

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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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**

	Note	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £	Total Funds 2020 £
Income from:					
Donations	2	3722	-	3722	5384
Charitable Activities	4	-	196702	196702	161836
Investments	3	44	-	44	147
Other Income		485	2217	2702	8759
Total		4,251	198919	203170	176126
Expenditure on:					
Raising funds		-	-	-	-
Charitable Activities	5	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			<u>212966</u>		<u>172955</u>
CURRENT LIABILITIES					
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 2021	Total 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	34500	-	-	-	34500
General Reserve	75971	4251	565	-7612	72045
Total unrestricted funds	110471	4251	565	-7612	106545
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	62484	198919	162594	7612	106421

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	98809	34500	73045	212966

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.