

CROYDON HEARING RESOURCE CENTRE

England & Wales · Charity number 1081376

Details

Other names	CROYDON HEARING
Status	Registered
Legal form	Charitable company
Company number	04015700
Registered	2000-06-30
Register	View on the Charity Commission register

Contact

Address	Croydon Hearing Unit 12B Capital Business Centre 22 Carlton Road South Croydon Surrey
Phone	02086860049
Email	Hello@croydonhearing.org.uk
Website	www.croydonhearing.org.uk

Activities

Objects: THE RELIEF OF PERSONS SUFFERING FROM HEARING SENSORY LOSS AND IN PARTICULAR BUT NOT SO AS TO LIMIT THE GENERALITY OF THE FOREGOING:-1. GIVE HELP AND SUPPORT TO SUFFERERS FROM A HEARING SENSORY LOSS WHETHER OR NOT THEY ARE MEMBERS OF THE CHARITY AND TO PROVIDE ADVICE AND SUPPORT TO THE FAMILIES OF SUCH SUFFERERS; 11. PROVIDE INFORMATION LIKELY TO BENEFIT THOSE SUFFERING FROM A HEARING SENSORY LOSS; 111. ENCOURAGE THE EMPLOYMENT OF THOSE SUFFERING FROM A HEARING SENSORY LOSS; 1V. EDUCATE THE GENERAL PUBLIC AS TO THE NEEDS OF THOSE WITH A HEARING SENSORY LOSS;V. PROVIDE MEETING PLACES FOR SOCIAL, EDUCATION AND RECREATIONAL PURPOSES; V1. CO-OPERATE WITH THE LOCAL AUTHORITY AND THE AREA HEALTH AUTHORITY AND OTHER VOLUNTARY AND STATUTORY SERVICES IN THE PROVISION OF INFORMATION AND SERVICES FOR THOSE SUFFERING FROM A HEARING SENSORY LOSS AND TO MAKE AND ACCEPT REFERRALS RELATING TO SUCH PERSONS TO AND FROM THE LOCAL AUTHORITY, AREA HEALTH AUTHORITY AND OTHER STATUTORY SERVICES; V11. ADVISE MEMBERS OF THE CHARITY AND PERSONS ELIGIBLE FOR MEMBERSHIP AND THEIR FAMILIES REGARDING PENSIONS, DISABILITY AWARDS AND EMPLOYMENT.

Activities: To provide ongoing practical advice, information and emotional support to those who have a hearing impairment and their families and to help reduce isolation across all ages in Croydon.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** The Advancement Of Health Or Saving Of Lives, Disability
- **Who:** Children/young People, Elderly/old People, People With Disabilities

Geography

- Croydon

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£129,013	£153,170	-	-
2024-03-31	£130,721	£149,373	-	-
2023-03-31	£135,350	£151,542	-	-
2022-03-31	£131,291	£142,525	-	-
2021-03-31	£131,291	£142,525	-	-

Trustees

Name	Role	Appointed
David Nicholas Rose	Chair	2020-11-17
MARY SAUNDERS		2012-05-12
Peter Hugh Brown		2016-06-28

Accounts

CROYDON

HEARING

Charity for hearing loss

Croydon Hearing Resource Centre

(CHRC)

Unit 12B Capital Business Centre, 22 Carlton Road, South Croydon, CR2 0BS

Annual Report

&

Financial Statements

2024—2025

Registered Charity No. 1081376

Private company limited by guarantee in England

Registered No. 4015700

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Aims and Objectives

Aims

The aims of the organisation are to offer on-going practical and emotional support to the clients and their families with the hope that the positive services we provide will restore their self-confidence and enable them to return to live as normal a life as possible. We also aim to encourage self-worth and the right to retain independence.

Objectives

The objectives of the charity are:

- The relief of persons suffering from hearing sensory loss, in particular but not so as to limit the generality of the forgoing.
- Give help and support to sufferers from hearing sensory loss, whether or not they are members of the Charity and provide advice and support to their families of such sufferers.
- Provide information likely to benefit those suffering from a hearing sensory loss
- Encourage the employment of those suffering from a hearing sensory loss.
- Educate the general public as to the needs of those with a hearing sensory loss.
- Provide meeting places for social, educational and recreational purposes.
- Co-operate with the Local Authority and Area Health Authority and other statutory and voluntary services in the provision of information and services for those suffering from a hearing sensory loss and to make and accept referrals relating to such persons to and from the Local Authority, Area Health Authority and other statutory services.
- Advise members of the Charity and persons eligible for membership and their families regarding pensions, disability awards and employment.

Our services in the community

CHRC is a proactive organisation providing services for adults with a hearing loss.

Equipment assessments for deaf adults.

Hearing aid maintenance and aftercare to support the NHS service.

Provision of practical support, information and advice.

Working links with other voluntary sector and statutory organisations for primary and secondary needs.

Croydon Hearing is a voluntary service that has been providing direct support to people with a hearing loss since 1982. Working closely with Croydon Council's Sensory Impairment Team, Croydon University Hospital Hearing Centre and supporting Health Care Workers in the community by: -

- Providing information and practical support to people using hearing aids through basic maintenance, re-tubing, supplying batteries, and ensuring hearing aids are worn correctly. This service is available from our Centre in Croydon, in each locality at our community surgeries and home visits.
- Offering initial hearing testing.
- Providing emotional support and insertion practice, referred from Croydon University Hospital Hearing Centre and as we identify clients struggling.
- Identifying directly and taking referrals from other organisations to encourage isolated people to attend independent Social Support Groups where appropriate enabling them to cope better with a hearing loss and to maintain their independence in the community.
- Delivering the contract for environmental equipment on loan from Croydon Council; giving information, advice and support for people and their families.
- Supporting Deaf Awareness Week.
- Offering advice on Deaf Awareness Training for carers and residential/nursing homes on a self-financing basis.
- Promoting issues regarding hearing impairment at all levels through society and to commercial and statutory institutions.
- Working across Croydon's diverse community to remove the barriers that some groups may experience.
- Collaborating with a number of individual and umbrella voluntary organisations in Croydon.

Chair's Report 2024-2025

The charity continues to use a Co-Chair model to govern the organisation, and it is working well. The Co-Chairs are Mary Saunders and David Rose.

Now that we are fully established at the Capital Business Centre the office is mainly an administration base. All services are provided at designated strategic locations around Croydon, which include New Addington, Selsdon, Old Coulsdon, Purley, Shirley and Thornton Heath. Home visits are still a major service to the housebound and bedbound. All services are continued to be by appointment as this is the most efficient way to manage client expectations. We are continuing to provide hearing tests in Selsdon at The Centre for the Retired.

There have been some worrying moments with regard to the future financing of the organisation as both the NHS and Croydon Council are struggling with financial resources themselves. However, nothing is certain, and we are planning cautiously.

We are in the second year of the Croydon Council's assistive equipment assessment contract which expires on 31st July 2025. This contract has a firm end date and at present it is unclear what decision the Council will make to renew the contract, we are expecting to have to submit a bid but are yet to know when.

The NHS were seriously delayed in approving their annual grant as it was escalated up to NHS England. Eventually, after seven months it was agreed, and our invoices were paid. The services during that time were financed by our reserves.

We are pleased to confirm that the services on our activity plan were steadily maintained as the following statistics show.

Activity Plan 2024-2025	Annual Total	2023-2024
Number of Services Provided	3579	3592
Number of Community Surgeries	76	79
New Clients	345	270
Hearing Screenings	116	64
Home Visits	513	541
Re-tubing	1564	1503

During May 2024, Covid-19 impacted some of the services that we provide, affecting home visits and the cancellation of a community surgery due to three members of staff contracting the virus. The safety of our clients is always paramount, so this decision was made and additional provision provided in place of the cancelled appointments.

There has been an increase in the number of referrals from the GPs. This is encouraging as it shows that our collaboration with Croydon GPs not only supports them by reducing the number of appointments made but conveniently provides a smart and friendly service for their patients. There has also been an increase in ENT referrals to Communitas for microsuction due to the wax removal service being taken from primary care provision.

The Ros Harding Trust has granted us £2,100 for hearing testing at the Selsdon Centre for the Retired. This provides Croydon residents with free hearing tests and an opportunity to speak with our Senior Clinician to answer any questions or concerns that they might have. This also steers unsuspecting people away from a sales environment. The client is then able to make an informed decision whether to request a referral into the NHS, go private or consider their choices.

We were able to provide two additional projects during this year: Extra Care Housing and a focus on New Addington. For both projects we delivered hearing health talks, hearing testing, hearing aid maintenance, referral for equipment assessments or where possible on the day appointments with our assessor.

Our success at the Extra Care Housing enabled us to provide a talk to 71 people. Of those, 24 were referred for microsuction or hearing testing in the NHS, we introduced 10 people into our home visit schedule for routine hearing aid maintenance. We expect that the clients who were referred for hearing testing will become regular clients in the future. All people referred for assistive equipment received their devices within three months of our initial visit.

The New Addington focus developed a collaborative way of working with grassroot and religious organisations, GPs, pharmacies, social groups and food banks.

The aim of both projects was to remove barriers to good health and promote our services widely across the Croydon community.

Stafford House, our previous address, continues to be an unresolved concern. This is primarily due to the total lack of engagement from the landlord and his agents, we have therefore not been able to formally agree on the dilapidation. Following advice from our surveyors, Cluttons, we will now wait until we hear anything further on the matter. Our reserves policy dictates that we should always set aside a financial provision to address the costs of dilapidation in the future.

We upgraded our accounting system to Xero as QuickBooks did not work very well for us and overcomplicated the production of the end of year reports. With the support of our Independent Examiner, we were able to enlist their services for training and integration of our bank accounts. This enabled us to improve our compliance and work more efficiently, by reducing paper and duplication. After a year of testing, we are now fully using Xero for our accounting.

During this year we looked at our finance policy to ensure that we were working in the best way for the organisation. It was identified that our mandate should be updated to reflect the current Trustees. We added access to our accounts to the Co-Chairs as a contingency plan. The Co-Chairs now have access to both the Barclays and Metro accounts and are able to provide secondary authorisation for transactions.

During 2024 the Trustees approved the development of a new Customer Relation Management (CRM) system. After extensive research, CRM-UK were chosen as our new vendor. With consideration of GDPR, we chose CRM-UK as they are UK based, and their product is intuitive and dynamic with the opportunity to continue to improve and develop the way that we work. A huge thanks goes to the Office and Centre Manager for investigating four excellent options for our review.

Due to the ever-changing legal requirements of our funders from statutory services, it has become more difficult to recruit and maintain volunteers. The training need is very extensive and caused many of our volunteers to leave us. We would like to give a special thanks to one of our current volunteers who braved the training and learned new skills so that they can support us.

We would like to recognise and thank the team for providing an excellent service to our clients. We have had several IT and operational changes, and the entire team have been on board, supportive and adapted to the new systems well.

We are constantly looking for additional funding which is becoming increasingly difficult in a competitive sector.

We are extremely grateful for all of the donations that we receive from both independent donations and local trusts that support our cause. It would not be possible without their contribution.

Co-Chair of Trustees

A stylized handwritten signature in black ink, appearing to be 'DR' with a horizontal line underneath.

David Rose

Co-Chair of Trustees

A handwritten signature in black ink that reads 'Mary Saunders' in a cursive script.

Mary Saunders

21st July 2025

Registered Company number: 1081376

CROYDON HEARING RESOURCE CENTRE

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2025 which are set out on pages 9 to 15.

Responsibilities and basis of report

As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

When the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of Chartered Certified Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
- the accounts do not accord with those records; or
- the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
- the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Stephen Hole, FCCA
Palmer McCarthy,
Chartered Certified Accountants
Suite 70, Capital Business Centre, 22 Carlton Road, South Croydon, CR2 0BS



10 SEPTEMBER 2025

CROYDON HEARING RESOURCE CENTRE

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31ST MARCH 2025

	Notes	General Fund £	Restricted Funds £	Total Funds £	2024 £
Income and Expenditure					
Incoming Resources					
Fundraising, Legacies and Donations					
Christmas Draw		453	-	453	719
Donations		4,152	-	4,152	6,471
Subscriptions from Members		6,190	-	6,190	6,435
Gift Aid		2,016	-	2,016	2,059
Miscellaneous Income		-	-	-	2
Charitable Activities					
London Borough of Croydon		-	64,970	64,970	64,919
Croydon NHS CCG		-	47,516	47,516	47,516
Ros Harding Trust			2,100	2,100	1,000
Investment Income					
Interest received		1,616	-	1,616	1,600
Total Income		14,427	114,586	129,013	130,721
Resources Expended					
Direct Charitable Activities	4	1,158	114,586	115,744	111,296
Management and Governance Costs of the Charity	5	37,426	0	37,426	38,077
Total Expenditure		38,584	114,586	153,170	149,373
Net incoming resources before transfers		(24,157)	-	(24,157)	(18,652)
Transfers between funds		-	-	-	-
Net movement in funds		-	-	-	-
Reconciliation of funds:					
Net incoming resources for the year		(24,157)		(24,157)	(18,652)
Fund balances brought forward at 1st April 2024		123,530	-	123,530	142,182
Fund balances carried forward at 31st March 2025		<u>99,373</u>	<u>-</u>	<u>99,373</u>	<u>123,530</u>

The Statement of Financial Activities includes all gains and losses recognised in the year. All incoming resources and resources expended derive from continuing activities.

