

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 2023

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Reference and Administrative Information

Directors and Trustees

The directors and trustees in office from 1 April 2022 to 31 March 2023 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 2022 to 31 March 2023**

The Trustees present their annual report on the affairs of the Charity, together with the financial statements for the period 1 April 2022 to 31 March 2023. 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 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.

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>23,459</u>
Accumulated Depreciation-	
At 1st April 2022	23,459
Charge for the year	-
Disposals	-
At 31st March 2023	<u>23,459</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	
	<u>0</u>	<u>93,245</u>

12. FINANCIAL COMMITMENTS

	2023		2022	
Expiry Date	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 £	Expenditure £	Transfers £	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 £	Unrestricted Designated Funds £	Unrestricted 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	170,537	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.