

Charity number: 1078053
Company number: 3857924



HAMILTON - EDDY & Co

Chartered Accountant

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**Croydon Accessible Transport
(A company limited by guarantee)**

Trustees' report and unaudited financial statements

for the year ended 31 March 2025

Croydon Accessible Transport
(A company limited by guarantee)

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Croydon Accessible Transport
(A company limited by guarantee)

Legal and administrative information

Charity number 1078053

Company registration number 3857924

Registered office Cornerstone House
14 Willis Road
Croydon
Surrey
CR0 2XX

Directors / Trustees	David Golder	Treasurer
	David Harris	
	Christopher Thomas	
	Gerard Devine	Appointed 04/09/2024

C.E.O. Alan Voda

Independent Examiner David Weeden F.C.A.
Hamilton-Eddy & Co.
Chartered Accountant
39 Tamworth Road
Croydon
Surrey
CR0 1XU

Bankers Barclays Bank Plc
Croydon Branch
1 North End
Croydon
CR9 1RN

Croydon Accessible Transport
(A company limited by guarantee)

Report of the trustees (incorporating the directors' report)
for the year ended 31 March 2025

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

Structure, governance and management

The organisation is a charitable company limited by guarantee, incorporated on 13 October 1999 and registered as a charity on 4 November 1999.

The Trustees, who also are the Management Committee and Directors of Croydon Accessible Transport [CAT] for the purposes of company law and who served during the year up to the date of this report are shown on page 1 of this report. The Trustees meet regularly (usually four times per year but more frequently if required) to manage the affairs of the company. The company employs a full time Chief Executive Officer (C.E.O.), who both manages the day by day administration of the Charity, and organises fund-raising initiatives. The C.E.O. is supported by an Operations Manager, 4 whole time equivalent drivers, 2 part time administrative staff and a vehicle cleaner.

The trustees have complied with the duty in the Charities Act 2011 to have regard to the public benefit guidance published by the Charity Commission.

Objectives and activities

The Charity's objectives and principal activities are the provision of non-profit community transport services in the London Borough of Croydon and its environs. The services are provided primarily for the use of individuals in specific need who by reason of age, mental or physical disability or poverty are unable to use or have difficulty in using public transport and for use by charitable organisations or for the charitable purposes of other voluntary organisations.

The company operates minibuses (including specially adapted vehicles) for the purposes outlined above and also recruits, trains, certifies and registers volunteer drivers and assistants.

Achievements and performance

The C.E.O's report and the Chairman's report follow this report.

Financial review

Finance

2024/25 shows a deficit for the year of £13,817 (2023/24: deficit £46,505. General funds now stand at £133,078.

Reserves

The directors feel that funds to cover say 3 months operating costs should be maintained.

Risk

In today's litigious society, the directors feel that it is important, not only to have the correct insurance policies in place but also to ensure that at all times vehicles are correctly maintained and certificated and that all of our staff are also correctly trained and certificated as well for the roles they perform. Our vehicles are regularly inspected to ensure that any defects are dealt with quickly and staff are monitored closely to ensure that the highest standards of service are provided to all of our customers.

Croydon Accessible Transport
(A company limited by guarantee)

Report of the trustees (incorporating the directors' report)
for the year ended 31 March 2025

Statement of trustees' responsibilities

The trustees (who are also directors of Croydon Accessible Transport for the purpose of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and 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; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and which 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.

Small company provisions

This report has been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

This report was approved by the Board on 7 October 2025 and signed on its behalf by:



David Golder
Director

Croydon Accessible Transport
(A company limited by guarantee)

C.E.O.'s report
for the year ended 31 March 2025

This year was characterised predominantly by a great deal of determination and perseverance from all at CAT. Staff, volunteers and trustees worked relentlessly to overcome numerous obstacles. CAT was challenged in fundamental ways and faced some very big issues. Not least of which was the decision of the council to sell the home of CAT, and many other Croydon VSC organisations for the last 25 years, Cornerstone House.

In addition, the implementation of the Ultra-Low Emission Zone (ULEZ) meant we had to find a way to replace non-compliant members of the CAT fleet. A task made all the more difficult with the cost of vehicles at an all-time high. By taking advantage of the Mayor of London's scrappage scheme, CAT ultimately received three successful scrappage grants. However, the process was fraught with difficulties and far from the advertised '10-day response time'. The whole process took 10 months, many, many emails to DVLA, and succeeded only after the intervention of London Assembly member representative for Croydon and Sutton, Neil Garratt. A heartfelt thank you to Neil in stepping in to finally resolve a hitherto unrelenting impediment.

