



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 Saunbury  
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 MacIntyre 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



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## 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. Aspects 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.

A handwritten signature in black ink that reads "L. Hastings".

**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.

A handwritten signature in black ink, appearing to read 'Chris Thomas'.

**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**



**100**

**food parcels were  
delivered**

**21,345**

**individual support sessions  
were recorded, providing  
members with emotional, social  
and health support**

**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.

# The year at Mosaic Clubhouse

## 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.*

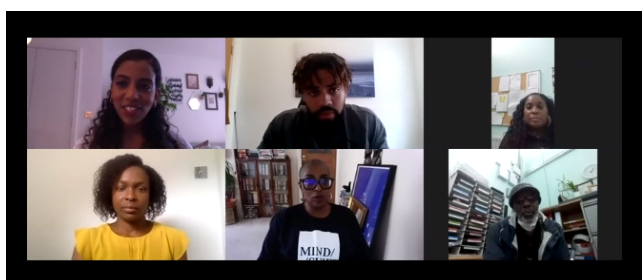
The Business and Administration team also worked to ensure that our virtual activities were recorded, so we were not missing out on important data. When we had to close the building temporarily due to a positive case they led on informing members who had been in the building, advising them to self-isolate.

## 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 to 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 from 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



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  
Centrepont  
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

Mosaic Clubhouse's total income for 2020/21 was £1,176,190 (2019/20 £1,234,358) comprising £207,190 restricted income (2019/20 £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.

## Expenditure

**£972,689**

Direct costs of charitable activities

**£36,577**

Direct fundraising costs

**£131,445**

Support costs

**£1,140,711**

Total

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:

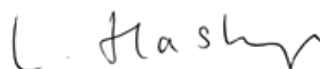
- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

## 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 £
<b>Total Income</b>					
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
		<b>968,627</b>	<b>207,563</b>	<b>1,176,190</b>	<b>1,234,358</b>
<b>Total Expenditure</b>					
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	<b>937,278</b>	<b>203,433</b>	<b>1,140,711</b>	<b>1,192,977</b>
Net Income/(Expenditure)		<b>31,349</b>	<b>4,130</b>	<b>35,479</b>	41,381
Transfers between funds	13	6,339	(6,339)	-	-
<b>Net Movement in Funds</b>		<b>37,688</b>	<b>(2,209)</b>	<b>35,479</b>	41,381
<b>Total Funds Brought Forward</b>		492,352	2,809	495,161	453,780
<b>Total Funds Carried Forward</b>		<b>530,040</b>	<b>600</b>	<b>530,640</b>	<b>495,161</b>

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 £
<b>Fixed Assets</b>					
Tangible assets	10		12,940		11,901
<b>Current Assets</b>					
Debtors	11	106,254		225,087	
Cash at bank and in hand		614,140		380,909	
		720,394		605,996	
<b>Creditors: amounts falling due within one year</b>	12	(202,694)		(122,736)	
<b>Net Current Assets</b>			517,700		483,260
<b>Net Assets</b>			<b>530,640</b>		<b>495,161</b>
<b>Funds</b>					
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
<b>Total Funds</b>			<b>530,640</b>		<b>495,161</b>

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
<b>Cash (used in)/provided by operating activities</b>				
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)	
<b>Net cash (used in)/provided by operating activities</b>		243,310		(217)
<b>Cash flows provided by/(used in) investing activities</b>				
Interest income	179		941	
Purchase of tangible fixed assets	(10,258)		(7,889)	
Disposals of tangible fixed assets	-		617	
<b>Net cash (used in) investing activities</b>		(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		<b>614,140</b>		<b>380,909</b>

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

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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

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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.

# Notes to the financial statements

(continued)

of Mosaic Clubhouse for the year ended 31 March 2021

## 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 or 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 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.

### 2.3 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.



# Notes to the financial statements

(continued)

of Mosaic Clubhouse for the year ended 31 March 2021

## 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 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 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 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.