The Statement of Financial Activities also complies with the requirements for an income and expenditure account under the Companies Act 2006

CROYDON HEARING RESOURCE CENTRE

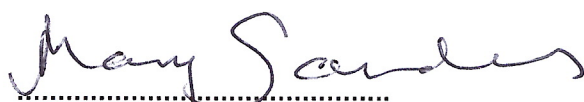
BALANCE SHEET

AS AT 31ST MARCH 2025

	Notes	£	2025 £	£	2024 £
CURRENT ASSETS					
Debtors	6	-		4,216	
Prepayments	7	1,780		1,780	
Cash at bank and in hand		105,830		126,308	
		<u>107,610</u>		<u>132,304</u>	
CREDITORS : amounts falling due within one year					
	8	<u>8,237</u>		<u>8,774</u>	
NET CURRENT ASSETS			99,373		123,530
NET ASSETS			<u>99,373</u>		<u>123,530</u>
FUNDS AND RESERVES					
General Fund			99,373		123,530
Restricted Funds			-		0
	9		<u>99,373</u>		<u>123,530</u>

For the year ended 31 March 2025 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies. The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006. The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts. These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

Approved by the board of directors on ²⁶July 2025 and signed on their behalf by:



Mary Saunders
Director

CROYDON HEARING RESOURCE CENTRE

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST MARCH 2025

1. **ACCOUNTING POLICIES**

Basis of Accounting

The accounts (financial statements) have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (second edition) - ("Charities SORP (FRS102)), the financial reporting standard applicable in the UK and Republic of Ireland (FRS102), the Charities Act 2011 and the Companies Act 2006.

The Company meets the definition of a public benefit entity under FRS 102

The accounts are prepared in sterling which is the functional currency of the charity.

2 **Going Concern**

In preparing these financial statements the Directors have reviewed future cash flow forecasts and budgets and consider that future activities of the Company will generate sufficient cash to allow the Company to continue to operate for the foreseeable future. Having carefully considered the Company's financial plans and position, the Directors are confident in the Company's ability to meet its targets. For this reason, they continue to adopt the going concern basis of accounting.

3 **Taxation**

The company, being a registered charity would be generally exempt from corporation tax and income tax, and therefore no provision for tax has been made in these accounts. It is not exempt from Value Added Tax, and irrecoverable VAT is therefore included in the cost of those items to which it relates.

4 **Income and Expenditure**

Income and expenditure is included in the financial statements on an accruals basis.

Income is recognised when the charity is entitled to it, the amount can be reliably measured and receipt is probable.

Expenditure is allocated to expense headings either on a direct cost basis, or apportioned according to management estimates of time spent or space occupied, as appropriate.

DIRECT CHARITABLE EXPENDITURE

	General Fund	Restricted Funds	Total Funds	2024
	£	£	£	£
Salaries and National Insurance	-	110,166	110,166	107,820
Environmental & Hearing Aid Equipment	-	2,946	2,946	1,659
Travelling Expenses & hire of halls	1,158	1,474	2,632	1,817
	<u>1,158</u>	<u>114,586</u>	<u>115,744</u>	<u>111,296</u>

CROYDON HEARING RESOURCE CENTRE

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST MARCH 2025

5 MANAGEMENT AND ADMINISTRATION OF THE CHARITY

	General Fund £	Restricted Fund £	Total Funds £	2024 £
Office Rent	13,166	-	13,166	18,060
IT Costs	14,863	-	14,863	-
Printing and Stationery	1,255	-	1,255	1,235
Telephone/Internet	441	-	441	6,244
Postage	479	-	479	2,165
Insurance	2,171	-	2,171	2,193
Building Maintenance	1,962	-	1,962	2,407
Advertising and Publicity	132	-	132	8
Training	190	-	190	-
AGM expenses	34	-	34	13
Independent Examination	1,050	-	1,050	960
Other	1,683	-	1,683	4,792
	<u>37,426</u>	<u>-</u>	<u>37,426</u>	<u>38,077</u>

No director received any remuneration in the year.

6

DEBTORS:

	2025 £	2024 £
SW London NHS CCG	-	3,960
SSE	-	124
Pozitiv Energy	-	132
	<u>-</u>	<u>4,216</u>

7

PREPAYMENTS:

	2025 £	2024 £
Capital Business Park	1,780	1,780
	<u>1,780</u>	<u>1,780</u>

8

CREDITORS: Amounts Falling Due Within One Year

	2025 £	2024 £
Membership advances	15	60
Independent Examination	1,050	960
Ros Harding Trust - Restrictive Funds 2025/26	1,500	2,100
Croydon Council - Restrictive Funds 2025/26	5,414	5,414
Other Creditors	258	240
	<u>8,237</u>	<u>8,774</u>

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FUNDS AND RESERVES

	As at 1st April 2024	Incoming Resources	Expenditure £	As at 31st March 2025 £
Income and Expenditure Account:				
Croydon Council	-	64,970	64,970	-
NHS	-	47,516	47,516	-
Ros Harding Trust	-	2,100	2,100	-
	<u>-</u>	<u>£114,586</u>	<u>114,586</u>	<u>-</u>

CROYDON HEARING RESOURCE CENTRE

INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31ST MARCH 2025

	<i>Notes</i>	2025 £	2024 £
INCOME			
Donations and Legacies		12,811	15,686
Charitable Activities		114,586	113,435
Investment Income		1,616	1,600
Total Income		<u>129,013</u>	<u>130,721</u>
EXPENDITURE			
Salaries and Other Direct Charitable Expendi	5	115,744	111,296
Administrative Expenses	6	37,426	38,077
Total Expenditure		<u>153,170</u>	<u>149,373</u>
NET INCOME/(EXPENDITURE) FOR THE YEAR		<u>(24,157)</u>	<u>(18,652)</u>

CROYDON HEARING RESOURCE CENTRE

TRUSTEES' REPORT

The Trustees present their report of Croydon Hearing Resource Centre for the year ending 31 March 2025.

1 Legal and administrative information

The company was incorporated on 12 June 2000 as a company limited by guarantee (registered number 04015700) and is registered as a charity with the Charity Commission (number 1081376). The affairs of the company are governed by its Memorandum and Articles of Association. The liability of the members in the event of the company being wound up is limited to a sum not exceeding £10 for each member. On 1 October 2000 the company took over the work being carried out by the charity "Croydon Hard of Hearing Project" together with its assets and liabilities and staff employment contracts.

Those who served as Trustees at any time during the year were:

<u>Name</u>	<u>Appointed</u>	<u>Retired</u>
Mary Saunders	25 June 2012	-
Sandra Worrall	13 June 2013	14 November 2024
Peter Brown	28 June 2016	-
David Rose	17 November 2020	-

The registered office of the company and the place from which it carries out its work is:

Unit 12B Capital Business Centre, 22 Carlton Road, South Croydon, CR2 0BS

Organisations appointed to advise and assist the company are:

Bankers: Barclays Bank PLC 1 North End, Croydon, CR9 1RN

2 Developments, activities and achievements during the year

See "Trustees' Annual Report"

CROYDON HEARING RESOURCE CENTRE

TRUSTEES' REPORT

3 Directors' Responsibilities

Company Law requires the directors to prepare accounts for each financial year, which give a true and fair view of the state of affairs of the company and of the profit or loss of the company for that period. In preparing those accounts the directors are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- Follow applicable accounting standards, subject to any material departures disclosed and explained in the accounts;
- Prepare the accounts on a going concern basis unless it is inappropriate to presume that the company will continue in business.

The directors are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the company and to enable them to ensure that the accounts comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the directors

A handwritten signature in black ink, appearing to be 'D Rose', written over a horizontal line.

David Rose
(Chairman)

Approved by the directors on 21st July 2025

Registered Office;

Croydon Hearing Resource Centre
Unit 12B Capital Business Centre
22 Carlton Road
South Croydon
CR2 0BS

Telephone: 020 8686 0049

Email Address: hello@croydonhearing.org.uk

Website: www.croydonhearing.org.uk

In partnership with:

CROYDON
www.croydon.gov.uk

NHS

Delivering an integrated care system.

CROYDON

HEARING
Charity for hearing loss

LIVING • CARING • HEARING

Accounts

CROYDON

HEARING

Charity for hearing loss

Croydon Hearing Resource Centre

(CHRC)

Unit 12B Capital Business Centre, 22 Carlton Road, South Croydon, CR2 0BS

Annual Report

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Financial Statements

2023—2024

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Aims and Objectives

Aims

The aims of the organisation are to offer on-going practical and emotional support to the clients and their families with the hope that the positive services we provide will restore their self-confidence and enable them to return to live as normal a life as possible. We also aim to encourage self-worth and the right to retain independence.

Objectives

The objectives of the charity are:

- The relief of persons suffering from hearing sensory loss, in particular but not so as to limit the generality of the forgoing.
- Give help and support to sufferers from hearing sensory loss, whether or not they are members of the Charity and provide advice and support to their families of such sufferers.
- Provide information likely to benefit those suffering from a hearing sensory loss
- Encourage the employment of those suffering from a hearing sensory loss.
- Educate the general public as to the needs of those with a hearing sensory loss.
- Provide meeting places for social, educational and recreational purposes.
- Co-operate with the Local Authority and Area Health Authority and other statutory and voluntary services in the provision of information and services for those suffering from a hearing sensory loss and to make and accept referrals relating to such persons to and from the Local Authority, Area Health Authority and other statutory services.
- Advise members of the Charity and persons eligible for membership and their families regarding pensions, disability awards and employment.

Our services in the community

CHRC is a proactive organisation providing services for adults with a hearing loss.

Equipment assessments for deaf adults.

Hearing aid maintenance and aftercare to support the NHS service.

Provision of practical support, information and advice.

Working links with other voluntary sector and statutory organisations for primary and secondary needs.

Croydon Hearing is a voluntary service that has been providing direct support to people with a hearing loss for over 40 years. Working closely with Croydon Council's Sensory Impairment Team, Croydon University Hospital Hearing Centre and supporting Health Care Workers in the community by:-

- Providing information and practical support to people using hearing aids through basic maintenance, re-tubing, supplying batteries, and ensuring hearing aids are worn correctly. This service is available from our Centre in Croydon, in each locality at our community surgeries and home visits.
- Offering initial hearing testing.
- Providing emotional support and insertion practice, referred from Croydon University Hospital Hearing Centre and as we identify clients struggling.
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- Offering advice on Deaf Awareness Training for carers and residential/nursing homes on a self-financing basis.
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- Collaborating with a number of individual and umbrella voluntary organisations in Croydon.

Chair's Report 2023-24

It was agreed after the Annual General Meeting in November 2023 that the position of the Chair should be shared between two trustees as the co-manager method has been a successful role model for the charity. Therefore it was voted that David Rose and Mary Saunders would share the Chair position. This was agreed at the 1st April 2024 Trustees Meeting. On behalf of the charity we would both like to thank Peter Brown, who had held the Chair for seven years for his support and for skillfully steering the charity through some of the most difficult times including Covid and the uncertainty of funding especially during the last 12 months. We are pleased to accept his offer of remaining on the board of trustees.

Activity Plan 2023 - 2024	Annual Total	2022 / 2023 Totals
Number of Services Provide	3592	4041
Number of Services Provided at the Centre	28	45
Number of Services Provided at Open Surgeries	860	777
New Clients	270	169
Hearing Screenings	64	42
Home Visits	541	619
Re-tubing	1503	1490

The activity plan shows overall that the number of services has continued to decline as the service delivery has changed following the pandemic. We are increasingly providing practical services in the community which can often take more time than services over the phone.

Due to the continuous problems with 19 Stafford Road, we have provided fewer services in the office. We no longer offer services at the centre as the new office is now solely an admin base. Our efforts are now more focused to collaborate with other organisations in the community, which enables our service to be bought closer to where people already socialise and live.