Following an attempted computer hack of HMRC, CAT had its VAT account closed down. This posed serious issues for CAT and led to several frustrating months of continuous bureaucratic struggle before normal service was restored.

However, over the course of the year CAT continued to provide its services in spite of losing three community minibuses. The rationalisation of resources led to an inevitable drop in overall service provision. Despite the challenges, CAT set about preparing for the future. With generous donations, the training room was created as a space to provide MiDAS, PATS and other training opportunities. Replacement vehicles were sourced and preparations made for CAT to increase its service provision.

CAT has pursued a number of options for an alternate operating base, most notably at a base in conjunction with Croydon council. Unfortunately, after an assessment of the building by the council, they decided not to continue with the opportunity. The search for new premises continues.

On a brighter note, the Xplorer outings service has continued to flourish. With the wonderful support of volunteer Shirley Springer, the outings service brings a popular, much needed, and valued service to older people and those with mobility issues in Croydon.

I am happy to say that CAT has been awarded the opportunity to carry out work for the Croydon council SEN transport services. This will mean that CAT can begin to develop its services transporting more people with disabilities in 2025.

Once again, the dedicated contribution to the running of CAT by Rosalyn Jackson and Jay Harry must be acknowledged. as well as all her other duties, Ros took the lead in the unenviable aforementioned battle with HMRC. Jay has brought his talents to bear ensuring CAT's fleet is kept up to date, as well as training drivers, PAs and supporting CAT services with driving.

The partnership between CAT and Harrow Community Transport (Harrow CT) continues to grow and strengthen. Harrow CT has worked with CAT to assist in operational capacity, particularly with buses.



Alan Voda
C.E.O.
7 October 2025

Croydon Accessible Transport
(A company limited by guarantee)

Chairman's report
for the year ended 31 March 2025

Once again, I find it necessary to advise that once again we had a deficit for the years trading of £13,817, somewhat better than the previous year's loss of £46,505. The reason for this improvement is mainly due to the Mayor of London's scrappage scheme of diesel engine vehicles.

I must pay tribute to our CEO, Alan Voda who has worked very hard on behalf of CAT helping to cement links to London Borough of Croydon's SEN transport department and we have successfully run training courses for their Patient Attendant recruits. Alan made great efforts to source a suitable vehicle for SEN taxi runs and finally found one in Leeds which he managed to take delivery in May 2025.

I must also give a hearty thank you to Rosamund Jackson, our administrator and Jay Harry who besides being vehicle manager, runs our training wing and drives as well.

Our security of tenancy at Cornerstone was also extended from December 2024 to September 2025.

Also thanks to our directors for their belief in CAT.



Christopher Thomas
Chairman

Croydon Accessible Transport
(A company limited by guarantee)

Independent examiner's report to the trustees on the unaudited financial statements of Croydon Accessible Transport.

I report on the accounts of Croydon Accessible Transport for the year ended 31 March 2025 set out on pages 2 to 15.

Respective responsibilities of trustees and independent examiner

The charity's trustees (who are also the directors of the company for purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the Act) and that an independent examination is needed. The charity is required by company law to prepare accrued accounts and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to examine the accounts under section 145 of the Act; to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Act; and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (i) which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep proper accounting records in accordance with section 386 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charitieshave not been met; or
- (ii) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



David Weeden

F.C.A.

Independent examiner

Hamilton-Eddy & Co.
Chartered Accountants
39 Tamworth Road
Croydon
CR0 1XU

Date: 7 October 2025

Croydon Accessible Transport
(A company limited by guarantee)

Statement of financial activities (incorporating the income and expenditure account)

For the year ended 31 March 2025

	Notes	Unrestricted funds £	2025 Total £	2024 Total £
Incoming resources				
Incoming resources from generating funds:				
Voluntary income	4	11,388	11,388	10,555
Activities for generating funds	5	221,849	221,849	172,966
Investment income	6	1,162	1,162	1,023
Total incoming resources		<u>234,399</u>	<u>234,399</u>	<u>184,544</u>
Resources expended				
Charitable activities	7	245,766	245,766	228,349
Governance costs	8	2,450	2,450	2,700
Total resources expended		<u>248,216</u>	<u>248,216</u>	<u>231,049</u>
Net incoming/(outgoing) resources for the year		(13,817)	(13,817)	(46,505)
Total funds brought forward		<u>146,895</u>	<u>146,895</u>	<u>193,400</u>
Total funds carried forward		<u>133,078</u>	<u>133,078</u>	<u>146,895</u>

The notes on pages 10 to 15 form an integral part of these financial statements.

