

WALTHAM FOREST BLACK PEOPLE'S MENTAL HEALTH ASSOCIATION

England & Wales · Charity number 1099082

Details

Status Registered

Legal form Charitable company

Company number [04727353](#)

Registered 2003-08-20

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

Contact

Address Waltham Forest Black People Mental
2 Priory Avenue
London
E17 7QP

Phone 02085092646

Email reception@bpmha.org

Website www.bpmha.org

Activities

Objects: (I) TO PROMOTE THE PRESERVATION OF MENTAL HEALTH AND TO ASSIST IN RELIEVING AND REHABILITATING PERSONS SUFFERING FROM MENTAL DISORDER OR CONDITIONS OF EMOTIONAL OR MENTAL DISTRESS REQUIRING ADVICE OR TREATMENT IN THE LONDON BOROUGH OF WALTHAM FOREST PARTICULARLY PERSONS OF AFRICAN, CARIBBEAN OR ASIAN DESCENT OR OF OTHER ETHNIC OR NATIONAL GROUPS IN THE AREA OF BENEFIT.(II) TO ASSIST SUCH PERSONS TO REALISE THEIR FULL POTENTIAL TO LEAD FULFILLING LIVES IN PARTICULAR BY THE PROVISION OF A SERVICE TO A) SUCH A PERSON TO OBTAIN HIS OR HER RIGHTS AND PRIVILEGES AS A CITIZEN AND B) PROVIDE ADVICE TO SUCH PERSONS

Activities: To promote the preservation of mental health and to assist in relieving and rehabilitating persons suffering from mental disorder or conditions of emotional distress requiring advice or treatment. Assist such persons to realise their full potential to lead fulfilling lives in particular by the provision of services to assist such a person to obtain his or her full rights as a citizen.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty
- **Who:** People With Disabilities, People Of A Particular Ethnic Or Racial Origin

Geography

- **Area of benefit:** LONDON BOROUGH OF WALTHAM FOREST PARTICULARLY PERSONS OF AFRICAN, CARIBBEAN OR ASIAN DESCENT OR OF OTHER ETHNIC OR NATIONAL GROUPS IN THE AREA OF BENEFIT.
- Waltham Forest

Finances

| Period end | Income | Expenditure | Assets | Employees |
|------------|----------|-------------|--------|-----------|
| 2025-03-31 | £170,357 | £177,796 | - | - |
| 2024-03-31 | £174,022 | £175,136 | - | - |
| 2023-03-31 | £191,016 | £168,131 | - | - |
| 2022-03-31 | £189,970 | £183,985 | - | - |
| 2021-03-31 | £174,331 | £183,092 | - | - |

Trustees

| Name | Role | Appointed |
|-----------------|-------|-----------|
| JOHN BARZEY | Chair | |
| KATHLEEN WILSON | | |
| MS VELINE ALLEN | | |

WALTHAM FOREST BLACK PEOPLE'S MENTAL HEALTH ASSOCIATION

England & Wales - Charity number 1099082

Accounts

Company Number: 04727353
Charity Number: 1099082

Waltham Forest Black People's Mental Health Association

Financial Statements

For the Year Ended

31 March 2025

Augustus & Co
Chartered Certified Accountants

Waltham Forest Black People's Mental Health Association

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Waltham Forest Black People's Mental Health Association

Legal and Administrative Details

| | |
|----------------------|---|
| Status | The Company was incorporated as a company limited by guarantee on 8 April 2003 and registered as a charity on the same date. The Company took over the assets and liabilities of a previously unincorporated charity, Waltham Forest Black People's Mental Health Association with charity number 1027227 on incorporation. |
| Directors | John Barzey (Chair) Dave Davis (Treasurer) Veline Green (Secretary) |
| Bankers | Co-Operative Bank |
| Independent Examiner | A. A Boafo Brewu FCCA. MBA Augustus & Co Chartered Certified Accountant 374 Ley Street Ilford Essex IG1 4AE |
| Charity Offices | 2 Priory Avenue Walthamstow London E17 7QP |
| Charity Number: | 1099082 |
| Company Number: | 04727353 |

Waltham Forest Black People's Mental Health Association

Directors Report

The trustees are pleased to present their annual directors' report together with the financial statements of the charity for the year ended 31 March 2025 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

Aims and Objects of the Company

Waltham Forest Black People's Mental Health Association is a voluntary sector organisation. The Association is funded by Waltham Forest Social Services and managed by a committee made up of volunteers and service users. It was incorporated on 8 April 2003 as a charitable company limited by guarantee. On that date, it took over the assets and liabilities of an existing unincorporated charity with the same name.

The Association is established:

1. To promote the preservation of mental health and to assist in relieving and rehabilitating persons suffering from mental disorder or conditions of emotional or mental distress requiring advice or treatment in the London Borough of Waltham Forest particularly persons of African, Caribbean or Asian descent or of other ethnic or national groups in the said area of benefit.
2. To assist such persons to realise their full potential to lead fulfilling lives in particular by the provision of services to:
 - Assist such a person to obtain his or her full rights and privileges as a citizen and
 - Provide advice to such persons.

How Our Activities Deliver Public Benefit

Our main activities and who we try to help are as described in objectives and activities. All our charitable activities focus on these objectives to further our charitable purposes for the public benefit.

Financial Review

The financial position of the charity at the end of the financial year is as detailed in the attached financial statements. The charity's income for the year was £170,357.

Activities During the Year

As reported, last year we continued to provide a comprehensive range of services to our users and carers to the best of our ability.

