

CROYDON NEIGHBOURHOOD CARE ASSOCIATION

England & Wales · Charity number 1084451

Details

Other names C.N.C.A., CROYDON NEIGHBOURHOOD CARE

Status Registered

Legal form Charitable company

Company number [04114552](#)

Registered 2001-01-10

Register [View on the Charity Commission register](#)

Contact

Address Croydon Neighbourhood Care
Association
Davidson Lodge
Freemasons Road
Croydon
CR06PD

Phone 02086621000

Email info@cnca.org.uk

Website <http://www.cnca.org.uk/index.html>

Activities

Objects: TO ACT FOR THE RELIEF OF PERSONS IN NEED AND FOR SUCH OTHER CHARITABLE PURPOSES FOR THE BENEFIT OF THE INHABITANTS OF THE LONDON BOROUGH OF CROYDON AS THE CHARITY SHALL FROM TIME TO TIME DECIDE AND DO ALL SUCH THINGS AS ARE INCIDENTAL OR CONDUCTIVE TO THE ATTAINMENT OF THAT OBJECT.

Activities: To promote, support and develop local neighbourhood care schemes within the London Borough of Croydon for the relief of isolated and vulnerable individuals within the community.

Classification

- **How:** Provides Advocacy/advice/information, Acts As An Umbrella Or Resource Body, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training
- **Who:** Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, Other Defined Groups

Geography

- **Area of benefit:** CROYDON
- Croydon

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£18,246	£108,043	-	-
2024-03-31	£224,324	£152,712	-	-
2023-03-31	£262,399	£229,835	-	-
2022-03-31	£178,335	£143,880	-	-
2021-03-31	£203,170	£163,159	-	-

Trustees

Name	Role	Appointed
GERALDINE OZAH	Chair	2013-02-05
ALAN FREDERICK MILLS		2017-04-11
Angela Green		2017-04-11
BRIAN LONGMAN		
CHRIS WARING		
NORMAN DANIEL TILL		
RICHARD WRAGG		2017-04-11
Ray Hardy		2017-04-11

CROYDON NEIGHBOURHOOD CARE ASSOCIATION

England & Wales - Charity number 1084451

Accounts

Company Number: 4114552
Charity Number 1084451

Croydon Neighbourhood Care Association

A REGISTERED CHARITY AND
A COMPANY LIMITED BY GUARANTEE

REPORT AND FINANCIAL STATEMENTS

For the year ended 31 March 2024

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Reference and Administrative Information

Directors and Trustees

The directors and trustees in office from 1 April 2023 to 31 March 2024 were:

Geraldine Ozah
Alan Mills
Norman Till
Christine Waring
Brian Longman
Richard Wragg
Angela Green
Ray Hardy

Registered Office & Principal Office

Central Hall
Davidson Lodge
Freemasons Road
Croydon
CR0 6PD

Bankers

CAF Bank Ltd
25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ

Independent Examiner

Adrian Beckett

Charity Number

1084451

Company Registration Number

4114552

Trustees' Annual Report

For the year period 1 April 2023 to 31 March 2024

The Trustees present their annual report on the affairs of the Charity, together with the financial statements for the period 1 April 2023 to 31 March 2024. The financial statements have been prepared in accordance with the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities in preparing their accounts in accordance with FRS102 and the requirements of the Companies Act 2006 and the Charities Act 2011.

Principal Activity

The charity is constituted as a company limited by guarantee ("CNCA"), and is therefore governed by a Memorandum and Articles of Association.

The objects of the Association, as set out in the Memorandum of Association of CNCA, are "to act for the relief of persons in need and for such other charitable purposes for the benefit of the inhabitants of the London Borough of Croydon as the charity shall from time to time decide and to do all such things as are incidental or conducive to the attainment of that object".

Public Benefits

Core activity

The principal object of CNCA is to promote, support and develop local neighbourhood care schemes within the London Borough of Croydon for the relief of isolated and vulnerable adults, supporting our Member Groups to continue to provide preventative services to the community, through best practice, training and development. CNCA also provides various related services for the same Member groups.

Other Services

CNCA has now for several years undertaken a Complex Befriending Service. This service complements the Neighbourhood Care schemes by provision of support to those unable to attend clubs due to age, frailty or illness. CNCA has provided the Befriending Service which is a hybrid service of home visits and telephone calls. These are for older people who are generally 80 years plus. This extends beyond clients to family members as well, many of the clients are at End of Life and we support them throughout this period. We work closely with many other VCS partners and across the Statutory services.

Since CNCA lost the commission from London Borough of Croydon at the end of March 2023 we have relied on our reserves to provide the services mentioned. The withdrawal of funding by London Borough of Croydon was entirely due their financial cut backs and no fault of CNCA. The Council continues to value the work that CNCA does.

Trustees' Annual Report For the year period 1 April 2023 to 31 March 2024

We are currently about to embark on distribution of the Government's Hardship fund which has been filtered down to us via the London Borough of Croydon. As this project is in its infancy more will become clear next year. CNCA have decided to involve our partner groups in this exercise and will recruit an additional member of staff on a short term contract to assist with administration. This fund will be shown in our accounts as a restricted fund.

We are members of the Local Community partnerships and attend and encourage our members to also become involved. This community initiative is part of the Healthy Communities Together project, and involves setting community plans for each of the 6 Localities across Croydon.

Alongside this we produce and circulate across the Borough a popular fortnightly Bulletin and Directory of our members and their services which is complemented on our website. We have Facebook, Instagram and Twitter accounts.

We have a number of volunteers who provide many hours of support each month. This is a value added support for the London Borough of Croydon, and complements the relatively small amount of funded work we undertake. We support groups with Policies and procedures, funding news and grants, writing bids for small grants and to be part of larger partnership pieces of work. We are assisted with funding to do this work by a grant from an anonymous donor through The Communities Aid Foundation. We also undertake smaller pieces of work; outings and parties for clients and Christmas bags and presents and small gifts and birthday cards, which are funded by grants from a variety of donors such as Relief In Need, The Frances Winham Trust, John Lewis and Waitrose and others.

Operational Performance

CNCA has had a major setback since withdrawal of funding by London Borough of Croydon. The Trustees and staff have drawn up plans to approach a number of Charities in order to supplement our income but we are currently challenged by our financial circumstances. The Trustees are constantly monitoring our financial plans but attempts to find a major source of funding have so far proved fruitless. The Trustees and staff of CNCA are committed to continuing their work.

The main achievements are:

- Actively supporting all the member organisations, including supporting trustees, providing information and advice, funding support and guidance as well as working on new initiatives and projects. Communication is key and with this in mind members have been regularly contacted by phone, email and the fortnightly information bulletins. We support groups with information, advice, funding applications and resources.

Trustees' Annual Report
For the year period 1 April 2023 to 31 March 2024

- Developing and extending its services in line with the changing needs of the older population of Croydon, especially in response to post Covid.
- Continually reviewing our services and conducting the necessary preparatory work to diversify the activities to meet changing needs.
- Hosting various multidisciplinary meetings and fostering partnership working within the third sector
- Providing information and training courses

Going Concern Review

The Trustees continue to assess the viability of CNCA and to ensure staff roles are regularly reviewed and amended to reflect the current needs of the Charity. They have reviewed the business plan, budget for the current year and the level of reserves as at the end of the previous financial year. Given all of these elements, they are satisfied that the Charity is a going concern for the coming year but beyond that the future is uncertain. The Trustees and staff are continually seeking additional sources of funding and other activities to seek to ensure that CNCA continues in the long term and its funding sources are diversified. If this is not successful, the trustees will take appropriate measures.

Financial Performance

CNCA has shown a surplus for the year of £71,612 (2023 – surplus of £32,792). In particular, the restricted activities showed a surplus of £69,687 (2023 – surplus of £32,564) and the unrestricted activities showed a surplus of £1,925 (2023 – surplus £228).

The designated reserves are detailed in the notes to the accounts and include a contingency reserve to cover core running costs for one month and a reserve to cover current statutory redundancy and notice costs of all staff.

The trustees consider the current level to be adequate to support the continuation of the current activities of CNCA.

Risk Management

The Trustees have actively examined all major financial risks and other operational and business risks faced by the charity, seeking to broaden its funding base for the future. As future funding is uncertain, the Trustees believe that they have established systems to mitigate the significant risks as far as possible.

Statement of Public Benefit

The trustees have paid due regard to the guidance on public benefit produced by the Charity Commission and are confident that the work of the Charity meets all the criteria for public benefit.

**Trustees' Annual Report
For the year period 1 April 2023 to 31 March 2024**

Trustees Responsibilities in relation to the financial statements

The Trustees are required by company law to prepare financial statements for each financial year, which give a true and fair view of the financial activities of the charity and its financial position at the end of the year. In preparing those statements the Trustees are required to:

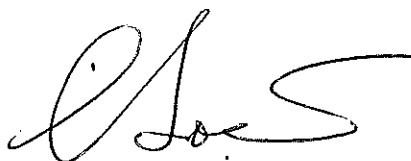
- a) select suitable accounting policies and apply them consistently
- b) make judgments and estimates that are reasonable and prudent
- c) state whether the policies adopted are in accordance with the Companies Act 2006 and with applicable accounting standards and statements of recommended practice, subject to any material departures disclosed and explained in the financial statements.
- d) Prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time, the financial position of the charity and enable them to ensure that the financial statements comply with S419(2) of the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approval

This report was approved by the Board and signed on its behalf by.