Croydon Accessible Transport
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Statement of financial position
as at 31 March 2025

	Notes	2025	2024
		£	£
Fixed assets			
Tangible assets	13	26,679	33,963
Current assets			
Debtors	14	39,748	39,703
Cash at bank and in hand		91,193	99,616
		<u>130,941</u>	<u>139,319</u>
Creditors: amounts falling due within one year	15	<u>(24,542)</u>	<u>(26,387)</u>
Net current assets		<u>106,399</u>	<u>112,932</u>
Net assets		<u>133,078</u>	<u>146,895</u>
Funds	16		
Unrestricted income funds		<u>133,078</u>	<u>146,895</u>
Total funds		<u>133,078</u>	<u>146,895</u>

The Statement of financial position continues on the following page.

The notes on pages 10 to 15 form an integral part of these financial statements.

Croydon Accessible Transport
(A company limited by guarantee)

Statement of financial position (continued)

Trustees statements required by the Companies Act 2006
for the year ended 31 March 2025

In approving these financial statements as trustees of the company we hereby confirm:

- (a) that for the year stated above the company was entitled to the exemption conferred by section 477 of the Companies Act 2006 ;
- (b) that no notice has been deposited at the registered office of the company pursuant to section 476 of the Companies Act 2006 requesting that an audit be conducted for the year ended 31 March 2025.
- (c) that the directors acknowledge their responsibilities for complying with the requirements of the Act with respect to the accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and in accordance with FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'

The financial statements were approved by the board on 7 October 2025 and signed on its behalf by:



David Golder
Director



Christopher Thomas
Director

Company number: 3857924

The notes on pages 10 to 15 form an integral part of these financial statements.

Croydon Accessible Transport
(A company limited by guarantee)

Notes to financial statements
for the year ended 31 March 2025

1. General Information

The company is a private company, limited by guarantee, registered in England. The address of the registered office is Cornerstone House, 14 Willis Road, Croydon, Surrey, CR0 2XX.

2. Statement of compliance

These financial statements have been prepared in compliance with the provisions of FRS 102, Section 1A, 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

3. Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

3.1. Basis of accounting

The financial statements have been prepared under the historical cost basis.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern - There are no material uncertainties about the charity's ability to continue.

Fund Accounting

- Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.
- Designated funds are unrestricted funds earmarked by the trustees for particular future projects or commitments.
- Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one or two sub-classes: restricted income funds or endowment funds.

3.2. Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of financial activities when receivable. Grants 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 grant.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included.

Grants, including grants for the purchase of fixed assets, are recognised in full in the statement of financial activities in the year in which they are receivable. In 2009 this policy was changed relating to grants for the purchase of fixed assets - these are now treated as deferred income and released at the same rate as the asset is being depreciated.

Income from investments is included in the year in which it is receivable.

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Notes to financial statements
for the year ended 31 March 2025

3.3. Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully 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 for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

3.4. Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

Fixtures, fittings and equipment - over 5 years straight line
 Motor vehicles - new - over 8 years straight line
 Motor vehicles - 2nd hand - over 2 years straight line
 Motor Cars - over 5 years straight line
 Tangible fixed assets costing less than £750 are written off on acquisition.

3.5. Defined contribution pension schemes

The pension costs charged in the financial statements represent the contribution payable by the charity during the year.

4. Voluntary income

	Unrestricted funds £	2025 Total £	2024 Total £
Donations	1,552	1,552	-
Grants - BSOG	4,836	4,836	5,555
HMRC - Employment Allowance	5,000	5,000	5,000
	<u>11,388</u>	<u>11,388</u>	<u>10,555</u>

5. Activities for generating funds

	Unrestricted funds £	2025 Total £	2024 Total £
Group Transport	72,597	72,597	96,435
Driver Training	54,350	54,350	8,416
Driver Service	64,819	64,819	66,095
Membership Subscriptions	2,116	2,116	2,020
Profit on disposal of fixed assets	27,967	27,967	-
	<u>221,849</u>	<u>221,849</u>	<u>172,966</u>

Croydon Accessible Transport
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Notes to financial statements
for the year ended 31 March 2025

6. Investment income

	Unrestricted funds £	2025 Total £	2024 Total £
Bank interest receivable	1,162	1,162	1,023
	<u>1,162</u>	<u>1,162</u>	<u>1,023</u>

