benefits from partnerships with a number of likeminded organisations, to which we signpost members who need specific support. Our partners offer a range of services including support around employment opportunities and social and creative activities that are vital to overall well being, as well as crisis advice and financial support.

Over the past year, we have built new partnerships with:

- Brixton and Clapham Park Primary Care Network
- King's College Hospital
- The Guys and St Thomas' Foundation Trust Health Improvement Team
- The Good Things Foundation's National Databank initiative (which offered free SIM cards and data to members)
- Mud Gang Pottery Studio
- King's College London

We also benefit from the many opportunities we have to collaborate with our partners in the Lambeth Living Well Network Alliance. We also want to recognise valuable partnerships with Tony Cealy, Olly Gully and Sam Ivin.

Strategic objectives for 2021/22 and how they were met

To seek to ensure safe delivery of operations both as a physical and virtual Clubhouse in light of the restrictions Covid-19 has presented.

We were pleased to re-open our building as soon as we could in April 2021. Restrictions were in place, limiting the number of members we could accommodate. The 'virtual' Clubhouse of online meetings continued in parallel for some months until will felt able to lift all the restrictions and allow build our activities back to pre-pandemic levels. We remained vigilant and took the difficult decision to close for a few days in December 2021 when the emergence of the Omicron variant of the coronavirus was infecting staff and members.

By the end of the year in March 2022, we were in full operation in the building. Social activities have returned, and we are encouraging members to join us in person.The average daily attendance in March 2022 was 60 individual members.

To secure a long-term contract and position as part of the Lambeth mental health alliance

We are proud to remain a key feature of mental health provision in Lambeth and have a strong relationship with Commissioners and other providers in the borough.

Work on developing new long-term contract was on hold during the pandemic. However, recognising the importance of our work, Commissioners awarded us a two-year extension of our core contract to October 2022.

In the first months of 2022, we began work with commissioners on developing a new, five year contract, due to start in October this year. Work included detailed financial and performance reviews and plans for sessions for commissioners to engage with our members and discuss key issues of importance to them, especially employment and well-being.

To strengthen Mosaic Clubhouse as a local asset; to support our delivery goals and attract greater involvement from the diverse communities

Mosaic Clubhouse is proud of its role in the community as a partner to help deliver better health for Lambeth. All our partners are listed in this report.

A highlight of our partnership work was our joint work with nearby Heatherington GP surgery. We hosted a monthly Walk-In Wellbeing session for our members, giving them the chance to discuss health concerns with a nurse. This proved very valuable to members, many of whom were reluctant (or found it hard) to engage with own GP. This project has been commissioned for a further year.

Our role as a key delivery partner for Lambeth Living Well Alliance was recognised in March, when Mosaic, (along with our Alliance partners) were shortlisted for a Health Service Journal Award, under the category of Best Mental Health Partnership with the NHS.

To raise our profile, and that of the Clubhouse model; locally, nationally, and internationally

As we reopened our building again in April 2021 we focused on communicating to Lambeth residents and referrers what we do and how to access our services. We knew many other services were still closed and people needed support. Our hospital in-reach programme strengthened our profile within Lambeth Hospital and Kings Hospital, as did our hosting of Healthy Lifestyle classes with the Health Improvement Team at Guys and St Thomas' Foundation Trust.

We were very proud to be selected by Lambeth to welcome the then Secretary of State for Health and Social Care, Sajid Javid MP, which marked the launch of the Office for Health Improvement and Disparities.

We restarted training colleagues from clubhouses around the world in the clubhouse model and participated the Clubhouse International World Seminar.

Our communications team benefitted from the addition of our Outreach and Communications Intern this year, who also built many partnerships with other local organisations, especially those who work with young adults. We had in house training for staff and members on video editing software and got a place on the Media Trust's Headlining Mental Health programme which focused on engaging with the media. We also joined the coalition of health and social care charities in England, National Voices.

To develop and deliver an employment offer that reflects member aspirations and local employment needs

The year has seen the gradual return of our regular Transitional Employment Placements (TEP). Three members started working at South London and Maudsley NHS Trust in January, and a new partnership with Kings College London established four new placements in March. The slow emergence of opportunities reflected the fact that many TEP placements remained closed due the pandemic until the final quarter of the year.

A total of 38 members gained paid employment during the year, including TEP, supported placements, independent employment, and self-employment, both full and part-time.

As our work to agree a new contract with the Living Well Alliance continues, we want to ensure that employment is a core focus for all members who are ready to work.

To strengthen and diversify our fundraising and sources of income

We were delighted that many of our funders pledged to continue their support during the year. This especially ensured that our work with young adults could continue to grow.

Mosaic would like to thank Osborne Clarke for their support as they move on to work with other charities; they have raised many thousands for the Clubhouse over the years we were their charity partner.We were also supported again by Chef and former Masterchef winner Tim Anderson.

The remaining restrictions of the pandemic meant that it was too early to consider fundraising events but by March we had an ambitious plan in place focused on a range of fundraising activities to help us build our income beyond the trusts and foundations who have formed the bedrock of our support.

To implement the recommendations of the 2021 Community Conversation on Race Inequalities

This additional priority was included this year to ensure that kept the focus on race inequalities started the previous year. A hard working group of members and staff met regularly throughout the year to implement the recommendations of the report by Dr Darren Sharpe from University of East London, which was delivered to the board in April 2021.
As as result of the group's efforts, we have begun an exciting programme of cultural events at Mosaic, celebrating the wide of cultures represented in our membership.There have been great efforts to ensure we serve culturally appropriate food in the café and the popular Black History classes have re-started. Work also began on a report looking at how we can improve Trustee recruitment to increase the diversity of the board.

Priorities for 2022/23

1. To secure a long-term contract and position as part of the Lambeth mental health alliance.

2. To raise our profile, and that of the Clubhouse model; locally, nationally, and internationally.

3. To develop and deliver an employment offer that reflects member aspirations and local employment needs

4. To strengthen and diversify our fundraising and sources of income.

5. To implement the recommendations of the 2021 Community Conversation on Race Inequalities



Structure, governance and management

Shared decision-making and shared governance are an important part of Clubhouse work. Mosaic Clubhouse has an independent Board of Trustees that has ultimate responsibility for the Clubhouse. This is supported by two subcommittees focused on Communication and Development and Finance and Performance. Members of the Clubhouse are also Trustees on the Board and its sub-committees. Members and staff regularly meet in open forums to discuss policy issues, and day-to-day operational activities of the Clubhouse and these inform Board discussions.

The Board of Trustees are satisfied that Mosaic Clubhouse demonstrably meets the Charity Commission's guidelines with regard to delivering public benefit.

The financial statements comply with current statutory requirements and the current Statement of Recommended Practice, Accounting and Reporting by Charities, and are subject to annual external audit in line with the Charities Act and Company Law requirements. We have referred to the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. In particular, we have considered how planned activities will contribute to the aims and objectives that we have set.

The reference and administrative details set out on page two forms part of this report.

Mosaic Clubhouse is a Charitable Company Limited by Guarantee, incorporated on 15th July 1997 and registered as a charity on 25th September 1998. The company was established under a Memorandum of Association, which established the objects and powers of the charitable company, and is governed under its Articles of Association. In the event of the company being wound up, members are required to contribute an amount not exceeding £10.

Recruitment, appointment and training of trustees

The Directors of the company are also charity trustees for the purposes of charity law. Under the requirements of the Memorandum and Articles of Association, one third of the trustees who are subject to retirement by rotation retire from office. The trustees to retire by rotation are those who have been longest in office since their last appointment, after which they may be re-elected at the next Annual General Meeting.

Trustees of Mosaic Clubhouse have adopted the following recruitment process for new trustees:

- All vacancies are externally advertised via local channels (e.g. social media, local community boards)
- Interested parties are invited to have an informal conversation with the Chief Executive
- They are invited to complete an application form
- They are given a tour and the opportunity to meet members of the community
- They formally meet with at least two trustees and a Clubhouse member for an interview
- The interview panel then nominate the successful candidate to the whole Board for approval and appointment

All new trustees receive information about Mosaic Clubhouse including recent management accounts; recent board minutes and agendas; business plans; Clubhouse standards and recent newsletters. Trustees are encouraged to spend some time in the Clubhouse and are appointed to a Board sub-committee to enable them to get a better understanding of the Clubhouse. On an ongoing basis trustees are also given the opportunity to attend and take part in Clubhouse Colleague Training abroad, or in-house.

The Board of Trustees also seeks to ensure that the skills and experience held across the Board's membership are appropriate to meet the needs of the Clubhouse and its members. In order to do this all trustees complete an annual skills audit, which gives an up-to-date picture of skills currently on the Board. These are measured against the skills that are needed. A quarter of Trustees are elected from the Clubhouse membership. At the time of writing, three trustees are members of Mosaic Clubhouse and of a total of eleven.

Following the Community Conversation on Racial Inequalities the Board committed to improving the diversity of the board membership in 2021/22.

Organisational Structure

Day-to-day responsibility for operational delivery is delegated to the Chief Executive. The Chief Executive is responsible for ensuring that the Clubhouse delivers against its objectives and the service requirements of the funders and meets Clubhouse Standards.

Principal risks and uncertainties

The Board of Trustees conducts regular semi-annual reviews of the major risks to which the charity is exposed, and all other risks contained in the corporate risk register. These reviews include consideration of appropriate control systems and procedures to mitigate risks to acceptable levels, where relevant and possible.

As part of this process the Board reviews and approves relevant policies on at least a biennial basis. Current policies include, for example, controls that seek to secure the charity's finances against risk of fraud and ensure compliance with health and safety regulations for staff, volunteers, clients and visitors.

In its most recent review, the trustees identified the following as the key risks and uncertainties currently faced together with their mitigating actions:

1.Fundraising: We have a large fundraising target for this financial year (2022-23) which will has been challenging to achieve. We also need to diversify our fundraising sources to decrease our reliance on Trusts and Foundations, that currently account for approximately 30% of our income.

We are managing this risk by carefully managing costs, producing a detailed long term fundraising plan to target specific opportunities to cover operating costs and diversify our income sources. A new Grants and Trusts Manager was appointed in January 2023. We have also conducted a stress budget scenario to ensure we can manage if the income is less than planned. We are grateful to the Stone Family Foundation and other funders for their continued support.

2. A new five year contract with our main funder, The Lambeth Alliance, was due for renegotiation with a view to start in September 2022, but has been postponed for a year to allow time to make it a competitive process. This accounts for approximately 70% of our funding.

To mitigate this risk, the Chief Executive is working closely with local Commissioners throughout the process. A Prior Information Notice was issued and the period for applying has ended. We are confident that we have passed the strict eligibility criteria contained and that the charity has a strong and valid expectation the funding will be forthcoming for the period from October 2023.

3. Cost of Living Crisis: With rising energy prices, as well as costs of food and other goods, our budget may be affected. Members and staff are already feeling the effects of this, and it may get worse over the coming months.

We have budgeted for rising energy costs and are working carefully to prevent a significant increase in our cafe expenditure. We are supporting members with food parcels when needed and support to access financial support. Rising costs for staff have also been considered and a one-off sum paid to all.

4. Lambeth's plans for redevelopment: Lambeth have released plans for redeveloping the land we occupy. This could lead to a significant change in our premises and a new landlord but may not happen for the next 2-4 years.

To mitigate this risk, in January 2022 we secured pro bono support from a specialist QC to help us submit a formal response to the planning policy framework consultation. The response stipulated under planning law, the obligation and priority of the Council to accommodate our service as a continued community use in any redevelopment. This is the start of a long-term planning process.

Financial review

Income

£1,148,921
Donations, grants and contracts

£20,729
Café Mosaic

£42,042
Clubhouse Model training

£13,065
Other Income

£1,224,757
Total

Expenditure

£1,073,167
Direct costs of charitable activities

£27,281
Direct fundraising costs

£121,559
Support costs

£1,222,007
Total

Mosaic Clubhouse's total income for 2021/22 was £1,224,757 (2020/21 £1,176,190) comprising £170,799 restricted income (2020/21 £237,678) and £1,053,958 unrestricted income (2020/21 £938,512.

Total expenditure increased by £81,296 or approximately 7.1% compared to the prior year. This was expected with the gradual return of full activities after periods of lockdown during the pandemic. Around half of the expenditure increase was for staff; posts left vacant were filled once we returned to the building.

The Trustees have considered whether possible events or conditions might cast significant doubt on the ability of the Charity to continue as a going concern. This assessment has been made for a period through to March 2024.

The trustees have focused upon one primary source of uncertainty; we hope we are past the worst of the Covid 19 pandemic and we are mindful of the concerns of the cost of living crisis.

It has been known for some time that funding arrangements for NHS providers of mental health services in Lambeth will change with the new 'Alliance' arrangement. Originally anticipated to go live in 2020, contracting activity was delayed due to Covid-19. The commissioning team at Lambeth renewed the Charity's existing contract and extended its term by 24 months from October 2020. Since December 2021, the Charity has been in detailed discussions with commissioners and the commissioning team about a future contract, anticipated to have a five year duration, commencing on 1st October 2023. Lambeth Council took the decision in November 2022, to issue a Prior Information Notice (PIN) to ensure a fair procurement process to assess whether other organisations could be able to provide the Clubhouse and associated services including the Evening Sanctuary. As the sole organisation in the UK able to demonstrate capability to run an accredited Clubhouse and a crisis service, two of the key criteria set out in the PIN, we are confident that we will move to a direct award of a new contract.

At the time of approval of the financial statements Lambeth has been unable to confirm the outcome of the process. Nevertheless, the Trustees remain confident that no other organisations are able to meet the required specifications. The PIN process has allowed us to demonstrate our strong position: Mosaic is the only internationally accredited Clubhouse in the UK, already established in Lambeth with the required experience of running additional services such an evening crisis support sanctuary. Accordingly, Trustees consider that the likelihood of no new contract offer is low. However, Trustees recognise that until Lambeth has completed its procurement processes the possibility of not being awarded a new contract cannot be eliminated or that the scope and value of a new contract may differ from the Charity's existing contract.

To help with the Trustees' assessment of the Charity's outlook and ability to continue as a going concern amidst the present uncertainties, extensive budget building processes have been undertaken both during and following the financial year.These included assessments of realistic worst case financial consequences for the Charity, which considered potential significant reductions in income and/or increases in expenses compared to those budgeted. All assessments were updated prior to approval of these financial statements and have demonstrated continuing strong levels of cash reserves.

The Charity has taken account of all available information including from reforecast budgets and our position of strength against the PIN criteria. Even in the most extreme, though feasible scenarios, the Trustees are able to conclude that the Charity could continue delivering its charitable objects, even if that means a fundamental change to the mode of operating. Through the consideration of the reverse stress-testing approach adopted, and due to the Trustees firm belief that the Charity is uniquely positioned to provide the required services into the Alliance and continue its longstanding relationship with Lambeth (via a new contract), the Charity continues to adopt the going concern basis in preparing its financial statements.

Remuneration policy

The remuneration policy for key management personnel is consistent with the pay policy for all employees: Mosaic Clubhouse aims to pay slightly above London market rates for charity staff at a similar job level to ensure that we continue to employ and retain good quality staff. We believe this approach leads to long term cost savings as a result of reduced staff turnover and facilitates knowledge and skill development among our employees, leading to the delivery of a better quality service for our beneficiaries. The Board of Trustees reviews pay for the Chief Executive and employees annually. The senior management personnel of the charity currently comprises the trustees (who are not remunerated), the Chief Executive, the Fundraising Manager, the Business Manager and the Programme Manager.