We have many activities, which includes, book club, quizzes, fun days, health watch is an integral programme, whereby relevant topics are explored in depth i.e. Mental Health and its effects and causes upon the individual. Dementia, diabetes, cancer, heart, hypertension, medication, healthy living, medication, just to name a few.

Waltham Forest Black People's Mental Health Association

Attendance

The total attendance of service users for the year 2024-2025 is 2,946. The Monthly figures for attendance are as follows:

| Particulars | April-June 24 | July – Sept 24 | Oct – Dec 24 | Jan– March 25 | Yearly Total |
|-------------------------|---------------|----------------|--------------|---------------|--------------|
| Service User Attendance | 762 | 749 | 749 | 686 | 2,946 |
| Lunch Attendances | 778 | 759 | 721 | 753 | 3,011 |

Lunch

For the year 2024/25, 3,011 meals were prepared in house.

Regular Activities

The activities which BPMHA have been able to provide the following activities as part of its engagement with service user development and work to support positive outcomes for service users. Please see the list of activities below

- Women's Group
- News Report
- Arts & Crafts
- Bible Study
- Men's Group
- Video Club
- Board Games
- Quiz
- Basic Computers (Mixed)
- Health & Fitness
- Centre Meetings (monthly)
- Diabetes Support Group
- Music Therapy

Waltham Forest Black People's Mental Health Association

Other Activities and Events:

Waltham Forest Black Peoples Mental Health Association will continue to provide comprehensive day opportunities, support and advocacy services to adults with mental health problems living in Waltham Forest and the surrounding London Boroughs, at a cost to the service user per day.

- Focus on the individual with some real choice, tailored support where necessary
- A wider range of activities which are meaningful
- A focus on inclusive activities based in the community
- A full service covering at least five days of the week: occasional evening and weekends.
- A service that meets the needs of both the individual and their carers
- Accessible services that meet the needs of diverse groups
- Based on partnerships between Adult Social Care and local agencies
- User involvement and user led services
- Recovery, rehabilitation for health
- Reducing social isolation
- personal skill development

In addition to the regular activities, the Association also organised a number of one-off activities and in-house events for service users. These included celebrating our Cultural Evening, Poetry writing sessions, socials, Black History Month and World Mental Health Day.

Along with these, BPMHA services users and carers also engaged in events, groups activities such as in-house fun days and quizzes were also staged for the enjoyment of service users.

Carers:

Unfortunately, due to a lack of funding our carers support group no longer meets. We continue however to offer support on a one to one basis as needed.

Conclusion:

This year WFBPMHA supported its service users and carers referred from teams across the borough, throughout covid-19 restrictions through the delivery of food and services to regular attendees homes, who have not been able to get out due to isolating or shielding. We monitor and evaluate our services through a Bi-annual review of activities as well as 6-12 weekly individual care reviews with users.

Future Plans

BPMHA continues to develop and implement a self-sustaining service model that will deliver high quality care whilst meeting a range of needs. WFBPMHA will endeavour to continue providing services to our members and the wider community.

Waltham Forest Black People's Mental Health Association

Directors

The following served as directors and on the committee during the year covered by these accounts:

John Barzey (chair)
Dave Davis (Treasurer)
Veline Green (Secretary)
Tensie Grodon (Ordinary Member)
Gerda Cooper (Ordinary Member)
Kathleen Wilson (Ordinary Member)
Tony Dalsan (Ordinary Member)

The directors and committee members at the time the financial statement were approved are as follows:

John Barzey (chair)
Dave Davis (Treasurer)
Veline Green (Secretary)
Tensie Grodon (Ordinary Member)
Gerda Cooper (Ordinary Member)
Kathleen Wilson (Ordinary Member)
Tony Dalsan (Ordinary Member)

Directors' Responsibilities

The charity trustees (who are also the directors for the purposes of company law) are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the directors to prepare financial statements for each financial period. Under that law the directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the directors must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the company and of the surplus or deficit of the company for that period.

In preparing these financial statements, the directors are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP
- Make judgements and estimates that are reasonable and prudent;
- Prepare the Financial Statements on the going concern basis unless it is inappropriate to presume that the company will continue to provide services.

The directors are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the company and to enable them to ensure that the Financial Statements comply with the Company Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Waltham Forest Black People's Mental Health Association

Directors Selection Method

The directors are elected at each annual general meeting for a term of two years.

Officers within the directors are nominated and voted on by all the directors.

Reserves Policy

At 31 March 2025, there were free unrestricted reserves of £11,250 which will be used to support the organisation's activities.

The directors consider this amount not adequate to meet 3 to 6 months expenditure. We are actively seeking to raise more to increase the amount of free reserves.

A designated reserve of £50,000 has been set up to enable the orderly closure of the charity should this be necessary. If in the unlikely eventuality that the organisation had to close, 3 months salaries and running costs are sometimes used by charities as a reasonable figure to provide an orderly closure.

Risk Review

The major external risk to which the organisation is exposed is lack of funding. The committee is constantly reviewing this area to ensure the continuity of the organisation. Internal risks are minimised by the implementation of procedures for authorisation/approval of all transactions.

Decision Making

The directors meet about once every month to review the progress of the organisation and to make any decisions that are needed to keep it in pursuit of its objectives.

Contribution of Volunteers

During the year the Association relied on the services of volunteers in the areas of administration, reception and working with users.

Independent Examination.

The directors propose to re appoint the current accountant to undertake the independent examination in the following year.