Signed for and on behalf of the Trustees and Directors



Gerrie Ozah (Chair)

Date: 10th December 2024

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CROYDON
NEIGHBOURHOOD CARE ASSOCIATION**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st March 2024. I have undertaken a full review of the Balance Sheet, Profit and Loss, Cash flow, Bank Reconciliations and the Invoice and Expenses processes of CNCA.

As the charity's trustees of the Company (who are also the directors of the company 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 for this year under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act").

I am confident that the reports are a full and fair reflection of the activities undertaken by CNCA for the period 1st April 2023 – 31st March 2024.

In carrying out my examination, I have followed the Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act).

I have completed my examination. I confirm that no material matters have come to my attention which gives me cause to believe that:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 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 Charities SORP (FRS102).

I have reviewed the fixed assets of which at the period end these have been fully written down within the balance sheet.

The bank reconciliations were reviewed as of the year end and there were no outstanding items to cause any concern – there were also a number of random checks performed on other periods of the year with a similar result. The invoices and expenses were randomly checked for adherence to the policies and processes and I can report no issues of concern. Accruals and prepayments were reviewed and again no cause for concern was noted. The reserves held I believe to be both prudent and proportional.

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.

Adrian Beckett
26th October 2024

Statement of Financial Activities**(incorporating Income and Expenditure Account)
For the year period 1 April 2023 to 31 March 2024**

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Total Funds 2023 £
Income from:					
Donations	2	1,723	5,525	7,248	2,260
Charitable Activities	4	-	209,211	209,211	260,083
Investments	3	2,566	-	2,566	887
Other Income		1,606	3,693	5,299	1,007
Total		5,895	218,429	224,324	264,238
Expenditure on:					
Raising funds		-	-	-	-
Charitable Activities	5	3,970	148,742	152,712	231,445
Total		3,970	148,742	152,712	231,445
Net Income / (expenditure)		1,925	69,687	71,612	32,792
Transfers between funds		-	-	-	-
Net movement in funds		1,925	69,687	71,612	32,792
Total Funds brought forward		109,676	170,537	280,214	247,421
Total Funds carried forward		111,601	240,224	351,827	280,214

Balance Sheet

As at 31 March 2024

	Note	2024		2023	
		£	£	£	£
FIXED ASSETS					
Tangible Assets:	9		-		-
CURRENT ASSETS:					
Cash at bank and in hand	10	351,827		280,214	
Debtors	11	0		0	
		<u>351,827</u>		<u>280,214</u>	
CREDITORS:					
Amounts falling due within one year	12	0			0
NET CURRENT ASSETS:			<u>351,827</u>		<u>280,214</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			<u>351,827</u>		<u>280,214</u>
THE FUNDS OF THE CHARITY					
Restricted Funds			240,224		170,537
Unrestricted Funds			111,601		109,676
TOTAL CHARITY FUNDS			<u>351,827</u>		<u>280,214</u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2022. No members have required the company to obtain an audit of its accounts for the year in question, under Section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities 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 the small company's regime.

Gerrie Ozah (Chair)
Date: 10th December 2024



NOTES TO THE FINANCIAL STATEMENTS
Year Ended 31 March 2024**1. ACCOUNTING POLICIES****1.1 Basis of preparation of Accounts**

The financial statements have been prepared under the historical cost convention. The financial statements have been prepared in accordance with FRS102 Statement of Recommended Practice (SORP) 2015 and applicable accounting standards to a non-larger charity. The charity is dependent on continuing grant aid and as a consequence the going concern basis is also dependent on the continuing grant aid.

1.2 Company Status

The charity is a company limited by guarantee. The members of the company include Trustees named on page 1. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

1.3 Expenditure

Resources expended are included in the Statement of Financial Activities on an accrual basis, inclusive of any VAT which cannot be recovered.

1.4 Income

All incoming resources are included in the SOFA when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. No amounts are included in the financial statements for services donated by volunteers.

1.5 Deferred Income

In accordance with the SORP, grants received in advance and specified by the donor as relating to specific accounting periods or alternatively which are subject to conditions which are still to be met as deferred on an accruals basis to the period to which they relate. Such deferrals are shown in the notes to the accounts.

1.6 Fund Accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes. These funds are held to finance both working capital and capital investment.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund.

Investment income and gains are allocated to the appropriate fund.

NOTES TO THE FINANCIAL STATEMENTS
Year Ended 31 March 2024

1.7 Tangible Fixed Assets

Individual fixed assets costing £200 or more are capitalised at cost. Depreciation is provided on all tangible fixed assets at rates calculated to write off the expected useful economic lives as follows:

Office Equipment 33% straight line basis

1.8 Finance and operating leases

Rentals applicable to operating leases are charged to the SOFA over the period in which the cost is incurred. Assets purchased under finance leases are capitalised as fixed assets. Obligations under such agreements are included in the creditors. The difference between the capitalised cost and the total obligation under the lease represents the finance charge. Finance charges are written off to the SOFA over the period of the lease so as to produce a constant periodic rate of charge.

1.9 Taxation

As a registered charity, the company is exempt from income and corporation tax to the extent that its income and gains are applicable to charitable purposes only. Value added tax is not recoverable by the charity, and as such is not included in the relevant costs in the Statement of Financial Activities.

2. DONATIONS AND GIFTS

	2024	2023
	£	£
Restricted Donations	5,525	1,798
Unrestricted Small Donations	1,723	462
	7,248	2,260

3. INVESTMENT INCOME

	2024	2023
	£	£
Interest Receivable	2,566	887

4. CHARITABLE ACTIVITIES – GRANTS AND CONTRACTS

	2024	2023
	£	£
London Borough of Croydon – Core Funding	153,000	111,699
National Lottery	5,711	98,384
Large Anonymous Donor via CAF (LAD)	50,500	50,000
	209,211	260,083

NOTES TO THE FINANCIAL STATEMENTS

Year Ended 31 March 2024

5. EXPENDITURE ON CHARITABLE ACTIVITIES

	Unrestricted	Restricted	Total 2024	Total 2023
	£	£	£	£
Staff Costs (note 8)	3,087	116,909	119,996	111,149
Premises Costs	308	11,103	11,411	16,202
Office Expenses	393	14,165	14,558	15,128
Depreciation			-	-
Other Costs	182	6,565	6,747	88,966
	3,970	148,742	152,712	231,445

6. RESOURCES EXPENDED

	2024	2023
	£	£
Total resources expended include:		
Independent Examination	525	0
Mains Services (gas / electricity / water)	3,711	6,270
Operating Lease – Land & Buildings	7,700	9,265
Office Expenses – IT Systems and new equipment	4,492	5,735
Office Expenses – Telephone systems	3,014	3,910
Operating Lease – Photocopier	1,996	1,960
Other Costs – HR and H&S Consultancy	734	910
Other Costs – Insurance	743	1,847

7. TRUSTEE REMUNERATION

No out of pocket expenses were reimbursed to Trustees (2024: Nil).

8. STAFF COSTS (see Note 5 above)

	2024	2023
	£	£
Salaries	101,298	99,783
National Insurance	16,283	8,959
Agency Fees	734	566
Staff Recruitment, Travel & Welfare	1,681	1,841
Training	0	0
	119,996	111,149

No employee received emoluments in excess of £60,000 (2024: Nil).

Totals exclude Employers Allowance: £4,000 (2024: £4,000)

The average number of employees in the year, analysed by functions was

	2024	2023
Charitable Activities	4	4
Management and Administration	1	1

NOTES TO THE FINANCIAL STATEMENTS
Year Ended 31 March 2024

9. TANGIBLE FIXED ASSETS

	Office Equipment
Cost	£
At 1st April 2023	23,459
Additions	-
Disposals	-
At 31st March 2024	<u>23,459</u>
Accumulated Depreciation-	
At 1st April 2023	23,459
Charge for the year	-
Disposals	-
At 31st March 2024	<u>23,459</u>
Net book values	
At 31st March 2024	-
At 31st March 2023	-

10. CASH AT BANK AND IN HAND

	2024	2023
	£	£
Petty Cash	50	27
CAF Cash Current account	58,206	62,896
CAF Gold Deposit account	253,547	98,235
CAF Trust account	40,013	119,056
	<u>351,827</u>	<u>280,214</u>

11. DEBTORS

	2024	2023
	£	£
Debtors	0	0
	<u>0</u>	<u>0</u>

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
	£	£
Accruals	0	0
Creditors	0	0
	<u>0</u>	<u>0</u>

13. FINANCIAL COMMITMENTS

Expiry Date	2024		2023	
	Land and Buildings	Other	Land and Buildings	Other
	£	£	£	£
Less than one year	7,700	1,965	7,700	1,965
Two to five years	-	-	-	-
	<u>7,700</u>	<u>1,965</u>	<u>7,700</u>	<u>1,965</u>

NOTES TO THE FINANCIAL STATEMENTS

Year Ended 31 March 2024

14. CAPITAL COMMITMENTS

There are no capital commitments as at 31 March 2024 (2023 – Nil).