Reserves policy

To meet the Charity Commission's guidance on reserves and in line with best practice, trustees are required to build and maintain free reserves available to meet potential general commitments (as opposed to restricted funds given for specific purposes). These reserves need to be distributable reserves and relatively quickly realisable for the charity (represented by its undesignated unrestricted funds). Mosaic Clubhouse's policy is to build and maintain reserves that would allow continuation of operations for up to six months, possibly with a reduced total expenditure. The Board of Trustees reviews this policy annually.

As at the date of the closing balance sheet there were free reserves of £429,163 (2020/21: £457,771). In extremis, were income from all sources to cease, the closing reserves would allow Mosaic to continue all core services for a period of over four months. This could extend towards six months when taking account of the reduction in services that would occur, together with related expenditures, during a gradual placing of members in other services across the period. The Board therefore considers the current level of reserves to be in line with the policy.

In addition to free reserves in the general fund, the trustees have designated funds totalling £93,946 set aside for specific purposes. These are set out in note 14 to these accounts.

Principal funding sources and fundraising

Funding from Lambeth Borough Council and South East London Integrated Care Service (formerly Lambeth Clinical Commissioning Group (CCG)) continues to be our main source of funds. 34.4% of the total 2021/2022 incoming resources was generated from other sources (2020/21: 33.0%), including grant making income, charitable donations and self-generated income from the Mosaic Cafe, room hire and training fees.

As a Board we are working with partners to support our priorities. We are also conscious that our transition to the Alliance mechanism for mental health services in Lambeth remains to be formalised. This and other increasing restraints on statutory expenditure are the reason for our continued exploration of other possible income streams. Based on our track record of fundraising to date, the Board is confident that we will continue to achieve similar levels of funding from non-statutory and other sources in the year ahead.

The Board of Trustees therefore places on record its gratitude on behalf of members for the financial support received in the year ended 31 March 2022 from all of our funders including trusts, foundations, grant-making bodies, companies and individuals listed on page 21 (Partners & Supporters).

Statement of trustees' responsibilities

Statement of responsibilities of the trustees of Mosaic Clubhouse in respect of the report of the Board of Trustees and the financial statements

The Trustees (who are also Directors of Mosaic Clubhouse for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Board of Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006.

They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

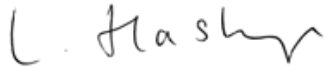
- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

Auditors

The charity's auditors, MHA MacIntyre Hudson, have indicated their willingness to continue in office and offer themselves for re-appointment.

Preparation of the report

This report has been prepared taking advantage of the small companies' exemption of section 415A of the Companies Act 2006. This report was approved and authorised for issue by the Board of Trustees on 30th January 2023 signed on its behalf by



Lucy Hastings
Chair, Mosaic Clubhouse

Independent auditor's report

Independent Auditor's report to the members and trustees of Mosaic Clubhouse

Opinion

We have audited the financial statements of Mosaic Clubhouse (the 'charitable company') for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

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 2021, 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.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the audit of the financial statements section of our report.

We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate. Our evaluation of the Trustees' assessment of the entity's ability to continue to adopt the going concern basis of accounting included critical reviews of budgets and forecasts provided.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

Other information

The Trustees are responsible for the other information.The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' Report (incorporating the Directors' Report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees' Report (incorporating the Directors' Report) has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Report.
We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept by the charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- the charitable company's financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of Directors' 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' exemptions in preparing the Trustees' report and from the requirement to prepare a strategic report.
-

Responsibilities of trustees

As explained more fully in the Trustees' responsibilities statement included in the Trustees' Annual Report, 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, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below:

- Obtaining an understanding of the regulatory and legal frameworks that the entity operates in, focusing on those having a direct effect on the financial statements;
- Enquiry of management to identify any instances of known or suspected instances of fraud;
- Enquiry of management about instances of non-compliance with laws and regulations;
- Reviewing the design and implementation of control systems in place and testing the operational effectiveness of those controls.
- Performing audit work over the risk of management override, including testing of journal entries for appropriateness and reviewing accounting estimates for bias.
- Reviewing minutes of meetings of those charged with governance;
- Reviewing financial statement disclosures alongside supporting documentation to assess compliance with applicable laws and regulations.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: https://www.frc.org.uk/Our-Work/Audit/Audit-and-assurance/Standards-and-guidance/Standards-and-guidance-for-auditors/Auditors-responsibilities-for-audit/Description-of-auditors-responsibilities-for-audit.aspx. This description forms part of our auditor's report.

Use of our report

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 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 charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Sudhir Singh FCA (Senior Statutory Auditor)
For and behalf of MHA MacIntyre Hudson
Statutory Auditor
London, United Kingdom

Date: [redacted] 31 January 2023

Statement of financial activities

(includes income and expenditure account)

of Mosaic Clubhouse for the year ended 31 March 2022

	Note	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £	Total Funds 2021 £
Income					
Donations	3	154,850	35,559	190,409	*218,540*
Income from charitable activities					
Grants and Contracts	3	823,272	135,240	958,512	*948,991*
Café Mosaic		20,729	-	20,729	3,028
Clubhouse Model Training		42,042	-	42,042	-
Other Income		13,012	-	13,012	5,452
Income from investments		53	-	53	179
Total Income		**1,053,958**	**170,799**	**1,224,757**	***1,176,190***
Expenditure					
Expenditure on raising funds		31,660	-	31,660	*42,877*
Expenditure on charitable activities		1,039,229	151,118	1,190,347	*1,097,834*
Total Expenditure	4	**1,070,889**	**151,118**	**1,222,007**	***1,140,711***
Net (expenditure)/ income		(16,931)	19,681	2,750	35,479
Transfers between funds	13	10,000	(10,000)	-	-
Net Movement in Funds		(6,931)	9,681	2,750	35,479
Total Funds Brought Forward		530,040	600	530,640	495,161
Total Funds Carried Forward		**523,109**	**10,281**	**533,390**	**530,640**

All of the Charity's operations are continuing

The annexed notes form part of these financial statements

Balance sheet

of Mosaic Clubhouse as at 31 March 2022

	Note	£	2022 £	£	2021 £
Fixed Assets					
Tangible assets	10		38,952		*12,940*
Current Assets					
Debtors	11	82,650		106,254	
Cash at bank and in hand		501,356		614,140	
		584,006		720,394	
Creditors: amounts falling due within one year	12	(89,568)		*(202,694)*	
Net Current Assets			494,438		517,700
Net Assets			**533,390**		**530,640**
Funds					
Restricted funds	13		10,281		600
Unrestricted funds					
Designated funds	14	93,946		*72,269*	
General fund	15	429,163		*457,771*	
			523,109		530,040
Total Funds			**533,390**		**530,640**

These financial statements are prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.
The financial statements were approved, and authorised for issue, by the trustees on 30th January 2023 and signed on their behalf by

L. Hastings

Lucy Hastings
Chair, Mosaic Clubhouse

The annexed notes form part of these financial statements

Statement of cash flows

of Mosaic Clubhouse for the year ended 31 March 2022

	£	2022 £	£	2021
Cash (used in)/provided by operating activities				
Net movement in funds	2,750		35,479	
Add back depreciation charge	11,021		9,219	
Less profit on the sale of fixed assets	(3,500)		-	
Less interest income	(53)		*(179)*	
Decrease in debtors	23,604		118,833	
(Decrease)/increase in creditors	(113,126)		79,958	
Net cash (used in)/provided by operating activities		(79,304)		243,310
Cash flows (used in) investing activities				
Interest income	53		179	
Purchase of tangible fixed assets	(37,033)		*(10,258)*	
Proceeds from sale of fixed assets	3,500		-	
Net cash (used in) investing activities		(33,480)		*(10,079)*
Increase (decrease) in cash and cash equivalents in the year		(112,784)		*233,231*
Cash and cash equivalents at the beginning of the year		614,140		*380,909*
Total cash and cash equivalents at the end of the year		**501,356**		**614,140**

Analysis of changes in net debt

	Balance at 1 April 2021 £	Cash flows £	Balance at 31 March 2022 £
Cash at bank and in hand	**614,140**	**(112,784)**	**501,356**
	614,140	**(112,784)**	**501,356**

The annexed notes form part of these financial statements

Notes to the financial statements

of Mosaic Clubhouse for the year ended 31 March 2022

1. CHARITY INFORMATION

Mosaic Clubhouse is a private limited company (registered number 03403522) limited by guarantee which is incorporated and domiciled in the UK. The address of the registered office is 65 Effra Road, London, SW2 1BZ. It is registered with the Charity Commission in England and Wales.

2. ACCOUNTING POLICIES

The principal accounting policies are summarised below. The accounting policies have been applied consistently in dealing with items considered material in relation to the financial statements.

2.1 BASIS OF ACCOUNTING

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014, the Companies Act 2006, and UK Generally Accepted Practice as applied from 1 January 2015.

The functional currency of Mosaic Clubhouse is considered to be in pounds sterling because that is the currency of the primary economic environment in which the charity operates. The financial statements are also presented in pounds sterling, rounded to the nearest £1.

In making their assessment, the Trustees have specifically considered the uncertainties surrounding the award of a future contract for the Charity's services and funding arrangements for NHS providers of mental health services in Lambeth in general. In addition, the challenges in assessing the impact of rising inflation and increasing energy costs upon all sources of income and clubhouse expenditures has been considered.

The Trustees have made their assessment for a period of at least one year from the date of approval of the financial statements. In particular the Trustees have considered the Charity's forecasts and projections, including realistic worse-case scenarios and stress tests of the budget. The Charity has submitted a response to a Prior Information Notice from Lambeth Council, which expresses the Council's wish to continue to procure a Clubhouse in the Borough. Trustees are confident of our strong position and likelihood that will be selected to proceed to the award of a new contract. The Charity therefore continues to adopt the going concern basis in preparing its financial statements.

2.2 INCOME AND EXPENDITURE

Fund Accounting

Unrestricted funds comprise accumulated surpluses and deficits on general funds. They are available for use at the discretion of the Trustees in accordance with the charitable objectives of the charity.

Designated funds comprise unrestricted funds set aside by the Trustees for specific future purposes or projects.

Restricted funds comprise monies raised for, and their use restricted to, a specific purpose, or donations subject to conditions imposed by the donor or through the terms of an appeal.

Income
Income is included in the Statement of Financial Activities when the charity is legally entitled to the income, it is probable that the income will be received and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income.

Donations and gifts where entitlement is not conditional on the delivery of a specific performance by the charity are recognised when the charity becomes unconditionally entitled to the income. Donated professional services and facilities are recognised on the bases of the value of the gift to the charity, which is the amount the charity would have been willing to pay to obtain services of facilities of equivalent economic benefit on the open market. A corresponding amount is then recognised in expenditure in the period of receipt. No value is assigned to food that is donated to the charity, on the basis it is immaterial. In accordance with the Charities SORP (FRS 102), general volunteer time is not recognised.

Income from charitable activities received by way of grants and contracts, including funding from government, is included in full in the Statement of Financial Activities when the Charity has entitlement after any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably. If entitlement is not met these amounts are deferred.

Government grants have been accounted for under the accrual model as permitted by FRS 102.

Bank interest receivable in fully accrued at the balance sheet date.

Expenditure
Expenditure is recognised on an accruals basis when there is a legal or constructive obligation committing the charity to the expenditure. Expenditure includes any VAT which cannot be recovered and is reported as part of the expenditure to which it relates.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

All costs are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly; others are apportioned on the basis of estimates of the proportion of time spend by staff on those activities.

2.3 OPERATING LEASES

Rentals payable under operating leases are charged as incurred over the term of the lease.

2.4 PENSION COSTS

Contributions are charged in the year in which they are payable.

2.5 TERMINATION BENEFITS

Termination benefits, including redundancy payments are recognised when the company has the obligation to pay the benefits and they can be reliably measured.

2.6 TANGIBLE FIXED ASSETS AND DEPRECIATION

Tangible fixed assets are stated at cost less accumulated depreciation. The capitalisation threshold for fixed assets is £500. Depreciation is provided at rates calculated to write off the cost of each asset over its expected useful life, as follows:

Fixtures and Fittings	25% straight line
Office Equipment	25% straight line
Computer Equipment	33.33% straight line
Leasehold Equipment	20% straight line
Vehicles	25% straight line

2.7 FINANCIAL INSTRUMENTS

The company has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments. Financial instruments are recognised in the Charity's balance sheet when the Charity becomes party to the contractual provisions of the instrument. Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously. With the exceptions of prepayments and deferred income all other debtor and creditor balances are considered to be basic financial instruments under FRS 102. See Note 20.

2.8 DEBTORS

Short term debtors are measured at transaction price, less any impairment.

2.9 CASH AND CASH EQUIVALENTS

Cash and cash equivalents in the balance sheet comprise cash at banks and in hand and short term deposits with an original maturity date of three months or less. For the purpose of the statement of cash flows, cash and cash equivalents consist of cash and cash equivalents as defined above.

2.10 CREDITORS

Short term trade creditors are measured at the transaction price. Other financial liabilities, including bank loans, are measure initially at fair value, net of transaction costs, and are measured subsequently at amortised cost using the effective interest method. Deferred income represents grants, contract funding and training fees relating to future period.

2.11 ACCOUNTING JUDGEMENTS AND ESTIMATES

The key judgements and estimates used the preparation of these Financial Statements are as follows:

- The depreciation rate of tangible and intangible fixed assets (as detailed above)
- Support costs are apportioned to direct activities based on the direct staff costs allocated to those activities

There are no other keys assumptions concerning the future and other key sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

3. DONATIONS, GRANTS AND CONTRACTS	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £	Total Funds 2021 £
Donations and Legacies				
The Stone Family Foundation	143,370	-	143,370	*122,243*
The National Lottery Community Fund	-	35,559	35,559	*84,623*
Quartet Community - Osborne Clarke LLP	3,106	-	3,106	1,979
Other donations	4,263	-	4,263	*4,426*
London Marathon	4,111	-	4,111	5,269
	154,850	**35,559**	**190,409**	***218,540***
Grants and Contracts				
London Borough of Lambeth and Lambeth Primary Care Trust	592,757	-	592,757	*580,003*
NHS Lambeth	171,569	-	171,569	181,736
London Borough of Lambeth: Grant re rent increase	18,946	-	18,946	25,864
London Borough of Lambeth: other	20,000	-	20,000	-
The Progress Foundation	-	-	-	*4,500*
Walcot Educational Fund	-	25,000	25,000	*25,000*
The Sam & Bella Charitable Trust	-	-	-	*5,000*
Garfield Weston Foundation	-	-	-	8,333
Brixton Voices: Sir Walter St John	-	30,721	30,721	30,648
National Lottery Covid-19 Response	-	-	-	87,307
ASDA Foundation	-	-	-	*600*
Jack Petchey Foundation	-	19,519	19,519	-
The Edward Gostling Foundation	5,000	-	5,000	-
The Drapers' Charitable Fund	15,000	-	15,000	-
Bridgepoint	-	50,000	50,000	-
The Clothworkers Company	-	10,000	10,000	
	823,272	**135,240**	**958,512**	***948,991***

Income above includes the following grants from government towards the running of the Clubhouse:

	2022 £	2021 £
London Borough of Lambeth and Lambeth Primary Care Trust	631,703	*605,867*
The National Lottery Community Fund	35,559	*84,623*

All conditions relating to these grants have been fulfilled in the year.