This report has been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

This report was approved by the board on 30 September 2025 and signed on their behalf by:



Dave Davis
(Treasurer)

Waltham Forest Black People's Mental Health Association

Independent Examiner's Report to the Directors of Waltham Forest Black People's Mental Health Association

I report to the trustees (who are also Directors for the purpose of company law) on my examination of the financial statements of Waltham Forest Black People's Mental Health Association ('the charitable company') for the year ended 31 March 2025 which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the trustees of charitable company you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the financial statements of the charitable company are not required to be audited under Part 16 of the Act and are eligible for independent examination, I report in respect of my examination of the charitable company's financial statements carried out under section 145 of the Charities Act 2011 ('the 2011 Act') and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

If the charitable company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. The income was below this threshold. I confirm that I am qualified to undertake the examination because I am a member of ACCA, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- accounting records were not kept in respect of the charitable company as required by section 386 of the 2006 Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the financial statements give a 'true and fair view which is not a matter considered as part of an independent examination; or

Waltham Forest Black People's Mental Health Association

- the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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 financial statements to be reached.



A A Boafo-Brewu (FCCA MBA)

Augustus & Co

Dated: 1 October 2025

374 Ley Street
Ilford
Essex IG1 4AE

Waltham Forest Black People's Mental Health Association
Statement Of Financial Activities (Including Income and Expenditure Account)
Year Ended 31 March 2025

| | Note | Unrestricted £ | Designated | Restricted £ | 2025 Total £ | 2024 Total £ |
|---|------|-------------------|---------------|-----------------|--------------------|--------------------|
| Incoming Resources | 2 | | | | | |
| Incoming resources from charitable activities: | | | | | | |
| Donations | 2.4 | | | 2,039 | 2,039 | 2102 |
| Earned income | 2.2 | | | 147,810 | 147,810 | 153088 |
| Other incoming resources | 2.3 | | | 18,887 | 18,887 | 17688 |
| Investment income | | | | 1,621 | 1,621 | 1144 |
| Total Incoming Resources | | 0 | 0 | 170,357 | 170,357 | 174,022 |
| Expenditure | | | | | | |
| Charitable activities | 3 | | | 177,796 | 177,796 | 175,136 |
| Total Expenditure | | 0 | 0 | 177,796 | 177,796 | 175,136 |
| Net income/(expenditure) and net movements in funds for the year | | 0 | 0 | -7,439 | -7,439 | -1,114 |
| Reconciliation of funds | | | | | | |
| Total funds brought forward 1 April 2024 | | 303,942 | 50,000 | 169,484 | 523,426 | 524,540 |
| Prior Year Adjustment | | | | | | |
| Total Funds Carried Forward at 31/03/2025 | | 303,942 | 50,000 | 162,045 | 515,987 | 523,426 |

The notes on pages 11 to 16 form part of these financial statements.

Waltham Forest Black People's Mental Health Association
Balance Sheet
Year Ended 31 March 2025

| | Note | 2025 £ | 2024 £ |
|--|------|----------------|----------------|
| Fixed Assets | | | |
| Tangible Assets | 9 | <u>323,375</u> | <u>323,375</u> |
| | | <u>323,375</u> | <u>323,375</u> |
| Current Assets | | | |
| Debtors | 10 | 28,357 | 28,465 |
| Cash at Bank and in Hand | | <u>168,970</u> | <u>179,332</u> |
| | | <u>197,327</u> | <u>207,797</u> |
| Creditors: | | | |
| Amounts falling due within one year | 11 | <u>4,715</u> | <u>7,746</u> |
| | | <u>4,715</u> | <u>7,746</u> |
| Net Current Assets | | <u>192,612</u> | <u>200,051</u> |
| Total Assets Less Current Liabilities | | <u>515,987</u> | <u>523,426</u> |
| Net Assets | | <u>515,987</u> | <u>523,426</u> |
| Represented By: | | | |
| Restricted Funds | 12 | 162,045 | 169,484 |
| Designated Funds | 13 | 50,000 | 50,000 |
| Unrestricted Funds | 13 | <u>303,942</u> | <u>303,942</u> |
| | | <u>515,987</u> | <u>523,426</u> |

The company was entitled to exemption from audit under s477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

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

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies regime and in accordance with FRS102 SORP

The financial statements were approved by the trustees on 30 September 2025 and signed on its behalf by

John Barzey
(Chair)



Dave Davis
(Treasurer)



Registration number: 04727353

The notes on pages 11 to 16 form part of these financial statements.

Waltham Forest Black People's Mental Health Association
Notes To Accounts
Year Ended 31 March 2025

1. Accounting Policies

1.1 Accounting Convention

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

1.2 Incoming Resources

Income are the amounts due for the year whether or not actually received in the year.

Donations and other incoming resources are the actual amounts received in the year.

1.3 Depreciation

Depreciation is provided at rates calculated to write off the cost or valuation, less estimated residual value of each asset over the expected useful life as follows:

Furniture, Fixtures & Equipment - 20% on cost.

Kitchen Equipment - 10% on cost.

Freehold Property - nil.

Items of expenditure are capitalised when purchase price exceeds £500.

The trustees have reviewed freehold land and building and consider the carrying value of the building is equal to or below its residual value. They have therefore not provided depreciation on the building in the current financial year.

Waltham Forest Black People's Mental Health Association
Notes To Accounts
Year Ended 31 March 2025

1.4 Capital Grants

Capital grants are treated in accordance with the SORP, they are recognised as incoming resources on receipt.

1.5 Restricted Funds

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets this criteria is charged to the fund.

1.6 Unrestricted Funds

Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without further specified purposes and are available as general funds.

1.7 Pension

The pension costs charged in the financial statements represent the contributions payable by the organisation.

