

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		99,373	-	99,373	123,530

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

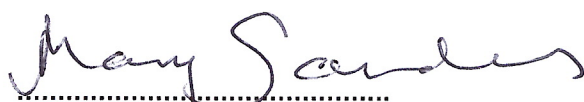
BALANCE SHEET

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		<u>105,830</u>		<u>126,308</u>	
		<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		<u>1,616</u>	<u>1,600</u>
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	<u>37,426</u>	<u>38,077</u>
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