15. STATEMENT OF FUNDS.

	1 April 2023	Income	Expenditure	Transfers	31 March 2024
	£	£	£	£	£
Unrestricted Funds					
Payroll Severance Reserve	19,500	-	-	(4,500)	15,000
General Contingency Fund	15,000	-	-	-	15,000
Total designated funds	34,500	-	-	(4,500)	30,000
General Reserve	75,176	5,895	3,970	4,500	81,601
Total unrestricted funds	109,676	5,895	3,970	-	111,601
Restricted funds:					
LB Croydon – Core Funding	(5,359)	153,000	69,408	-	78,233
Carers	105,064	5,711	52,059	-	58,716
LAD (CAF)	65,173	50,500	18,057	-	97,616
DBS & Other funding	5,659	9,218	9,218	-	5,659
Total restricted funds	170,537	218,429	148,742	-	240,224

The reason for each of the designated reserves is as follows:

- Payroll Severance Reserve – the cost of any potential redundancy of staff, by reserving the redundancy pay and notice pay cost of all staff.
- Contingency Fund – this reserve ensures that there are funds for one month of ongoing operating costs.

16. ANALYSIS OF GROUP NET ASSETS BETWEEN FUNDS

	Restricted Funds	Unrestricted Designated Funds	Unrestricted General Funds	Total Funds
	£	£	£	£
31st March 2024				
Funds are represented by				
Fixed Assets	-	-	-	-
Current Assets	240,224	30,000	81,601	351,827
Current Liabilities	0	-	0	0
Total Funds	240,224	30,000	81,601	351,827

17. CONTINGENT LIABILITIES

The Directors do not consider that there are any contingent liabilities.

18. ULTIMATE CONTROLLING PARTY

CNCA does not consider that it has any ultimate controlling party.

CROYDON NEIGHBOURHOOD CARE ASSOCIATION

England & Wales - Charity number 1084451

Accounts

Company Number: 4114552
Charity Number 1084451

Croydon Neighbourhood Care Association

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REPORT AND FINANCIAL STATEMENTS

For the year ended 31 March 2023

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CAF Bank Ltd
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The objects of the Association, as set out in the Memorandum of Association of CNCA, are "to act for the relief of persons in need and for such other charitable purposes for the benefit of the inhabitants of the London Borough of Croydon as the charity shall from time to time decide and to do all such things as are incidental or conducive to the attainment of that object".

Public Benefits

Core activity

The principal object of CNCA is work across the London Borough of Croydon for the relief of isolated and vulnerable adults, predominantly over 65's, alongside this we promote, support and develop our Neighbourhood Care Member Groups who provide a wide range of preventative services to the community. CNCA also provides various related service provisions for the same user groups.

Other Services

CNCA has now for several years undertaken new service provision notably the Complex Befriending Service. This service complements the Neighbourhood Care schemes, by provision of support to those unable to attend clubs due to age, frailty or illness. CNCA has been commissioned now by the London Borough of Croydon to provide the Befriending Service which is a hybrid service of home visits and telephone calls, these are for older people and are generally 80 years plus, this extends beyond clients to family members as well, many of the clients are at End of Life and we support them throughout this period, we work closely with many other VCS partners and across the Statutory services. We are a partner in the Infrastructure Support service, alongside Croydon Voluntary Action, Asian Resource Centre Croydon and Croydon Black and Minority Ethnic Forum and work strategically on projects such as the Healthy Communities Together Project, which is funded by The Kings Fund and the National Lottery, to devise a more joined up way of working on integrated care provisions with the Council and the NHS. This is to ensure the voice of the resident is heard at strategic boards as well as the VCS, to provide better outcomes for older residents, in need of care and support, or being discharged from hospital. We are

Trustees' Annual Report For the year period 1 April 2022 to 31 March 2023

valued partners on strategic working groups such as Better End of Life and Frailty ensuring the voice of our grassroots members and our clients voices are heard and acted upon.

We have also worked on a number of partnership initiatives, which has enabled us to provide small grants to our members, we worked with the Local Authority and enabled a number of our small groups to secure a grant and undertake work promoting Covid vaccinations across Croydon. We and our groups were able to reach several thousand older vulnerable residents across the winter months, supporting and encouraging them to have their vaccine.

We are members of the Local Community Partnerships and attend and encourage our members to also become involved. This year the plans are leading to funding being sought and being part of the setting up of community plans in each of the 6 Localities across Croydon.

Alongside this we produce and circulate across the borough a popular fortnightly Bulletin and a Directory of our members and their services, which is complemented on our website. We have a Facebook, Instagram and Twitter accounts.

We benefit from a number of volunteers and they support us with many hours each week, which is value added support for the London Borough of Croydon, and complements the valuable service we provide to very vulnerable older people. Alongside this we support groups with Policies and procedures, funding news and grants information, writing small grants and being part of larger partnership pieces of work, we are funded to do this work by a grant from an anonymous donor through The Communities Aid Foundation. We also undertake smaller pieces of work, holding outings and parties for clients and Xmas bags and presents, and small gifts and birthday cards, which are funded by successful small grants from a variety of donors, Relief In Need, The Winham Trust, John Lewis and Waitrose and others.

Operational Performance

CNCA has spent the year building on its strengths, both in terms of the scope of activities and the team that delivers them as the need for services for the Borough's older population increases. As well as supporting grassroots groups and Neighbourhood Care Groups across Croydon, we have seen an increasing number of referrals from statutory partners and as a result have begun to diversify and broaden our activities.

The Trustees and staff of CNCA are committed to continuing their work to ensure that CNCA flourishes.

The main achievements are:

Trustees' Annual Report For the year period 1 April 2022 to 31 March 2023

- Actively supporting all the member organisations, including supporting trustees, providing Information and advice, funding support and guidance as well as working on new initiatives and projects. We host regular meetings for our member groups have organised a successful AGM was held. Attendance and support was offered to member group AGM's. Communication is key and with this in mind members have been regularly contacted by phone, email and the fortnightly information bulletins. We support groups with information, advice, funding application and resources.
- Having been successfully been recommissioned to run its core services the Charity has continued to support member groups through their recommissioning process. Given our in depth knowledge of the needs of older people CNCA was able to influence commissioning priorities to meet these needs more effectively.
- Developing and extending its services in line with the changing needs of the older population of Croydon, especially in response to the Covid 19 pandemic and post Covid.
- We have been recommissioned by the London Borough of Croydon to provide additional services to the Borough's older carers and residents.
- Continually reviewing our services and conducting the necessary preparatory work to diversify the activities to meet changing needs.
- Hosting various multidisciplinary meetings and fostering partnership working within the third sector
- Providing information and training courses
- Working with three other Infrastructure organisations to support the voluntary sector in Croydon

Going Concern Review

The Trustees continue to assess the viability of CNCA and to ensure staff roles are regularly reviewed and amended to reflect the current needs of the Charity. They have reviewed the agreements, correspondence and meetings with the London Borough of Croydon, the business plan, budget for the current year and the level of reserves as at the end of the previous financial year. Given all of these elements, the Trustees are satisfied that the Charity is a going concern. The Trustees are continually seeking additional sources of funding and other activities to seek to ensure that CNCA continues in the long term and its funding sources are diversified. If this is not successful, the trustees will take appropriate measures. The Trustees regularly review the activities and organisation that supports those activities to ensure that CNCA is meeting its objectives, remains solvent and provides good value for money.

Financial Performance

CNCA has shown a surplus for the year of £32,792 (2022 - surplus of £34,455). In particular, the restricted activities showed a surplus of £32,564 (2022 -

Trustees' Annual Report For the year period 1 April 2022 to 31 March 2023

surplus of £32,564) and the unrestricted activities showed a surplus of £288 (2022 - surplus £2,903).

The designated reserves are detailed in the notes to the accounts and include a contingency reserve to cover core running costs for one month and a reserve to cover redundancy and notice costs of all staff.

The trustees consider the current level to be adequate to support the continuation of the current activities of CNCA.

Risk Management

The Trustees have actively examined all major financial risks, and other operational and business risks faced by the charity. The Trustees previously identified that the charity is overly reliant on its core funding agreement with Croydon Council and have sought to broaden its funding base and will continue to do so. Apart from this financial risk, the Trustees believe that they have established systems to mitigate the significant risks as far as possible.

Statement of Public Benefit

The trustees have paid due regard to the guidance on public benefit produced by the Charity Commission and are confident that the work of the Charity meets all the criteria for public benefit.

Trustees Responsibilities in relation to the financial statements

The Trustees are required by company law to prepare financial statements for each financial year, which give a true and fair view of the financial activities of the charity and its financial position at the end of the year. In preparing those statements the Trustees are required to:

- a) select suitable accounting policies and apply them consistently
- b) make judgments and estimates that are reasonable and prudent
- c) state whether the policies adopted are in accordance with the Companies Act 2006 and with applicable accounting standards and statements of recommended practice, subject to any material departures disclosed and explained in the financial statements.
- d) Prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time, the financial position of the charity and enable them to ensure that the financial statements comply with S419(2) of the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approval

**Trustees' Annual Report
For the year period 1 April 2022 to 31 March 2023**

This report was approved by the Board and signed on its behalf by.

Signed for and on behalf of the Trustees and Directors

Alan Mills (Treasurer)

Date: 24/11/2023

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CROYDON
NEIGHBOURHOOD CARE ASSOCIATION**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st March 2023. I have undertaken a full review of the Balance Sheet , Profit and Loss , Cash flow, Bank Reconciliations and the Invoice and Expenses processes of CNCA.

As the charity's trustees of the Company (who are also the directors of the company 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 for this year under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act").

I am confident that the reports are a full and fair reflection of the activities undertaken by CNCA for the period 1st April 2022 - 31st March 2023.

In carrying out my examination, I have followed the Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act).

I have completed my examination. I confirm that no material matters have come to my attention which gives me cause to believe that:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 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 Charities SORP (FRS102).

I have reviewed the fixed assets of which at the period end these have been fully written down within the balance sheet.