2 Incoming resources

2.1 Incoming resources from activities to further the charity's objects

| | Unrestricted | Restricted | 2025 Total | 2024 Total |
|--------------------------|--------------|------------|---------------|---------------|
| | £ | £ | £ | £ |
| 2.2 Earned Income | | | | |
| Direct payments | | 147,810 | 147,810 | 153,088 |
| | 0 | 147,810 | 147,810 | 153,088 |

Waltham Forest Black People's Mental Health Association
Notes To Accounts
Year Ended 31 March 2025

2.3 Other Incoming Resources

| | Unrestricted | Restricted | 2025 Total | 2024 Total |
|---------------------------------|--------------|---------------|---------------|---------------|
| | £ | £ | £ | £ |
| Contribution Towards Activities | | | | |
| Membership | | | | |
| Other Income | | 210 | | |
| Luncheon Club | | 18,677 | 18,677 | 17,688 |
| | | <u>18,887</u> | <u>18,677</u> | <u>17,688</u> |

2.4 Donations

| | Unrestricted | Restricted | 2025 Total | 2024 Total |
|-----------------------|--------------|--------------|---------------|---------------|
| | £ | £ | £ | £ |
| Fund raising | | 2,039 | 2,039 | 2,032 |
| Sustainability Grant | | | - | - |
| HMRC - Furlough Grant | | | - | - |
| Other Income | | | - | - |
| Membership | | - | - | 70 |
| | | <u>2,039</u> | <u>2,039</u> | <u>2,102</u> |

3. Charitable activities

| | Unrestricted | Restricted | 2025 Total | 2024 Total |
|-----------------------------------|--------------|----------------|----------------|----------------|
| | £ | £ | £ | £ |
| Activities (Before Contributions) | | 772 | 772 | 1,514 |
| Clients' Welfare | | 712 | 712 | 1348 |
| Luncheon Club | | 6,451 | 6,451 | 6,715 |
| Salaries | | 87,587 | 87,587 | 95,738 |
| Employers' National Insurance | | 3,052 | 3,052 | -953 |
| Staff Pension Costs | | 10,247 | 10,247 | 11,082 |
| Volunteers Expenses | | 100 | 100 | 200 |
| Insurance | | 9,414 | 9,414 | 9,103 |
| Light & Heat | | 9,621 | 9,621 | 8,657 |
| Cleaning | | 6,824 | 6,824 | 4,337 |
| Repairs and Maintenance | | 6,152 | 6,152 | 13,021 |
| Printing, Postage and Stationery | | 178 | 178 | 560 |
| Support Worker - Cook | | 23,481 | 23,481 | 12,216 |
| Telephone | | 2,150 | 2,150 | 1,921 |
| Computer Running Expenses | | 2261 | 2,261 | 1484 |
| Hire of Equipment | | 590 | 590 | 439 |
| Management Expenses | | 0 | 0 | 54 |
| Management Professional Fees | | 0 | 0 | 255 |
| Staff training and welfare | | 961 | 961 | 344 |
| Materials and Consumables | | 8 | 8 | 22 |
| Water and Wastewater | | 0 | 0 | 1144 |
| Travelling Expenses | | 725 | 725 | 667 |
| TV Licence | | 170 | 170 | 159 |
| General Expenses | | 86 | 86 | 30 |
| Governance costs (see note 4) | | 5,163 | 5,163 | 4264 |
| Subscriptions | | 1091 | 1,091 | 815 |
| | <u>0</u> | <u>177,796</u> | <u>177,796</u> | <u>175,136</u> |

Of the £175,136 expenditure in 2025, all of it was charged to unrestricted funds.

Waltham Forest Black People's Mental Health Association
Notes To Accounts
Year Ended 31 March 2025

| | Unrestricted | Restricted | 2025 | 2024 |
|---------------------------|--------------|------------|-------|-------|
| | £ | £ | £ | £ |
| 4 Governance costs | | | | |
| Legal & Professional | | 1,263 | 1,263 | 564 |
| Accountancy | | 1,500 | 1,500 | 1,500 |
| Bookkeeping | | 2,400 | 2,400 | 2,200 |
| | 0 | 5,163 | 5,163 | 4,264 |

5 Net income/(expenditure) for the year

| | 2025 | 2024 |
|--------------------------------------|-------|-------|
| This is stated after charging | | |
| Accountancy services | 1,500 | 1,500 |

6 Staff Costs

| | 2025 | 2024 |
|-------------------------------|---------|---------|
| | £ | £ |
| Salaries | 87,587 | 95,738 |
| Employer's National Insurance | 3,052 | -953 |
| Employer's Pension Costs | 10,247 | 11,082 |
| | 100,886 | 105,867 |

No employee earned in excess of £60,000.

| | | |
|-------------------------------------|---|---|
| The average number of employees was | 4 | 4 |
| | 4 | 4 |

The amount paid to key management personnel included in salaries was £36,667. The trustees are considered as key management personnel but none of them receives a salary.

7 Directors

The directors received no remuneration for their services and are not reimbursed for their expenses.

8 Pension Costs

The charity operates a defined contribution pension scheme. The scheme and its assets are held by independent managers. The pension charge represents contributions due from the charity and amounted to £10,247 (2024 - £11,083).