All the clients' visits are now by appointment, enabling us to be more flexible and to manage our resources where they are needed. There has been an increase in new clients which is due to our collaborative work and the improved marketing strategy in the community. This has included improving our work with GP surgeries through social prescribing as well as working with social workers and other Council services.

We started providing a hearing test surgery at Selsdon, this was necessary as the Resource Centre was no longer available due to a lack of space.

Unfortunately the number of home visits has reduced. This was due to training, changes in our work with the Council to incorporate some work with the deaf /blind community, as well as staff sickness.

We have become more community focused, which creates its own challenges in locating suitable sites that are both accessible for our clients and affordable to us. The Thornton Heath Community location had to close, but we were lucky to be able to re-locate to the St Albans the Martyr Church at their community hub. During this year we collaborated with; Croydon Community Partnerships, Selsdon Baptist Church, Croydon Mosque, David Lean Cinema, Elis David Almshouses, Rainbow Medical Centre - where patients have no permanent address, Brigstock Road Community Hub, New Addington Community Hub, Woodside Community Hub, Capital Business Centre - Meet and Mingle, and the Macular Society.

We finally vacated the office at Stafford Road on the 1st September 2023 after giving 6 months notice to the landlord. We had already secured our new office space at Capital Business Centre, South Croydon, and were able to complete our move over several weeks in an organised fashion reducing decades of paper and office furniture that had become redundant. We also had the support of Steve Frieze removal company to help our physical move, as well as with the shredding and the disposal of large desks. Furniture we could not bring with us was offered to other

charities that needed it. This move was essential after a catalogue of disasters which had made the Stafford Road office untenable. The move was imperative for the health of our staff and our clients. The negotiations of the dilapidation report with the landlord will continue into the next financial year, as the demand for the cost of repairs are extremely unreasonable. The issues were caused by his domestic tenants living above the office, with leaking pipes that damaged the ceilings on a number of occasions and blocked the sewage soil pipe flooding the office floors twice. Negotiations with the landlord have been particularly difficult as communication has been very slow and the terms are yet to be settled. We thank Cluttons for their support in trying to finalise this problem.

The Capital Business Centre is a serviced office environment and should save money on reduced rent, as we require less space, and the utilities, as they are included. This had taken an immense amount of time and stress for our two Managers, Karen Barber and Vanessa Ledgister who work part-time, so a special thanks to them for their perseverance.

We are pleased that the equipment service contract, we provide on behalf of Croydon Council, was renewed for a further 24 months from the 1st August 2023. This contract was sent out to tender in April 2023 and there was no guarantee that we would retain it as there were other applicants. We hope that our success was due to the Council valuing our experience and dedication to the people we have served in Croydon.

Initially it was thought that our NHS grant was secure until March 2025 but this sadly was not the case. The grant was submitted as a new business case for renewal in January 2024. Usually it has been agreed by the South West London integrated Care Board (ICB), however, this time it was escalated up the chain to NHS England and had still not been agreed by the end of the grant year.

It was agreed to upgrade our database. This has become urgent as the current system has become unstable and is no longer supported by Microsoft. It was agreed that a new Customer Relationship Management system (CRM) should be commissioned. This has been under discussion for sometime but we were waiting for the outcomes of the two funding streams, Croydon Council and the NHS to be confirmed. In addition, and on the advice of our accountants, we also agreed to update our current Quickbooks accounting system to the Xero software to assist us all and the Treasurer.

It should be noted that there are three members of the staff who are enrolled under the Government's Auto Enrolment Pensions Scheme. There have been no staff changes during this year.

Although we are grateful to both Croydon Council and the South West London ICB, their funding is for a limited time, both are continually considering their own financial positions which could have an impact on outsourcing services to organisations like ours. Other avenues of funding are being researched for new projects that we can provide.

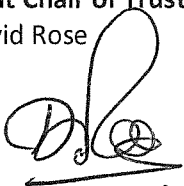
Besides all of the trials that lay ahead over the next twelve months we hope that the value of our service is realised by both funders and service users. We also hope that they appreciate our wonderful staff and volunteers that change and adapt to continuously improve the support available to the people of Croydon.

Sadly we have to announce the death of Derry McLellan in August 2023. He was a Trustee and later our Chair, who for over nine years dedicated his knowledge and advice in support of CHRC. As a service user he hardly ever used his hearing aids!

We are eternally grateful to everyone that continues to donate money to the charity to help us maintain the services.

Joint Chair of Trustees

David Rose



Joint Chair of Trustees

Mary Saunders



26th June 2024

Registered Company number: 1081376

CROYDON HEARING RESOURCE CENTRE

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2024 which are set out on pages 8-13.

Responsibilities and basis of report

As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

When the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of Chartered Certified Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
- the accounts do not accord with those records; or
- the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
- the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Stephen Hole, FCCA
Palmer McCarthy,
Chartered Certified Accountants
Suite 70, Capital Business Centre, 22 Carlton Road, South Croydon, CR2 0BS



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CROYDON HEARING RESOURCE CENTRE

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31ST MARCH 2024

	Notes	General Fund £	Restricted Funds £	Total Funds £	2023 £
Income and Expenditure					
Incoming Resources					
Fundraising, Legacies and Donations					
Christmas Draw		719	-	719	735
Donations		6,471	-	6,471	10,259
Subscriptions from Members		6,435	-	6,435	7,545
Gift Aid		2,059	-	2,059	2,452
Miscellaneous Income		2	-	2	995
Charitable Activities					
London Borough of Croydon		-	64,919	64,919	64,817
Croydon NHS CCG		-	47,516	47,516	46,676
Ros Harding Trust		1,000	-	1,000	1,500
Investment Income					
Interest received		1,600	-	1,600	371
Total Income		18,286	112,435	130,721	135,350
Resources Expended					
Direct Charitable Activities	4	11,488	99,808	111,296	108,383
Management and Governance Costs of the Charity	5	5,773	32,304	38,077	43,159
Total Expenditure		17,261	132,112	149,373	151,542
Net incoming resources before transfers		1,025	(19,677)	(18,652)	(16,192)
Transfers between funds					
		-	-	-	-
Net movement in funds		-	-	-	-
Reconciliation of funds:					
Net incoming resources for the year		1,025	(19,677)	(18,652)	(16,192)
Fund balances brought forward at 1st April 2023		122,505	19,677	142,182	158,374
Fund balances carried forward at 31st March 2024		<u>123,530</u>	<u>0</u>	<u>123,530</u>	<u>142,182</u>

The Statement of Financial Activities includes all gains and losses recognised in the year. All incoming resources and resources expended derive from continuing activities.

The Statement of Financial Activities also complies with the requirements for an income and expenditure account under the Companies Act 2006

The notes on pages attached form an integral part of these accounts

CROYDON HEARING RESOURCE CENTRE

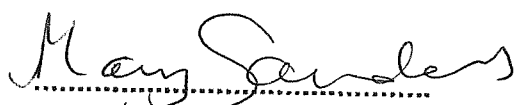
BALANCE SHEET

AS AT 31ST MARCH 2024

	Notes	£	2024 £	£	2023 £
CURRENT ASSETS					
Debtors	6	4,216		-	
Prepayments	7	1,780		-	
Cash at bank and in hand		126,308		143,400	
		<u>132,304</u>		<u>143,400</u>	
CREDITORS : amounts falling due within one year					
	8	<u>8,774</u>		<u>1,218</u>	
NET CURRENT ASSETS			123,530		142,182
NET ASSETS			<u>123,530</u>		<u>142,182</u>
FUNDS AND RESERVES					
General Fund			123,530		87,074
Restricted Funds			<u>0</u>		<u>55,108</u>
	9		<u>123,530</u>		<u>142,182</u>

For the year ended 31 March 2024 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies. The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006. The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts. These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

Approved by the board of directors on 26 June 2024 and signed on their behalf by:



 Mary Saunders
 Director

CROYDON HEARING RESOURCE CENTRE

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST MARCH 2024

1. ACCOUNTING POLICIES

Basis of Accounting

The accounts (financial statements) have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (second edition) - ("Charities SORP (FRS102)), the financial reporting standard applicable in the UK and Republic of Ireland (FRS102), the Charities Act 2011 and the Companies Act 2006.

The Company meets the definition of a public benefit entity under FRS 102

The accounts are prepared in sterling which is the functional currency of the charity.

2 Going Concern

In preparing these financial statements the Directors have reviewed future cash flow forecasts and budgets and consider that future activities of the Company will generate sufficient cash to allow the Company to continue to operate for the foreseeable future. Having carefully considered the Company's financial plans and position, including the impact of Covid-19, the Directors are confident in the Company's ability to meet its targets. For this reason, they continue to adopt the going concern basis of accounting.

3 Taxation

The company, being a registered charity would be generally exempt from corporation tax and income tax, and therefore no provision for tax has been made in these accounts. It is not exempt from Value Added Tax, and irrecoverable VAT is therefore included in the cost of those items to which it relates.

4 Income and Expenditure

Income and expenditure is included in the financial statements on an accruals basis.

Income is recognised when the charity is entitled to it, the amount can be reliably measured and receipt is probable.

Expenditure is allocated to expense headings either on a direct cost basis, or apportioned according to management estimates of time spent or space occupied, as appropriate.

DIRECT CHARITABLE EXPENDITURE

	General Fund	Restricted Funds	Total Funds	2023
	£	£	£	£
Salaries and National Insurance	11,488	96,332	107,820	104,356
Environmental & Hearing Aid Equipment	-	1,659	1,659	2,137
Travelling Expenses & hire of halls	-	1,817	1,817	1,890
Training	-	-	-	-
	<u>11,488</u>	<u>99,808</u>	<u>111,296</u>	<u>108,383</u>

CROYDON HEARING RESOURCE CENTRE

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST MARCH 2024

5 MANAGEMENT AND ADMINISTRATION OF THE CHARITY

	General Fund	Restricted Fund	Total Funds	2023
	£	£	£	£
Office Rent	-	18,060	18,060	18,000
Office Equipment Rentals	-	-	-	1,081
Printing and Stationery	-	1,235	1,235	620
Telephone/Internet	-	6,244	6,244	7,872
Postage	-	2,165	2,165	1,208
Insurance	-	2,193	2,193	1,764
Building Maintenance	-	2,407	2,407	4,877
Trustees' Expenses	-	-	-	-
Advertising and Publicity	8	-	8	122
Training	-	-	-	600
AGM expenses	13	-	13	213
Independent Examination	960	-	960	960
Legal Fees	-	-	-	-
Other	4,792	-	4,792	5,842
	<u>5,773</u>	<u>32,304</u>	<u>38,077</u>	<u>43,159</u>

No director received any remuneration in the year.

6 DEBTORS:

	2024	2023
	£	£
Croydon Council	-	-
SW London NHS CCG	3,960	-
SSE	124	-
Pozitiv Energy	132	-
	<u>4,216</u>	<u>-</u>

7 PREPAYMENTS:

	2024	2023
	£	£
Office Deposit	1,780	-

8 CREDITORS: Amounts Falling Due Within One Year

	2024	2023
	£	£
Ros Harding Trust - Restricted Funds 2024/25	2,100	-
Croydon Council - Restricted Funds 2024/25	5,414	-
Membership advances	60	15
Independent Examination	960	960
Other Creditors	240	243
	<u>8,774</u>	<u>1,218</u>

9 FUNDS AND RESERVES

	As at 1st April 2023	Incoming Resources	Expenditure	As at 31st March 2024
			£	£
Income and Expenditure Account:				
Croydon Council	19,677	64,919	84,596	0
NHS	0	47,516	47,516	0
Ros Harding	0	0	0	0
	<u>19,677</u>	<u>£112,435</u>	<u>132,112</u>	<u>0</u>
	As at 1st April 2022	Incoming Resources	Expenditure	As at 31st March 2023
			£	£
Income and Expenditure Account (2023)				
Croydon Council	52,711	64,817	97,851	19,677
NHS	0	46,676	46,676	0
Ros Harding	0	1,500	1,500	0
	<u>52,711</u>	<u>£112,993</u>	<u>146,027</u>	<u>19,677</u>

CROYDON HEARING RESOURCE CENTRE

INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31ST MARCH 2024

INCOME	<i>Notes</i>	2024 £	2023 £
Donations and Legacies		15,686	21,986
Charitable Activities		113,435	112,993
Investment Income		1,600	371
Total Income		<u>130,721</u>	<u>135,350</u>
 EXPENDITURE			
Salaries and Other Direct Charitable Expenditure	4	111,296	108,383
Administrative Expenses	5	38,077	43,159
Total Expenditure		<u>149,373</u>	<u>151,542</u>
 NET INCOME/(EXPENDITURE) FOR THE YEAR		<u><u>(18,652)</u></u>	<u><u>(16,192)</u></u>

CROYDON HEARING RESOURCE CENTRE

TRUSTEES' REPORT

The Trustees present their report of Croydon Hearing Resource Centre for the year ending 31 March 2024.