4. EXPENDITURE	Direct Staff costs £	Other Direct costs £	Support costs £	Total 2022 £	Total 2021 £
Raising funds	26,727	554	4,379	31,660	42,877
Charitable activities	715,176	357,991	117, 180	1,190,347	*1,097,834*
	741,903	**358,545**	**121,559**	**1,222,007**	***1,140,711***

Support costs are detailed in Note 6. Support costs are considered to be any costs not directly associated with member activities. Such costs are allocated between operations and governance on the basis of staff time.

5. NET MOVEMENT IN FUNDS	2022 £	*2021 £*
This is stated after charging:		
Auditors' remuneration for audit (including VAT)	12,852	*12,600*
Rent of land and buildings	82,931	*82,400*
Other operating lease payments	4,333	*2,961*
Profit on the sale of fixed assets	3,500	-
Depreciation	**11,021**	***9,219***

6. SUPPORT COSTS	2022 £	*2021 £*
Governance costs		
Audit - current year	12,852	*12,600*
Audit - under accrual from previous year	-	2,440
Staff costs	25,485	25,964
Board meetings	130	50
	38,467	*41,054*
Other support costs		
Staff costs	51,912	*53,074*
Financial and Legal	23,011	*22,405*
Consultancy and HR	8,169	14,912
Total Support Costs	**121,559**	**131,445**

7. STAFF COSTS	2022 £	2021 £
Salaries	727,959	741,059
Social security	65,698	67,921
Employer Pension Contributions	25,643	25,254
Redundancy	-	7,994
	819,300	**842,228**

	2022 No.	2021 No.
The average headcount during the year was as follows:	**26.5**	***25.9***

No employees received emoluments of over £60,000 in the year (exclusive of employer pensions and employer National Insurance contributions) (2021: Nil).

Employee benefits payable to key management personnel, defined as Trustees together with the Chief Executive, Programme Manager, Head of Fundraising and Business Manager inclusive of employer pensions and employer National Insurance contributions, was £204,098 (2021: £204,167). This year the Business Manger role was included as part of the key management personnel, and the 2021 figure reflects this.

8. TRUSTEES' REMUNERATION AND REIMBURSEMENT OF EXPENSES AND RELATED PARTY TRANSACTIONS

£103 out of pocket expenses were reimbursed to one Trustee in the year, relating to a Christmas meal for 5 Trustees (2021: £Nil). No Trustees received nor waived any remuneration for their services during the year (2021: Nil).

There were no related party transactions during the year (2021: Nil).

9. PENSION COMMITMENTS

Mosaic Clubhouse operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the Charity in an independently administered fund. The pension cost charge represents contributions payable by the Charity to the fund and amounted to £25,643 during the year (2021: £25,254). At the year end, £264 was payable to the scheme. This is included in other creditors (2021: £4,172).

10. TANGIBLE FIXED ASSETS	Fixtures & Fittings, Vehicles and other equipment £	Computer Equipment £	Total £
Cost			
At 1 April 2021	106,316	34,503	140,819
Additions in the year	37,033	-	37,033
Disposals in the year	(14,005)	-	(14,005)
At 31 March 2022	129,344	34,503	163,847
Depreciation			
At 1 April 2021	100,553	27,326	127,879
Charge for the year	6,258	4,763	11,021
Released on disposal	(14,005)	-	(14,005)
At 31 March 2022	92,806	32,089	124,895
Net book value			
At 31 March 2022	36,538	2,414	38,952
At 31 March 2021	5,763	7,177	12,940

11. DEBTORS	2022 £	2021 £
Due within one year		
Trade debtors	34,412	72,084
Grants receivable and other accrued income	10,000	-
Prepayments	38,005	*33,937*
Other debtors	233	*233*
	82,650	***106,254***

12. CREDITORS	2022 £	2021 £
Due within one year		
Expense creditors	2,516	4,467
Deferred income	58,648	169,628
Accruals	23,863	21,214
Other creditors	4,541	7,385
	89,568	**202,694**
Deferred income		
Deferred income brought forward	169,628	77,713
Released in the year	(169,628)	*(77,713)*
Deferred in the year	58,648	169,628
Deferred income carried forward	**58,648**	**169,628**

Deferred income represents grants, contract funding and training fees relating to future periods.

13. RESTRICTED FUNDS	Brought Forward 1 April 2021 £	Income £	Expenditure £	Transfers £	Carried Forward 31 March 2022 £
1 - Support Worker	-	91,280	(91,280)	-	-
2 - Bridgepoint Hardship Fund	-	50,000	(40,319)	-	9,681
3 - Asda Foundation	600	-	-	-	600
4 - Clothworkers	-	10,000	-	(10,000)	-
3 - Jack Petchey	-	19,519	(19,519)	-	-
Total Restricted Funds	**600**	**170,799**	**(151,118)**	**(10,000)**	**10,281**

Details of restricted funds

1. Support Worker Fund
The support worker fund is funding to allow us to expand our staffing. W e bid for costs specifically to add to our number of support workers in response to the significant rise in referrals and activity we have experienced year on year. Without these funds we would have had to introduce a waiting list for referrals.

2. Bridgepoint Hardship Fund
The funding we received from the Hardship Fund, distributed by Bridgepoint, was towards costs relating to digital inclusion.

3. Asda Foundation Fund
The Asda Foundation supports local grassroots organisations to transform communities and improve the lives people living within the ASDA Community. The Feeding Communities grant we received from the Asda Foundation funded food parcels we put together for members who were facing food insecurity as a result of the Covid-19 pandemic.

4. Clothworkers Fund
Due to the extension of ULEZ charges to Lambeth, we needed a new Van. The Clothworkers Company are known for funding capital grants for not profit organisations such as Mosaic. They committed to giving us a grant of £10,000 which is to help subsidise the purchase of our new van. A transfer of £10,000 has been made out of the fund to the general fund representing the cost of that fixed asset purchase in the year charged against this fund.

5. Jack Petchey Fund
The Jack Petchey Foundation's internship programme is designed to give young people a flying start, supporting dynamic young individuals in their first step in the youth and charity sector. Jack Petchey funded us for a year's long internship role focused on increasing Mosaic physical and online presence in the community and amongst young people.

14. DESIGNATED FUNDS	Brought Forward 1 April 2021 £	Income £	Expenditure £	Transfers £	Carried Forward 31 March 2022 £
1 - Business Development	30,012	-	-	-	30,012
2 - Fixed Asset Fund	12,940	-	-	26,012	38,952
3 - Clubhouse Model Training	21,867	42,042	(42,128)	-	21,781
4 - Sonia Burke Legacy Fund	7,450	-	(4,249)	-	3,201
Total Designated Funds	**72,269**	**42,042**	**(46,377)**	**26,012**	**93,946**

14. DESIGNATED FUNDS (CONTINUED)

Details of designated funds

1 - Business Development Fund
This fund was set up to explore the possibilities to expand the Clubhouse model throughout the UK. Mosaic Clubhouse remains ambitious about the potential of the Clubhouse model and wants to see more clubhouses opening up and working towards accreditation. However the board are taking steps to remove the designation of this fund as this is no longer a priority.

2 - Fixed Asset Fund
The fund represents the net book value of tangible fixed assets in use by Mosaic Clubhouse and therefore not available to meet future operational expenditure. A transfer is made each year to reflect the change in net book value.

3 - Clubhouse Model Training Fund
Mosaic Clubhouse is an accredited training base for the Clubhouse model. This is a designated fund to provide for ongoing staff and member training to ensure delivery of this international training is maintained to expected standard. The training programme is reviewed each year. Use of the fund will be made based on an assessment of the professional development required to maintain standards. This fund will be allocated on a needs led basis. We have apportioned the costs of the time staff spent on preparing for, delivering, and taking part in training, and the time on any requires accreditation preceding it.

4 - Sonia Burke Legacy Fund
This is a designated fund as a result of a legacy. The purpose of which is to broaden horizons, learn new skills and challenges and providing time for fun, reflection and rest from daily pressures. Submissions for use of the fund will be made by the CEO to the Board as and when opportunities are identified. We will continue to spend the fund until exhausted. £4,249 of expenditure was incurred in the year to March 2022. We will continue to spend the fund until exhausted.

15. MOVEMENT OF FUNDS	Brought Forward 1 April 2021 £	Income £	Expenditure £	Transfers £	Carried Forward 31 March 2022 £
Designated funds	72,269	42,042	(46,377)	26,012	93,946
General fund	457,771	1,011,916	(1,024,512)	(16,012)	429,163
	530,040	1,053,958	(1,070,889)	10,000	523,109
Restricted funds	600	170,799	(151,118)	(10,000)	10,281
Total Funds	**530,640**	**1,224,757**	**(1,222,007)**	**-**	**533,390**

16. ANALYSIS OF NET ASSETS BETWEEN FUNDS	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £
Tangible fixed assets	38,952	-	38,952
Net current assets	484,157	10,281	494,438
	523,109	**10,281**	**533,390**

17. LEASE COMMITMENTS

At the reporting end date the charity had the following future minimum lease commitments under non-cancellable operating leases which fall due as follows:

	Land and buildings 2022 £	Land and buildings 2021 £	Other leases 2022 £	Other leases 2021 £
Less than 1 year	-	20,600	3,353	2,961
Between 2 and 5 years	-	-	1,677	4,442
	-	***20,600***	**5,030**	**7,403**

18. TAXATION

Mosaic Clubhouse is a registered charity and therefore is not liable to income tax or corporation tax on income or gains derived from its charitable activities, as they fall within the various exemptions available to registered charities.

19. LIABILITY OF MEMBERS

Mosaic Clubhouse is constituted as a company limited by guarantee and has no share capital. The liability of the members in the event of the company being wound up is limited to a sum not exceeding £10 each. Members of the company are always the current Trustees of the charity.

Notes to the financial statements
(continued)
of Mosaic Clubhouse for the year ended 31 March 2022

20. FINANCIAL INSTRUMENTS	2022 £	2021 £
Financial Assets		
Cash at bank and in hand – held at face value	501,356	614,140
Debt instruments measured at amortised cost:		
– Trade debtors	34,412	72,084
– Other debtors	233	*233*
– Grants receivable and other accrued income	10,000	-
	546,001	**686,457**
Financial Liabilities		
Measured at amortised cost:		
– Trade creditors	2,516	4,467
– Other creditors	4,541	7,385
– Accruals	23,863	21,214
	30,920	**33,066**

21. STATEMENT OF FINANCIAL ACTIVITIES – PRIOR YEAR	Unrestricted Funds 2021	Restricted Funds 2021	Total Funds 2021
Income			
Donations	133,917	*84,623*	*218,540*
Income from charitable activities			
Grants and Contracts	*795,936*	*153,055*	948,991
Café Mosaic	*3,028*	-	*3,028*
Clubhouse Model Training	-	-	-
Other Income	5,452	-	5,452
Income from investments	179	-	179
Total Income	938,512	237,678	*1,176,190*
Expenditure			
Expenditure on raising funds	42,877	-	42,877
Expenditure on charitable activities	*864,286*	233,548	1,097,834
Total Expenditure	907,163	233,548	1,140,711
Net Income	31,349	*4,130*	35,479
Transfers between funds	*6,339*	*(6,339)*	-
Net Movement in Funds	37,688	*(2,209)*	35,479
Total Funds Brought Forward	492,352	2,809	*495,161*
Total Funds Carried Forward	**530,040**	**600**	**530,640**

22. DONATIONS, GRANTS AND CONTRACTS - PRIOR YEAR	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £
Donations and Legacies			
The Stone Family Foundation	122,243	-	*122,243*
The Big Lottery Fund	-	*84,623*	*84,623*
Quartet Community - Osborne Clarke LLP	1,979	-	1,979
Other donations	4,426	-	4,426
London Marathon	5,269	-	5,269
	133,917	**84,623**	***218,540***
Grants and Contracts			
London Borough of Lambeth and Lambeth Primary Care Trust	*580,003*	-	*580,003*
NHS Lambeth	181,736	-	181,736
London Borough of Lambeth: Grant re rent increase	*25,864*	-	*25,864*
The Progress Foundation	-	*4,500*	*4,500*
Walcot Educational Fund	-	*25,000*	*25,000*
The Sam & Bella Charitable Trust	-	*5,000*	*5,000*
Garfield Weston Foundation	*8,333*	-	8,333
Brixton Voices: Sir Walton St John	-	*30,648*	*30,648*
Asda Foundation	-	600	*600*
Coronavirus Community Support Fund	-	87,307	87,307
	795,936	**153,055**	***948,991***

23. EXPENDITURE - PRIOR YEAR	Direct Staff costs £	Other Direct costs £	Support costs £	Total 2021 £
Raising funds	36,577	-	*6,300*	42,877
Charitable activities	*726,613*	246,076	125,145	*1,097,834*
	763,190	**246,076**	**131, 445**	***1,140,711***

24. RESTRICTED FUNDS - PRIOR YEAR	Brought Forward 1 April 2020 £	Income £	Expenditure £	Transfers £	Carried Forward 31 March 2021 £
Support Worker	2,809	149,771	*(149,771)*	*(2,809)*	-
National Lottery Covid-19 Response	-	87,307	*(83,777)*	*(3,530)*	-
Asda Foundation	-	600	-	-	600
Total Restricted Funds	**2,809**	**237,678**	***(233,548)***	***(6,339)***	**600**

25. DESIGNATED FUNDS - PRIOR YEAR	Brought Forward 1 April 2020 £	Income £	Expenditure £	Transfers £	Carried Forward 31 March 2021 £
Business Development	*30,012*	-	-	-	*30,012*
Fixed Asset Fund	*11,901*	-	-	1,039	*12,940*
Clubhouse Model Training	21,867	-	-	-	*21,867*
Sonia Burke Legacy Fund	7,450	-	-	-	*7,450*
Total Designated Funds	**71,230**	-	**-**	**1,039**	***72,269***

26. MOVEMENT OF FUNDS - PRIOR YEAR	Brought Forward 1 April 2020 £	Income £	Expenditure £	Transfers £	Carried Forward 31 March 2021 £
Designated funds	71,230	-	-	1,039	*72,269*
General fund	421,122	938,512	*(907,163)*	5,300	457,771
	492,352	938,512	*(907,163)*	*6,339*	530,040
Restricted funds	2,809	237,678	*(233,548)*	*(6,339)*	600
Total Funds	***495,161***	***1,176,190***	***(1,140,711)***	-	**530,640**

27. ANALYSIS OF NET ASSETS BETWEEN FUNDS - PRIOR YEAR	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £
Tangible Fixed Assets	*12,940*	-	*12,940*
Net Current Assets	*517,100*	*600*	517,700
	530,040	***600***	**530,640**

Mosaic Clubhouse
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www.mosaic-clubhouse.org

MOSAIC CLUBHOUSE

England & Wales - Charity number 1071705

Accounts

Mosaic Clubhouse

Creating opportunities,
Realising potential



Annual Reports & Accounts

April 2020 - March 2021

Reference and administrative details

Governing Document
Memorandum and Articles of Association

Trustees
Lucy Hastings (Chair)
William Brett (appointed November 2020)
Amy Galea
Patrick Gillespie
Joanna Haworth
Mark Hubbard
Kate Jopling
James Kavanaugh
Mary Robertson
Joanna Saunsbury
Jeffy Wong (appointed November 2020)

Stephen Rudder (resigned Jan 2021)

Chief Executive Officer and Company Secretary
Chris Thomas

Mosaic Clubhouse is a member of Clubhouse International, New York.