Waltham Forest Black People's Mental Health Association
Notes To Accounts
Year Ended 31 March 2025

9 Fixed Assets

| | Furniture Fixtures & Equipment £ | Freehold Property £ | Kitchen Equipment £ | Total £ |
|-----------------------|---|---------------------------|---------------------------|----------------|
| Cost | | | | |
| At 1 April 2024 | 60,301 | 351,495 | 46,282 | 458,078 |
| Addition | | | | |
| At 31 March 2025 | <u>60,301</u> | <u>351,495</u> | <u>46,282</u> | <u>458,078</u> |
| Depreciation | | | | |
| At 1 April 2024 | 60,301 | 28,120 | 46,282 | 134,703 |
| Charge for the year | | | | 0 |
| At 31 March 2025 | <u>60,301</u> | <u>28,120</u> | <u>46,282</u> | <u>134,703</u> |
| Net Book Value | | | | |
| At 31 March 2024 | <u>0</u> | <u>323,375</u> | <u>0</u> | <u>323,375</u> |
| At 31 March 2025 | <u>0</u> | <u>323,375</u> | <u>0</u> | <u>323,375</u> |

The freehold property is subject to a charge from Waltham Forest Health Authority.

| | 2025 £ | 2024 £ |
|------------------------|---------------|---------------|
| 10 Debtors | | |
| Trade debtors | 20,061 | 20,094 |
| Prepayments | 8,271 | 8,346 |
| Income Tax Recoverable | 25 | 25 |
| | <u>28,357</u> | <u>28,465</u> |

Notes To Accounts
Year Ended 31 March 2025

11. Creditors: Amounts falling due within one year

| | 2025 | 2024 |
|--------------------------|--------------|--------------|
| | £ | £ |
| Trade Creditors | | |
| Paye and Social Security | - | 1136 |
| Accruals | 4,715 | 6610 |
| | <u>4,715</u> | <u>7,746</u> |

12. Restricted Funds

| | Balance at 1 April 2024 £ | nent in Resources Incoming £ | Outgoing £ | Prior Year Adjustment | Balance at 31 March 2025 £ |
|---|------------------------------------|------------------------------------|----------------|-----------------------------|-------------------------------------|
| General Funding | 112,012 | 170,357 | 177,796 | 0 | 104,573 |
| Respite Home | 3,604 | | | | 3,604 |
| Clients' Holidays | 16,895 | | | | 16,895 |
| Equipment Purchase and Property Repairs | 6,290 | | | | 6,290 |
| Fixed Assets | 30,683 | | | | 30,683 |
| | <u>169,484</u> | <u>170,357</u> | <u>177,796</u> | <u>0</u> | <u>162,045</u> |

Restricted funds represent funds received for specific purposes. Any balance at the year end is committed and will be used for the same purpose in the following year. As shown in note 13, at 31 March 2024, there were sufficient cash resources to meet the requirements of the fund.

13. Analysis of Net Assets Between Funds

| | Restricted £ | Unrestricted £ | Designated £ | Total £ |
|----------------|-----------------|-------------------|-----------------|----------------|
| Current Assets | 131,362 | 11,250 | 50,000 | 192,612 |
| Fixed Assets | 30,683 | 292,692 | | 323,375 |
| | <u>162,045</u> | <u>303,942</u> | <u>50,000</u> | <u>515,987</u> |

Designated Fund

This is a fund set up to cover the cost of closing the charity if it ever becomes necessary.

14. Related Party Disclosures

There are no related party transactions for the year ended 31 March 2025

15. Legal status of the charity

The charity is a company limited by guarantee and has no share capital. 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

16. Corporation Tax

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable activities.

WALTHAM FOREST BLACK PEOPLE'S MENTAL HEALTH ASSOCIATION

England & Wales - Charity number 1099082

Accounts

Company Number: 04727353
Charity Number: 1099082

Waltham Forest Black People's Mental Health Association

Financial Statements

For the Year Ended

31 March 2024

Augustus & Co
Chartered Certified Accountants

Waltham Forest Black People's Mental Health Association

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Waltham Forest Black People's Mental Health Association

Legal and Administrative Details

| | |
|----------------------|---|
| Status | The Company was incorporated as a company limited by guarantee on 8 April 2003 and registered as a charity on the same date. The Company took over the assets and liabilities of a previously unincorporated charity, Waltham Forest Black People's Mental Health Association with charity number 1027227 on incorporation. |
| Directors | Kathleen Wilson (Chair) Veline Green (Treasurer) John Barzey (Secretary) |
| Bankers | Co-Operative Bank |
| Independent Examiner | A. A Bofo Brewu FCCA. MBA Augustus & Co Chartered Certified Accountant 374 Ley Street Ilford Essex IG1 4AE |
| Charity Offices | 2 Priory Avenue Walthamstow London E17 7QP |
| Charity Number: | 1099082 |
| Company Number: | 04727353 |

Waltham Forest Black People's Mental Health Association

Directors Report

The trustees are pleased to present their annual directors' report together with the financial statements of the charity for the year ended 31 March 2024 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

Aims and Objects of the Company

Waltham Forest Black People's Mental Health Association is a voluntary sector organisation. The Association is funded by Waltham Forest Social Services and managed by a committee made up of volunteers and service users. It was incorporated on 8 April 2003 as a charitable company limited by guarantee. On that date, it took over the assets and liabilities of an existing unincorporated charity with the same name.

The Association is established:

1. To promote the preservation of mental health and to assist in relieving and rehabilitating persons suffering from mental disorder or conditions of emotional or mental distress requiring advice or treatment in the London Borough of Waltham Forest particularly persons of African, Caribbean or Asian descent or of other ethnic or national groups in the said area of benefit.
2. To assist such persons to realise their full potential to lead fulfilling lives in particular by the provision of services to:
 - Assist such a person to obtain his or her full rights and privileges as a citizen and
 - Provide advice to such persons.

How Our Activities Deliver Public Benefit

Our main activities and who we try to help are as described in objectives and activities. All our charitable activities focus on these objectives to further our charitable purposes for the public benefit.