1 Legal and administrative information

The company was incorporated on 12 June 2000 as a company limited by guarantee (registered number 04015700) and is registered as a charity with the Charity Commission (number 1081376). The affairs of the company are governed by its Memorandum and Articles of Association. The liability of the members in the event of the company being wound up is limited to a sum not exceeding £10 for each member. On 1 October 2000 the company took over the work being carried out by the charity "Croydon Hard of Hearing Project" together with its assets and liabilities and staff employment contracts.

Those who served as Trustees at any time during the year were:

<u>Name</u>	<u>Appointed</u>	<u>Retired</u>
Mary Saunders	25 June 2012	-
Sandra Worrall	13 June 2013	-
Peter Brown	28 June 2016	-
David Rose	17 November 2020	-

The registered office of the company and the place from which it carries out its work is:

19 Stafford Road, Croydon, Surrey CR0 4NG

Organisations appointed to advise and assist the company are:

Bankers: Barclays Bank PLC 1 North End, Croydon CR9 1RN

2 Developments, activities and achievements during the year

See "Trustees' Annual Report"

CROYDON HEARING RESOURCE CENTRE

TRUSTEES' REPORT

3 Directors' Responsibilities

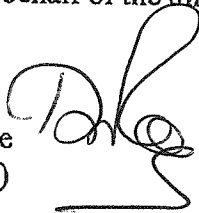
Company Law requires the directors to prepare accounts for each financial year, which give a true and fair view of the state of affairs of the company and of the profit or loss of the company for that period. In preparing those accounts the directors are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- Follow applicable accounting standards, subject to any material departures disclosed and explained in the accounts;
- Prepare the accounts on a going concern basis unless it is inappropriate to presume that the company will continue in business.

The directors are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the company and to enable them to ensure that the accounts comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the directors

David Rose
(Chairman)



Approved by the directors on 26 June 2024

Registered Office;

Croydon Hearing Resource Centre
Unit 12B Capital Business Centre
22 Carlton Road
South Croydon
CR2 0BS

Telephone: 020 8686 0049

Email Address: hello@croydonhearing.org.uk

Website: www.croydonhearing.org.uk

In partnership with:

CROYDON
www.croydon.gov.uk

NHS

Delivering an integrated care system.

CROYDON
HEARING
Charity for hearing loss

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Accounts

CROYDON

HEARING

Charity for hearing loss

Croydon Hearing Resource Centre

(CHRC)

Stafford House, 19 Stafford Road, Croydon, CR0 4NG

Annual Report

&

Financial Statements

2022—2023

Registered Charity No. 1081376

Private company limited by guarantee in England

Registered No. 4015700

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Aims and Objectives

Aims

The aims of the organisation are to offer on-going practical and emotional support to the clients and their families with the hope that the positive services we provide will restore their self-confidence and enable them to return to live as normal a life as possible. We also aim to encourage self-worth and the right to retain independence.

Objectives

The objectives of the charity are:

- The relief of persons suffering from hearing sensory loss, in particular but not so as to limit the generality of the forgoing.
- Give help and support to sufferers from hearing sensory loss, whether or not they are members of the Charity and provide advice and support to their families of such sufferers.
- Provide information likely to benefit those suffering from a hearing sensory loss
- Encourage the employment of those suffering from a hearing sensory loss.
- Educate the general public as to the needs of those with a hearing sensory loss.
- Provide meeting places for social, educational and recreational purposes.
- Co-operate with the Local Authority and Area Health Authority and other statutory and voluntary services in the provision of information and services for those suffering from a hearing sensory loss and to make and accept referrals relating to such persons to and from the Local Authority, Area Health Authority and other statutory services.
- Advise members of the Charity and persons eligible for membership and their families regarding pensions, disability awards and employment.

Our services in the community

CHRC is a proactive organisation providing services for adults with a hearing loss.

Equipment assessments for deaf adults.

Hearing aid maintenance and aftercare to support the NHS service.

Provision of practical support, information and advice.

Working links with other voluntary sector and statutory organisations for primary and secondary needs.

Croydon Hearing is a voluntary service that has been providing direct support to people with a hearing loss for over 40 years. Working closely with Croydon Council's Sensory Impairment Team, Croydon University Hospital Hearing Centre and supporting Health Care Workers in the community by:-

- Providing information and practical support to people using hearing aids through basic maintenance, re-tubing, supplying batteries, and ensuring hearing aids are worn correctly. This service is available from our Centre in Croydon, in each locality at our community surgeries and home visits.
- Offering initial hearing testing.
- Providing emotional support and insertion practice, referred from Croydon University Hospital Hearing Centre and as we identify clients struggling.
- Identifying directly and taking referrals from other organisations to encourage isolated people to attend independent Social Support Groups where appropriate enabling them to cope better with a hearing loss and to maintain their independence in the community.
- Delivering the contract for environmental equipment on loan from Croydon Council; giving information, advice and support for people and their families.
- Supporting Deaf Awareness Week.
- Offering advice on Deaf Awareness Training for carers and residential/nursing homes on a self-financing basis.
- Promoting issues regarding hearing impairment at all levels through society and to commercial and statutory institutions.
- Working across Croydon's diverse community to remove the barriers that some groups may experience.
- Collaborating with a number of individual and umbrella voluntary organisations in Croydon.

It has been a great honour to serve Croydon Hearing as Chair over the last seven years. It has been my pleasure to be part of the governance of this charity through both fantastic times and challenging world events. I have been in awe of the support and reach that Croydon Hearing has in the community. Although I feel that someone new should take the reins, I am very proud to be continuing as a Trustee of the organisation. I would like to thank the Trustees, staff and volunteers for granting me that privilege.

Activity Plan 2022/2023	Annual Total	2021/22 Totals
Number of Services provided	4041	6470
Number of Services Provided at The Centre	45	2069
Number of Services Provided at Open Surgeries	777	600
New Clients	169	112
Hearing Screenings	42	10
Home Visits	619	466
Re-tubing	1490	1125

As can be explained from the statistics, there has been a change in how we engage with our clients. We have increased the number of practical in-person services at our Open Surgeries, which then shows a decrease in the predominately remote phone service availability and post service, that we relied on during the Covid-19 pandemic.

The appointment system, which is a legacy from the pandemic, means that we can be more efficient and our clients are now understanding and using it well. Some of the venues have increased their charges and there are sometimes issues with double bookings with other activities.

Our home visits have increased considerably. This provides an invaluable one-to-one service for our housebound clients. Due to the age and health of our clients, we have seen a shift from them attending our Open Surgeries to needing a home visit.

Our equipment service continues to be very successful. We work directly with the local authority to provide equipment at home which can vastly improve every day living for those suffering with hearing loss. We have worked very closely with Croydon Council on our money saving initiatives, such as ordering only the parts to resolve faults, rather than an entire new unit.

Our office at Stafford Road became impractical for clients to visit given the deteriorating condition of the building. This was due to no fault of our own, but the residential tenants above caused many floods and leaks. Therefore we looked to using our community venues in a more varied way, adding the initial hearing testing service where it was possible. We handed in our notice at Stafford House, due to the continuing issues, this was accomplished by invoking the five year break clause. The notice was delivered to the landlord at the end of February 2023. We have considered various types of office space, looking at serviced space, private leases and co-working options. We have decided upon a smaller office to be used primarily as an administration centre. Our team have continued to use the hybrid model of working, this has proved effective given the problems with accessing the office at Stafford House. All the staff have now been upgraded to new laptops, with thanks to the Ros Harding Trust. The new laptops have enabled us to facilitate this hybrid way of working.

Initial hearing tests are no longer reported to the South West London ICB (NHS Trust) and therefore are not required as part of our grant. The way forward may be to seek funding for this service as it will require an additional clinician to provide the hearing tests. That person will support our Senior Clinician. Our Initial hearing test service is an

invaluable part of what we do. During the cost of living crisis, many people are enticed by the “free hearing tests” given by private companies, unfortunately they are then entering into a sales environment which can often be outside of many people’s price range. Our service is a gentle way for people to determine whether they have a loss, and if so, without the pressure of making a purchase.

We are now working more with the Croydon Community Partnerships, which were set-up between the Croydon voluntary sector, Croydon Council and the NHS to bring the much needed services closer into each locality. We have been raising awareness about what we do and engaging with other community groups and venues. Our hope is that, as these partnership groups develop into community hubs, we will attend them in addition to our outreach activities to bring practical support to those that need it.

During Deaf Awareness week in May 2022 we had a presence in six of the Croydon Libraries, this included a stand in each library with facts and information about hearing health as well as communication tactics and hearing loss indicators. In addition to our stands we also delivered talks in Thornton Heath and the Central Library.

As part of our ongoing community engagement, we visited Elis David Almshouses. We also went to Crystal Palace Football Club as well as other collaborating organisations that opened warm hubs during the winter. This helped people get access to good health outcomes and remove financial barriers, given the cost-of-living crisis.

We had a lovely celebration of our 40th Anniversary, held at Selsdon Hall. It was wonderful that our founder Francesca Gunns was able to come up from the South coast to join us. We had a party with tea, cake and a raffle with amazing prizes that were donated to us from a variety of local businesses, including private microsuction, assistive hearing equipment and even some spa treatments. We were joined by over 70 clients, trustees past and present and the new Statutory Deputy Mayor of Croydon.

As part of our 40th Anniversary celebrations, we relaunched our website. The new website has been greatly improved and now provides even more information that is easy to access.

Fundraising is always an issue, and we continue to look at innovative ways to achieve this. Our contract with Croydon Council is due to end in July 2023, the contract will be going out to tender after April 2023 and we intend to bid for it. Our grant with the South West London ICB (NHS Trust) continues until March 2025.

We were honoured to have been chosen as the Lady Captain’s Charity at Farleigh Golf Club, and received a donation of £5000. This was raised at various events throughout the year. We would like to especially thank Hilary Harkin.

We thank Croydon Council and South West London ICB for their continuing support. Our appreciation also goes out to Selsdon Baptist Church and all of our clients, friends and family that have donated throughout the year.

It should be noted that three members of staff are enrolled under the Government Auto Enrolment Pensions Scheme. There have been no staff changes during this year.

I will be stepping down from my role as Chair or the Trustees after the 2023 AGM. I wish the new Chair all the success and enjoyment that I have experienced. I know that Croydon Hearing will only continue to improve, grow and adapt in our ever changing world. I give my thanks to my fellow Trustees, the staff and volunteers for their continued and considerable effort to the success of the charity.

Peter Brown



Chair of Trustees

1st November
~~October 2023~~

CROYDON HEARING RESOURCE CENTRE

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2023 which are set out on pages 8 to 12.

Responsibilities and basis of report

As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

When the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of Chartered Certified Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
- the accounts do not accord with those records; or
- the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
- the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Stephen Hole, FCCA
Palmer McCarthy,
Chartered Certified Accountants
Suite 70, Capital Business Centre, 22 Carlton Road, South Croydon, CR2 0BS



1st November 2023

CROYDON HEARING RESOURCE CENTRE

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31ST MARCH 2023

	Notes	General Fund £	Restricted Funds £	Total Funds £	2022 £
Income and Expenditure					
Incoming Resources					
Fundraising, Legacies and Donations					
Christmas Draw		735	-	735	1,348
Donations		10,259	-	10,259	7,787
Subscriptions from Members		7,545	-	7,545	7,415
Gift Aid		2,452	-	2,452	60
Miscellaneous Income		995	-	995	1,750
Charitable Activities					
London Borough of Croydon		-	64,817	64,817	62,422
Croydon NHS CCG		-	46,676	46,676	45,896
Ros Harding Trust		-	1,500	1,500	2,000
Investment Income					
Interest received		371	-	371	13
Total Income		22,357	112,993	135,350	128,691
Resources Expended					
Direct Charitable Activities	5	-	108,383	108,383	95,789
Management and Governance Costs of the Charity	6	40,946	2,213	43,159	45,395
Total Expenditure		40,946	110,596	151,542	141,184
Net incoming resources before transfers		(18,589)	2,397	(16,192)	(12,493)
Transfers between funds		-	-	-	-
Net movement in funds		-	-	-	-
Reconciliation of funds:					
Net incoming resources for the year		(18,589)	2,397	(16,192)	(12,493)
Fund balances brought forward at 1st April 2022		105,663	52,711	158,374	170,867
Fund balances carried forward at 31st March 2023		87,074	55,108	142,182	158,374

The Statement of Financial Activities includes all gains and losses recognised in the year. All incoming resources and resources expended derive from continuing activities.

The Statement of Financial Activities also complies with the requirements for an income and expenditure account under the Companies Act 2006

The notes on pages attached form an integral part of these accounts.

CROYDON HEARING RESOURCE CENTRE

BALANCE SHEET

AS AT 31ST MARCH 2023

	Notes	£	2023 £	£	2022 £
FIXED ASSETS	4				
Office Equipment at cost			-		-
Less : Grants Received			-		-
			<u>-</u>		<u>-</u>
CURRENT ASSETS					
Debtors	7	-		70,072	
Prepayments	8	-		-	
Cash at bank and in hand		143,400		91,578	
		<u>143,400</u>		<u>161,650</u>	
CREDITORS : amounts falling due within one year	9	1,218		3,276	
NET CURRENT ASSETS			142,182		158,374
NET ASSETS			<u>142,182</u>		<u>158,374</u>
FUNDS AND RESERVES					
General Fund			87,074		105,663
Restricted Funds			55,108		52,711
	10		<u>142,182</u>		<u>158,374</u>

For the year ended 31 March 2023 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies. The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006. The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts. These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

Approved by the board of directors on 1/11/2023 and signed on their behalf by:


 Mary Saunders
 Director

CROYDON HEARING RESOURCE CENTRE

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST MARCH 2023

1. **ACCOUNTING POLICIES**

Basis of Accounting

The accounts (financial statements) have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (second edition) - ("Charities SORP (FRS102)), the financial reporting standard applicable in the UK and Republic of Ireland (FRS102), the Charities Act 2011 and the Companies Act 2006.

The Company meets the definition of a public benefit entity under FRS 102

The accounts are prepared in sterling which is the functional currency of the charity.

2. **Going Concern**

In preparing these financial statements the Directors have reviewed future cash flow forecasts and budgets and consider that future activities of the Company will generate sufficient cash to allow the Company to continue to operate for the foreseeable future. Having carefully considered the Company's financial plans and position, including the impact of Covid-19, the Directors are confident in the Company's ability to meet its targets. For this reason, they continue to adopt the going concern basis of accounting.

3. **Taxation**

The company, being a registered charity would be generally exempt from corporation tax and income tax, and therefore no provision for tax has been made in these accounts. It is not exempt from Value Added Tax, and irrecoverable VAT is therefore included in the cost of those items to which it relates.

4. **Fixed Assets**

Equipment is depreciated at rates to write off the cost over the useful life of each asset.

FIXED ASSETS

	Office Equipment
Cost	£
At 1 April 2022	-
Additions/(Disposals)	-
At 31 March 2023	-
Depreciation	
At 1 April 2022	-
Charge for the year	-
At 31 March 2023	-
Written down amount	
At 31 March 2022	-
At 31 March 2023	-

5. **Income and Expenditure**

Income and expenditure is included in the financial statements on an accruals basis.

Income is recognised when the charity is entitled to it, the amount can be reliably measured and receipt is probable.

Expenditure is allocated to expense headings either on a direct cost basis, or apportioned according to management estimates of time spent or space occupied, as appropriate.

DIRECT CHARITABLE EXPENDITURE

	General Fund	Restricted Funds	Total Funds	2022
	£	£	£	£
Salaries and National Insurance	-	104,356	104,356	92,491
Environmental & Hearing Aid Equipment	-	2,137	2,137	1,524
Travelling Expenses & hire of halls	-	1,890	1,890	1,774
Training	-	-	-	-
	-	108,383	108,383	95,789

CROYDON HEARING RESOURCE CENTRE

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST MARCH 2023

6 **MANAGEMENT AND ADMINISTRATION OF THE CHARITY**

	General Fund £	Restricted Fund £	Total Funds £	2022 £
Office Rent	18,000	-	18,000	18,000
Office Equipment Rentals	1,081	-	1,081	9,819
Printing and Stationery	620	-	620	359
Telephone/Internet	7,359	513	7,872	8,613
Postage	1,208	-	1,208	993
Insurance	1,764	-	1,764	2,015
Building Maintenance	4,877	-	4,877	3,195
Trustees' Expenses	-	-	-	-
Advertising and Publicity	122	-	122	471
Training	600	-	600	-
AGM expenses	213	-	213	13
Independent Examination	960	-	960	450
Legal Fees	-	-	-	-
Other	4,142	1,700	5,842	1,467
	<u>40,946</u>	<u>2,213</u>	<u>43,159</u>	<u>45,395</u>

No director received any remuneration in the year.

7

DEBTORS:

	2023 £	2022 £
Croydon Council	-	62,423
SW London NHS CCG	-	7,649
	<u>-</u>	<u>70,072</u>

8

PREPAYMENTS:

	2023 £	2022 £
Prepayments	-	-

9

CREDITORS: Amounts Falling Due Within One Year

	2023 £	2022 £
Membership advances	15	1,120
Independent Examination	960	450
Ros Harding Trust	-	1,500
Other Creditors	243	206
	<u>1,218</u>	<u>3,276</u>

10

FUNDS AND RESERVES

	Unrestricted	Restricted	2023 £	2022 £
Income and Expenditure Account:				
Brought forward at 1 April 2022	105,663	52,711	158,374	170,867
Income	22,357	112,993	135,350	128,691
Expenditure	(40,946)	(110,596)	(151,542)	(141,184)
Carried Forward at 31 March 2023	<u>87,074</u>	<u>55,108</u>	<u>142,182</u>	<u>158,374</u>

CROYDON HEARING RESOURCE CENTRE

INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31ST MARCH 2023

	<i>Notes</i>	2023 £	2022 £
INCOME			
Donations and Legacies		21,986	18,360
Charitable Activities		112,993	110,318
Investment Income		371	13
Total Income		<u>135,350</u>	<u>128,691</u>
EXPENDITURE			
Salaries and Other Direct Charitable Expenditure	5	108,383	95,789
Administrative Expenses	6	43,159	45,395
Total Expenditure		<u>151,542</u>	<u>141,184</u>
NET INCOME/(EXPENDITURE) FOR THE YEAR		<u>(16,192)</u>	<u>(12,493)</u>

CROYDON HEARING RESOURCE CENTRE

TRUSTEES' REPORT

The Trustees present their report of Croydon Hearing Resource Centre for the year ending 31 March 2023.

1 Legal and administrative information

The company was incorporated on 12 June 2000 as a company limited by guarantee (registered number 04015700) and is registered as a charity with the Charity Commission (number 1081376). The affairs of the company are governed by its Memorandum and Articles of Association. The liability of the members in the event of the company being wound up is limited to a sum not exceeding £10 for each member. On 1 October 2000 the company took over the work being carried out by the charity "Croydon Hard of Hearing Project" together with its assets and liabilities and staff employment contracts.

Those who served as Trustees at any time during the year were:

<u>Name</u>	<u>Appointed</u>	<u>Retired</u>
Mary Saunders	25 June 2012	-
Sandra Worrall	13 June 2013	-
Peter Brown	28 June 2016	-
David Rose	17 November 2020	-

The registered office of the company and the place from which it carries out its work is:

19 Stafford Road, Croydon, Surrey CR0 4NG

Organisations appointed to advise and assist the company are:

Bankers: Barclays Bank PLC 1 North End, Croydon CR9 1RN

2 Developments, activities and achievements during the year

See "Trustees' Annual Report"

CROYDON HEARING RESOURCE CENTRE

TRUSTEES' REPORT

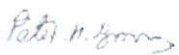
3 Directors' Responsibilities

Company Law requires the directors to prepare accounts for each financial year, which give a true and fair view of the state of affairs of the company and of the profit or loss of the company for that period. In preparing those accounts the directors are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- Follow applicable accounting standards, subject to any material departures disclosed and explained in the accounts;
- Prepare the accounts on a going concern basis unless it is inappropriate to presume that the company will continue in business.

The directors are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the company and to enable them to ensure that the accounts comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the directors



Peter Brown

(Chairman)

Approved by the directors on 1st November 2023

Registered Office;

Croydon Hearing Resource Centre

Stafford House

19 Stafford Road

Waddon

Croydon

CR0 4NG

Telephone: 020 8686 0049

Email Address: hello@croydonhearing.org.uk

Website: www.croydonhearing.org.uk

In partnership with:

CROYDON
www.croydon.gov.uk

NHS

Delivering an integrated care system.

CROYDON
HEARING
Charity for hearing loss

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Accounts

CROYDON

HEARING

Charity for hearing loss

**Croydon Hearing Resource Centre
(CHRC)**

Stafford House, 19 Stafford Road, Croydon, CR0 4NG

Annual Report
&
Financial Statements
2021—2022

Registered Charity No. 1081376

Private company limited by guarantee in England
Registered No. 4015700

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Aims and Objectives

Aims

The aims of the organisation are to offer on-going practical and emotional support to the clients and their families with the hope that the positive services we provide will restore their self-confidence and enable them to return to live as normal a life as possible. We also aim to encourage self-worth and the right to retain independence.

Objectives

The objectives of the charity are:

- The relief of persons suffering from hearing sensory loss, in particular but not so as to limit the generality of the forgoing.
- Give help and support to sufferers from hearing sensory loss, whether or not they are members of the Charity and provide advice and support to their families of such sufferers.
- Provide information likely to benefit those suffering from a hearing sensory loss
- Encourage the employment of those suffering from a hearing sensory loss.
- Educate the general public as to the needs of those with a hearing sensory loss.
- Provide meeting places for social, educational and recreational purposes.
- Co-operate with the Local Authority and Area Health Authority and other statutory and voluntary services in the provision of information and services for those suffering from a hearing sensory loss and to make and accept referrals relating to such persons to and from the Local Authority, Area Health Authority and other statutory services.
- Advise members of the Charity and persons eligible for membership and their families regarding pensions, disability awards and employment.

What Croydon Hearing currently provides in the community

**CHRC is a proactive organisation providing services for people with a hearing loss and people with a dual sensory loss, primarily for older people but not exclusively;
Equipment assessments for deaf adults and children**

Provision of practical support, information and advice

Working links with other voluntary sector and statutory organisations for primary and secondary needs

CHRC is a voluntary sector service providing direct support to people with a hearing loss for over 38 years and work closely with Croydon Social Services Sensory Impairment Team, Croydon University Hospital Hearing Centre and supporting Health Care Workers in the community by:-

- Providing information and actual support to people using hearing aids by giving basic maintenance, re-tubing, supply of batteries, and ensuring hearing aids are worn correctly. This service is provided from our Centre in Croydon, from local 'open surgeries' which we organise across the Borough and with home visits.
- Performing hearing screenings, on home visits, at Croydon Vision or at CHRC Centre's soundproof room. We also support older people who have additional needs, by arranging joint work and visits with Occupational Therapists for Older People, Croydon Vision caring for deafblind, or refer users to Croydon University Hospital Hearing Centre. This now also includes the Personal Independent coordinators (PICS).
- Providing counselling/insertion practice, referred from Croydon University Hospital Hearing Centre and as we identify clients struggling.
- Identifying directly and taking referrals from other organisations to encourage isolated people to attend independent Social Support Groups where appropriate enabling them to cope better with a hearing loss and to maintain their independence in the community.
- Providing assessments for environmental equipment on loan from Social Services; giving information, advice and support for people and their families.
- Facilitating hiring equipment, communicators and listening devices to people who need additional support and/or because hearing aids are not suitable for them.
- Maintaining a display of equipment at the Centre where potential users can see and try out equipment which is not available on loan from either Social Services or the NHS.
- Acting as a conduit for Hearing LINK, Eastbourne, a national organisation supporting Deafened people and the Croydon Deaf Children's Society.
- Supporting Deaf Awareness Week at the beginning of May each year.
- Offering advice on Deaf Awareness Training for carers and residential/nursing homes on a self-financing basis.
- Promoting issues regarding hearing impairment at all levels through society and to commercial and statutory institutions.
- Providing leaflets on the services we provide in English, Gujarati and Tamil and in 16 point for people with a visual impairment.
- Accessing black and minority ethnic groups through the community and home visits to provide information and practical support as above.
- Remaining active with a number of Croydon Partnerships, The Croydon Disability Forum, and a member of the Croydon Charities Service Delivery Group (CCSDG).
- Maintaining strong links with a number of individual and umbrella voluntary organisations in the Borough where we actively look for new clients for the above services and can promote the issues relevant to all people with a hearing loss regardless of their age.

Chair's Report

This year has been one of recovery. We are so very proud of our organisation having survived the worse part of the pandemic. We have been humbled by the support of our members, clients and volunteers. The determination of our team and managers has been inspiring and the steady steering from the trustees offered us comfort when the realities of the Covid-19 pandemic made us all feel unsure how the year would close.

We were very lucky that the Co-Managers, Vanessa Ledgister and Karen Barber, had created a robust way of working during the pandemic. Through assessing the risk, the team was able to offer our clients some much needed consistency as the pandemic status was lowered. The hard work during this period paid off and the option of hybrid working allowed our productivity to soar upwards.

It is our hope that we will be able to continue to develop a good hybrid working strategy that allows the space for us to shine a spotlight on the work that we do in the community. During the coming year we would like to expand our work in the borough, working with other organisations to offer support to those that need us and removing the barriers that they may experience by exploring Croydon's diverse population in more depth. We have lined up work with other organisations focusing on: areas of deprivation, improving our presence in the north of the borough (specifically the north-west) and resuming our social group activities.

The team will be looking for an additional community surgery location as well as revisit the frequency and schedule of our regular clinics across the borough. We feel that the best way to serve the community is to be in it.

Our home visit support this year experienced an increase in demand and we were grateful to have been able to fill the vacancy for an additional clinician to focus on home visits. The pandemic also hid many clients away from the full understanding of their own health deterioration. Numerous clients who discovered that they need additional support are being moved to our home visit schedule. In addition to this we have identified the need to work with the care homes a little more closely. During the next year we will be working on a package that we can provide to the care homes that allows us to offer the support that they need following huge changes to their staff and residents. We will have to look for funding to support the additional resource to do this.

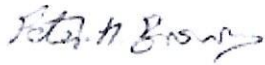
The pandemic has shown that we are able to work in a variety of ways to deliver our service. During this time our database had to work hard to keep up with us. Unfortunately we have arrived at a time when it is no longer fit for purpose and we will need to upgrade from Microsoft 2010 to a newer operating system. We are being held back by the database that can only run on this older version of the software. During next year we will look to find a new system that will work well for the organisation and be more intuitive to the needs of the team and our clients. In preparation for this we have been using some funds to upgrade the hardware. The cost of the upgrade to the database will be covered by using some of the charity's reserves.

As part of our recovery we will be working towards changing the way our volunteers support us. Sadly the pandemic and our statutory obligations to our funders caused us to change the activities that the volunteers did. The new training requirements have been explained to all volunteers and we will now be working toward creating opportunities for volunteer-led activities such as the social group and support at community events.

We are very excited to be celebrating our 40th Anniversary throughout 2022. We will be having a dinner to celebrate with the current team, then a larger party for our Founder, Frankie Gunns, the trustees, volunteers, members and honorary guests. During the 40th Anniversary year we will be looking back at the activities that originally started the charity, and using our earliest mission to help us to look towards the future of the organisation. Our celebrations will be kicked off with the launch of the new website that we have been working on. We will then use that as a stepping stone and basis for our social media presence.

In the coming year we will begin to sow the seeds for projects that we would like to embark on. This will include the work with care homes and a social group. In addition to this, we will be working toward creating BSL friendly community surgeries, working with almshouses, collaborating with Croydon Libraries and extending our marketing push to care agencies, GP surgeries and opticians around Croydon that offer audiology services.

We are glad that we were able to emerge from the pandemic with stronger foundations. We look forward to working more closely in our community and exploring more activities that benefit all of our clients.



Peter Brown
Chair of Trustees
Croydon Hearing Resource Centre

26th October 2022

Trustees Report

This annual report covers the financial year between 2021 and 2022. This was the year that the Covid-19 lockdowns ended which enabled us to formulate the way that we provided support to the community and re-emerge with a new hope in this post-pandemic time.

During this year many of the Covid-19 pandemic restrictions ended. This enabled lots of our clients to be able to leave their homes, as the clinically vulnerable isolation requirements were lifted. We knew that we would see an increase in activity, but also knew that this would not necessarily enable us to meet all targets from our statutory funders.

Our co-managers Karen Barber and Vanessa Ledgister needed to work with our funders to mitigate the pressure that the team would experience when trying to deliver our performance indicators as Covid-19 was still prevalent in the community. This could only be done through our quarterly reports and meetings, ensuring that both our NHS grant and Council contract were delivered in a satisfactory way as agreed by our commissioners.

Within our restricted funding, both our South West London Clinical Commissioning Group (CCG) grant and our Croydon Council contract were given allowances for the many changes that happened during the year. Considerations were made for the ability to go out into the community and also into people's homes. This enabled our team to deliver a service that, not only we could be proud of, but both statutory organisations were happy with.

Our biggest challenge this year was resuming the community surgeries. Although the year began without all of these operational, we were eventually able to reopen all venues with the exception of two. Our South Norwood location had moved due to the pandemic. The new location proved to be in a difficult setting for our clients to get to and a change to the day that we could have held our surgery there would have had a huge impact on the team, so we had to decline. Our Thornton Heath community surgery had been completely closed due to the pandemic, so we had to find a new location. We moved to the Thornton Heath Salvation Army. The South West London CCG understood the changes and the access to clients across all localities.

The community surgery schedule changed from all community surgeries being held monthly, to only two continuing on a monthly basis. All other surgeries varied from either quarterly or twice quarterly. This decision was made in response to the increase in rent that we received from all venues. The highest increase was at £50 for each session. There was a further impact on the team as we continued to operate by appointment only; this required the team to book clients in to the surgeries during their administration days and was, and continues to be, time consuming.

Thankfully we were able to support our reduction in community surgeries with our other outreach activities that included our attendance at Sanderstead Community Day and presentations at the BME Forum and Croydon Vision's Dual Sensory Day.

Our contract with Croydon Council was renewed for a further 12 months to provide the assistive equipment service.

The grant with the South West London Clinical Commissioning Group (SWLCCG) was renewed for 12 months to provide hearing aid after care and initial hearing tests. We were also able to receive an inflationary uplift.

We are in a continued dialogue with both Croydon Council and South West London Clinical Commissioning Group with regards to the funding for 2022/2023.

Our performance indicators are as follows.

Activity Plan 2021/2022	Annual Total	2020/21 Totals
Number of Services provided	3330	3101
Number of Services Provided at The Centre	2069	2449
Number of Services Provided at Open Surgeries	600	191
New Clients	112	63
Hearing Screenings	10	0
Home Visits	466	227
Re-tubing	1125	598

Our increased performance in providing services was due to the tireless work of the team. These figures in some instances are better than before the pandemic due to the changes in the way that we work that allows us to showcase our productivity. We can only expect these figures to continue to rise.

We were overjoyed to have employed Julie Sayer in February 2022 as a Community Hearing Clinician. Julie has been a fantastic addition to the team and is able to boost our home visit work.

All staff underwent a several months of refresher training during this year. We introduced a new training matrix to list all training for staff and volunteers. The matrix enables us to prove to our funders that we are working within the guidance of Safeguarding for both children and adults. We also added Ethnicity and Diversity training as well as Unconscious Bias to strengthen the way we work in our diverse borough.

There have been no serious incidents during the year in question, therefore we have not been required to file any reports with Charity Commission.

It should be noted that three members of staff are enrolled under the Government Auto Enrolment Pensions Scheme.

We thank Croydon Council and the South West London CCG for their continuing support. Special thanks also go to the following organisations who have given donations in support of the Charity;

Ros Harding Trust
Waitrose Community Services

Selsdon Baptist Church

We are also extremely grateful to the families and clients that have donated, or continue to donate, money and for the monies given "in memoriam". These bequests and donations will be allocated for spending on new and advanced equipment, office refurbishment, staff training and additional staffing costs.

The Trustees would like to give their continuing support and a big thank you to all of the staff. Due to the changes in the way that we work, namely working from home, we have been unable to welcome back our volunteers but we would like to thank them for their support during this time.

This is what makes Croydon Hearing such a continuing success.



Mary Saunders

Trustee
Croydon Hearing Resource Centre

26th October 2022

Independent examiner's report to the trustees of Croydon Hearing Resource Centre

I report on the accounts of the Croydon Hearing Resource Centre for the year ended 31st March 2022, which are set out on pages FS 1 to FS 5.

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts in accordance with the requirements of Companies Act 2006 ('the 2006 Act'). The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

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 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

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.

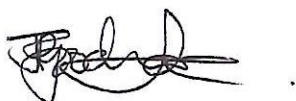
Independent examiner's statement

In connection with my examination, I can confirm that no material matters have come to my attention which gives me reasonable cause to believe that, in any material respect:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the accounts did not accord with such records; or
- the accounts did not comply with relevant accounting requirements of section 396 of the Companies Act 2006; or
- the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)]

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in respect of this report in order to enable proper understanding of the accounts to be reached.

Joanna Goodridge MICB
JG & Associates
Marco Polo House
3-5 Lansdowne Road
Croydon
CR0 2BX



24th October 2022

CROYDON HEARING RESOURCE CENTRE

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31ST MARCH 2022

	Notes	General Fund £	Restricted Funds £	Total Funds £	2021 £
Income and Expenditure					
Incoming Resources					
Fundraising, Legacies and Donations					
Covenants		-	-	-	-
Christmas Draw		1,348	-	1,348	1,267
Donations		7,787	-	7,787	5,163
Subscriptions from Members		7,415	-	7,415	6,210
Gift Aid		60	-	60	3,544
Miscellaneous Income		1,750	-	1,750	3,606
Charitable Activities					
London Borough of Croydon		-	62,422	62,422	62,423
Croydon NHS CCG		-	45,896	45,896	44,646
Bothwell Charitable Trust		-	-	-	-
Ros Harding Trust		-	2,000	2,000	500
Covid 19 Response		-	-	-	3,800
Investment Income					
Interest received		13	-	13	132
Total Income		18,373	110,318	128,691	131,291
Resources Expended					
Direct Charitable Expenditure	5	-	95,789	95,789	96,612
Management and Administration of the Charity	6	44,794	601	45,395	45,913
Total Expenditure		44,794	96,390	141,184	142,525
Net incoming resources before transfers		(26,421)	13,928	(12,493)	(11,234)
Transfers between funds		-	-	-	-
Net movement in funds		-	-	-	-
Reconciliation of funds:					
Net incoming resources for the year		(26,421)	13,928	(12,493)	(11,234)
Fund balances brought forward at 1st April 2021		132,084	38,783	170,867	182,101
Fund balances carried forward at 31st March 2022		<u>105,663</u>	<u>52,711</u>	<u>158,374</u>	<u>170,867</u>

CROYDON HEARING RESOURCE CENTRE

INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31ST MARCH 2022

INCOME	<i>Notes</i>	2022 £	2021 £
Donations and Legacies		18,360	19,790
Charitable Activities		110,318	111,369
Investment Income		13	132
Total Income		<u>128,691</u>	<u>131,291</u>
 EXPENDITURE			
Salaries and Other Direct Charitable Expenditure	5	95,789	96,612
Administrative Expenses	6	45,395	45,913
Total Expenditure		<u>141,184</u>	<u>142,525</u>
 NET INCOME/(EXPENDITURE) FOR THE YEAR		<u><u>(12,493)</u></u>	<u><u>(11,234)</u></u>

CROYDON HEARING RESOURCE CENTRE

BALANCE SHEET

AS AT 31ST MARCH 2022

	Notes	£	2022 £	£	2021 £
FIXED ASSETS	2				
Office Equipment at cost			-		-
Less : Grants Received			-		-
			<u>-</u>		<u>-</u>
CURRENT ASSETS					
Debtors	5	70,072		7,741	
Prepayments	5	-		3,104	
Cash at bank and in hand		91,579		172,276	
		<u>161,651</u>		<u>183,121</u>	
CREDITORS : amounts falling due within one year	6	3,276		1,020	
NET CURRENT ASSETS			158,375		182,101
NET ASSETS			<u>158,375</u>		<u>182,101</u>
FUNDS AND RESERVES					
General Fund			105,663		132,084
Restricted Funds			52,711		38,783
	7		<u>158,374</u>		<u>170,867</u>

For the year ended 31 March 2022 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies. The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006. The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

Approved by the board of directors on 26 October 2022 and signed on their behalf by:



Mary Saunders
Director

CROYDON HEARING RESOURCE CENTRE

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST MARCH 2022

1. ACCOUNTING POLICIES

Basis of Accounting

The accounts (financial statements) have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (second edition) - ("Charities SORP (FRS102)), the financial reporting standard applicable in the UK and Republic of Ireland (FRS102), the Charities Act 2011 and the Companies Act 2006.