# Notes to the financial statements

(continued)

of Mosaic Clubhouse for the year ended 31 March 2021

	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £	Total Funds 2020 £
<b>3. DONATIONS, GRANTS AND CONTRACTS</b>				
<b>Donations and Legacies</b>				
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
	<b>133,917</b>	<b>84,623</b>	<b>218,540</b>	<b>242,386</b>
<b>Grants and Contracts</b>				
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	-
	<b>795,936</b>	<b>153,055</b>	<b>948,991</b>	<b>910,530</b>

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.

# Notes to the financial statements

(continued)

of Mosaic Clubhouse for the year ended 31 March 2021

	Direct Staff costs £	Other Direct costs £	Support costs £	Total 2021 £	Total 2020 £
<b>4. EXPENDITURE</b>					
Raising funds	36,577	-	6,300	42,877	17,468
Charitable activities	726,613	246,076	125,145	1,097,834	1,175,509
	<b>763,190</b>	<b>246,076</b>	<b>131,445</b>	<b>1,140,711</b>	<b>1,192,977</b>

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.

	2021 £	2020 £
<b>5. NET MOVEMENT IN FUNDS</b>		
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

	2021 £	2020 £
<b>6. SUPPORT COSTS</b>		
<b>Governance costs</b>		
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
	<b>41,053</b>	<b>31,185</b>
<b>Other support costs</b>		
Staff costs	53,074	34,050
Financial and Legal	22,405	22,259
Consultancy and HR	14,912	3,085
<b>Total Support Costs</b>	<b>131,445</b>	<b>90,579</b>



# Notes to the financial statements

(continued)

of Mosaic Clubhouse for the year ended 31 March 2020

<b>7. STAFF COSTS</b>	<b>2021 £</b>	<b>2020 £</b>
Salaries	741,059	698,241
Social security	67,921	63,020
Employer Pension Contributions	25,254	24,257
Redundancy	7,994	-
	<b>842,228</b>	<b>785,518</b>
	<b>2021 No.</b>	<b>2020 No.</b>
The average headcount during the year was as follows:	<b>25.9</b>	<b>27.4</b>

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).

# Notes to the financial statements

(continued)

of Mosaic Clubhouse for the year ended 31 March 2021

	Fixtures & Fittings, Vehicles and other equipment £	Computer Equipment £	Total £
<b>10. TANGIBLE FIXED ASSETS</b>			
<b>Cost</b>			
At 1 April 2020	102,968	27,593	130,561
Additions in the year	3,348	6,910	10,258
At 31 March 2021	<b>106,316</b>	<b>34,503</b>	<b>140,819</b>
<b>Depreciation</b>			
At 1 April 2020	96,982	21,678	118,660
Charge for the year	3,571	5,648	9,219
At 31 March 2021	<b>100,553</b>	<b>27,326</b>	<b>127,879</b>
<b>Net book value</b>			
At 31 March 2021	<b>5,763</b>	<b>7,177</b>	<b>12,940</b>
At 31 March 2020	5,986	5,915	11,901
<b>11. DEBTORS</b>		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
		<b>106,254</b>	<b>225,087</b>
<b>12. CREDITORS</b>		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
		<b>202,694</b>	<b>122,736</b>
<b>Deferred income</b>			
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		<b>169,628</b>	<b>77,713</b>

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 2021

	Brought Forward 1 April 2020 £	Income £	Expenditure £	Transfers £	Carried Forward 31 March 2020 £
<b>13. RESTRICTED FUNDS</b>					
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
<b>Total Restricted Funds</b>	<b>2,809</b>	<b>207,563</b>	<b>(203,433)</b>	<b>(6,339)</b>	<b>600</b>

## 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.

	Brought Forward 1 April 2020 £	Income £	Expenditure £	Transfers £	Carried Forward 31 March 2021 £
<b>14. DESIGNATED FUNDS</b>					
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
<b>Total Designated Funds</b>	<b>71,230</b>	<b>-</b>	<b>-</b>	<b>1,039</b>	<b>72,269</b>

# Notes to the financial statements

(continued)

of Mosaic Clubhouse for the year ended 31 March 2021

## 14. DESIGNATED FUNDS (CONTINUED)

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### 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.