Financial Review

The financial position of the charity at the end of the financial year is as detailed in the attached financial statements. The charity's income for the year was £174,022.

Activities During the Year

As reported, last year we continued to provide a comprehensive range of services to our users and carers to the best of our ability.

We have many activities, which includes, book club, quizzes, fun days, health watch is an integral programme, whereby relevant topics are explored in depth i.e. Mental Health and its effects and causes upon the individual. Dementia, diabetes, cancer, heart, hypertension, medication, healthy living, medication, just to name a few.

Waltham Forest Black People's Mental Health Association

Attendance

The total attendance of service users for the year 2023-2024 is 3,251. The Monthly figures for attendance are as follows:

| | April-June 23 | July - Sept 23 | Oct - Dec 23 | Jan- March 24 | Yearly Total |
|-------------------------|---------------|----------------|--------------|---------------|--------------|
| Service User Attendance | 831 | 849 | 778 | 793 | 3,251 |
| Lunch Attendances | 694 | 773 | 715 | 730 | 2,912 |

Lunch

For the year 2023/24, 2,912 meals were prepared in house.

Regular Activities

The activities which BPMHA have been able to provide the following activities as part of its engagement with service user development and work to support positive outcomes for service users. Please see the list of activities below

- Women's Group
- News Report
- Arts & Crafts
- Bible Study
- Men's Group
- Video Club
- Board Games
- Quiz
- Basic Computers (Mixed)
- Health & Fitness
- Centre Meetings (monthly)
- Diabetes Support Group
- Music Therapy

Waltham Forest Black People's Mental Health Association

Other Activities and Events:

Waltham Forest Black Peoples Mental Health Association will continue to provide comprehensive day opportunities, support and advocacy services to adults with mental health problems living in Waltham Forest and the surrounding London Boroughs, at a cost to the service user per day.

- Focus on the individual with some real choice, tailored support where necessary
- A wider range of activities which are meaningful
- A focus on inclusive activities based in the community
- A full service covering at least five days of the week: occasional evening and weekends.
- A service that meets the needs of both the individual and their carers
- Accessible services that meet the needs of diverse groups
- Based on partnerships between Adult Social Care and local agencies
- User involvement and user led services
- Recovery, rehabilitation for health
- Reducing social isolation
- personal skill development

In addition to the regular activities, the Association also organised a number of one-off activities and in-house events for service users. These included celebrating our Cultural Evening, Poetry writing sessions, socials, Black History Month and World Mental Health Day.

Along with these, BPMHA services users and carers also engaged in events, groups activities such as in-house fun days and quizzes were also staged for the enjoyment of service users.

Carers:

Unfortunately, due to a lack of funding our carers support group no longer meets. We continue however to offer support on a one to one basis as needed.

Conclusion:

This year WFBPMHA supported its service users and carers referred from teams across the borough, throughout covid-19 restrictions through the delivery of food and services to regular attendees homes, who have not been able to get out due to isolating or shielding. We monitor and evaluate our services through a Bi-annual review of activities as well as 6-12 weekly individual care reviews with users.

Future Plans

BPMHA continues to develop and implement a self-sustaining service model that will deliver high quality care whilst meeting a range of needs. WFBPMHA will endeavour to continue providing services to our members and the wider community.

Waltham Forest Black People's Mental Health Association

Directors

The following served as directors and on the committee during the year covered by these accounts:

Kathleen Wilson (chair)
Veline Green (Treasurer)
John Barzey (Secretary)
Gerda Cooper (Ordinary Member)
William Bailey (Ordinary Member)
Tensie Gordon (Ordinary Member)

The directors and committee members at the time the financial statement were approved are as follows:

Kathleen Wilson (Chair)
Veline Green (Treasurer)
John Barzey (Secretary)
Gerda Cooper (Ordinary Member)
William Bailey (Ordinary Member)
Tensie Gordon (Ordinary Member)

Directors' Responsibilities

The charity trustees (who are also the directors for the purposes of company law) are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the directors to prepare financial statements for each financial period. Under that law the directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the directors must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the company and of the surplus or deficit of the company for that period.

In preparing these financial statements, the directors are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP
- Make judgements and estimates that are reasonable and prudent;
- Prepare the Financial Statements on the going concern basis unless it is inappropriate to presume that the company will continue to provide services.

The directors are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the company and to enable them to ensure that the Financial Statements comply with the Company Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Waltham Forest Black People's Mental Health Association

Directors Selection Method

The directors are elected at each annual general meeting for a term of two years.

Officers within the directors are nominated and voted on by all the directors.

Reserves Policy

At 31 March 2024, there were free unrestricted reserves of £11,250 which will be used to support the organisation's activities.

The directors consider this amount not adequate to meet 3 to 6 months expenditure. We are actively seeking to raise more to increase the amount of free reserves.

A designated reserve of £50,000 has been set up to enable the orderly closure of the charity should this be necessary. If in the unlikely eventuality that the organisation had to close, 3 months salaries and running costs are sometimes used by charities as a reasonable figure to provide an orderly closure.

Risk Review

The major external risk to which the organisation is exposed is lack of funding. The committee is constantly reviewing this area to ensure the continuity of the organisation. Internal risks are minimised by the implementation of procedures for authorisation/approval of all transactions.

Decision Making

The directors meet about once every month to review the progress of the organisation and to make any decisions that are needed to keep it in pursuit of its objectives.

Contribution of Volunteers

During the year the Association relied on the services of volunteers in the areas of administration, reception and working with users.

Independent Examination.