The bank reconciliations were reviewed as of the year end and there were no outstanding items to cause any concern - there were also a number of random checks performed on other periods of the year with a similar result. The invoices and expenses were randomly checked for adherence to the policies and processes and I can report no issues of concern. Accruals and prepayments were reviewed and again no cause for concern was noted. The reserves held I believe to be both prudent and proportional.

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.

Adrian Beckett
16th November 2023

Statement of Financial Activities

**(incorporating Income and Expenditure Account)
For the year period 1 April 2022 to 31 March 2023**

	Note	Unrestrict ed Funds 2023 £	Restrict ed Funds 2023 £	Total Funds 2023 £	Total Funds 2022 £
Income from:					
Donations	2	462	1,798	2,260	3,714
Charitable Activities	4	-	260,083	260,083	173,062
Investments	3	887	-	887	14
Other Income		489	518	1,007	1,545
Total		1,838	262,399	264,238	178,335
Expenditure on:					
Raising funds		-	-	-	-
Charitable Activities	5	1,610	229,835	231,445	143,880
Total		1,610	229,835	231,445	143,880
Net Income / (expenditure)		228	32,564	32,792	34,455
Transfers between funds		-	-	-	-
Net movement in funds		228	32,564	32,792	34,455
Total Funds brought forward		109,448	137,973	247,421	212,966
Total Funds carried forward		109,676	170,537	280,214	247,421

Balance Sheet

As at 31 March 2023

	Note	2023		2022	
		£	£	£	£
FIXED ASSETS					
Tangible Assets:	9		-		-
CURRENT ASSETS:					
Cash at bank and in hand	10	280,214		232,795	
Debtors	11	0		107,871	
		280,214		340,666	
CREDITORS:					
Amounts falling due within one year	12	0		93,245	
NET CURRENT ASSETS:			280,214		247,421
TOTAL ASSETS LESS CURRENT LIABILITIES			280,214		247,421
THE FUNDS OF THE CHARITY					
Restricted Funds			170,537		137,973
Unrestricted Funds			109,676		109,448
TOTAL CHARITY FUNDS			280,214		247,421

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2022. No members have required the company to obtain an audit of its accounts for the year in question, under Section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

Croydon Neighbourhood Care Association

Company Number: 4114552

Charity Number 1084451

These accounts have been prepared in accordance with the provisions applicable to company's subject the small company's regime.

Alan Mills (Treasurer)

Date: : 24/11/ 2023

NOTES TO THE FINANCIAL STATEMENTS**Year Ended 31 March 2023****1. ACCOUNTING POLICIES****1.1 Basis of preparation of Accounts**

The financial statements have been prepared under the historical cost convention. The financial statements have been prepared in accordance with FRS102 Statement of Recommended Practice (SORP) 2015 and applicable accounting standards to a non-larger charity. The charity is dependent on continuing grant aid and as a consequence the going concern basis is also dependent on the continuing grant aid.

1.2 Company Status

The charity is a company limited by guarantee. The members of the company include Trustees named on page 1. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

1.3 Expenditure

Resources expended are included in the Statement of Financial Activities on an accrual basis, inclusive of any VAT which cannot be recovered.

1.4 Income

All incoming resources are included in the SOFA when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. No amounts are included in the financial statements for services donated by volunteers.

1.5 Deferred Income

In accordance with the SORP, grants received in advance and specified by the donor as relating to specific accounting periods or alternatively which are subject to conditions which are still to be met as deferred on an accruals basis to the period to which they relate. Such deferrals are shown in the notes to the accounts.

1.6 Fund Accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes. These funds are held to finance both working capital and capital investment.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund.

Investment income and gains are allocated to the appropriate fund.

NOTES TO THE FINANCIAL STATEMENTS**Year Ended 31 March 2023****1.7 Tangible Fixed Assets**

Individual fixed assets costing £200 or more are capitalised at cost. Depreciation is provided on all tangible fixed assets at rates calculated to write off the expected useful economic lives as follows:

Office Equipment 33% straight line basis

1.8 Finance and operating leases

Rentals applicable to operating leases are charged to the SOFA over the period in which the cost is incurred. Assets purchased under finance leases are capitalised as fixed assets. Obligations under such agreements are included in the creditors. The difference between the capitalised cost and the total obligation under the lease represents the finance charge. Finance charges are written off to the SOFA over the period of the lease so as to produce a constant periodic rate of charge.

1.9 Taxation

As a registered charity, the company is exempt from income and corporation tax to the extent that its income and gains are applicable to charitable purposes only. Value added tax is not recoverable by the charity, and as such is not included in the relevant costs in the Statement of Financial Activities.

2. DONATIONS AND GIFTS

	2023	2022
	£	£
Unrestricted Small Donations	462	3,253

3. INVESTMENT INCOME

	2023	2022
	£	£
Interest Receivable	887	14

4. CHARITABLE ACTIVITIES - GRANTS AND CONTRACTS

	2023	2022
	£	£
London Borough of Croydon - Core Funding	111,699	119,062
Covid Small Grants	98,384	4,000
Large Anonymous Donor via CAF (Meads)	50,000	50,000
	<u>260,083</u>	<u>173,062</u>

NOTES TO THE FINANCIAL STATEMENTS

Year Ended 31 March 2023

5. EXPENDITURE ON CHARITABLE ACTIVITIES

	Unrestricted £	Restricted £	Total 2023 £	Total 2022 £
Staff Costs (note 8)	773	110,376	111,149	110,305
Premises Costs	113	16,089	16,202	11,676
Office Expenses	105	15,023	15,128	12,616
Depreciation	-	-	-	-
Other Costs	619	88,347	88,966	9,283
	1,610	229,835	231,445	143,880

6. RESOURCES EXPENDED

	2023 £	2022 £
Total resources expended include:		
Independent Examination	0	300
Mains Services (gas / electricity / water)	6,270	3,976
Operating Lease - Land & Buildings	9,265	7,700
Office Expenses - IT Systems and new equipment	5,735	4,496
Office Expenses - Telephone systems	3,910	3,507
Operating Lease - Photocopier	1,960	1,965
Other Costs - HR and H&S Consultancy	910	1,536
Other Costs - Insurance	1,847	1,800

7. TRUSTEE REMUNERATION

No out of pocket expenses were reimbursed to Trustees (2021: Nil).

8. STAFF COSTS (see Note 5 above)

	2023 £	2022 £
Salaries	99,783	101,593
National Insurance	8,959	6,675
Agency Fees	566	620
Staff Recruitment, Travel & Welfare	1,841	1,381
Training	0	36
	111,149	110,305

No employee received emoluments in excess of £60,000 (2021: Nil).

Totals exclude Employers Allowance: £4,000 (2021: £4,000)

The average number of employees in the year, analysed by functions was

	2023	2022
Charitable Activities	4	4
Management and Administration	1	1

9. TANGIBLE FIXED ASSETS

NOTES TO THE FINANCIAL STATEMENTS
Year Ended 31 March 2023

Cost	Office Equipment £
At 1st April 2022	23,459
Additions	-
Disposals	-
At 31st March 2023	<u><u>23,459</u></u>
Accumulated Depreciation-	
At 1st April 2022	23,459
Charge for the year	-
Disposals	-
At 31st March 2023	<u><u>23,459</u></u>
Net book values	
At 31st March 2023	-
At 31st March 2022	-

10. CASH AT BANK AND IN HAND

	2023	2022
	£	£
Petty Cash	27	40
CAF Cash Current account	62,896	44,750
CAF Gold Deposit account	98,235	97,566
CAF Trust account	119,056	90,439
	<u>280,214</u>	<u>232,795</u>

10. DEBTORS

	2023	2022
	£	£
Debtors	0	107,872
	<u>0</u>	<u>107,872</u>

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Accruals	0	93,245
Creditors	0	0
	<u>0</u>	<u>93,245</u>

12. FINANCIAL COMMITMENTS

Expiry Date	2023		2022	
	Land and Buildings £	Other £	Land and Buildings £	Other £
Less than one year	7,700	1,965	7,700	1,965
Two to five years	-	-	-	-
	<u>7,700</u>	<u>1,965</u>	<u>7,700</u>	<u>1,965</u>

13. CAPITAL COMMITMENTS

There are no capital commitments as at 31 March 2023 (2022 - Nil).

14. STATEMENT OF FUNDS.

NOTES TO THE FINANCIAL STATEMENTS

Year Ended 31 March 2023

	1 April 2022 £	Income £	Expenditu re £	Transfe rs £	31 March 2023 £
Unrestricted Funds					
Payroll Severance Reserve	19,500	-	-	-	19,500
General Contingency Fund	15,000	-	-	-	15,000
Total designated funds	34,500	-	-	-	34,500
General Reserve	74,948	1,838	1,610	-	75,176
Total unrestricted funds	109,448	1,838	1,610	-	109,676
Restricted funds:					
LB Croydon – Core Funding	(8,695)	111,699	108,363	-	(5,359)
Covid Small Grant programme	87,137	98,384	80,457	-	105,064
CAF (Meads)	53,872	50,000	38,699	-	65,173
DBS & Other grants	5,659	2,316	2,316	-	5,659
Total restricted funds	137,973	262,399	229,835	-	170,537

The reason for each of the designated reserves is as follows:

- Payroll Severance Reserve – the cost of any potential redundancy of staff, by reserving the redundancy pay and notice pay cost of all staff.
- Contingency Fund – this reserve ensures that there are funds for one month of ongoing operating costs.