Registered Office
65 Effra Road
Brixton
London SW2 1BZ

Registered Company Number
03403522

Registered Charity Number (England &Wales)
1071705

Auditors
MHA MacIntrye Hudson
New Bridge Street House
30-34 New Bridge Street
London EC4V 6BJ

Bankers
National Westminster Bank
128 Balham High Road
London SW12 9AE

Accountants
JS2 Limited
One Crown Square
Woking
Surrey GU21 6HR

Solicitors
Bates, Wells & Braithwaite London LLP
2-6 Cannon Street
London EC4M 6YH



Contents

2 Reference and Administrative Details

4 Report of the Trustees

29 Independent Auditors' Report

32 Statement of Financial Activities

33 Balance Sheet

34 Statement of Cash Flows

35 Notes to the Financial Statements



Letter from our Chair

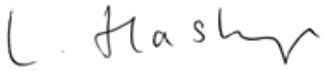
When I wrote last year about celebrating being 25 years of being open, I did not expect to have to report this year that we had to close our doors for the first time just a few weeks later. The strength of the Clubhouse Model is the resilience of its community. When the pandemic hit, therefore, we knew that our community would continue - our challenge was to work out what this would mean in these times.

The aim of our work is to draw people out of their homes and into the workplace and community. The Covid-19 pandemic has been very challenging for our members who need practical and emotional support from others. However, the community that we have built at Mosaic Clubhouse is committed to supporting each other. Because of this we were able to adapt, changing course quickly and developing new ways of working while remaining true to our Clubhouse foundations. Side by side, members supported members. They helped each other, providing practical assistance and emotional support through difficult days. Apects of the work ordered day continued and, most importantly, people were able to draw strength from the community in ways that they needed.

We couldn't have done this without the continued support of our Commissioners, especially David Oreyoka, The Lambeth Alliance, and of our other funders. We hugely appreciated how responsive everyone was to our immediate needs. I'd particularly like to thank the Stone Family Foundation, The National Lottery Community Fund, the Walcot Foundation and the Sir Walter St John Educational Charity for their compassion and flexibility. We are also grateful to the Government's Coronavirus Community Support Fund, distributed by the National Lottery Community Fund, for their grant which enabled 89 members to get online for the first time. This support fundamentally strengthened our resilience and enabled our community to adapt.

This community has never been more tested, or more needed. We know many more people in Lambeth have struggled with mental health issues in the last year. With continued support from our valued partners and funders, I am proud to say Mosaic Clubhouse continues to serve Lambeth and is here and open for anyone needing support.

Thank you again to everyone who has supported us and particularly to the staff and members for making such an important impact. Because of you all we got through this, and I believe we are stronger for it.



Lucy Hastings
Chair, Mosaic Clubhouse



Letter from our Chief Executive

This has been a year like no other. Not just for Mosaic Clubhouse, of course, but for the world. Back in April 2020, at the start of the Covid-19 pandemic, we were a week or so into the first national lockdown. We assumed this would be a temporary inconvenience and we would soon be back in action, with our usual activities in full swing and 70 or 80 members attending every day. Writing this in June 2021, our building is open, but we are still operating under restrictions.

We had no idea (and who did?) at the start of the year that we would be in and out of three national lockdowns. Our mantra from the start was 'our building may be closed but our community is open'. During the long months of closure, we made sure that we kept in touch with members and allowed them to support each other. From the start members were running online writing and art groups to provide activities and reduce isolation.

As we looked to restrictions lifting, members and staff formed a 'Back to 65' working group and we carefully planned how we could safely return to the building. We first returned on 15th July 2020, only to close again in November and again just before Christmas. What we hope was our final re-opening took place on 12th April 2021. It is great to be back home in our building and the task now is to ease safely back to full capacity.

During the long months of closure, we had to act and think differently. We were not able to support members by providing our usual work ordered day in the Clubhouse, but we had to find new ways to keep our community alive. We made members were in contact, had basics, including food, and also had the means to connect to online meetings and activities.

I am very proud of the response of our members and staff to the pandemic. This has been a hugely challenging year, and this report highlights our considerable achievements; from delivering food parcels to providing laptops and other equipment. This report sets out the thousands of individual instances of support we were able to provide to members - whether this was emotional support during isolation or support around work, learning or wellbeing.

The toughest part of putting together our Annual Report is always deciding what to leave out. We've included stories and testimony from several of our members. But every member has a story to tell. So many speak powerfully of how the Clubhouse has helped bring some meaning, purpose, and direction back into their lives, especially at a time of isolation with no clear idea of how and when Covid restrictions will end. This extraordinary year has proven once again what a remarkable and resilient community we are at Mosaic Clubhouse. Our resourceful members and hard-working staff have done an outstanding job in keeping us together and keeping the Clubhouse going. My thanks to every one of them.



Chris Thomas
Chief Executive, Mosaic Clubhouse

Our charitable purpose

Mosaic Clubhouse is a thriving Lambeth-based charity that provides opportunities for people experiencing mental health issues to regain the confidence and skills they need to lead productive and satisfying lives.

Our charitable objectives state that:

'The charity is established to relieve persons suffering from mental illness by the provision of opportunities to individuals who have been socially or vocationally disabled by mental illness. To support these individuals to regain the confidence and skills necessary to achieve their potential and enjoy their right to productive, dignified and satisfying work and relationships. To provide training and support to persons who provide or who wish to provide or organise similar services to those provided by the charity both in the United Kingdom and Worldwide.'

Working on our objectives we strive to ensure that Mosaic Clubhouse:

- ensures that people who suffer from mental health problems have the right to be productive, achieve their potential and be respected as co-workers, neighbours and friends
- promotes and provides access to real educational and employment opportunities, and assists members in accessing and sustaining their own employment
- offers every member a range of support and social opportunities to match their needs and aspirations.
- provides training and support to other clubhouses both in the United Kingdom and the world

As well as providing essential community-based mental health support in the heart of Lambeth for 26 years, we are proud to have remained a leading Clubhouse in the Clubhouse International community.

As the only accredited Clubhouse in the UK and one of only twelve international certified training bases, we make it our priority to constantly share and develop our practice. We train other international Clubhouse teams in the Clubhouse model, regularly talk at international Clubhouse conferences and we constantly reach out to colleagues globally.



How we deliver public benefit... The Clubhouse Way

Mosaic Clubhouse exists to provide structure and meaningful activity for people with mental health issues.

Mosaic Clubhouse bases its model on the definition and Standards agreed by the International Clubhouse community. A Clubhouse is:

- A place where people with mental health issues (members) participate in their own recovery process by working and socializing together in a safe, welcoming environment
- An organisation that operates on proven standards developed over five decades by Clubhouse International and effective in over 320 Clubhouses worldwide
- A community-based approach that complements available psychiatric and medical interventions

Active member engagement and involvement are critical components of success at Clubhouses:

- Membership is voluntary and lasts as long as someone wants to participate
- Members have a key role in organising Clubhouse activities. Staff and members work together as colleagues
- Work, education and social activities in the Clubhouse are meaningful and help members regain self-worth, confidence and purpose
- Clubhouses provide paid employment opportunities in local businesses for members who want work; we help members become successful employees

The work of Mosaic Clubhouse is organised into work units (departments), with each member assigned to a unit. Our units are:

- Employment and Education
- Information Hub
- Business and Administration
- Café and Garden

Each unit provides a wide range of tasks appropriate to the capabilities and interests of the individual member. Staff and members work together, side by side, in the daily running of the Clubhouse. This model enables members to gain skills, confidence and self-esteem in a safe environment.

This report, written and produced by staff and members together, takes you through our activity during the year 2020/21.



Our year in numbers

446

people were active members of Mosaic Clubhouse

67

members took part in education and training courses



12

members secured paid employment

members delivered

102 workshops



89

young adults took part in our young adult programme

58

people used the Evening Sanctuary, with **497** visits in total

297

visits were made to the Information Hub

101

members were involved with the design, delivery, management, review and development of our Clubhouse



Photos on this page taken by member Arthur

Supporting our members through lockdown

21,345

individual support sessions were recorded, providing members with emotional, social and health support



100

food parcels were delivered



83%

of members said they found our support during the pandemic/ lockdown useful*

70%

of members said our support during the pandemic / lockdown helped them manage their mental health*

89

members were provided with devices such as laptops, smart phones and dongles to get online at home



*94 members completed our 2020 Member Satisfaction Survey.

Photos on this page were taken by members Matthew, Carol and T.

Spring 2020

Lockdown and move to virtual activities – Our building had to close but our community remained open



At the end of March 2020, with the country entering lockdown, we had to close our building for the first time in our 25-year history. We adopted the Clubhouse International motto: "our building may be closed, but our community remains open". Our first priority was to keep in touch with our members, to help them feel connected and to support them through lockdown. We did this through regular phone calls, texts, emails, and post. We started to hold our unit meetings and young adults' committees on Zoom. The Information Hub and Evening Sanctuary service became available by phone. Our Hospital In-reach project continued to support people who needed support to live independently following discharge from hospital.

To share vital information and maintain morale our fortnightly printed newsletter became weekly and moved online. It remained full of content produced by our members. Members found their own creative and innovative ways to stay connected: one set up an art group over email, another a writing group, we also had a film club and even a radio station. Talking about his radio station, Jamille said:

I enjoy radio and find it like company, it's good for my mental health. I enjoy presenting radio and playing music, I like and discovering new music. Setting up the station gave me something to do. Other members did couple of shows for the radio station too.

Food parcels

Unfortunately some of our members found themselves at risk of going hungry during the pandemic. Factors underlying hunger included food shortages, self-isolation and shielding and other personal challenges. With our building closed, we couldn't provide members with free lunches, however we knew we needed to respond. We started by giving away our café supplies and buying in extra, and soon moved on to delivering food parcels to those who needed them.

In total we delivered around 100 food parcels; the majority were delivered by members to their fellow members.

One member told us,
I've been struggling, I fled domestic violence, I have issues with debt. I was stuck for food, I told my worker and she said Mosaic could deliver a food parcel. I'm also shielding, and I don't like going out on my own. Getting a food parcel helped in a lot of ways, physically, emotionally. It was a godsend, I even got some cat biscuits for my cats!.

Lambeth Council asked us if Streets Kitchen, a charity which provided meals to homeless people placed in temporary housing, could use our kitchen. We were delighted that our building could be useful, while we weren't able to be there.



We are very proud of how we quickly moved to offering a virtual service, our members were grateful for the support we provided through lockdown. In April 2020 one member wrote:

The past three or so weeks have been very overwhelming for everyone in different ways, real shock to our systems, but everyone has tried to create new ways of connecting with others, of keeping in touch regularly, and in as familiar a way as possible - I now feel some sort of reliable routine of connection has been created, and don't feel as alone and freaked out as beforehand. Many thanks to Mosaic Clubhouse staff and members and everyone else who has done their best to enable activities and communications to continue, albeit in different forms for the time being.

Sarah: I am just so grateful that Mosaic remains active during the lockdown and has found different ways to reach out and engage its members. Without Mosaic I dread to think what would have happened to my mental health.

Janet: I am pleased to have staff from Mosaic phone me during lockdown, it makes me feel that I have people who care about me. I don't have a laptop or a smartphone, so I felt cut off from everything and everyone.
Janet

83% of members said they found support from Mosaic during the Covid 19 pandemic/ lockdown useful (94 members completed our member satisfaction survey in 2020)

70% of members said Mosaic's support during this time helped them manage their mental health





The Evening Sanctuary

The Evening Sanctuary service, for people experiencing a mental health crisis, also continued throughout lockdown, offering support over the telephone while the Clubhouse was closed.
One member, Maria, who used the Sanctuary told us:

Lockdown was quite challenging for me. There were lots of things going on. I found the lack of structure really hard, I missed social interactions and services. I felt isolated and alone. I could no longer see my GP, when previously I had regular contact with them, for my mental and physical health. I ended up having a mental health crisis and seeing the Home Treatment team. I also started to get support, by phone, from the Evening Sanctuary.

I found these calls really helpful. The Evening Sanctuary did a great job under extreme circumstances. They listened and understood me, they were compassionate. They also knew me, as I have used the Sanctuary service before, which made it easier for me to connect to them. They gave me time, it made me feel like somebody cared. They also suggested that I join the daytime unit meetings on Zoom that the clubhouse were running.

As the lockdown restrictions eased and people were able to meet outdoors I felt things become easier. I could meet up with friends, other members from Mosaic, in the park, and see the Community Mental Health Team. Things started to fall into place a bit. I'm really grateful for the amazing work that the Evening Sanctuary team did through such difficult times.

58 people used the Evening Sanctuary service as a crisis support service over the year, with 497 visits in total

Summer 2020

Opening up again - a new way of working in our building

Following the easing of Covid-19 restrictions, we reopened our building in July, starting with the Evening Sanctuary service and then our daytime service. Before opening we set up a working group of staff and members to discuss how reopening might work. Starting from a central risk assessment, each unit developed guidelines for Covid-safe working. One member helped us work out our capacity, taking social distancing requirements into consideration.

Café and Garden unit

Our Café and Garden unit took the lead in preparing the building, from deep cleaning and sourcing personal protective equipment, to implementing a one way system and signage. They also installed hand-sanitising stations and established a temperature check and safety questionnaire point on entry to the building.

Instead of our normal café operations we started offering a takeaway lunch service.

Talking about the return to our building our members told us:

Petal: During the lockdown I was on my own: I was just eating and sleeping. But I have also done some drawings, reading, watching TV, and listening to the news most of the time. I was tired of not doing anything. It was not easy. I had no one to talk to. I live in a B&B, so I was just sitting down in my room. I would like to thank you for having me here. It is great coming to Mosaic. It is for a good cause. Helping in the kitchen and café is very good for me. I have learnt some new skills like cooking and serving. Mosaic is a lovely place, and everyone is friendly. Don is a great help and easy to work with as he is calm all the time. It is great working in Mosaic.

Diana: In lockdown I could not cope. I started to self-harm as at home. I am a carer and sometimes I cannot take it anymore. During this time, I missed Mosaic where I can get some peace of mind. I am very grateful that Mosaic is open again, and all the Café and Garden staff are back, keeping us all so very safe. Coming here takes some pressure off my mind, knowing that I am not only safe, but also, I have new opportunities to learn new things.



Paul: Within the Café and Garden Unit I initially started out just helping with some of the basic things like watering the outside plants, arrangement and relocation of the now socially distanced benches in the rear garden and putting up signs related to the new normal.

What I've really enjoyed and was quite surprised with, is not only doing but wanting to help with mopping the floors. It can be back breaking work if you don't normally exercise, but its not that bad. I like that I can come in and just do something that might look boring, but actually helps you in more ways than one. Like it is basically an exercise in mindfulness, the way you glide the mop side to side over the laminated flooring, regulating your breathing in sync with your arm movements whilst examining with your eyes that the wetness from the mop is evenly distributed upon the floor. And if that isn't your thing then you could always just think about something like that film you watched last night or what to cook for dinner tonight.

What I'm getting at is working at Mosaic allows one to do meaningful work that escapes from the mundane experience of middle-class bourgeoisie lifestyles, it gives you work to do that helps and benefits others like having a nice and pleasant working environment that is Covid-19 clean, and I haven't even touched upon the food dimensions of the café.

I'm happy and proud to say that I've worked in the Café and Garden unit;. It made those boring days manageable giving me something to do with myself and yes, I could have done something else in another unit, but I wanted to do something different and there's nothing like a bit of good ol' fashioned manual work to boost your blood circulation and mental stimulation. I do look forward to Mosaic reopening so I can further develop my skills. Who knows maybe I'll be serving your next meal there.