The directors propose to re appoint the current accountant to undertake the independent examination in the following year.

This report has been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

This report was approved by the board on 12 December 2024 and signed on their behalf by:



Veline Green
(Treasurer)

Waltham Forest Black People's Mental Health Association

Independent Examiner's Report to the Directors of Waltham Forest Black People's Mental Health Association

I report to the trustees (who are also Directors for the purpose of company law) on my examination of the financial statements of Waltham Forest Black People's Mental Health Association ('the charitable company') for the year ended 31 March 2024 which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the trustees of charitable company you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the financial statements of the charitable company are not required to be audited under Part 16 of the Act and are eligible for independent examination, I report in respect of my examination of the charitable company's financial statements carried out under section 145 of the Charities Act 2011 ('the 2011 Act') and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

If the charitable company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. The income was below this threshold. I confirm that I am qualified to undertake the examination because I am a member of ACCA, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- accounting records were not kept in respect of the charitable company as required by section 386 of the 2006 Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the financial statements give a 'true and fair view which is not a matter considered as part of an independent examination; or

Waltham Forest Black People's Mental Health Association

- the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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 financial statements to be reached.



A A Boafo-Brewu (FCCA MBA)

Augustus & Co

Dated: 13 December 2024

374 Ley Street
Ilford
Essex IG1 4AE

Waltham Forest Black People's Mental Health Association
Statement Of Financial Activities (Including Income and Expenditure Account)
Year Ended 31 March 2024

| | Note | Unrestricted £ | Designated | Restricted £ | 2024 Total £ | 2023 Total £ |
|---|------|-------------------|---------------|-----------------|--------------------|--------------------|
| Incoming Resources | 2 | | | | | |
| Incoming resources from charitable activities: | | | | | | |
| Donations | 2.4 | | | 2,102 | 2,102 | 5714 |
| Earned income | 2.2 | | | 153,088 | 153,088 | 168957 |
| Other incoming resources | 2.3 | | | 17,688 | 17,688 | 16216 |
| Investment income | | | | 1,144 | 1,144 | 129 |
| Total Incoming Resources | | 0 | 0 | 174,022 | 174,022 | 191,016 |
| Expenditure | | | | | | |
| Charitable activities | 3 | | | 175,136 | 175,136 | 168,131 |
| Total Expenditure | | 0 | 0 | 175,136 | 175,136 | 168,131 |
| Net income/(expenditure) and net movements in funds for the year | | 0 | 0 | -1,114 | -1,114 | 22,885 |
| Reconciliation of funds | | | | | | |
| Total funds brought forward 1 April 2023 | | 303,942 | 50,000 | 170,598 | 524,540 | 481,743 |
| Prior Year Adjustment | | | | | | 19,912 |
| Total Funds Carried Forward at 31/03/2024 | | 303,942 | 50,000 | 169,484 | 523,426 | 524,540 |

The notes on pages 11 to 16 form part of these financial statements.

Waltham Forest Black People's Mental Health Association
Balance Sheet
Year Ended 31 March 2024

| | Note | 2024 £ | 2023 £ |
|--|------|----------------|----------------|
| Fixed Assets | | | |
| Tangible Assets | 9 | <u>323,375</u> | <u>323,375</u> |
| | | <u>323,375</u> | <u>323,375</u> |
| Current Assets | | | |
| Debtors | 10 | 28,465 | 38,172 |
| Cash at Bank and in Hand | | <u>179,332</u> | <u>165,493</u> |
| | | <u>207,797</u> | <u>203,665</u> |
| Creditors: | | | |
| Amounts falling due within one year | 11 | 7,746 | 2,500 |
| | | <u>7,746</u> | <u>2,500</u> |
| Net Current Assets | | <u>200,051</u> | <u>201,165</u> |
| Total Assets Less Current Liabilities | | <u>523,426</u> | <u>524,540</u> |
| Net Assets | | <u>523,426</u> | <u>524,540</u> |
| Represented By: | | | |
| Restricted Funds | 12 | 169,484 | 170,598 |
| Designated Funds | 13 | 50,000 | 50,000 |
| Unrestricted Funds | 13 | <u>303,942</u> | <u>303,942</u> |
| | | <u>523,426</u> | <u>524,540</u> |

The company was entitled to exemption from audit under s477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.


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

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies regime and in accordance with FRS102 SORP

The financial statements were approved by the trustees on 12 December 2024 and signed on its behalf by



Kathleen Wilson
(Chair)



Veline Green
(Treasurer)

Registration number: 04727353

The notes on pages 11 to 16 form part of these financial statements.

Waltham Forest Black People's Mental Health Association
Notes To Accounts
Year Ended 31 March 2024

1. Accounting Policies

1.1 Accounting Convention

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

1.2 Incoming Resources

Income are the amounts due for the year whether or not actually received in the year.

Donations and other incoming resources are the actual amounts received in the year.

1.3 Depreciation

Depreciation is provided at rates calculated to write off the cost or valuation, less estimated residual value of each asset over the expected useful life as follows:

Furniture, Fixtures & Equipment - 20% on cost.

Kitchen Equipment - 10% on cost.

Freehold Property - nil.

Items of expenditure are capitalised when purchase price exceeds £500.

The trustees have reviewed freehold land and building and consider the carrying value of the building is equal to or below its residual value. They have therefore not provided depreciation on the building in the current financial year.

Waltham Forest Black People's Mental Health Association
Notes To Accounts
Year Ended 31 March 2024

1.4 Capital Grants

Capital grants are treated in accordance with the SORP, they are recognised as incoming resources on receipt.

1.5 Restricted Funds

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets this criteria is charged to the fund.