15. ANALYSIS OF GROUP NET ASSETS BETWEEN FUNDS

	Restricted Funds £	Unrestrict ed Designated Funds £	Unrestrict ed General Funds £	Total Funds £
31st March 2023				
Funds are represented by				
Fixed Assets	-	-	-	-
Current Assets	170,537	34,500	75,176	280,214
Current Liabilities	0	-	0	0
Total Funds	137,973	34,500	75,176	280,214

16. CONTINGENT LIABILITIES

The Directors do not consider that there are any contingent liabilities.

17. ULTIMATE CONTROLLING PARTY

CNCA does not consider that it has any ultimate controlling party.

CROYDON NEIGHBOURHOOD CARE ASSOCIATION

England & Wales - Charity number 1084451

Accounts

Company Number: 4114552
Charity Number 1084451

Croydon Neighbourhood Care Association

A REGISTERED CHARITY AND
A COMPANY LIMITED BY GUARANTEE

REPORT AND FINANCIAL STATEMENTS

For the year ended 31 March 2022

CONTENTS

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Independent Examiner's Report	7
Statement of financial activities	8
Balance sheet	9
Notes forming part of the financial statements	10-14

Reference and Administrative Information

Directors and Trustees

The directors and trustees in office from 1 April 2021 to 31 March 2022 were:

Geraldine Ozah
Alan Mills
Norman Till
Christine Waring
Brian Longman
Richard Wragg
Angela Green
Ray Hardy

Registered Office & Principal Office

Central Hall
Davidson Lodge
Freemasons Road
Croydon
CR0 6PD

Bankers

CAF Bank Ltd
25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ

Independent Examiner

Laura Fernie

Charity Number

1084451

Company Registration Number

4114552

Trustees' Annual Report For the year period 1 April 2021 to 31 March 2022

The Trustees present their annual report on the affairs of the Charity, together with the financial statements for the period 1 April 2021 to 31 March 2022. The financial statements have been prepared in accordance with the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities in preparing their accounts in accordance with FRS102 and the requirements of the Companies Act 2006 and the Charities Act 2011.

Principal Activity

The charity is constituted as a company limited by guarantee ("CNCA"), and is therefore governed by a Memorandum and Articles of Association.

The objects of the Association, as set out in the Memorandum of Association of CNCA, are "to act for the relief of persons in need and for such other charitable purposes for the benefit of the inhabitants of the London Borough of Croydon as the charity shall from time to time decide and to do all such things as are incidental or conducive to the attainment of that object".

Public Benefits

Core activity

The principal object of CNCA is to promote, support and develop local neighbourhood care schemes within the London Borough of Croydon for the relief of isolated and vulnerable adults, supporting our Member Groups to continue to provide preventative services to the community, through best practice, training and development. CNCA also provides various related services for the same user groups.

Other Services

CNCA has now for several years undertaken new service provision notably the Complex Befriending Service. This service complements the Neighbourhood Care schemes, by provision of support to those unable to attend clubs due to age, frailty or illness. CNCA has been commissioned now by the London Borough of Croydon to provide the Befriending Service which is a hybrid service of home visits and telephone calls, these are for older people and are generally 80 years plus, this extends beyond clients to family members as well, many of the clients are at End of Life and we support them throughout this period, we work closely with many other VCS partners and across the Statutory services. CNCA have also been a Disclosure and Barring Counter signatory service for many years, providing quick, cost effective enhanced DBS for staff and volunteers, predominantly our membership, but across the VCS in Croydon. We are a partner in the Infrastructure Support service, alongside CVA, ARCC and BMEF and work strategically on new work and projects such as the

Trustees' Annual Report For the year period 1 April 2021 to 31 March 2022

Healthy Communities Together Project, which is funded by The Kings Fund and the National Lottery, to devise a more joined up way of working on integrated care provisions with the Council and the NHS. This involves working on strategic boards on behalf of the VCS, to provide better outcomes for older residents, in need of care and support, or being discharged from hospital. We sit on strategic working groups around better End of Life and Frailty ensuring the voice of our grassroots members and our clients voices are heard and acted upon.

We have also worked on a number of partnership initiatives, which has enabled us to provide small grants to our members, working on a larger Winter Pressures initiative, funded by health, where we reached out to several thousand older vulnerable residents across the winter months, supporting them with a variety of help and support.

We are members of the new Local Community partnerships and attend and encourage our members to also become involved. This community initiative is part of the Healthy Communities Together project, and involves setting community plans for each of the 6 Localities across Croydon.

Alongside this we produce and circulate across the borough a popular fortnightly Bulletin and a Directory of our members and their services, which is complemented on our website. We have a Facebook, Instagram and Twitter accounts.

We have a number of volunteers and are supported by many hours each month, which is value added support for the London borough of Croydon, and complements the relatively small funded work we undertake. We support groups with Policies and procedures, funding news and grants, writing small grants and being part of larger partnership pieces of work, we are funded to do this work by a grant from an anonymous donor through The Communities Aid Foundation. We also undertake smaller pieces of work, outings and parties for clients and Xmas bags and presents, and small gifts and birthday cards, which are funded by successful small grants from a variety of donors, Relief In Need, The Frances Winham Trust, John Lewis and Waitrose and some others.

Operational Performance

CNCA has spent the year building on its strengths, both in terms of the scope of activities and the team that delivers them as the need for services for the Borough's older population increases. As well as supporting grassroots groups and Neighbourhood Care Groups across Croydon, we have seen an increasing number of referrals from statutory partners and as a result have begun to diversify and broaden our activities.

Trustees' Annual Report For the year period 1 April 2021 to 31 March 2022

The Trustees and staff of CNCA are committed to continuing their work to ensure that CNCA flourishes.

The main achievements are:

- Actively supporting all the member organisations, including supporting trustees, providing information and advice, funding support and guidance as well as working on new initiatives and projects. Meetings for our member groups have been organised and a successful AGM was held online. Attendance and support was offered to member group AGM's. Communication is key and with this in mind members have been regularly contacted by phone, email and the fortnightly information bulletins. We support groups with information, advice, funding application and resources.
- Having been successfully recommissioned to run its core services the Charity has continued to support member groups through their recommissioning process. Given our in depth knowledge of the needs of older people CNCA was able to influence commissioning priorities to meet these needs more effectively.
- Developing and extending its services in line with the changing needs of the older population of Croydon, especially in response to the Covid 19 pandemic and post Covid.
- We have been recommissioned by the London Borough of Croydon to provide additional services to the Borough's older carers and residents.
- Continually reviewing our services and conducting the necessary preparatory work to diversify the activities to meet changing needs.
- Hosting various multidisciplinary meetings and fostering partnership working within the third sector
- Providing information and training courses
- Working with three other Infrastructure organisations to support the voluntary sector in Croydon

Going Concern Review

The Trustees continue to assess the viability of CNCA and to ensure staff roles are regularly reviewed and amended to reflect the current needs of the Charity. They have reviewed the agreements, correspondence and meetings with the London Borough of Croydon, the business plan, budget for the current year and the level of reserves as at the end of the previous financial year. Given all of these elements, the Trustees are satisfied that the Charity is a going concern. The Trustees are continually seeking additional sources of funding and other activities to seek to ensure that CNCA continues in the long term and its funding sources are diversified. If this is not successful, the trustees will take appropriate measures. The Trustees regularly review the activities and organisation that supports those activities to ensure that CNCA is meeting its objectives, remains solvent and provides good value for money.

Trustees' Annual Report For the year period 1 April 2021 to 31 March 2022

Financial Performance

CNCA has shown a surplus for the year of £34,455 (2021 – surplus of £40,011). In particular, the restricted activities showed a surplus of £31,552 (2021 – surplus of £36,325) and the unrestricted activities showed a surplus of £2,903 (2020 – surplus £3,686).

The designated reserves are detailed in the notes to the accounts and include a contingency reserve to cover core running costs for one month and a reserve to cover redundancy and notice costs of all staff.

The trustees consider the current level to be adequate to support the continuation of the current activities of CNCA.

Risk Management

The Trustees have actively examined all major financial risks, and other operational and business risks faced by the charity. The Trustees previously identified that the charity is overly reliant on its core funding agreement with Croydon Council and have sought to broaden its funding base and will continue to do so. Apart from this financial risk, the Trustees believe that they have established systems to mitigate the significant risks as far as possible.

Statement of Public Benefit

The trustees have paid due regard to the guidance on public benefit produced by the Charity Commission and are confident that the work of the Charity meets all the criteria for public benefit.

Trustees Responsibilities in relation to the financial statements

The Trustees are required by company law to prepare financial statements for each financial year, which give a true and fair view of the financial activities of the charity and its financial position at the end of the year. In preparing those statements the Trustees are required to:

- a) select suitable accounting policies and apply them consistently
- b) make judgments and estimates that are reasonable and prudent
- c) state whether the policies adopted are in accordance with the Companies Act 2006 and with applicable accounting standards and statements of recommended practice, subject to any material departures disclosed and explained in the financial statements.
- d) Prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time, the financial position of the charity and enable them to

Trustees' Annual Report
For the year period 1 April 2021 to 31 March 2022

ensure that the financial statements comply with S419(2) of the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approval

This report was approved by the Board and signed on its behalf by.

Signed for and on behalf of the Trustees and Directors

A handwritten signature in black ink, appearing to read 'Gerrie Ozah', with a stylized flourish at the end.

Gerrie Ozah (Chair)

Date: 14/11/2022

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CROYDON
NEIGHBOURHOOD CARE ASSOCIATION**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st March 2022. I have undertaken a full review of the Balance Sheet , Profit and Loss , Cash flow, Bank Reconciliations and the Invoice and Expenses processes of CNCA.