Business and Administration unit

Our Business and Administration unit managed the new booking system when we reopened in July. For the first time in our history, in order to manage our reduced capacity, we asked members to book a slot ahead of their visit . The Business and Administration unit continued to manage our reception, taking responsibility for ensuring numbers within the Clubhouse remained manageable and ensuring equal access to all members who wanted to come into the building.

Peter told us:
I felt very happy about the reopening of Mosaic because being at home all the time felt like being in prison. I could not see my friends and socialise with them. I am glad to go to Mosaic to do some form of work, even if it is just answering the telephone.

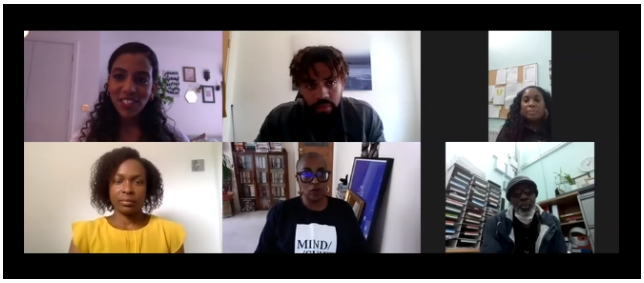
The Business and Administration team also worked to ensure that our virtual activities were recorded, so we were not missing out on important data. When we had to close the building temporarily due to a positive case they led on informing members who had been in the building, advising them to self-isolate.

Brixton Reel and the Black community in the pandemic

In July members of the Mosaic staff team joined a panel discussion hosted by Brixton Reel to offer information and insight to people from Black communities about the Covid-19 pandemic. Beverley and Michael from Mosaic Clubhouse joined Lambeth Councillor and Black Thrive Global Director, Jacqui Dyer, Public Health Doctor Rooah Omer, Public Health Epidemiologist Leah de Souza and Ashley Campbell, Mental Health Advocate.

38.6%* of Mosaic Clubhouse members identify their ethnicity as Black and so it was vitally important for us to be part of these discussions.

Beverley: It was important for me to be on the panel as a Black member of the Mosaic team whom both members and staff trust to share information. My main concern during this pandemic was people needing to know the true impact of Covid and not being overwhelmed with false information.



The Information Hub:

297 visits were made to the information hub

In March 2020 the Information Hub switched to offering a telephone and email service only - a big shift given that prior to lockdown around 80% of Information Hub queries were face-to-face.

Within the first few weeks, it became apparent that many callers did not have digital access which left them without access to information including contact details for other support services. The Hub also encountered isolated individuals who had little access to the latest information about the pandemic, from the news. As a result of this lack of information and uncertainties about how long restrictions would last and increased waiting times, the Hub team faced challenges in managing caller expectations around how quickly they might receive support. Accessing support with housing was a particular challenge.

The Hub team supported many individuals to complete online housing applications and Emergency Support Scheme forms over the telephone. Even among callers who did have online access, many faced challenges in requesting support online due to low levels of literacy and / or the complexity of forms.

In one case, a caller with severe dyslexia required help in making a housing transfer. She had been experiencing aggressive behaviour from a tenant in her block, and had been forced contact the police on two occasions. She was isolated, receiving no support from other services. The Hub team helped her to understand information which had been provided to her by the Council but which was not accessible to her, and supported her in making a transfer application.

During the first lockdown most queries to the Information Hub involved difficulties with housing, benefits, emergency food and access to online information. There were fewer calls regarding benefit sanctions and housing evictions as these were on hold, but we saw an increase in calls relating to isolation, including requests for befriending services, mental health support and digital equipment. The Information Hub also saw an increase in calls regarding noisy neighbours and relationship breakdown with family members and housemates.

As the winter months went on, the Hub saw a rise in calls relating to debt and requests for help with energy costs, as more people were forced to stay indoors during the third lockdown. We also had requests from individuals who had become unemployed because of the pandemic and were seeking counselling and therapy services.

*172 members out of a total of 446 in March 2021.

Autumn 2020

Fundraising, raising awareness and promoting what we do

We predicted the pandemic could affect our fundraising, so it was great news when in September we were awarded £87,307 from the Coronavirus Community Support Fund, distributed by the National Lottery Community Fund. The funding not only supported our core running costs, but also enabled us to pursue some key projects including our race and equality project, increasing digital inclusion among our members and covering the additional costs of Covid-19.

The 2020 Virgin Money London Marathon took place in October, but for the first time in its history Marathon participants could run - or walk - the 26.2 miles wherever they wanted, as part of the Virtual London Marathon. While most of our team deferred their places to run another year, our member Matthew decided to run. He did an incredible job reaching more than 750% of his fundraising target.

For World Mental Health Day, we joined Mind's campaign, *Do one thing for better mental health*. We displayed photos of staff and members on the railings at the front of the Clubhouse and encouraged people to share one thing they were doing for their, or someone else's, mental health.

We celebrated Black History Month with a special menu, with guest chefs from our community sharing dishes from their culture or country. We also hosted workshops run by Tony Cealy on Empowerment, Confidence & Being Me. These experiential workshops used creative activities to build and deepen participants' confidence and self-esteem, while also having fun, see photo on page 15.

Just before the November lockdown we decided to create a video celebrating our 2020 story and highlighting some of our achievements in what had been a very unusual year.

We also launched our Winter Campaign, to raise money for food parcels for members and to support other essential aspects of our service. Food parcel delivery had been a critical part of our support throughout 2020 and we needed additional funding (despite having donated our Christmas party funding to the effort) to keep this going.

The campaign marked a successful start to our community fundraising work, raising over £2,000. We plan to build this area of our fundraising in future years.















The Hospital In-Reach project

Our acute Hospital In-Reach Project was commissioned by the Lambeth Alliance to engage and support patients in Lambeth hospital, initially on the wards and then as they were discharged into the community. We delivered this programme in partnership with Thames Reach and Certitude.

During lockdown, the project continued to engage and support patients by telephone both on the wards and in the community. We offered emotional support, general reassurance, information and a listening ear to patients on the wards.

In addition, for outpatients in the community, we were also able to offer practical support such as food bank referrals and delivering food parcels. One of our members, who worked as a Peer Supporter on the Hospital In-Reach project, took responsibility for shopping and delivering the food parcels.

A number of people we supported on the wards became members of the Clubhouse community and now benefit from being involved, including through running online workshops and getting support looking for work.

Our Peer Supporters have highly valued their work volunteering on the project. They told us that it has helped in their own personal development and confidence. One volunteer wrote,

Whilst working as a Peer Volunteer with the Hospital In-Reach team I was tasked with connecting with patients, (providing a listening ear) and facilitating their transition into the community by informing them of the help and support they can get from Mosaic and other organisations (e.g. Connect & Do).

The opportunity enabled me to practice active listening skills, boundaries and confidentiality as part of the Peer Mentoring course I was attending alongside the hospital visits. It was a pleasure to see patients come out of their shells whilst doing karaoke or engaging with them whilst on escorted leave during shopping trips, walks or visits to Mosaic for lunch. We know when our engagement has been successful by the laughs and smiles to be had or the degree to which patients open up about their personal life and struggles with mental ill health. Overall, I would say that I benefitted most from doing the job of offering hope and connection as it has facilitated my own mental health recovery. I feel less anxious and more comfortable being around people with mental ill health than I do around the public at large.

The Hospital In-Reach programme came to an end in October 2020, as no further funding was available to support the work. However we were pleased to present our experiences and share lessons with other London boroughs interested in developing similar projects at a South London Mental Health and Community Partnership (SLP) Complex Care Inpatient Webinar. We are looking for new funding to continue this work in future.

In August 2020 the Hospital in-Reach project supported more than 60 inpatients and nearly 30 in the community



Winter 2020

Collaborating with others and sharing our work

As the winter continued Clubhouse remained open, operating with reduced capacity and social distancing in place, alongside a virtual offer. However the second wave of Covid-19 ultimately forced our closure in December.

The International Clubhouse Community

Despite being unable to host staff and members from other clubhouses this year we have continued to link with colleagues internationally. In November Clubhouse De Waterheuval in Amsterdam, who visited Mosaic in 2018, opened an Evening Sanctuary service, so our sanctuary team made them a video for their launch. We also held joint unit meetings with Flourish House in Glasgow where members shared their experiences

Other international collaborations during the year

In 2020 Clubhouse International hosted a series of webinars to help colleagues from around the world to keep in touch and share ideas. In May we were delighted to present a webinar, along with Academy at Glengary Clubhouse, Florida on using digital technologies like Zoom to maintain communication with our members during the pandemic.

Following a visit to Mosaic in July 2019, colleagues from Clubhouse Soul in Minsk, Belarus asked if we could help with an event for World Mental Health Day in October. Our CEO, Chris, joined colleagues from Russia and Italy to discuss maintaining the Clubhouse model during the pandemic.

Christmas at Mosaic

We have always been proud that we are open on Christmas Day and other bank holidays to help isolated members, however this year Christmas opening wasn't possible due to Covid-19 restrictions in London.

Instead we partnered with Age UK Lambeth whose volunteers delivered Christmas Dinners to over 60 members.

Knowing that we had provided a hot meal and a gift to all those who needed one made Christmas Day apart easier.

This partnership was one of the many valuable partnerships forged in 2020 where the Lambeth community came together to help vulnerable residents.



Digital Inclusion

Even before the pandemic we knew that digital exclusion was an issue for many members, but with the pandemic preventing members coming into the building to check emails, access services online or look for work, this became an urgent issue. Getting members online is not only important to keep them connected to others, but in an increasingly digitalised world it is also vital for accessing services, courses and employment.

In December, after receiving funding from the Coronavirus Community Support Fund, distributed by the National Lottery Community Fund, we set up our Digital Inclusion project, led by our Employment and Education Unit. As well as providing devices such as laptops, smart phones and dongles for internet connection, we also partnered with Morley College to support members in developing digital skills.

In December we held a course at Mosaic Clubhouse on using smartphones, and Morley College also offered drop-in sessions for members on IT skills. During the winter lockdown members could access telephone support from Morley College's IT tutor.

Reflecting on our smart phone course, one member wrote:

I truly appreciate doing this course in December. I've learnt a lot of things on the iPhone and smart phone – how they function and how to use the phone confidently. I've learned the phone is like a mini-computer and it can support me in many ways, like with my spelling. I've learned to use the diary, the clock and alarm, how to switch the phone on and off, how to add a security number to keep my phone details private. I am truly enjoying the class and like my teacher Richard's way of teaching me. Richard ensures that I understand everything he teaches me by allowing me to demonstrate it on my phone. Plus, it's taken me out of the house early in the morning and I meet other Mosaic members because, otherwise, I'd spend 95% of my time alone at home. Thank you!

From December to March we provided devices to 89 members



Our members delivered 102 workshops to other members, on subjects such as creative writing and IT skills.

Employment support

Our Employment and Education unit continued to support members to look for work, or sustain work throughout the year, by sharing job opportunities on Slack, offering one-to-one sessions on interview skills on Zoom and running employment workshops with Volunteering Matters and with corporate partners including Barclays.

Reflecting on her experiences Julia told us:

The Employment and Education team at Mosaic referred me to Dress for Success who gave me a couple of outfits, which I used for the interview. It was an amazing contribution for making me feel confident for the interview. Mosaic staff also did a Zoom mock interview with me. It was brilliant, it really helped me feel confident for the interview questions, something that I have always struggled with.

We were delighted to hear later that Julia got the job.

12 members found work with our support over the year and 67 took part in training or education courses



2021

Mosaic Clubhouse remained closed throughout the last three months of the financial year, under the national lockdown.

We reopened in April 2021.

However, despite being closed we continued to support our members - for example offering support with filling in census forms online.

When the roll out of Covid-19 vaccines started we knew it was important to share stories about staff, members and trustees having the vaccine, to counter widespread misinformation and worry. We were also approached to act as a pop-up vaccination centre for mental health service users.

Race and Equality Project

April 2021 saw the report of our Race and Equality Project being presented to members staff and our Board of Trustees.

The project stemmed from a conversation which started in June 2020, in response to Black Lives Matter protests around the world sparked by George Floyd's murder.

The Race and Equality Project was led by consultant Dr Darren Sharpe, and involved a 'Community Conversation on Racial Inequalities' which started in January and identified recommendations for action by April 2021

We will now be putting these recommendations into practice in our work.

Measuring impact and raising awareness

In 2020 we started using the Short Warwick Edinburgh Mental Wellbeing scale to measure members' wellbeing, to support us in understanding our impact. The process for data collection was designed with staff and members envisaging face-to-face working. While data collection has been more challenging during the pandemic we have continued to review and adapt our data collection and hope to see results emerging in the future.

Our Communications team have continued to raise awareness both among members and beyond throughout the pandemic. In March we ran a social media campaigning, highlighting a different part of the Clubhouse each week. We wanted to remind our community, including people with mental health issues well as health professionals and others that we're still open, supporting Lambeth residents with their mental health and other aspects of their lives.





Young Adults

89 young adults engaged with our young adults programme

We know young people have been affected badly by the pandemic - facing isolation and high levels of unemployment. Many of our young adults missed the social side of life at Mosaic Clubhouse during the pandemic and found that connecting online was not the same. Some of our younger members used their time in lockdown to engage in online courses, from cybersecurity to plumbing.

We know there are many young adults in Lambeth who will need support with their mental health after a year of isolation. We were therefore delighted to secure funding for a Communications and Outreach intern from the Jack Petchey Foundation to help us reach out to young people in our community.

Changes to the Evening Sanctuary

Cuts to the funding for our Evening Sanctuary forced us to rethink our ways of working this year. While funding reductions always present challenges we tried to use the opportunity to work with staff and members to improve the service, starting by looking at what was working.

Following discussions with our members and evaluation of patterns of use, the Evening Sanctuary now operates slightly reduced hours, closing at 12pm rather than 2am.

Planning to reopen

We ended the financial year preparing to reopen 12th April 2021. While we hope we won't have to close again, our experiences over the past year have shown us that we can operate effectively without being in our building, and can support our members virtually.

Our flexibility, the strength of our community and our determination, have enabled us to weather an incredibly challenging year. We are now looking forward to the next.

Over the year we recorded a staggering 21,345 'individual support contacts ' to our members. These were the many phone calls, emails and items of post we shared with members, many of them during periods of lockdown, providing emotional, practical, wellness and social inclusion support

We ended the financial year with 446 members: on average each member was supported on nearly 50 occasions throughout the year

Fundraising

All the work you can read about in this annual report was made possible by the incredible support of our funders. In 2020/21, we raised £1,167,531 to deliver our work. £787,603 came from our main statutory partners, the Lambeth Clinical Commissioning Group (CCG) and NHS Lambeth.

£385,928 was generated through other fundraising activity, including from grant-making bodies, charitable donations and challenge events.

We would like to say a huge thank you to the donors and funders who make our work possible. From the runners who race to raise money for us, the people who dig deep into their pockets and the funders who finance our work: your generosity has helped us continue supporting people experiencing mental health challenges in Lambeth during this uncertain year.

Community Fundraising

This year our amazing community fundraisers have done incredible things to support Mosaic Clubhouse.

The difficulties of 2020 saw many marathons across the world being cancelled and for the first time in running history, the Virgin Money London Marathon was hosted virtually. Despite awful weather, on the 4th October, Mosaic member Matthew laced up his trainers and rose to the challenge, running the 26.2 miles across London finishing outside Mosaic Clubhouse. Matthew raised over £3500, 7 times his initial target!

In the lead up to Christmas we launched our first Winter Fundraising Campaign. We were blown away by the support we received from local businesses and individual supporters. Thanks to the generosity of our supporters, the campaign raised an incredible £2,160, helping us deliver more food parcels to our members and offer our free, essential services to more individuals across Lambeth.

Corporate Partnerships

This year we have continued to grow our network of corporate partners across London. In 2020/21 we have benefited form partnerships with the ASDA Foundation, Osborne Clarke and Pret a Manger who provided funding, work experience, training, and employment opportunities to help our members progress.

This year we welcomed Bridgepoint as a new corporate partner with whom we have launched a new digital inclusion skills project.

Trusts and foundations

We rely on the support of trusts and foundations to sustain and develop our programmes. Trusts and foundations currently donate 25% of our income and we are grateful for the support and flexibility that our grant funders have shown to us this unprecedented year.

We give special thanks to The Stone Family Foundation and Sir Walter St John Educational Charity who have deepened their partnerships with us by awarding us renewed multi-year funding this year.



Our Fundraising Approach

Registered with FUNDRAISING REGULATOR

We are registered with the Fundraising Regulator and adhere to the highest standards of fundraising practice. We continue to promote fundraising good practice and monitor fundraising efforts in line with the Fundraising Regulator and Code of Fundraising Practice and with charity Commission guidance. Mosaic Clubhouse has received no complaints relating to its fundraising activities during the year 20/21. We do not employ an external fundraising agency or have any dedicated community fundraising capacity, and only raise a proportionately small amount of funding from community events.

As we look to the future, we are committed to diversifying our income sources to safeguard the organisation's financial future. We are committed to deepening our engagement with all our supporters and will provide new and compelling opportunities for more individuals, organisations and grant-making bodies to be actively involved in Mosaic Clubhouse and our income generation.

Partners & Supporters

= Partner = Supporter

A

ASDA Foundation
Age UK, Lambeth

B

Barclays
Black Prince Trust
Black Thrive
Bridgepoint
Brixton Advice Centre
Brixton Life Drawing
Brixton Reel
Brockwell Park Community Greenhouses
Brook

C

Carers Hub Lambeth
Centrepoint
Centre 70
Certitude
Citizen Advice Lambeth
Clubhouse International
CNBC (Consumer News and Business Channel)
Community Connectors
Coronavirus Community Support Fund
Cygnet Churchill Hospital

D

Devonshire Balham
Disability Advice Service Lambeth
Dress For Success

E

Every Pound Counts

F

Faith Together
First Step Trust

G

Good Gym
Good People
Garfield Weston Foundation
Groundworks
GT Stewart Solicitors & Advocates

H

Hood Mentality
Helplines Partnership
High Trees Community Development Trust
Hope Community Homes
The Harbour

I

Iconic Steps

J

Jack Petchley Foundation
Jobcentre Plus

K

King's College Hospital
Knecco Training

L

Lambeth Alliance
Lambeth Living Well Collaborative
Lambeth Made
Lambeth Smoking Cessation
Lambeth Talking Therapies
LBL/NHS Lambeth CCG
LEAP Confronting Conflict
Livity
Look Ahead
Lorraine Hewitt House
Loughborough Farm
Lovo

M

Mental Health Providers Forum
Money and Mental Health
Morley College

N

National Careers Service
NHS Lambeth VCS In Reach Project

O

Oasis
Opportunity Lambeth
Osborne Clarke LLP

P

The Pret Foundation
The Prince's Trust
Progress Foundation
Public Health England

R

Raw Sounds
Redthread

S

Sam and Bella Sebba Charitable Trust
School of Hard Knocks
The Science Gallery
The South London Relief in Sickness Fund
Shelter
SHARP Gallery
SLaM Recovery College
SLaM Vocational Services
Solidarity in Crisis
South London Grassroots Football League
SPEAR Resurgo
Spiral
Spires
St Lukes Hub
The Stone Family Foundation
St Matthew Project
Sir Walters St John Educational Charity

T

Thames Reach
Transport For All
Trussell Trust
Tulse Hill Advice Centre

V

Volunteering Matters

W

Walworth Gardens
Walcot Foundation
The Well Centre
We Rise

Y

Young Carers

Strategic objectives for 2020/21 and how they were met

To seek to ensure safe delivery of operations both as a physical and virtual Clubhouse in light of the restrictions Covid-19 has presented

We developed a virtual Clubhouse to keep our community open, comprising a shortened work-ordered day with daily unit activities. A working group of members and staff first met in May 2020 to carefully plan how to safely re-open the Clubhouse building. Systems were put in place to allow physically distanced operations with limited numbers of staff and members. We installed hand-sanitiser stations, asked each person entering about Covid-19 symptoms and, for the first time in our history, asked members to book when they planned to visit.

To secure a long-term contract and position as part of the Lambeth mental health alliance

We are proud to remain a key partner in mental health provision in Lambeth. Commissioners and providers in our borough recognised the importance of our work

While the development of new contracting arrangements for mental health in Lambeth was put on hold during the pandemic, we secured a two-year extension of our core contract to October 2022. This has provided financial stability during the pandemic.

To strengthen Mosaic Clubhouse as a local asset; to support our delivery goals and attract greater involvement from the diverse communities

Throughout the Covid-19 pandemic, we have played a part in supporting the wider Lambeth community. During the first lockdown the charity Streets Kitchen were able to use our café kitchen to prepare meals for homeless people housed in local hotels.

We have also worked closely with local health teams and other community groups on the vaccine roll out programme. We have shared stories from our members and staff to encourage others, particularly those from the black and minority ethnic communities, to take up the vaccine.

To raise our profile, and that of the Clubhouse model; locally, nationally, and internationally

When lockdown began, we were surprised to find that our younger members were less likely to engage in our 'virtual' Clubhouse than other age groups. Working with Jack Petchey Foundation, we secured funding for a Communications Intern to encourage young members to get involved with online activities.

The focus of our communications work changed, so that we could meet the immediate needs of our members for information and support during the pandemic. We became adept at using a range of media to suit different members, including text messages, WhatsApp, emails and even post cards.

In May, we were pleased to be invited to take part in a Clubhouse International Webinar. We shared our experiences of planning to re-open after lockdown and our plans to offer virtual access to our working day for members unable to join us in person.

Towards the end of the year, we were able to return to more outward looking approaches. In March 2021 we delivered a social media campaign to remind people what we do and prepare for our re-opening.

To develop and deliver an employment offer that reflects member aspirations and local employment needs

The pandemic severely affected our work on employment, bringing our Transitional Employment Placements (TEPs) to a halt and hindering our work to develop new employment opportunities. However, we were pleased to support 12 members into paid employment during the year.

To strengthen and diversify our fundraising and sources of income

We were delighted that all of our trust and foundation funders confirmed their continued support for us during this year. We secured new funding from the Coronavirus Community Support Fund. We also started several new fundraising initiatives to diversify our income sources.

Members and staff set up a Fundraising Group. The group meets weekly to discuss and develop fundraising initiatives.

For the first time, we ran a Winter Campaign to ensure that our most vulnerable members had food and essential supplies during the coldest months. The campaign raised £2,160.

Priorities for 2021/22

1. To continue safe delivery of operations both as a physical and virtual Clubhouse as we emerge from Covid-19 restrictions.

2. To secure a long-term contract and position as part of the Lambeth mental health alliance.

3. To strengthen Mosaic Clubhouse as a local asset; to support our delivery goals and attract greater involvement from the diverse communities.

4. To raise our profile, and that of the Clubhouse model, locally, nationally, and internationally.

5. To develop and deliver an employment offer that reflects member aspirations and local employment needs.

6.To strengthen and diversify our fundraising and sources of income.

7. To implement the recommendations of the 2021 Community Conversation on Racial Inequalities.



Structure, governance and management

Shared decision-making and shared governance are an important part of clubhouse work. Mosaic Clubhouse has an independent Board of Trustees that has ultimate responsibility for the clubhouse, and this is supported by two subcommittees. Members are part of the formal trustee board. Members and staff meet in open forums to discuss policy issues, and day-to-day operational activities of the clubhouse.

The Board of Trustees are satisfied that Mosaic Clubhouse demonstrably meets the Charity Commission's guidelines with regard to delivering public benefit.

The financial statements comply with current statutory requirements and the current Statement of Recommended Practice, Accounting and Reporting by Charities, and are subject to annual external audit in line with the Charities Act and Company Law requirements. We have referred to the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. In particular, we have considered how planned activities will contribute to the aims and objectives that we have set.

The reference and administrative details set out on page two forms part of this report.

Mosaic Clubhouse is a Charitable Company Limited by Guarantee, incorporated on 15th July 1997 and registered as a charity on 25th September 1998. The company was established under a Memorandum of Association, which established the objects and powers of the charitable company, and is governed under its Articles of Association. In the event of the company being wound up, members are required to contribute an amount not exceeding £10.

Recruitment, appointment and training of trustees

The Directors of the company are also charity trustees for the purposes of charity law. Under the requirements of the Memorandum and Articles of Association, one third of the trustees who are subject to retirement by rotation retire from office. The trustees to retire by rotation are those who have been longest in office since their last appointment, after which they may be re-elected at the next Annual General Meeting.
Trustees of Mosaic Clubhouse have adopted the following recruitment process for new trustees:

- All vacancies are externally advertised in local channels
- Interested parties are invited to have an informal conversation with the Chief Executive
- They are invited to complete an application form
- They are given a tour and the opportunity to meet members of the community
- They formally meet with at least two trustees and a Clubhouse member for an interview
- The interview panel then nominate the successful candidate to the whole Board for approval and appointment

All new trustees receive information about Mosaic Clubhouse including recent management accounts; recent board minutes and agendas; business plans; clubhouse standards and recent newsletters. Trustees are encouraged to spend some time in the clubhouse and are appointed to a Board sub-committee to enable them to get a better understanding of the clubhouse. On an ongoing basis trustees are also given the opportunity to attend and take part in Clubhouse Colleague Training abroad, or in-house.

The Board of Trustees also seeks to ensure that the skills and experience they have are what is needed to ensure the best services for the clubhouse members. In order to do this all trustees complete an annual skills audit, which gives an up-to-date picture of skills currently on the Board. These are measured against the skills that are needed on the board. At least two trustees' positions are held by members of Mosaic Clubhouse. At the time of writing three trustees are members of Mosaic Clubhouse.

Following the Community Conversation on Racial Inequalities the Board committed to improving the diversity of the board membership in 2021/22.

Organisational structure

The Board of Mosaic Clubhouse currently comprises eleven trustees. The Chief Executive carries out the role of Company Secretary. Trustees are provided with relevant background information before board meetings, enabling well informed decisions to be made. The Board meets four times a year and is supported in its work by two subcommittees: the Finance & Performance Committee and the Development and Communications Committee. Each subcommittee reports directly to the Board and neither has decision-making authority.

Day-to-day responsibility for the provision of services rests with the Chief Executive. The Chief Executive is responsible for ensuring that the Clubhouse delivers against its objectives and the service requirements of its main contractual relationship.

Principal risks and uncertainties

The Board of Trustees conducts regular semi-annual reviews of the major risks to which the charity is exposed, and all other risks contained in the corporate risk register. These reviews include consideration of appropriate control systems and procedures to mitigate risks to acceptable levels, where relevant and possible.

As part of this process the Board reviews and approves relevant policies on at least a biennial basis. Current policies include, for example, controls that seek to secure the charity's finances against risk of fraud and ensure compliance with health and safety regulations for staff, volunteers, clients and visitors.

In its most recent review, the trustees identified the following as the key risks and uncertainties currently faced together with their mitigating actions:

- **Health & Safety: operating a physical Clubhouse in the aftermath of COVID-19 risks the health of members, staff and visitors**

We have sought to mitigate this risk by conducting a detailed risk assessment prior to reopening. As a result, strict limits have been placed on access to the building; provision has been made for constant cleaning; screening checks are required for all members and staff on arrival; and personal protective equipment has been made available where needed. Operations are now kept under constant review, with reference to current government guidance.

- **Fundraising after Covid-19, all funders will have reduced funds available**

We have sought to mitigate this risk by the Chief Executive maintaining regular contact with commissioners and managers within Lambeth, all of whom recognise and value our work to continue to provide an effective service during the pandemic. Our Head of Fundraising is in regular contact with grant funders and all have agreed to continue existing grant programmes. The Stone Family Foundation has confirmed a further three-year grant to the Clubhouse. The Sir Walter St. John's Educational Charity has extended its grant. At the time of writing, we had been invited by National Lottery Community Fund to apply for a further three-year grant.

- **Fundraising diversity: our statutory funder is under significant financial pressure and has formed a formal Alliance contracting mechanism for all partners in Lambeth**

We have sought to mitigate this risk by ensuring the Board includes trustees with fundraising expertise who can support the work of the Chief Executive and other staff.

The Chief Executive attends all Lambeth Collaborative meetings and is engaged in the vocational providers' meetings influencing decisions and the direction of travel for future contracting. The Chief Executive is also a part of the Crisis and Front Door Group. We have been asked to take a role in helping to develop the three Living Well Network Hubs through providing supported employment placements.

Our Winter Campaign was a successful start to work to diversify our funding source. We have also established a new Fundraising Group, and have updated our website and undertaken LinkedIn training to help develop links with local businesses.

Financial review

Income

£1,167,531
Donations, grants and contracts

£3,028
Café Mosaic

£5,631
Other Income

£1,176,190
Total

Expenditure

£972,689
Direct costs of charitable activities

£36,577
Direct fundraising costs

£131,445
Support costs

£1,140,711
Total

Mosaic Clubhouse's total income for 2020/21 was £1,176,190 (2019/20 £1,234,358) comprising £207,190 restricted income (2019/120 £165,172) and £968, 627 unrestricted income (2019/20 £1,069,186). The small decrease in total income was due mainly to a decrease in income from colleague training (no income in the financial year), the long term closure of the café and a reduction in contracted income for the Evening Sanctuary from July 2021.

Total expenditure decreased by £52,266 or approximately 5% compared to the prior year. This was commensurate with a decrease in income and a freeze on recruitment during the pandemic and the closure of the Clubhouse building during the periods of lockdown. Around half of the expenditure increase was for staff - including their recruitment – with our staff headcount increasing by 1.6 compared to the prior year.

In light of the continuing impact of the coronavirus pandemic, the Trustees have considered whether possible events or conditions might cast significant doubt on the ability of the Charity to continue as a going concern. This assessment has been made for a period of at least one year from the date of approval of the financial statements.

The trustees have focused upon two primary sources of uncertainty:

First, it has been known for some time that funding arrangements for NHS providers of mental health services in Lambeth will change with the new 'Alliance' arrangement. Originally anticipated to go live in 2020, contracting activity continues to be delayed due to Covid-19. The commissioning team at Lambeth renewed the Charity's existing contract and extended its term by 24 months from October 2020. The remaining terms and conditions, including funding levels, are consistent with the previous version of the contract and will remain in place until October 2022.

At the time of approval of the financial statements, there was no information about further contracting arrangements with Lambeth beyond that date. This could represent a material uncertainty. However, Trustees have taken into consideration our strong levels of cash reserves, which, in line with our Reserves Policy, will provide a further six months of operating costs. In addition, consideration has been given to the strength of our long standing relationship with Lambeth and the NHS. The Charity is a highly regarded and central provider of mental health provision in the borough. The Charity provides key crisis provision, an information service and work based daytime activities for over 400 local people. Trustees consider that the likelihood of no new contract offer from October 2022, is very low.