1.6 Unrestricted Funds

Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without further specified purposes and are available as general funds.

1.7 Pension

The pension costs charged in the financial statements represent the contributions payable by the organisation.

2 Incoming resources

2.1 Incoming resources from activities to further the charity's objects

| | Unrestricted | Restricted | 2024 Total | 2023 Total |
|--------------------------|--------------|------------|---------------|---------------|
| | £ | £ | £ | £ |
| 2.2 Earned Income | | | | |
| Direct payments | | 153,088 | 153,088 | 168,957 |
| | 0 | 153,088 | 153,088 | 168,957 |

Waltham Forest Black People's Mental Health Association
Notes To Accounts
Year Ended 31 March 2024

2.3 Other Incoming Resources

| | Unrestricted | Restricted | 2024 Total | 2023 Total |
|---------------------------------|--------------|---------------|---------------|---------------|
| | £ | £ | £ | £ |
| Contribution Towards Activities | | | | |
| Membership | | | | |
| Other Income | | | | |
| Luncheon Club | | 17,688 | 17,688 | 10,033 |
| | | <u>17,688</u> | <u>17,688</u> | <u>10,033</u> |

2.4 Donations

| | Unrestricted | Restricted | 2024 Total | 2023 Total |
|-----------------------|--------------|--------------|---------------|---------------|
| | £ | £ | £ | £ |
| Fund raising | | 2,032 | 2,032 | 989 |
| Sustainability Grant | | | - | 4,000 |
| HMRC - Furlough Grant | | | - | - |
| Other Income | | | - | 725 |
| Membership | | 70 | 70 | |
| | | <u>2,102</u> | <u>2,102</u> | <u>5,714</u> |

3. Charitable activities

| | Unrestricted | Restricted | 2024 Total | 2023 Total |
|-----------------------------------|--------------|----------------|----------------|----------------|
| | £ | £ | £ | £ |
| Activities (Before Contributions) | | 1,514 | 1,514 | 522 |
| Clients' Welfare | | 1,348 | 1,348 | 549 |
| Luncheon Club | | 6,715 | 6,715 | 5,775 |
| Salaries | | 95,738 | 95,738 | 105,726 |
| Employers' National Insurance | | -953 | -953 | 9,934 |
| Staff Pension Costs | | 11,082 | 11,082 | 12,440 |
| Volunteers Expenses | | 200 | 200 | 300 |
| Insurance | | 9,103 | 9,103 | 9,749 |
| Light & Heat | | 8,657 | 8,657 | 2,977 |
| Cleaning | | 4,337 | 4,337 | 1,705 |
| Repairs and Maintenance | | 13,021 | 13,021 | 5,494 |
| Printing, Postage and Stationery | | 560 | 560 | 287 |
| Support Worker - Cook | | 12,216 | 12,216 | 3,214 |
| Telephone | | 1,921 | 1,921 | 4,356 |
| Computer Running Expenses | | 1,484 | 1,484 | 313 |
| Hire of Equipment | | 439 | 439 | 845 |
| Management Expenses | | 54 | 54 | 0 |
| Management Professional Fees | | 255 | 255 | |
| Staff training and welfare | | 344 | 344 | 49 |
| Materials and Consumables | | 22 | 22 | 447 |
| Water and Wastewater | | 1,144 | 1,144 | |
| Travelling Expenses | | 667 | 667 | 519 |
| TV Licence | | 159 | 159 | 159 |
| General Expenses | | 30 | 30 | 39 |
| Governance costs (see note 4) | | 4,264 | 4,264 | 2,076 |
| Subscriptions | | 815 | 815 | 656 |
| | <u>0</u> | <u>175,136</u> | <u>175,136</u> | <u>168,131</u> |

Of the £168,131 expenditure in 2023, all of it was charged to unrestricted funds.

Waltham Forest Black People's Mental Health Association
Notes To Accounts
Year Ended 31 March 2024

| | Unrestricted | Restricted | 2024 | 2023 |
|---------------------------|--------------|------------|-------|-------|
| | £ | £ | £ | £ |
| 4 Governance costs | | | | |
| Legal & Professional | | 564 | 564 | 576 |
| Accountancy | | 1,500 | 1,500 | 1,500 |
| Bookkeeping | | 2,200 | 2,200 | |
| | 0 | 4,264 | 4,264 | 2,076 |

5 Net income/(expenditure) for the year

| | 2024 | 2023 |
|--------------------------------------|-------|-------|
| This is stated after charging | | |
| Accountancy services | 1,500 | 1,500 |

6 Staff Costs

| | 2024 | 2023 |
|-------------------------------|---------|---------|
| | £ | £ |
| Salaries | 95,738 | 105,726 |
| Employer's National Insurance | -953 | 9,934 |
| Employer's Pension Costs | 11,082 | 12,440 |
| | 105,867 | 128,100 |

No employee earned in excess of £60,000.

| | | |
|-------------------------------------|---|---|
| The average number of employees was | 4 | 4 |
| | 4 | 4 |

The amount paid to key management personnel included in salaries was £42,025. The trustees are considered as key management personnel but none of them receives a salary.

7 Directors

The directors received no remuneration for their services and are not reimbursed for their expenses.

8 Pension Costs

The charity operates a defined contribution pension scheme. The scheme and its assets are held by independent managers. The pension charge represents contributions due from the charity and amounted to £11,083 (2023 - £12,440).

Waltham Forest Black People's Mental Health Association
Notes To Accounts
Year Ended 31 March 2024

9 Fixed Assets

| | Furniture Fixtures & Equipment £ | Freehold Property £ | