

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

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

**Balance Sheet**  
**As at 31 March 2022**

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

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Unrestricted Small Donations	3,253	3,722

**3. INVESTMENT INCOME**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Interest Receivable	14	44

**4. CHARITABLE ACTIVITIES – GRANTS AND CONTRACTS**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
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	<b>110,305</b>	127,690
Premises Costs	-	11,676	<b>11,676</b>	11,240
Office Expenses	104	12,512	<b>12,616</b>	18,675
Depreciation	-	-	-	-
Other Costs	725	8,558	<b>9,283</b>	5,554
	<b>1,541</b>	<b>142,339</b>	<b>143,880</b>	163,159

**6. RESOURCES EXPENDED**

	2022	2021
	£	£
<b>Total resources expended include:</b>		
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
	<b>110,305</b>	<b>127,690</b>

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

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

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

**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.