Secondly, there have been challenges in assessing the broader impact of Covid-19 upon all sources of income and clubhouse expenditures. To help with this, stress scenarios were considered as part of the budget building process, which included realistic worst case financial consequences for the Charity from the pandemic and associated future projections. These have been regularly updated throughout the year to address the evolving situation. However, the duration and full impact of the Covid-19 pandemic is ongoing and remains highly uncertain.

The trustees consider that both uncertainties have the potential to negatively impact the Charity's finances and its ability to provide a full range of services. Having taken into account all available information - including from Lambeth's commissioning team, from updated financial projections, a strong level of existing unrestricted reserves and ongoing secured funding from outside Lambeth- the Board considers there is a good expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. The Charity therefore continues to adopt the going concern basis in preparing its financial statements.

Remuneration policy

The remuneration policy for key management personnel is consistent with the pay policy for all employees: Mosaic Clubhouse aims to pay slightly above London market rates for charity staff at a similar job level to ensure that we continue to employ and retain good quality staff. We believe this approach leads to long term cost savings as a result of reduced staff turnover and facilitates knowledge and skill development among our employees, leading to the delivery of a better quality service for our beneficiaries. The Board of Trustees reviews pay for the Chief Executive and employees annually. The senior management personnel of the Charity currently comprises the trustees (who are not remunerated), the Chief Executive, the Head of Fundraising, the Business Manager and the Programme Manager.

Reserves policy

To meet the Charity Commission's guidance on reserves and in line with best practice, trustees are required to build and maintain free reserves available to meet potential general commitments (as opposed to restricted funds given for specific purposes). These reserves need to be distributable reserves and relatively quickly realisable for the charity (represented by its undesignated unrestricted funds). Mosaic Clubhouse's policy is to build and maintain reserves that would allow continuation of operations for up to six months, possibly with a reduced total expenditure. The Board of Trustees reviews this policy annually.

As at the date of the closing balance sheet there were free reserves of £457,771 (2019/20: £423,930). In extremis, were income from all sources to cease, the closing reserves would allow Mosaic to continue all core services for a period of over four months. This could extend towards six months when taking account of the reduction in services that would occur, together with related expenditures, during a gradual placing of members in other services across the period. The Board therefore considers the current level of reserves to be in line with the policy.

In addition to free reserves in the general fund, the trustees have designated funds totalling £72,269 set aside for specific purposes. These are set out in note 14 to these accounts.

Principal funding sources and fundraising

Funding from Lambeth Borough Council and Lambeth Clinical Commissioning Group (CCG) continues to be our main source of funds. 51% of the total 2020/201 incoming resources was generated from other sources (2019/20: 34%), including grant making income, charitable donations and self-generated income from the Mosaic Cafe, room hire and training fees.

As a Board we are working with partners to support our priorities and respond to the changing circumstances brought on by the Coronavirus pandemic. We are also conscious that our transition to the Alliance mechanism for mental health services in Lambeth remains to be formalised. This and other increasing restraints on statutory expenditure are the reason for our continued exploration of other possible income streams. Based on our track record of fundraising to date, the Board is confident that we will continue to achieve similar levels of funding from non-statutory and other sources in the year ahead.

The Board of Trustees therefore places on record its gratitude on behalf of members for the financial support received in the year ended 31 March 2020 from all of our funders including trusts, foundations, grant-making bodies, companies and individuals listed on page 15-17 (Partners & Supporters)

Statement of trustees' responsibilities

Statement of responsibilities of the trustees of Mosaic Clubhouse in respect of the report of the Board of Trustees and the financial statements

The Trustees (who are also Directors of Mosaic Clubhouse for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Board of Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006.

They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

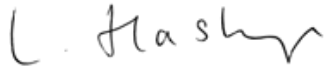
- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

Auditors

The charity's auditors, MHA MacIntyre Hudson, have indicated their willingness to continue in office and offer themselves for re-appointment.

Preparation of the report

This report has been prepared taking advantage of the small companies' exemption of section 415A of the Companies Act 2006. This report was approved and authorised for issue by the Board of Trustees on 28 September 2021 signed on its behalf by



Lucy Hastings
Chair, Mosaic Clubhouse

Independent auditor's report

Independent Auditor's report to the members and trustees of Mosaic Clubhouse

Opinion

We have audited the financial statements of Mosaic Clubhouse (the 'charitable company') for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

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 2021, 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.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the audit of the financial statements section of our report.

We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate. Our evaluation of the Trustees' assessment of the entity's ability to continue to adopt the going concern basis of accounting included critical reviews of budgets and forecasts provided.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

Other information

The Trustees are responsible for the other information.The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' Report (incorporating the Directors' Report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees' Report (incorporating the Directors' Report) has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Report.
We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept by the charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- the charitable company's financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of Directors' 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' exemptions in preparing the Trustees' report and from the requirement to prepare a strategic report.
-

Responsibilities of trustees

As explained more fully in the Trustees' responsibilities statement included in the Trustees' Annual Report, 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, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below:

- Obtaining an understanding of the regulatory and legal frameworks that the entity operates in, focusing on those having a direct effect on the financial statements;
- Enquiry of management to identify any instances of known or suspected instances of fraud;
- Enquiry of management about instances of non-compliance with laws and regulations;
- Reviewing the design and implementation of control systems in place and testing the operational effectiveness of those controls.
- Performing audit work over the risk of management override, including testing of journal entries for appropriateness and reviewing accounting estimates for bias.
- Reviewing minutes of meetings of those charged with governance;
- Reviewing financial statement disclosures alongside supporting documentation to assess compliance with applicable laws and regulations.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: https://www.frc.org.uk/Our-Work/Audit/Audit-and-assurance/Standards-and-guidance/Standards-and-guidance-for-auditors/Auditors-responsibilities-for-audit/Description-of-auditors-responsibilities-for-audit.aspx. This description forms part of our auditor's report.

Use of our report

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 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 charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Sudhir Singh FCA (Senior Statutory Auditor)
For and behalf of MHA MacIntyre Hudson
Statutory Auditor
London, United Kingdom

Date: 17 November 2021

Statement of financial activities

(includes income and expenditure account)

of Mosaic Clubhouse for the year ended 31 March 2021

	Note	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £	Total Funds 2020 £
Total Income					
Donations	3	133,917	84,623	218,540	*242,386*
Income from charitable activities					
Grants and Contracts	3	826,051	122,940	948,991	*910,530*
Café Mosaic		3,028	-	3,028	*37,977*
Clubhouse Model Training		-	-	-	*41,813*
Other Income		5,452	-	5,452	*711*
Income from investments		179	-	179	*941*
		968,627	**207,563**	**1,176,190**	***1,234,358***
Total Expenditure					
Expenditure on raising funds		42,877	-	42,877	*17,468*
Expenditure on charitable activities		894,401	203,433	1,097,834	*1,175,509*
	4	**937,278**	**203,433**	**1,140,711**	***1,192,977***
Net Income/(Expenditure)		**31,349**	**4,130**	**35,479**	*41,381*
Transfers between funds	13	6,339	(6,339)	-	-
Net Movement in Funds		**37,688**	**(2,209)**	**35,479**	*41,381*
Total Funds Brought Forward		492,352	2,809	495,161	*453,780*
Total Funds Carried Forward		**530,040**	**600**	**530,640**	***495,161***

All of the Charity's operations are continuing

The annexed notes form part of these financial statements

Balance sheet

of Mosaic Clubhouse as at 31 March 2021

	Note	£	2021 £	£	2020 £
Fixed Assets					
Tangible assets	10		12,940		*11,901*
Current Assets					
Debtors	11	106,254		*225,087*	
Cash at bank and in hand		614,140		*380,909*	
		720,394		*605,996*	
Creditors: amounts falling due within one year	12	(202,694)		*(122,736)*	
Net Current Assets			517,700		*483,260*
Net Assets			**530,640**		***495,161***
Funds					
Restricted funds	13		30,715		*2,809*
Unrestricted funds					
Designated funds	14	72,269		*71,230*	
General fund	15	427,656		*421,122*	
			499,925		*492,352*
Total Funds			**530,640**		***495,161***

These financial statements are prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.
The financial statements were approved, and authorised for issue, by the trustees on 28 September 2021 and signed on their behalf by

L Hastings

Lucy Hastings
Chair, Mosaic Clubhouse

The annexed notes form part of these financial statements

Statement of cash flows

of Mosaic Clubhouse for the year ended 31 March 2021

	£	2021 £	£	2020
Cash (used in)/provided by operating activities				
Net movement in funds	35,479		*41,381*	
Add back depreciation charge	9,219		*13,727*	
Less interest income	(179)		*(941)*	
(Increase)/decrease in debtors	118,833		*(53,176)*	
(Decrease)/increase in creditors	79,958		*(1,208)*	
Net cash (used in)/provided by operating activities		243,310		*(217)*
Cash flows provided by/(used in) investing activities				
Interest income	179		*941*	
Purchase of tangible fixed assets	(10,258)		*(7,889)*	
Disposals of tangible fixed assets	-		*617*	
Net cash (used in) investing activities		(10,079)		*(6,331)*
(Decrease)/increase in cash and cash equivalents in the year		233,231		*(6,548)*
Cash and cash equivalents at the beginning of the year		380,909		*387,457*
Total cash and cash equivalents at the end of the year		**614,140**		***380,909***

The annexed notes form part of these financial statements

Notes to the financial statements

of Mosaic Clubhouse for the year ended 31 March 2021

1. CHARITY INFORMATION

Mosaic Clubhouse is a private limited company (registered number 03403522) limited by guarantee which is incorporated and domiciled in the UK. The address of the registered office is 65 Effra Road, London, SW2 1BZ. It is registered with the Charity Commission in England and Wales.

2. ACCOUNTING POLICIES

The principal accounting policies are summarised below. The accounting policies have been applied consistently in dealing with items considered material in relation to the financial statements.

2.1 BASIS OF ACCOUNTING

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014, the Companies Act 2006, and UK Generally Accepted Practice as applied from 1 January 2015.

The functional currency of Mosaic Clubhouse is considered to be in pounds sterling because that is the currency of the primary economic environment in which the charity operates. The financial statements are also presented in pounds sterling, rounded to the nearest £1.

The Trustees have assessed whether the use of the concern basis of accounting is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the Charity to continue as a going concern. In making their assessment, the Trustees have specifically considered the uncertainties surrounding changes to funding arrangements for NHS providers of mental health services in Lambeth and the challenges in assessing the impact of the coronavirus pandemic upon all sources of income and clubhouse expenditures.

The Trustees have made their assessment for a period of at least one year from the date of approval of the financial statements. In particular the Trustees have considered the Charity's forecasts and projections. After making enquiries and engaging extensively with the commissioning team at Lambeth, the Trustees have concluded that there is a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. The Charity therefore continues to adopt the going concern basis in preparing its financial statements.

2.2 INCOME AND EXPENDITURE

Fund Accounting

Unrestricted funds comprise accumulated surpluses and deficits on general funds. They are available for use at the discretion of the Trustees in accordance with the charitable objectives of the charity.
Designated funds comprise unrestricted funds set aside by the Trustees for specific future purposes or projects.
Restricted funds comprise monies raised for, and their use restricted to, a specific purpose, or donations subject to conditions imposed by the donor or through the terms of an appeal.

Income
Income is included in the Statement of Financial Activities when the charity is legally entitled to the income, it is probable that the income will be received and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income.

Donations and gifts where entitlement is not conditional on the delivery of a specific performance by the charity are recognised when the charity becomes unconditionally entitled to the income. Donated professional services and facilities are recognised on the bases of the value of the gift to the charity, which is the amount the charity would have been willing to pay to obtain services of facilities of equivalent economic benefit on the open market. A corresponding amount is then recognised in expenditure in the period of receipt. No value is assigned to food that is donated to the charity, on the basis it is immaterial. In accordance with the Charities SORP (FRS 102), general volunteer time is not recognised.

Income from charitable activities received by way of grants and contracts, including funding from government, is included in full in the Statement of Financial Activities when the Charity has entitlement after any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably. If entitlement is not met these amounts are deferred.

*Bank interest receivable in fully accrued at the balance sheet date.

Expenditure
Expenditure is recognised on an accruals basis when there is a legal or constructive obligation committing the charity to the expenditure. Expenditure includes any VAT which cannot be recovered and is reported as part of the expenditure to which it relates.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

All costs are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly; others are apportioned on the basis of estimates of the proportion of time spend by staff on those activities.

2.3 OPERATING LEASES

Rentals payable under operating leases are charged as incurred over the term of the lease.

2.4 PENSION COSTS

Contributions are charged in the year in which they are payable.

2.5 TANGIBLE FIXED ASSETS AND DEPRECIATION

Tangible fixed assets are stated at cost less accumulated depreciation. The capitalisation threshold for fixed assets is £500. Depreciation is provided at rates calculated to write off the cost of each asset over its expected useful life, as follows:

Fixtures and Fittings	25% straight line
Office Equipment	25% straight line
Computer Equipment	33.33% straight line
Leasehold Equipment	20% straight line
Vehicles	25% straight line

2.6 FINANCIAL INSTRUMENTS

The company has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments. Financial instruments are recognised in the Charity's balance sheet when the Charity becomes party to the contractual provisions of the instrument. Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously. With the exceptions of prepayments and deferred income all other debtor and creditor balances are considered to be basic financial instruments under FRS 102. See Note 20.

2.7 DEBTORS

Short term debtors are measured at transaction price, less any impairment.

2.8 CASH AND CASH EQUIVALENTS

Cash and cash equivalents in the balance sheet comprise cash at banks and in hand and short term deposits with an original maturity date of three months or less. For the purpose of the statement of cash flows, cash and cash equivalents consist of cash and cash equivalents as defined above.

2.9 CREDITORS

Short term trade creditors are measured at the transaction price. Other financial liabilities, including bank loans, are measure initially at fair value, net of transaction costs, and are measured subsequently at amortised cost using the effective interest method. Deferred income represents grants, contract funding and training fees relating to future periods.

2.10 ACCOUNTING JUDGEMENTS AND ESTIMATES

The key judgements and estimates used the preparation of these Financial Statements are as follows:

- The depreciation rate of tangible and intangible fixed assets (as detailed above)

There are no other keys assumptions concerning the future and other key sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

3. DONATIONS, GRANTS AND CONTRACTS	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £	Total Funds 2020 £
Donations and Legacies				
The Stone Family Foundation	122,243	-	122,243	*134,000*
The National Lottery Community Fund 2018-2021	-	84,623	84,623	*84,024*
Quartet Community - Osborne Clarke LLP	1,979	-	1,979	*9,028*
Lambeth Mayor Charity of the Year	-	-	-	*8,521*
London Marathon	5,269	-	5,269	*4,333*
Other donations	4,426	-	4,426	*2,480*
	133,917	**84,623**	**218,540**	***242,386***
Grants and Contracts				
London Borough of Lambeth and Lambeth Primary Care Trust	580,003	-	580,003	*574,268*
NHS Lambeth	181,736	-	181,736	*219,214*
Sir Walton St John's Educational Charity	-	30,648	30,648	*30,648*
London Borough of Lambeth: Grant re rent increase	25,864	-	25,864	*25,900*
The Sam & Bella Charitable Trust	-	5,000	5,000	*20,000*
The Progress Foundation	-	4,500	4,500	*18,000*
Walcot Foundation	-	25,000	25,000	*12,500*
Garfield Weston Foundation	8,333	-	8,333	*10,000*
ASDA Foundation	-	600	600	-
Coronavirus Community Support Fund	-	87,307	87,307	-
	795,936	**153,055**	**948,991**	***910,530***

Income above includes the following grants from government towards the running of the Clubhouse:

	2021 £	2020 £
London Borough of Lambeth and Lambeth Primary Care Trust	605,867	*600,168*
The National Lottery Community Fund	84,623	*84,024*

All conditions relating to these grants have been fulfilled in the year.