7. Costs of charitable activities

	Unrestricted funds £	2025 Total £	2024 Total £
Salaries and Wages	130,088	130,088	114,769
Employer's NIC	9,108	9,108	8,582
Staff - Pension costs	2,602	2,602	2,112
HCT Management Charge	17,043	17,043	13,597
Office Rent	11,444	11,444	9,120
Advertising	-	-	1,269
Insurance	2,909	2,909	2,698
General Expenses	1,907	1,907	664
Vehicle Running Costs	55,084	55,084	54,014
Equipment hire, renewal & support	401	401	2,176
Travel & Subsistence	1,667	1,667	1,799
Professional Fees	3,243	3,243	6,845
Payroll Administration	835	835	747
Telephone	1,334	1,334	1,457
Printing & Stationery	765	765	1,176
Depreciation	7,284	7,284	7,284
Subscriptions	52	52	40
	<u>245,766</u>	<u>245,766</u>	<u>228,349</u>

8. Governance costs

	Unrestricted funds £	2025 Total £	2024 Total £
Independent Examiner fees	2,450	2,450	2,700
	<u>2,450</u>	<u>2,450</u>	<u>2,700</u>

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Notes to financial statements
for the year ended 31 March 2025

9. Net outgoing resources for the year

	2025	2024
	£	£
Depreciation and other amounts written off tangible fixed assets	7,284	7,284
Independent Examiner's remuneration		--
- Independent Examination of the accounts	1,750	2,100
- Certification of B.S.O.G. claims	700	600
and after crediting:		
Profit on disposal of tangible fixed assets	<u>27,967</u>	<u>-</u>

10. Employees

Employment costs	2025	2024
	£	£
Wages and salaries	130,088	114,769
HCT Management charge	17,043	13,597
Social security costs	9,108	8,582
Pension costs	2,602	2,112
	<u>158,841</u>	<u>139,060</u>

No employee received emoluments of more than £60,000 (2024 : None).

Number of employees

The average monthly headcount of paid employees (including the trustees) during the year was as follows:

	2025	2024
	Number	Number
Paid Drivers	8	6
Management and administration	2	2
	<u>10</u>	<u>8</u>

11. Pension costs

The company operates a defined contribution pension scheme in respect of workplace pensions. The scheme and its assets are held by independent managers. The pension charge represents contributions due from the company and was as follows:

	2025	2024
	£	£
Pension charge	<u>2,602</u>	<u>2,112</u>

Croydon Accessible Transport
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Notes to financial statements
for the year ended 31 March 2025

12. Taxation

The charity's activities fall within the exemptions afforded by the provisions of the Income and Corporation Taxes Act 1988. Accordingly, there is no taxation charge in these accounts.

13. Tangible fixed assets

	Fixtures, fittings and equipment £	Motor vehicles £	Total £
Cost			
At 1 April 2024	21,365	166,012	187,377
Disposals	-	(4,100)	(4,100)
At 31 March 2025	<u>21,365</u>	<u>161,912</u>	<u>183,277</u>
Depreciation			
At 1 April 2024	21,365	132,049	153,414
Charge for the year	-	7,284	7,284
On disposals	-	(4,100)	(4,100)
At 31 March 2025	<u>21,365</u>	<u>135,233</u>	<u>156,598</u>
Net book values			
At 31 March 2025	<u>-</u>	<u>26,679</u>	<u>26,679</u>
At 31 March 2024	<u>-</u>	<u>33,963</u>	<u>33,963</u>

14. Debtors

	2025 £	2024 £
Trade debtors	22,574	13,869
Prepayments and Accrued Income	17,174	22,944
Other debtors	-	2,890
	<u>39,748</u>	<u>39,703</u>

Croydon Accessible Transport
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Notes to financial statements
for the year ended 31 March 2025

15. Creditors: amounts falling due within one year

	2025	2024
	£	£
Trade creditors	19,185	23,728
Other taxes and social security	2,132	-
Accruals	3,225	2,659
	<u>24,542</u>	<u>26,387</u>

16. Analysis of net assets between funds

	Unrestricted funds	Total funds
	£	£
Fund balances at 31 March 2025 as represented by:		
Tangible fixed assets	26,679	26,679
Current assets	130,941	130,941
Current liabilities	(24,542)	(24,542)
	<u>133,078</u>	<u>133,078</u>

17. Unrestricted funds

	At 1 April 2024 £	Incoming resources £	Outgoing resources £	At 31 March 2025 £
General Fund	146,895	234,399	(248,216)	133,078
	<u>146,895</u>	<u>234,399</u>	<u>(248,216)</u>	<u>133,078</u>

Purposes of unrestricted funds

The General Fund provides for the provision of head office services.

18. Company limited by guarantee

Croydon Accessible Transport is a company limited by guarantee and accordingly does not have a share capital.

From 26/01/2024, Croydon Accessible Transport is a single member company with the sole member being Harrow Community Transport (company No. 0546556). The sole member undertakes to contribute such amount as may be required not exceeding £1 to the assets of the charitable company in the event of its being wound up while they are a member, or within one year after they cease to be a member.