As the charity's trustees of the Company (who are also the directors of the company 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 for this year under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act").

I am confident that the reports are a full and fair reflection of the activities undertaken by CNCA for the period 1st April 2021 – 31st March 2022.

In carrying out my examination, I have followed the Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act).

I have completed my examination. I confirm that no material matters have come to my attention which gives me cause to believe that:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 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 Charities SORP (FRS102).

I have reviewed the fixed assets of which at the period end these have been fully written down within the balance sheet.

The bank reconciliations were reviewed as of the year end and there were no outstanding items to cause any concern – there were also a number of random checks performed on other periods of the year with a similar result. The invoices and expenses were randomly checked for adherence to the policies and processes and I can report no issues of concern. Accruals and prepayments were reviewed and again no cause for concern was noted. The reserves held I believe to be both prudent and proportional.

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.

L Fernie

Laura Fernie (FCCA)

11th November 2022

Statement of Financial Activities**(incorporating Income and Expenditure Account)
For the year period 1 April 2021 to 31 March 2022**

	Note	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £	Total Funds 2021 £
Income from:					
Donations	2	3,235	479	3,714	3,722
Charitable Activities	4	-	173,062	173,062	196,702
Investments	3	14	-	14	44
Other Income		1,195	350	1,545	2,702
Total		4,444	173,891	178,335	203,170
Expenditure on:					
Raising funds		-	-	-	-
Charitable Activities	5	1,541	142,339	143,880	163,159
Total		1,541	142,339	143,880	163,159
Net Income / (expenditure)		2,903	31,552	34,455	40,011
Transfers between funds		-	-	-	-
Net movement in funds		2,903	31,552	34,455	40,011
Total Funds brought forward		106,545	106,421	212,966	172,955
Total Funds carried forward		109,448	137,973	247,421	212,966

Balance Sheet
As at 31 March 2022

	Note	2022		2021	
		£	£	£	£
FIXED ASSETS					
Tangible Assets:	9		-		-
CURRENT ASSETS:					
Cash at bank and in hand	10	232,795		212,733	
Debtors	11	107,871		390	
		340,666		213,123	
CREDITORS:					
Amounts falling due within one year	12	93,245			157
NET CURRENT ASSETS:			247,421	212,966	
TOTAL ASSETS LESS CURRENT LIABILITIES			247,421	212,966	
THE FUNDS OF THE CHARITY					
Restricted Funds			137,973		106,421
Unrestricted Funds			109,448		106,545
TOTAL CHARITY FUNDS			247,421	212,966	

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2022. No members have required the company to obtain an audit of its accounts for the year in question, under Section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities 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 the small company's regime.

Gerrie Ozah (Chair)

Date: : 14/11/2022



NOTES TO THE FINANCIAL STATEMENTS
Year Ended 31 March 2022**1. ACCOUNTING POLICIES****1.1 Basis of preparation of Accounts**

The financial statements have been prepared under the historical cost convention. The financial statements have been prepared in accordance with FRS102 Statement of Recommended Practice (SORP) 2015 and applicable accounting standards to a non-larger charity. The charity is dependent on continuing grant aid and as a consequence the going concern basis is also dependent on the continuing grant aid.

1.2 Company Status

The charity is a company limited by guarantee. The members of the company include Trustees named on page 1. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

1.3 Expenditure

Resources expended are included in the Statement of Financial Activities on an accrual basis, inclusive of any VAT which cannot be recovered.

1.4 Income

All incoming resources are included in the SOFA when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. No amounts are included in the financial statements for services donated by volunteers.

1.5 Deferred Income

In accordance with the SORP, grants received in advance and specified by the donor as relating to specific accounting periods or alternatively which are subject to conditions which are still to be met as deferred on an accruals basis to the period to which they relate. Such deferrals are shown in the notes to the accounts.

1.6 Fund Accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes. These funds are held to finance both working capital and capital investment.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund.

Investment income and gains are allocated to the appropriate fund.

NOTES TO THE FINANCIAL STATEMENTS
Year Ended 31 March 2022**1.7 Tangible Fixed Assets**

Individual fixed assets costing £200 or more are capitalised at cost. Depreciation is provided on all tangible fixed assets at rates calculated to write off the expected useful economic lives as follows:

Office Equipment 33% straight line basis

1.8 Finance and operating leases

Rentals applicable to operating leases are charged to the SOFA over the period in which the cost is incurred. Assets purchased under finance leases are capitalised as fixed assets. Obligations under such agreements are included in the creditors. The difference between the capitalised cost and the total obligation under the lease represents the finance charge. Finance charges are written off to the SOFA over the period of the lease so as to produce a constant periodic rate of charge.

1.9 Taxation

As a registered charity, the company is exempt from income and corporation tax to the extent that its income and gains are applicable to charitable purposes only. Value added tax is not recoverable by the charity, and as such is not included in the relevant costs in the Statement of Financial Activities.

2. DONATIONS AND GIFTS

	2022	2021
	£	£
Unrestricted Small Donations	3,253	3,722

3. INVESTMENT INCOME

	2022	2021
	£	£
Interest Receivable	14	44

4. CHARITABLE ACTIVITIES – GRANTS AND CONTRACTS

	2022	2021
	£	£
London Borough of Croydon – Core Funding	119,062	111,062
Covid/LVP (Carers Grant 2020)	4,000	55,640
Large Anonymous Donor via CAF (LAD)	50,000	30,000
	<u>173,062</u>	<u>196,702</u>

NOTES TO THE FINANCIAL STATEMENTS
Year Ended 31 March 2022**5. EXPENDITURE ON CHARITABLE ACTIVITIES**

	Unrestricted	Restricted	Total 2022	Total 2021
	£	£	£	£
Staff Costs (note 8)	712	109,593	110,305	127,690
Premises Costs	-	11,676	11,676	11,240
Office Expenses	104	12,512	12,616	18,675
Depreciation	-	-	-	-
Other Costs	725	8,558	9,283	5,554
	1,541	142,339	143,880	163,159

6. RESOURCES EXPENDED

	2022	2021
	£	£
Total resources expended include:		
Independent Examination	300	-
Mains Services (gas / electricity / water)	3,976	3,540
Operating Lease – Land & Buildings	7,700	7,700
Office Expenses – IT Systems and new equipment	4,496	6,112
Office Expenses – Telephone systems	3,507	4,925
Operating Lease – Photocopier	1,965	5,309
Other Costs – HR and H&S Consultancy	1,536	1,536
Other Costs - Insurance	1,800	1,742

7. TRUSTEE REMUNERATION

No out of pocket expenses were reimbursed to Trustees (2021: Nil).

8. STAFF COSTS (see Note 5 above)

	2021	2021
	£	£
Salaries	101,593	120,863
National Insurance	6,675	5,691
Agency Fees	620	512
Staff Recruitment, Travel & Welfare	1,381	610
Training	36	14
	110,305	127,690

No employee received emoluments in excess of £60,000 (2021: Nil).

Totals exclude Employers Allowance: £4,000 (2021: £4,000)

The average number of employees in the year, analysed by functions was

	2020	2021
Charitable Activities	4	6
Management and Administration	1	1

NOTES TO THE FINANCIAL STATEMENTS
Year Ended 31 March 2022

9. TANGIBLE FIXED ASSETS

	Office Equipment
Cost	£
At 1st April 2021	23,459
Additions	-
Disposals	-
At 31st March 2022	<u>23,459</u>
Accumulated Depreciation-	
At 1st April 2021	23,459
Charge for the year	-
Disposals	-
At 31st March 2022	<u>23,459</u>
Net book values	
At 31st March 2022	-
At 31st March 2021	-

10. CASH AT BANK AND IN HAND

	2022	2021
	£	£
Petty Cash	40	139
CAF Cash Current account	44,750	29,010
CAF Gold Deposit account	97,566	97,549
CAF Trust account	90,439	86,035
	<u>232,795</u>	<u>212,733</u>

10. DEBTORS

	2022	2021
	£	£
Debtors	107,872	390
	<u>107,872</u>	<u>390</u>

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Accruals	610	157
Creditors	92,635	-
	<u>93,245</u>	<u>157</u>

12. FINANCIAL COMMITMENTS

Expiry Date	2022		2021	
	Land and Buildings	Other	Land and Buildings	Other
	£	£	£	£
Less than one year	7,700	1,965	7,700	5,309
Two to five years	-	-	-	-
	<u>7,700</u>	<u>1,965</u>	<u>7,700</u>	<u>5,309</u>

NOTES TO THE FINANCIAL STATEMENTS

Year Ended 31 March 2022

13. CAPITAL COMMITMENTS

There are no capital commitments as at 31 March 2022 (2021 – Nil).

14. STATEMENT OF FUNDS.

	1 April 2021 £	Income £	Expenditure £	Transfers £	31 March 2022 £
Unrestricted Funds					
Payroll Severance Reserve	19,500	-	-	-	19,500
General Contingency Fund	15,000	-	-	-	15,000
Total designated funds	34,500	-	-	-	34,500
General Reserve	72,045	4,444	1,541	-	74,948
Total unrestricted funds	106,545	4,444	1,541	-	109,448
Restricted funds:					
LB Croydon – Core Funding	-	119,062	127,757	-	(8,695)
Carers	96,849	4,440	14,152	-	87,137
LAD (CAF)	3,913	50,000	41	-	53,872
DBS & Other funding	5,659	389	389	-	5,659
Total restricted funds	106,421	173,891	142,339	-	137,973

The reason for each of the designated reserves is as follows:

- Payroll Severance Reserve – the cost of any potential redundancy of staff, by reserving the redundancy pay and notice pay cost of all staff.
- Contingency Fund – this reserve ensures that there are funds for one month of ongoing operating costs.

15. ANALYSIS OF GROUP NET ASSETS BETWEEN FUNDS

	Restricted Funds £	Unrestricted Designated Funds £	Unrestricted General Funds £	Total Funds £
31st March 2022				
Funds are represented by				
Fixed Assets	-	-	-	-
Current Assets	230,918	34,500	75,248	340,666
Current Liabilities	(92,945)	-	(300)	(93,245)
Total Funds	137,973	34,500	74,948	247,421

16. CONTINGENT LIABILITIES

The Directors do not consider that there are any contingent liabilities.

17. ULTIMATE CONTROLLING PARTY

CNCA does not consider that it has any ultimate controlling party.

CROYDON NEIGHBOURHOOD CARE ASSOCIATION

England & Wales - Charity number 1084451

Accounts

Company Number: 4114552
Charity Number 1084451

Croydon Neighbourhood Care Association

A REGISTERED CHARITY AND
A COMPANY LIMITED BY GUARANTEE

REPORT AND FINANCIAL STATEMENTS

For the year ended 31 March 2021

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Independent Examiner's Report	6
Statement of financial activities	7
Balance sheet	8
Notes forming part of the financial statements	9-13

Reference and Administrative Information

Directors and Trustees

The directors and trustees in office from 1 April 2020 to 31 March 2021 were:

Geraldine Ozah
Alan Mills
Norman Till
Christine Waring
Brian Longman
Richard Wragg
Angela Green
Ray Hardy

Registered Office & Principal Office

Central Hall
Davidson Lodge
Freemasons Road
Croydon
CR0 6PD

Bankers

CAF Bank Ltd
25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ

Independent Examiner

Adrian Beckett

Charity Number

1084451

Company Registration Number

4114552

Trustees' Annual Report For the year period 1 April 2020 to 31 March 2021

The Trustees present their annual report on the affairs of the Charity, together with the financial statements for the period 1 April 2020 to 31 March 2021. The financial statements have been prepared in accordance with the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities in preparing their accounts in accordance with FRS102 and the requirements of the Companies Act 2006 and the Charities Act 2011.

Principal Activity

The charity is constituted as a company limited by guarantee ("CNCA"), and is therefore governed by a Memorandum and Articles of Association.

The objects of the Association, as set out in the Memorandum of Association of CNCA, are "to act for the relief of persons in need and for such other charitable purposes for the benefit of the inhabitants of the London Borough of Croydon as the charity shall from time to time decide and to do all such things as are incidental or conducive to the attainment of that object".

Public Benefits

Core activity

The principal object of CNCA is to promote, support and develop local neighbourhood care schemes within the London Borough of Croydon for the relief of isolated and vulnerable adults, supporting our Member Groups to continue to provide preventative services to the community, through best practice, training and development. CNCA also provides various related services for the same user groups.

Other Services

CNCA has diversified by obtaining a number of services compatible with the core services, notably the Carers' Befriending Service which is part of the overall carers' service run by the London Borough of Croydon. CNCA has recently received additional funding to extend and refine the Befriending Service and now provides home visits to Carers who are over 65 and are in need. Telephone befriending is also offered alongside a "Keeping in Touch" service. CNCA also offers a verification service for people requiring clearance by the Disclosure and Barring Service (DBS) and is involved in various Local Authority Strategic committees working on the new Outcome Based Commissioning and Voluntary Partnership Strategies as the Borough strives to improve its provision for its older residents. In addition, CNCA has been contracted to join three other Voluntary Sector Infrastructure Organisations to work in partnership to support the voluntary sector in Croydon.

Trustees' Annual Report For the year period 1 April 2020 to 31 March 2021

Directors, Trustees and Officers

During the year to 31 March 2021, the following have served as Trustees (all of whom are directors) and Officers:

Gerrie Ozah - Chair
Brian Longman – Vice Chair
Alan Mills - Treasurer
Angela Green – Company Secretary
Richard Wragg
Norman Till
Christine Waring
Ray Hardy

New Trustees

Trustees and member organisations are encouraged to identify individuals to become trustees, to fill vacancies and to strengthen the Board. This is done on an ongoing basis, to ensure the Board is diverse and has the appropriate range of skills. An appropriate tailored training programme is developed for each new trustee.

Operational Performance

CNCA has spent the year building on its strengths, both in terms of the scope of activities and the team that delivers them as the need for services for the Borough's older population increases. As well as supporting neighbourhood care administered through its several member groups across Croydon, the Association has begun to diversify and broaden its activities.

The Trustees and staff of CNCA are committed to continuing their work to ensure that CNCA flourishes.

The main achievements are:

- Actively supporting all the member organisations, including finding trustees, giving guidance, helping with negotiations with funders, identifying funding sources, organising AGMs and other meetings, dispute resolution and providing information and resources.
- Successfully being recommissioned for running its core services and supporting member groups through their recommissioning, as well as influencing what was recommissioned for the sector as a whole.
- Developing and extending its services in line with the changing needs of the older population of Croydon, especially in response to the Covid 19 pandemic. We have been recommissioned by the London Borough of Croydon to provide additional services to the Borough's older carers and residents.
- Continually reviewing our services and conducting the necessary preparatory work to diversify the activities to meet changing needs.
- Hosting various multidisciplinary meetings and fostering partnership working within the third sector

Trustees' Annual Report For the year period 1 April 2020 to 31 March 2021

- Providing information and training courses
- Working with three other Infrastructure organisations to support the voluntary sector in Croydon.

Going Concern Review

The Trustees continue to assess the viability of CNCA and to ensure staff roles are regularly reviewed and amended to reflect the current needs of the Charity.

They have reviewed the agreements, correspondence and meetings with the London Borough of Croydon, the business plan, budget for the current year and the level of reserves as at the end of the previous financial year. Given all of these elements, the Trustees are satisfied that the Charity is a going concern.

The Trustees are continually seeking additional sources of funding and other activities to seek to ensure that CNCA continues in the long term and its funding sources are diversified. If this is not successful, the trustees will take appropriate measures.

The Trustees regularly review the activities and organisation that supports those activities to ensure that CNCA is meeting its objectives, remains solvent and provides good value for money.

Financial Performance

CNCA has shown a surplus for the year of £40011 (2020 – surplus of £19,525). In particular, the restricted activities showed a surplus of £36325 (2020 – surplus of £10,052) and the unrestricted activities showed a surplus of £3,686 (2020 – surplus £9,473).

This shows the challenges that CNCA has overcome.

The designated reserves are detailed in the notes to the accounts and include a contingency reserve to cover core running costs for one month and a reserve to cover redundancy and notice costs of all staff.

The trustees consider the current level to be adequate to support the continuation of the current activities of CNCA.

Risk Management

The Trustees have actively examined all major financial, operational and business risks faced by the charity and have previously identified that the charity is over reliant on its core funding agreement with Croydon Council and have therefore sought to broaden its funding base and will continue to do so. Apart from this financial risk, the Trustees believe that they have established systems to mitigate the significant risks as far as possible.

Trustees' Annual Report
For the year period 1 April 2020 to 31 March 2021

Statement of Public Benefit

The trustees have paid due regard to the guidance on public benefit produced by the Charity Commission and are confident that the work of the Charity meets all the criteria for public benefit.

Trustees Responsibilities in relation to the financial statements

The Trustees are required by company law to prepare financial statements for each financial year, which give a true and fair view of the financial activities of the charity and its financial position at the end of the year. In preparing those statements the Trustees are required to:

- a) select suitable accounting policies and apply them consistently
- b) make judgments and estimates that are reasonable and prudent
- c) state whether the policies adopted are in accordance with the Companies Act 2006 and with applicable accounting standards and statements of recommended practice, subject to any material departures disclosed and explained in the financial statements.
- d) Prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time, the financial position of the charity and enable them to ensure that the financial statements comply with S419(2) of the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approval

This report was approved by the Board and signed on its behalf by.

Signed for and on behalf of the Trustees and Directors



Gerrie Ozah (Chair)
19th November 2021

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CROYDON
NEIGHBOURHOOD CARE ASSOCIATION**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st March 2021. I have undertaken a full review of the Balance Sheet, Profit and Loss, Cash flow, Bank Reconciliations and the Invoice and Expenses processes of CNCA.

As the charity's trustees of the Company (who are also the directors of the company 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 for this year under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act").

I am confident that the reports are a full and fair reflection of the activities undertaken by CNCA for the period 1st April 2020 – 31st March 2021.

In carrying out my examination, I have followed the Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act).

I have completed my examination. I confirm that no material matters have come to my attention which gives me cause to believe that:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 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 Charities SORP (FRS102).

I have reviewed the fixed assets of which at the period end these have been fully written down within the balance sheet.

The bank reconciliations were reviewed as of the year end and there were no outstanding items to cause any concern – there were also a number of random checks performed on other periods of the year with a similar result. The invoices and expenses were randomly checked for adherence to the policies and processes and I can report no issues of concern. Accruals and prepayments were reviewed and again no cause for concern was noted. The reserves held I believe to be both prudent and proportional.

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.