4. EXPENDITURE	Direct Staff costs £	Other Direct costs £	Support costs £	Total 2021 £	Total 2020 £
Raising funds	36,577	-	6,300	42,877	*17,468*
Charitable activities	726,613	246,076	125,145	1,097,834	*1,175,509*
	763,190	**246,076**	**131,445**	**1,140,711**	***1,192,977***

Support costs are detailed in Note 6. Support costs are considered to be any costs not directly associated with member activities. Such costs are allocated between operations and governance on the basis of staff time.

5. NET MOVEMENT IN FUNDS	2021 £	*2020 £*
This is stated after charging:		
Auditors' remuneration for audit (including VAT)	12,600	*11,420*
Rent of land and buildings	82,400	*82,400*
Other operating lease payments	2,961	*2,961*
Depreciation	9,219	*13,727*

6. SUPPORT COSTS	2021 £	*2020 £*
Governance costs		
Audit - current year	12,600	*11,420*
Audit - under accrual from previous year	2,440	*1,961*
Staff costs	25,963	*17,380*
Board meetings	50	*424*
	41,053	***31,185***
Other support costs		
Staff costs	53,074	*34,050*
Financial and Legal	22,405	*22,259*
Consultancy and HR	14,912	*3,085*
Total Support Costs	**131,445**	***90,579***

7. STAFF COSTS	2021 £	2020 £
Salaries	741,059	*698,241*
Social security	67,921	*63,020*
Employer Pension Contributions	25,254	*24,257*
Redundancy	7,994	-
	842,228	***785,518***

	2021 No.	2020 No.
The average headcount during the year was as follows:	**25.9**	***27.4***

No employees received emoluments of over £60,000 in the year (exclusive of employer pensions and employer National Insurance contributions) (2020: Nil).

Employee benefits payable to key management personnel, defined as Trustees together with the Chief Executive, Programme Manager, Head of Fundraising, inclusive of employer pensions and employer National Insurance contributions, was £165,592 (2020: £161,537).

8. TRUSTEES' REMUNERATION AND REIMBURSEMENT OF EXPENSES AND RELATED PARTY TRANSACTIONS

No out of pocket expenses were reimbursed to Trustees in the year (2020: £152 to 1 Trustee). No Trustees received nor waived any remuneration for their services during the year (2020: Nil).

There were no related party transactions during the year (2020: Nil).

9. PENSION COMMITMENTS

Mosaic Clubhouse operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the Charity in an independently administered fund. The pension cost charge represents contributions payable by the Charity to the fund and amounted to £25,254 during the year (2020: £24,257). At the year end, £4,172 was payable to the scheme. This is included in other creditors (2020: £4,350).

10. TANGIBLE FIXED ASSETS	Fixtures & Fittings, Vehicles and other equipment £	Computer Equipment £	Total £
Cost			
At 1 April 2020	102,968	27,593	130,561
Additions in the year	3,348	6,910	10,258
At 31 March 2021	**106,316**	**34,503**	**140,819**
Depreciation			
At 1 April 2020	96,982	21,678	118,660
Charge for the year	3,571	5,648	9,219
At 31 March 2021	**100,553**	**27,326**	**127,879**
Net book value			
At 31 March 2021	**5,763**	**7,177**	**12,940**
At 31 March 2020	5,986	5,915	11,901

11. DEBTORS	2021 £	2020 £
Due within one year		
Trade debtors	72,084	*191,292*
Grants receivable and other accrued income	-	-
Prepayments	33,937	*33,504*
Other debtors	233	*291*
	106,254	***225,087***

12. CREDITORS	2021 £	2020 £
Due within one year		
Expense creditors	4,467	*16,896*
Deferred income	169,628	*77,713*
Accruals	21,214	*15,434*
Other creditors	7,385	*12,693*
	202,694	***122,736***
Deferred income		
Deferred income brought forward	77,713	*92,062*
Released in the year	(77,713)	*(92,062)*
Deferred in the year	169,628	*77,713*
Deferred income carried forward	**169,628**	***77,713***

Deferred income represents grants, contract funding and training fees relating to future periods.

13. RESTRICTED FUNDS	Brought Forward 1 April 2020 £	Income £	Expenditure £	Transfers £	Carried Foward 31 March 2020 £
1 - Support Worker	2,809	149,771	(149,771)	(2,809)	-
2 - National Lottery Covid-19 Response	-	57,192	(53,662)	(3,530)	-
3 - Asda Foundation	-	600	-	-	600
Total Restricted Funds	**2,809**	**207,563**	**(203,433)**	**(6,339)**	**600**

1. Support Worker Fund
The support worker fund is funding to allow us to expand our staffing. We bid for costs specifically to add to our number of support workers in response to the significant rise in referrals and activity we have experienced year on year. Without these funds we would have to introduce a waiting list for referrals. A transfer of £2,809 has been made out of the fund to the general fund representing the cost of fixed asset purchases charged against the support worker fund.

2. National Lottery Covid-19 Response
The Coronavirus Community Support Fund, distributed by The National Lottery Community Fund was set up in May 2020 in response to the Covid-19 pandemic. The fund has two key objectives: To increase community support to vulnerable people affected by the Covid-19 crisis, and to reduce temporary closures of essential charities and enterprises, ensuring services for vulnerable people impacted by COVID-19 have the financial resources to operate. A transfer of £3,530 has been made out of the fund to the general fund representing the cost of fixed asset purchases in the year charged against this fund.

The funding we received from the Coronavirus Community Support fund funded 6 months of core operational costs at a time when we faced income disruption, and supported us to refocus services to address more immediate beneficiary needs in light of Covid-19 in areas such as digital inclusion, race & equality and PPE.

3. Asda Foundation Fund
The Asda Foundation supports local grassroots organisations to transform communities and improve the lives people living within the ASDA Community. The Feeding Communities grant we received from the Asda Foundation funded food parcels we put together for members who were facing food insecurity as a result of the Covid-19 pandemic.

14. DESIGNATED FUNDS	Brought Forward 1 April 2020 £	Income £	Expenditure £	Transfers £	Carried Forward 31 March 2021 £
1 - Business Development	30,012	-	-	-	30,012
2 - Fixed Asset Fund	11,901	-	-	1,039	12,940
3 - Clubhouse Model Training	21,867	-	-	-	21,867
4 - Sonia Burke Legacy Fund	7,450	-	-	-	7,450
Total Designated Funds	**71,230**	**-**	**-**	**1,039**	**72,269**

14. DESIGNATED FUNDS (CONTINUED)

Details of designated funds

1 - Business Development Fund
This fund is set up to explore the possibilities to expand the Clubhouse model throughout the UK. Mosaic Clubhouse remains ambitious about the potential of the Clubhouse model and wants to see more clubhouses opening up and working towards accreditation. We want to play a role in promoting the clubhouse model, encouraging others to share our vision and supporting the development of new clubhouses wherever there is local opportunity and appetite.

This fund will contribute to activity associated with the development of new clubhouses in the UK on a case by case basis – whether interest comes from commissioners, funders, or potential providers. The Board will consider the allocation of specific resource to support any opportunities on a case by case basis. Partly due to the effects of the COVID-19 pandemic, no expenditure was incurred in the year to March 2021. It is expected though that the fund will be fully utilised within the coming 3 years.

2 - Fixed Asset Fund
The fund represents the net book value of tangible fixed assets in use by Mosaic Clubhouse and therefore not available to meet future operational expenditure. A transfer is made each year to reflect the change in net book value.

3 - Clubhouse Model Training Fund
Mosaic Clubhouse is an accredited training base for the Clubhouse model. This is a designated fund to provide for ongoing staff and member training to ensure delivery of this international training is maintained to expected standard. The training programme is reviewed each year. Use of the fund will be made based on an assessment of the professional development required to maintain standards. This fund will be allocated on a needs led basis. Due to the effects of the COVID-19 pandemic, no expenditure was incurred in the year to March 2021. It is expected though that the fund will be more actively used in future years.

4 - Sonia Burke Legacy Fund
This is a designated fund as a result of a legacy. The purpose of which is to broaden horizons, learn new skills and challenges and providing time for fun, reflection and rest from daily pressures. Submissions for use of the fund will be made by the CEO to the Board as and when opportunities are identified. We will continue to spend the fund until exhausted. Due to the effects of the COVID-19 pandemic, no expenditure was incurred in the year to March 2021. We will continue to spend the fund moving forward until exhausted.

15. MOVEMENT OF FUNDS	Brought Forward 1 April 2020 £	Income £	Expenditure £	Transfers £	Carried Forward 31 March 2021 £
Designated funds	71,230	-	-	1,039	72,269
General fund	421,122	938,512	(937,278)	5,300	427,656
	492,352	**938,512**	**(937,278)**	**6,339**	**499,925**
Restricted funds	2,809	237,678	(203,433)	(6,339)	30,715
Total Funds	**495,161**	**1,176,190**	**(1,140,711)**	**-**	**530,640**

16. ANALYSIS OF NET ASSETS BETWEEN FUNDS	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £
Tangible fixed assets	12,940	-	12,940
Net current assets	486,985	30,715	517,700
	499,925	**30,715**	**530,640**

17. LEASE COMMITMENT

At the reporting end date the charity had the following future minimum lease commitments under non-cancellable operating leases which fall due as follows:

	Land and buildings 2021 £	Land and buildings 2020 £	Other leases 2021 £	Other leases 2020 £
Less than 1 year	20,600	*82,400*	2,961	*2,961*
Between 2 and 5 years	-	*20,600*	4,442	*7,403*
	20,600	***103,000***	**7,403**	***10,364***

18. TAXATION

Mosaic Clubhouse is a registered charity and therefore is not liable to income tax or corporation tax on income or gains derived from its charitable activities, as they fall within the various exemptions available to registered charities.

19. LIABILITY OF MEMBERS

Mosaic Clubhouse is constituted as a company limited by guarantee and has no share capital. The liability of the members in the event of the company being wound up is limited to a sum not exceeding £10 each. Members of the company are always the current Trustees of the charity.

Notes to the financial statements
(continued)
of Mosaic Clubhouse for the year ended 31 March 2021

20. FINANCIAL INSTRUMENTS	2021 £	2020 £
Financial Assets		
Cash at bank and in hand - held at face value	614,140	*380,909*
Debt instruments measured at amortised cost:		
- Trade debtors	72,084	*191,292*
- Other debtors	233	*291*
	686,457	***572,492***
Financial Liabilities		
Measured at amortised cost:		
- Trade creditors	4,467	*16,896*
- Other creditors	7,385	*12,693*
- Accruals	21,214	*15,434*
	33,066	***45,023***

21. STATEMENT OF FINANCIAL ACTIVITIES - PRIOR YEAR	Unrestricted Funds 2020	Restricted Funds 2020	Total Funds 2020
Total Income			
Donations	*158,362*	*84,024*	*242,386*
Income from charitable activities			
Grants and Contracts	*829,382*	*81,148*	*910,530*
Café Mosaic	*37,977*	-	*37,977*
Clubhouse Model Training	*41,813*	-	*41,813*
Other Income	*711*	-	*711*
Income from investments	*941*	-	*941*
	1,069,186	***165,172***	***1,234,358***
Total Expenditure			
Expenditure on raising funds	*17,468*	-	*17,468*
Expenditure on charitable activities	*1,009,897*	*165,612*	*1,175,509*
	1,027,365	***165,612***	***1,192,977***
Net Income/(Expenditure)	***41,821***	***(440)***	***41,381***
Transfers between funds	*6,456*	*(6,456)*	-
Net Movement in Funds	***48,277***	***(6,896)***	***41,381***
Total Funds Brought Forward	*444,075*	*9,705*	*453,780*
Total Funds Carried Forward	***492,352***	***2,809***	***495,161***

22. DONATIONS, GRANTS AND CONTRACTS - PRIOR YEAR	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Total Funds 2020 £
Donations and Legacies			
The Stone Family Foundation	*134,000*	-	*134,000*
The Big Lottery Fund 2018-2021	-	*84,024*	*84,024*
Quartet Community - Osborne Clarke LLP	*9,028*	-	*9,028*
Other donations	*2,480*	-	*2,480*
London Marathon	*4,333*	-	*4,333*
Lambeth Mayor Charity of the Year	*8,521*	-	*8,521*
	158,362	***84,024***	***242,386***
Grants and Contracts			
London Borough of Lambeth and Lambeth Primary Care Trust	*574,268*	-	*574,268*
NHS Lambeth	*219,214*	-	*219,214*
London Borough of Lambeth: Grant re rent increase	*25,900*	-	*25,900*
The Progress Foundation	-	*18,000*	*18,000*
Walcot Educational Fund	-	*12,500*	*12,500*
The Sam & Bella Charitable Trust	-	*20,000*	*20,000*
Garfield Weston Foundation	*10,000*	-	*10,000*
Brixton Voices: Sir Walton St John	-	*30,648*	*30,648*
	829,382	***81,148***	***910,530***

23. EXPENDITURE - PRIOR YEAR	Direct Staff costs £	Other Direct costs £	Support costs £	Total 2020 £
Raising funds	*5,090*	*11,750*	*628*	*17,468*
Charitable activities	*728,998*	*356,560*	*89,951*	*1,175,509*
	734,088	***368,310***	***90,579***	***1,192,977***

Notes to the Financial Statements

(continued)

of Mosaic Clubhouse for the year ended 31 March 2021

24. RESTRICTED FUNDS - PRIOR YEAR	Brought Forward 1 April 2019 £	Income £	Expenditure £	Transfers £	Carried Forward 31 March 2020 £
Support Worker	9,705	165,172	(165,612)	(6,456)	2,809
Total Restricted Funds	**9,705**	**165,172**	**(165,612)**	**(6,456)**	**2,809**

25. DESIGNATED FUNDS - PRIOR YEAR	Brought Forward 1 April 2019 £	Income £	Expenditure £	Transfers £	Carried Forward 31 March 2020 £
Business Development	30,012	-	-	-	30,012
Fixed Asset Fund	18,356	-	-	(6,455)	11,901
Clubhouse Model Training	5,805	-	-	(16,062)	21,867
Sonia Burke Legacy Fund	10,185	-	(2,735)	-	7,450
Total Designated Funds	**64,358**	**-**	**(2,735)**	**9,607**	**71,230**

26. MOVEMENT OF FUNDS - PRIOR YEAR	Brought Forward 1 April 2019 £	Income £	Expenditure £	Transfers £	Carried Forward 31 March 2019 £
Designated funds	64,358	-	(2,735)	9,607	71,230
General fund	379, 717	1,069,186	(1,024,630)	(3,151)	421,122
	444,075	**1,069,186**	**(1,027,365)**	**6,456**	**492,352**
Restricted funds	9,705	165,172	(165,612)	(6,456)	2,809
Total Funds	**453,780**	**1,234,358**	**(1,192,977)**	**-**	**495,161**

27. ANALYSIS OF NET ASSETS BETWEEN FUNDS - PRIOR YEAR	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Total Funds 2020 £
Tangible Fixed Assets	11,901	-	11,901
Net Current Assets	480,451	2,809	483,260
	492,352	**2,809**	**495,161**

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