The Company meets the definition of a public benefit entity under FRS 102

The accounts are prepared in sterling which is the functional currency of the charity.

2 Going Concern

In preparing these financial statements the Directors have reviewed future cash flow forecasts and budgets and consider that future activities of the Company will generate sufficient cash to allow the Company to continue to operate for the foreseeable future. Having carefully considered the Company's financial plans and position, including the impact of Covid-19, the Directors are confident in the Company's ability to meet its targets. For this reason, they continue to adopt the going concern basis of accounting.

3 Taxation

The company, being a registered charity would be generally exempt from corporation tax and income tax, and therefore no provision for tax has been made in these accounts. It is not exempt from Value Added Tax, and irrecoverable VAT is therefore included in the cost of those items to which it relates.

4 Fixed Assets

Equipment is depreciated at rates to write off the cost over the useful life of each asset.

FIXED ASSETS

	Office Equipment
Cost	
At 1 April 2021	£
Additions/(Disposals)	-
At 31 March 2022	-
Depreciation	
At 1 April 2021	-
Charge for the year	-
At 31 March 2022	-
Written down amount	
At 31 March 2021	-
At 31 March 2022	-

5 Income and Expenditure

Income and expenditure is included in the financial statements on an accruals basis.

Income is recognised when the charity is entitled to it, the amount can be reliably measured and receipt is probable.

Expenditure is allocated to expense headings either on a direct cost basis, or apportioned according to management estimates of time spent or space occupied, as appropriate.

DIRECT CHARITABLE EXPENDITURE

	General Fund	Restricted Funds	Total Funds	2021
	£	£	£	£
Salaries and National Insurance	-	92,491	92,491	94,842
Environmental & Hearing Aid Equipment	-	1,524	1,524	1,195
Travelling Expenses & hire of halls	-	1,774	1,774	575
Training	-	-	-	3,084
	-	95,789	95,789	96,612

CROYDON HEARING RESOURCE CENTRE

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST MARCH 2022

6 MANAGEMENT AND ADMINISTRATION OF THE CHARITY

	General Fund	Restricted Fund	Total Funds	2021
	£	£	£	£
Office Rent	18,000	-	18,000	18,000
Office Equipment Rentals	9,819	-	9,819	7,190
Printing and Stationery	359	-	359	440
Telephone	8,457	156	8,613	8,503
Postage	993	-	993	817
Insurance	2,015	-	2,015	2,319
Building Maintenance	3,195	-	3,195	2,440
Trustees' Expenses	-	-	-	-
Advertising and Publicity	471	-	471	-
Training	-	-	-	2,452
AGM expenses	13	-	13	313
Independent Examination	450	-	450	900
Legal Fees	-	-	-	-
Other	1,022	445	1,467	2,539
	<u>44,794</u>	<u>601</u>	<u>45,395</u>	<u>45,913</u>

No director received any remuneration in the year.

7

DEBTORS:

	2022	2021
	£	£
Disability Croydon	-	600
Croydon Council	62,423	-
SW London NHS CCG	7,649	7,441
	<u>70,072</u>	<u>8,041</u>

8

PREPAYMENTS:

	2022	2021
	£	£
Prepayments	-	20

9

CREDITORS: Amounts Falling Due Within One Year

	2022	2021
	£	£
Membership advances	1,120	275
Independent Examination	450	450
Ros Harding Trust	1,500	-
Other Creditors	206	455
	<u>3,276</u>	<u>1,180</u>

10

FUNDS AND RESERVES

	2022	2021
	£	£
Income and Expenditure Account:		
Opening reserves at 1 April 2021	170,867	182,101
Profit/(Deficit) for the year	(12,493)	(11,234)
Balance Carried Forward at 31 March 2022	<u>158,374</u>	<u>170,867</u>

CROYDON HEARING RESOURCE CENTRE

TRUSTEES' REPORT

The Trustees present their report of Croydon Hearing Resource Centre for the year ending 31 March 2022.

1 Legal and administrative information

The company was incorporated on 12 June 2000 as a company limited by guarantee (registered number 04015700) and is registered as a charity with the Charity Commission (number 1081376). The affairs of the company are governed by its Memorandum and Articles of Association. The liability of the members in the event of the company being wound up is limited to a sum not exceeding £10 for each member. On 1 October 2000 the company took over the work being carried out by the charity "Croydon Hard of Hearing Project" together with its assets and liabilities and staff employment contracts.

Those who served as Trustees at any time during the year were:

<u>Name</u>	<u>Appointed</u>	<u>Retired</u>
Mary Saunders	25 June 2012	-
Sandra Worrall	13 June 2013	-
Peter Brown	28 June 2016	-
David Rose	17 November 2020	-

The registered office of the company and the place from which it carries out its work is:

19 Stafford Road, Croydon, Surrey CR0 4NG

Organisations appointed to advise and assist the company are:

Bankers: Barclays Bank PLC 1 North End, Croydon CR9 1RN

2 Developments, activities and achievements during the year

See "Trustees' Annual Report"

CROYDON HEARING RESOURCE CENTRE

TRUSTEES' REPORT

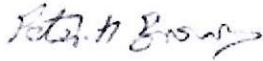
1 Directors' Responsibilities

Company Law requires the directors to prepare accounts for each financial year, which give a true and fair view of the state of affairs of the company and of the profit or loss of the company for that period. In preparing those accounts the directors are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- Follow applicable accounting standards, subject to any material departures disclosed and explained in the accounts;
- Prepare the accounts on a going concern basis unless it is inappropriate to presume that the company will continue in business.

The directors are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the company and to enable them to ensure that the accounts comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the directors



Peter Brown
(Chairman)

Approved by the directors on 26 October 2021

Registered Office;

Croydon Hearing Resource Centre
Stafford House
19 Stafford Road
Waddon
Croydon
CR0 4NG

Telephone: 020 8686 0049

Email Address: hello@croydonhearing.org.uk

Website: www.croydonhearing.org.uk

In partnership with:

CROYDON
www.croydon.gov.uk

NHS

Delivering an integrated care system.

CROYDON

HEARING
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Accounts

CROYDON

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Charity for hearing loss

**Croydon Hearing Resource Centre
(CHRC)**

Stafford House, 19 Stafford Road, Croydon, CR0 4NG

Annual Report
&
Financial Statements
2020—2021

Registered Charity No. 1081376

Private company limited by guarantee in England
Registered No. 4015700

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Aims and Objectives

Aims

The aims of the organisation are to offer on-going practical and emotional support to the clients and their families with the hope that the positive services we provide will restore their self-confidence and enable them to return to live as normal a life as possible. We also aim to encourage self-worth and the right to retain independence.

Objectives

The objectives of the charity are:

- The relief of persons suffering from hearing sensory loss, in particular but not so as to limit the generality of the forgoing.
- Give help and support to sufferers from hearing sensory loss, whether or not they are members of the Charity and provide advice and support to their families of such sufferers.
- Provide information likely to benefit those suffering from a hearing sensory loss
- Encourage the employment of those suffering from a hearing sensory loss.
- Educate the general public as to the needs of those with a hearing sensory loss.
- Provide meeting places for social, educational and recreational purposes.
- Co-operate with the Local Authority and Area Health Authority and other statutory and voluntary services in the provision of information and services for those suffering from a hearing sensory loss and to make and accept referrals relating to such persons to and from the Local Authority, Area Health Authority and other statutory services.
- Advise members of the Charity and persons eligible for membership and their families regarding pensions, disability awards and employment.

Chair's Annual Report 2020/21

This annual report covers the financial year between 2020 and 2021. This year was a completely new experience because of the Covid 19 pandemic, not just for us, but for the whole world. Despite the difficulties the Croydon Hearing Resource Centre did its best to provide a service to the hearing impaired residents of Croydon throughout the lockdowns and the restricted physical access to people in these challenging times.

We have been very lucky in that the Co-Managers, Vanessa Ledgister and Karen Barber, guided the charity through all the lockdowns to the gradual opening up of the services again. On the positive side it has forced us to look hard at how the Charity should proceed in the future. This included new work practices with regard to the clients and accommodating the change from an office based service to hybrid working.

The Charity had a number of staff changes during this year. One of our main clinicians, Frances Boyd, left us in May 2020 to pursue a life in Dorset. She had been with us for 12 years and provided a major part of our home visit service. She will be missed for her methodical thoughts and her caring, friendly manner.

We knew that Stuart Coverman, Equipment Officer, retired on 31st March 2020. As we had not found a replacement before his retirement he was kind enough to stay on until a replacement was found and trained, passing on his expertise to allow a smooth hand-over of the service. We were very lucky to employ Paul Carpenter in September 2020 and he has proved to be an excellent choice to maintain this essential service. As this service is based on home visits it wasn't possible to visit peoples' houses during the lockdowns but we maintained a telephone, doorstep and video conferencing service while taking advice from Croydon Council and Government Guidelines regarding home visits.

Unfortunately the Community Surgeries were the main casualties of the pandemic. Our challenges were following the Government's instruction of maintaining social distance, as well as the fact that the venues we were using were mainly run by local charities who had been closed for the whole year. This measure was to protect the vulnerable and, as the vast majority of our clients are elderly, we have been very mindful to maintain our support without getting close to our clients. Thanks to the co-operation of local venues we did manage to provide a limited surgery service at the Methodist Church, Shirley and at the Selsdon Centre for the Retired.

The staff underwent training through Tracy James Audiology to provide a recognised certificate for basic audiology, tympanometry and otoscopy. This was delayed from 2019 because of the changing staff and later the difficulties with the pandemic.

Our contract with Croydon Council was renewed for a further 12 months to provide the assistive equipment service.

The grant with the South West London Clinical Commissioning Group (SWLCCG) was renewed for 12 months to provide hearing aid after care and initial hearing tests.

We are in a continued dialogue with both Croydon Council and South West London Clinical Commissioning Group with regards to the funding for 2021/2022.

Our performance indicators are as follows.

Activity Plan 2020/2021	Annual Total	2019/20 Totals
Number of Services provided	3101	2470
Number of Services Provided at The Centre	2449	692
Number of Services Provided at Open Surgeries	191	1778
New Clients	63	266
Hearing Screenings	0	70
Home Visits	227	450
Re-tubing	598	2031
Hearing Aid Counselling through our intervention	7	****

The adaptations to the way that we were working are reflected clearly in our figures. Our increased performance in providing services was due to us working from home, and the decrease can be seen in the practical support that we were unable to provide whilst we were following the government guidance.

We thank Croydon Council and South West London CCG for their continuing support. Special thanks also go to the following organisations who have given donations in support of the Charity;

Ros Harding Trust
The Bothwell Trust
Waitrose Community Services

Selsdon Baptist Church
Covid 19 Response

We are also extremely grateful to families and clients that have donated or continue to donate money and monies given "in memoriam". These bequests and donations will be allocated for spending on new and advanced equipment, office refurbishment, staff training and additional staffing costs.

It should be noted that two members of staff are enrolled under the Government Auto Enrolment Pensions Scheme

The Trustees would like to give their continuing support and a big thank you to all of the staff. Because of the change in our charity work practices we were unable to welcome back our volunteers but we would like to thank them for their support during this time. This is what makes Croydon Hearing such a continuing success.

This report is later than anticipated due to the affects of the Covid-19 pandemic and the Government 'lockdown' introduced on 23rd March 2020. All face to face contact with our clients and home visits had to stop and all staff and volunteers were confined to their homes. However, due to the upgrading of our computer and technology systems over the years we have been able to access data from home and kept in contact with our clients by telephone or video conferencing enabling our staff to continue to support the hearing loss community of Croydon.

We hope that as we continue to emerge from the pandemic, with the support of the Covid 19 vaccination scheme, we will be able to provide a fuller service in the community. We were able to adapt our services early on during the spread of this global virus and we will continue to use those various technologies to provide our services in alternative ways. We are very much looking forward to having more of a physical presence in the community again once again.