# Notes to the financial statements

(continued)

of Mosaic Clubhouse for the year ended 31 March 2021

	Brought Forward 1 April 2020 £	Income £	Expenditure £	Transfers £	Carried Forward 31 March 2021 £
<b>15. MOVEMENT OF FUNDS</b>					
Designated funds	71,230	-	-	1,039	72,269
General fund	421,122	938,512	(937,278)	5,300	427,656
	<b>492,352</b>	<b>938,512</b>	<b>(937,278)</b>	<b>6,339</b>	<b>499,925</b>
Restricted funds	2,809	237,678	(203,433)	(6,339)	30,715
<b>Total Funds</b>	<b>495,161</b>	<b>1,176,190</b>	<b>(1,140,711)</b>	<b>-</b>	<b>530,640</b>

	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £
<b>16. ANALYSIS OF NET ASSETS BETWEEN FUNDS</b>			
Tangible fixed assets	12,940	-	12,940
Net current assets	486,985	30,715	517,700
	<b>499,925</b>	<b>30,715</b>	<b>530,640</b>

## 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
	<b>20,600</b>	<b>103,000</b>	<b>7,403</b>	<b>10,364</b>

## 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.

(continued)

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# Notes to the financial statements

(continued)

of Mosaic Clubhouse for the year ended 31 March 2021

	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Total Funds 2020 £
<b>22. DONATIONS, GRANTS AND CONTRACTS - PRIOR YEAR</b>			
<b>Donations and Legacies</b>			
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
	<b>158,362</b>	<b>84,024</b>	<b>242,386</b>

<b>Grants and Contracts</b>			
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
	<b>829,382</b>	<b>81,148</b>	<b>910,530</b>

	Direct Staff costs £	Other Direct costs £	Support costs £	Total 2020 £
<b>23. EXPENDITURE - PRIOR YEAR</b>				
Raising funds	5,090	11,750	628	17,468
Charitable activities	728,998	356,560	89,951	1,175,509
	<b>734,088</b>	<b>368,310</b>	<b>90,579</b>	<b>1,192,977</b>

# Notes to the Financial Statements

(continued)

of Mosaic Clubhouse for the year ended 31 March 2021

	Brought Forward 1 April 2019 £	Income £	Expenditure £	Transfers £	Carried Forward 31 March 2020 £
<b>24. RESTRICTED FUNDS - PRIOR YEAR</b>					
Support Worker	9,705	165,172	(165,612)	(6,456)	2,809
<b>Total Restricted Funds</b>	<b>9,705</b>	<b>165,172</b>	<b>(165,612)</b>	<b>(6,456)</b>	<b>2,809</b>

	Brought Forward 1 April 2019 £	Income £	Expenditure £	Transfers £	Carried Forward 31 March 2020 £
<b>25. DESIGNATED FUNDS - PRIOR YEAR</b>					
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
<b>Total Designated Funds</b>	<b>64,358</b>	<b>-</b>	<b>(2,735)</b>	<b>9,607</b>	<b>71,230</b>

	Brought Forward 1 April 2019 £	Income £	Expenditure £	Transfers £	Carried Forward 31 March 2019 £
<b>26. MOVEMENT OF FUNDS - PRIOR YEAR</b>					
Designated funds	64,358	-	(2,735)	9,607	71,230
General fund	379,717	1,069,186	(1,024,630)	(3,151)	421,122
	<b>444,075</b>	<b>1,069,186</b>	<b>(1,027,365)</b>	<b>6,456</b>	<b>492,352</b>
Restricted funds	9,705	165,172	(165,612)	(6,456)	2,809
<b>Total Funds</b>	<b>453,780</b>	<b>1,234,358</b>	<b>(1,192,977)</b>	<b>-</b>	<b>495,161</b>

	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Total Funds 2020 £
<b>27. ANALYSIS OF NET ASSETS BETWEEN FUNDS - PRIOR YEAR</b>			
Tangible Fixed Assets	11,901	-	11,901
Net Current Assets	480,451	2,809	483,260
	<b>492,352</b>	<b>2,809</b>	<b>495,161</b>



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