Adrian Beckett
19th November 2021

Statement of Financial Activities**(incorporating Income and Expenditure Account)
For the year 1 April 2020 to 31 March 2021**

	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £	Total Funds 2020 £
Income from:				
Donations	3722	-	3722	5384
Charitable Activities	-	196702	196702	161836
Investments	44	-	44	147
Other Income	485	2217	2702	8759
Total	4,251	198919	203170	176126
Expenditure on:				
Raising funds	-	-	-	-
Charitable Activities	565	162594	163159	156601
Total	565	162594	163159	156601
Net Income / (expenditure)	3686	36325	40011	19525
Transfers between funds	-7612	7612	-	-
Net movement in funds	3,686	36325	40011	19525
Total Funds brought forward	110471	62484	172955	153430
Total Funds carried forward	106545	106421	212966	172955

Balance Sheet
As at 31 March 2021

	Note	-----2021-----		----2020----	
		£	£	£	£
FIXED ASSETS					
Tangible Assets:	9		-		-
CURRENT ASSETS:					
Cash at bank and in hand	9a	212733		173713	
Debtors	10	390		489	
		<u>213123</u>		<u>174202</u>	
CREDITORS:					
Amounts falling due within one year	11	157		1247	
NET CURRENT ASSETS:			<u>212966</u>		<u>174202</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			<u>212966</u>		<u>172955</u>
THE FUNDS OF THE CHARITY					
Restricted Funds			98809		62484
Unrestricted Funds			114157		110471
TOTAL CHARITY FUNDS			<u>212966</u>		<u>172955</u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2021. No members have required the company to obtain an audit of its accounts for the year in question, under Section 476 of the Companies Act 2006. The directors acknowledge their responsibilities 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 company's regime.

Gerrie Ozah (Chair)
19th November 2021



NOTES TO THE FINANCIAL STATEMENTS
Year Ended 31 March 2021**1. ACCOUNTING POLICIES****1.1 Basis of preparation of Accounts**

The financial statements have been prepared under the historical cost convention. The financial statements have been prepared in accordance with FRS102 Statement of Recommended Practice (SORP) 2015 and applicable accounting standards to a non-larger charity. The charity is dependent on continuing grant aid and as a consequence the going concern basis is also dependent on the continuing grant aid.

1.2 Company Status

The charity is a company limited by guarantee. The members of the company include Trustees named on page 1. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

1.3 Expenditure

Resources expended are included in the Statement of Financial Activities on an accrual basis, inclusive of any VAT which cannot be recovered.

1.4 Income

All incoming resources are included in the SOFA when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. No amounts are included in the financial statements for services donated by volunteers.

1.5 Deferred Income

In accordance with the SORP, grants received in advance which are subject to conditions that are still to be met are deferred on an accruals basis to the period to which they relate. Such deferrals are shown in the notes to the accounts.

1.6 Fund Accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes. These funds are held to finance both working capital and capital investment.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund.

Investment income and gains are allocated to the appropriate fund.

NOTES TO THE FINANCIAL STATEMENTS
Year Ended 31 March 2021**1.7 Tangible Fixed Assets**

Individual fixed assets costing £200 or more are capitalised at cost. Depreciation is provided on all tangible fixed assets at rates calculated to write off the expected useful economic lives as follows:

Office Equipment 33% straight line basis

1.8 Finance and operating leases

Rentals applicable to operating leases are charged to the SOFA over the period in which the cost is incurred. Assets purchased under finance leases are capitalised as fixed assets. Obligations under such agreements are included in the creditors. The difference between the capitalised cost and the total obligation under the lease represents the finance charge. Finance charges are written off to the SOFA over the period of the lease so as to produce a constant periodic rate of charge.

1.9 Taxation

As a registered charity, the company is exempt from income and corporation tax to the extent that its income and gains are applicable to charitable purposes only. Value added tax is not recoverable by the charity, and as such is not included in the relevant costs in the Statement of Financial Activities.

2. DONATIONS AND GIFTS (£)

	2021	2020
Unrestricted Small Donations	3721	5292

3. INVESTMENT INCOME (£)

	2021	2020
Interest receivable	44	147

4. CHARITABLE ACTIVITIES – GRANTS AND CONTRACTS (£)

	2021	2020
London Borough of Croydon – Core Funding	111062	80000
Covid/LVP (Carers Grant 2020)	55640	35000
Large Anonymous Donor via CAF (LAD)	30000	30000
	<u>196702</u>	<u>145000</u>

Donations include two amounts that will be spent next year as specified by the donors.

NOTES TO THE FINANCIAL STATEMENTS
Year Ended 31 March 2021**5. EXPENDITURE ON CHARITABLE ACTIVITIES**

	Unrestricted	Restricted	Total	Total
	£	£	2021	2020
			£	£
Staff Costs (see note 8)	168	127522	127690	117516
Premises Costs	-	11240	11240	9515
Office Expenses	-	18675	18675	21909
Depreciation	-	-	-	838
Other Costs	397	5157	5554	6823
	<u>565</u>	<u>162594</u>	<u>163159</u>	<u>156,601</u>

6. RESOURCES EXPENDED (£) - (for information only)

	2021	2020
Total resources expended include the following major items :		
Independent Examination	-	500
Mains Services (gas / electricity / water)	3540	
Operating lease - land and buildings	7700	7740
Office expenses – IT Systems and new equipment	6112	
Office Expenses - Telephone systems	4925	
Office expenses - Operating lease – Photocopier	5309	
Other Costs – HR and H & S Consultancy	1536	
Other Costs – Insurance	1742	

7. TRUSTEE REMUNERATION

No of pocket expenses were reimbursed to Trustees (last year nil also).

8. STAFF COSTS (see Note 5 above)

	2021	2020
Salaries	120863	107778
National Insurance	5691	5160
Agency fees	512	
Staff Travel / welfare	610	
Training	14	
	127690	112938

No employee received emoluments exceeding £60,000 (2020: Nil).

The above totals include Employers Allowance: £4,000 (2020 also £4,000).

NOTES TO THE FINANCIAL STATEMENTS
Year Ended 31 March 2021

The average number of employees in the year, analysed by function were

	2021	2020
Charitable Activities	6	6
Management and Administration	1	1

9. TANGIBLE FIXED ASSETS

	Office Equipment £
Cost	
At 1st April 2020	23,459
Additions	-
Disposals	-
At 31st March 2021	<u>23,459</u>
Accumulated Depreciation-	
At 1st April 2020	23,459
Charge for the year	-
Disposals	-
At 31st March 2021	<u>23,459</u>
Net book values	
At 31st March 2021	-
At 31st March 2020	-

9a. CASH at Bank and in Hand (£)

	2021	2020
Petty Cash	139	277
CAF Cash Current account	29010	17573
CAF Gold (deposit) account	97549	97505
CAF Trust account	<u>86035</u>	<u>58282</u>
	<u>212733</u>	<u>173637</u>

10. DEBTORS (£)

	2021	2020
Debtors	390	489

11. CREDITORS (£) - AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
Staff Travel and Payroll Bureau services	157	1247

NOTES TO THE FINANCIAL STATEMENTS
Year Ended 31 March 2021**12. FINANCIAL COMMITMENTS**

Expiry Date	-----2021-----		-----2020-----	
	Land and Buildings	Other	Land and Buildings	Other
	£	£	£	£
Less than one year	7,700	5,309	7,740	
Two to five years	-		-	8,450
	<u>7,700</u>	<u>5,309</u>	<u>7,740</u>	<u>8,450</u>

13. CAPITAL COMMITMENTS

There are no capital commitments at 31 March 2021 (2020 – Nil).

14. STATEMENT OF FUNDS.

	1 April 2020	Income	Expenditure	Transfers	31 March 2021
	£	£	£	£	£
Unrestricted Funds					
Payroll Severance Reserve	19500	-	-	-	19500
General Contingency Fund	15000	-	-	-	15000
Total designated funds	<u>34500</u>	<u>-</u>	<u>-</u>	<u>-</u>	34500
General Reserve	75971	4251	565	-7612	72045
Total unrestricted funds	<u>110471</u>	<u>4251</u>	<u>565</u>	<u>-7612</u>	<u>106545</u>
Restricted funds:					
LB Croydon – Core Funding	(7987)	111062	110687	7612	0
Covid / LVP (Carers Grant 2020)	62355	55640	21146	-	96849
LAD (CAF)	3994	30000	30081	-	3913
DBS and other funding	4122	2217	680	-	5659
Total restricted funds	<u>62484</u>	<u>198919</u>	<u>162594</u>	<u>7612</u>	<u>106421</u>

The reason for each of the unrestricted designated reserves is as follows:

- Payroll Severance Reserve – the cost of any potential redundancy of staff, by reserving the redundancy pay and notice pay cost of all staff.
- Contingency Fund – this reserve ensures that there are funds for one month of ongoing operating costs.

15. ANALYSIS OF GROUP NET ASSETS BETWEEN FUNDS

	Restricted Funds	Unrestricted Designated Funds	Unrestricted General Funds	Total Funds
31st March 2021	£	£	£	£
Funds are represented by				
Fixed Assets	-	-	-	-
Current Assets	98809	34500	73045	212966
Current Liabilities	-	-	-	-
Total Funds	<u>98809</u>	<u>34500</u>	<u>73045</u>	<u>212966</u>

NOTES TO THE FINANCIAL STATEMENTS
Year Ended 31 March 2021

16. CONTINGENT LIABILITIES

The Directors do not consider that there are any contingent liabilities.

17. ULTIMATE CONTROLLING PARTY

CNCA does not consider that it has any ultimate controlling party.