Peter Brown
Chair of Trustees
Croydon Hearing Resource Centre

August 2021

What Croydon Hearing currently provides in the community

**CHRC is a proactive organisation providing services for people with a hearing loss and people with a dual sensory loss, primarily for older people but not exclusively;
Equipment assessments for deaf adults and children**

Provision of practical support, information and advice

Working links with other voluntary sector and statutory organisations for primary and secondary needs

CHRC is a voluntary sector service providing direct support to people with a hearing loss for over 38 years and work closely with Croydon Social Services Sensory Impairment Team, Croydon University Hospital Hearing Centre and supporting Health Care Workers in the community by:-

- Providing information and actual support to people using hearing aids by giving basic maintenance, re-tubing, supply of batteries, and ensuring hearing aids are worn correctly. This service is provided from our Centre in Croydon, from local 'open surgeries' which we organise across the Borough and with home visits.
- Performing hearing screenings, on home visits, at Croydon Vision or at CHRC Centre's soundproof room. We also support older people who have additional needs, by arranging joint work and visits with Occupational Therapists for Older People, Croydon Vision caring for deafblind, or refer users to Croydon University Hospital Hearing Centre. This now also includes the Personal Independent coordinators (PICS).
- Providing counselling/insertion practice, referred from Croydon University Hospital Hearing Centre and as we identify clients struggling.
- Identifying directly and taking referrals from other organisations to encourage isolated people to attend independent Social Support Groups where appropriate enabling them to cope better with a hearing loss and to maintain their independence in the community.
- Providing assessments for environmental equipment on loan from Social Services; giving information, advice and support for people and their families.
- Facilitating hiring equipment, communicators and listening devices to people who need additional support and/or because hearing aids are not suitable for them.
- Maintaining a display of equipment at the Centre where potential users can see and try out equipment which is not available on loan from either Social Services or the NHS.
- Acting as a conduit for Hearing LINK, Eastbourne, a national organisation supporting Deafened people and the Croydon Deaf Children's Society.
- Supporting Deaf Awareness Week at the beginning of May each year.
- Offering advice on Deaf Awareness Training for carers and residential/nursing homes on a self-financing basis.
- Promoting issues regarding hearing impairment at all levels through society and to commercial and statutory institutions.
- Providing leaflets on the services we provide in English, Gujarati and Tamil and in 16 point for people with a visual impairment.
- Accessing black and minority ethnic groups through the community and home visits to provide information and practical support as above.
- Remaining active with a number of Croydon Partnerships, The Croydon Disability Forum, and a member of the Croydon Charities Service Delivery Group (CCSDG).
- Maintaining strong links with a number of individual and umbrella voluntary organisations in the Borough where we actively look for new clients for the above services and can promote the issues relevant to all people with a hearing loss regardless of their age.

CROYDON HEARING RESOURCE CENTRE

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31ST MARCH 2021

	<i>Notes</i>	General Fund £	Restricted Funds £	Total Funds £	2020 £
Income and Expenditure					
Incoming Resources					
Fundraising, Legacies and Donations					
Covenants		-	-	-	60,652
Christmas Draw		1,267	-	1,267	810
Donations		5,163	-	5,163	5,369
Subscriptions from Members		6,210	-	6,210	7,850
Gift Aid		3,544	-	3,544	-
Miscellaneous Income		3,606	-	3,606	3,650
Charitable Activities					
London Borough of Croydon		-	62,423	62,423	64,817
Croydon NHS CCG		-	44,846	44,846	44,646
Bothwell Charitable Trust		-	-	-	5,000
Ros Harding Trust		-	500	500	2,000
Covid 19 Response		-	3,800	3,800	-
Investment Income					
Interest received		132	-	132	483
Total Income		19,922	111,369	131,291	195,277
Resources Expended					
Direct Charitable Expenditure	5	0	96,612	96,612	109,466
Management and Administration of the Charity	6	41,179	4,734	45,913	51,478
Total Expenditure		41,179	101,346	142,525	160,944
Net incoming resources before transfers		(21,257)	10,023	(11,234)	34,333
Transfers between funds		-	-	-	-
Net movement in funds		-	-	-	-
Reconciliation of funds:					
Net incoming resources for the year		(21,257)	10,023	(11,234)	34,333
Fund balances brought forward at 1st April 2020		153,341	28,760	182,101	147,768
Fund balances carried forward at 31st March 2021		132,084	38,783	170,867	182,101

CROYDON HEARING RESOURCE CENTRE

INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31ST MARCH 2021

INCOME	<i>Notes</i>	2021 £	2020 £
Donations and Legacies		19,790	83,331
Charitable Activities		111,369	111,463
Investment Income		<u>132</u>	<u>483</u>
Total Income		131,291	195,277
 EXPENDITURE			
Salaries and Other Direct Charitable Expenditure	5	96,612	109,466
Administrative Expenses	6	<u>45,913</u>	<u>51,478</u>
Total Expenditure		142,525	160,944
 NET INCOME/(EXPENDITURE) FOR THE YEAR		<u>(11,234)</u>	<u>34,333</u>

CROYDON HEARING RESOURCE CENTRE**BALANCE SHEET****AS AT 31ST MARCH 2021**

	Notes	£	2021 £	£	2020 £
FIXED ASSETS	2				
Office Equipment at cost			-		-
Less : Grants Received			<u>-</u>		<u>-</u>
CURRENT ASSETS					
Sundry debtors & prepayments	5	8,061		10,845	
Cash at bank and in hand		<u>163,986</u>		<u>172,276</u>	
		<u>172,047</u>		<u>183,121</u>	
CREDITORS : amounts falling due within one year	6	<u>1,180</u>		<u>1,470</u>	
NET CURRENT ASSETS			170,867		181,651
NET ASSETS			<u>170,867</u>		<u>181,651</u>
FUNDS AND RESERVES					
General Fund			132,084		153,341
Restricted Funds			<u>38,783</u>		<u>28,760</u>
	7		<u>170,867</u>		<u>182,101</u>

For the year ended 31 March 2021 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies. The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006. The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

Approved by the board of directors on 13 October 2021 and signed on their behalf by:


.....
Mary Saunders
(Trustee)

CROYDON HEARING RESOURCE CENTRE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2021

1. ACCOUNTING POLICIES

Basis of Accounting

The accounts (financial statements) have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (second edition) - ("Charities SORP (FRS102)), the financial reporting standard applicable in the UK and Republic of Ireland (FRS102), the Charities Act 2011 and the Companies Act 2006.

The Company meets the definition of a public benefit entity under FRS 102

The accounts are prepared in sterling which is the functional currency of the charity.

2 Going Concern

In preparing these financial statements the Directors have reviewed future cash flow forecasts and budgets and consider that future activities of the Company will generate sufficient cash to allow the Company to continue to operate for the foreseeable future. Having carefully considered the Company's financial plans and position, including the impact of Covid-19, the Directors are confident in the Company's ability to meet its targets. For this reason, they continue to adopt the going concern basis of accounting.

3 Taxation

The company, being a registered charity would be generally exempt from corporation tax and income tax, and therefore no provision for tax has been made in these accounts. It is not exempt from Value Added Tax, and irrecoverable VAT is therefore included in the cost of those items to which it relates.

4 Fixed Assets

Equipment is depreciated at rates to write off the cost over the useful life of each asset.

FIXED ASSETS

	Office Equipment
Cost	£
At 1 April 2020	-
Additions/(Disposals)	-
At 31 March 2021	-
Depreciation	
At 1 April 2020	-
Charge for the year	-
At 31 March 2021	-
Written down amount	
At 31 March 2020	-
At 31 March 2021	-

5 Income and Expenditure

Income and expenditure is included in the financial statements on an accruals basis.

Income is recognised when the charity is entitled to it, the amount can be reliably measured and receipt is probable.

Expenditure is allocated to expense headings either on a direct cost basis, or apportioned according to management estimates of time spent or space occupied, as appropriate.

DIRECT CHARITABLE EXPENDITURE

	General Fund	Restricted Funds	Total Funds	2020
	£	£	£	£
Salaries and National Insurance	-	94,842	94,842	101,454
Environmental & Hearing Aid Equipment	-	1,195	1,195	8,181
Travelling Expenses & hire of halls	-	575	575	1,831
Training	-	3,084	3,084	-
	-	99,612	99,612	109,466

CROYDON HEARING RESOURCE CENTRE

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST MARCH 2021

6 MANAGEMENT AND ADMINISTRATION OF THE CHARITY

	General Fund	Restricted Fund	Total Funds	2020
	£	£	£	£
Office Rent	18,000	-	18,000	22,430
Office Equipment Rentals	7,190	-	7,190	7,272
Printing and Stationery	440	-	440	983
Telephone	7,762	741	8,503	8,275
Postage	817	-	817	954
Insurance	2,319	-	2,319	2,293
Building Maintenance	2,440	-	2,440	4,784
Trustees' Expenses	-	-	-	-
Advertising and Publicity	-	-	-	100
Training	-	2,452	2,452	-
AGM expenses	313	-	313	290
Independent Examination	900	-	900	450
Legal Fees	-	-	-	-
Other	998	1,541	2,539	3,647
	<u>41,179</u>	<u>4,734</u>	<u>45,913</u>	<u>51,478</u>

No director received any remuneration in the year.

7

DEBTORS:

	2021	2020
	£	£
Disability Croydon	600	300
SW London NHS CCG	7,441	7,441
	<u>8,041</u>	<u>7,741</u>

8

PREPAYMENTS:

	2021	2020
	£	£
Prepayments	20	3,104

9

CREDITORS: Amounts Falling Due Within One Year

	2021	2020
	£	£
Membership advances	275	375
Independent Examination	450	450
Other Creditors	455	195
	<u>1,180</u>	<u>1,020</u>

10

FUNDS AND RESERVES

	2021	2020
	£	£
Income and Expenditure Account:		
Opening reserves at 1 April 2020	182,101	147,768
Profit/(Deficit) for the year	(10,484)	34,333
Balance Carried Forward at 31 March 2021	<u>171,617</u>	<u>182,101</u>

CROYDON HEARING RESOURCE CENTRE

TRUSTEES' REPORT

The Trustees present their report of Croydon Hearing Resource Centre for the year ending 31 March 2020.

1 Legal and administrative information

The company was incorporated on 12 June 2000 as a company limited by guarantee (registered number 04015700) and is registered as a charity with the Charity Commission (number 1081376). The affairs of the company are governed by its Memorandum and Articles of Association. The liability of the members in the event of the company being wound up is limited to a sum not exceeding £10 for each member. On 1 October 2000 the company took over the work being carried out by the charity "Croydon Hard of Hearing Project" together with its assets and liabilities and staff employment contracts.

Those who served as Trustees at any time during the year were:

<u>Name</u>	<u>Appointed</u>	<u>Retired</u>
Mary Saunders	25 June 2012	-
Sandra Worrall	13 June 2013	-
Peter Brown	28 June 2016	-
Dermot McLellan	8 August 2018	19 August 2020
David Rose	17 November 2020	-

The registered office of the company and the place from which it carries out its work is:

19 Stafford Road, Croydon, Surrey CR0 4NG

Organisations appointed to advise and assist the company are:

Bankers: Barclays Bank PLC 1 North End, Croydon CR9 1RN

2 Developments, activities and achievements during the year

See "Trustees' Annual Report"

CROYDON HEARING RESOURCE CENTRE

TRUSTEES' REPORT

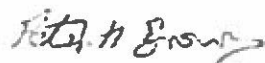
3 Directors' Responsibilities

Company Law requires the directors to prepare accounts for each financial year, which give a true and fair view of the state of affairs of the company and of the profit or loss of the company for that period. In preparing those accounts the directors are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- Follow applicable accounting standards, subject to any material departures disclosed and explained in the accounts;
- Prepare the accounts on a going concern basis unless it is inappropriate to presume that the company will continue in business.

The directors are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the company and to enable them to ensure that the accounts comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the directors



Peter Brown
(Chairman)

Approved by the directors on 13 October 2021

Independent examiner's report to the trustees of Croydon Hearing Resource Centre

I report on the accounts of the Croydon Hearing Resource Centre for the year ended 31st March 2021, which are set out on pages FS 1 to FS 5.

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the 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 2011 Act) and that an independent examination is needed.

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 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

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, I can confirm that no material matters have come to my attention which gives me reasonable cause to believe that, in any material respect:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the accounts did not accord with such records; or
- the accounts did not comply with relevant accounting requirements of section 396 of the Companies Act 2006; or
- the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)]

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in respect of this report in order to enable proper understanding of the accounts to be reached.

Joanna Goodridge MICB
JG & Associates
Marco Polo House
3-5 Lansdowne Road
Croydon
CR0 2BX



23rd September 2021

Registered Office;

Croydon Hearing Resource Centre
Stafford House
19 Stafford Road
Waddon
Croydon
CR0 4NG

Telephone: 020 8686 0049

Email Address: hello@croydonhearing.org.uk

Website: www.croydonhearing.org.uk

In partnership with:

CROYDON
www.croydon.gov.uk

NHS

Delivering an integrated care system.

CROYDON
HEARING
Charity for hearing loss

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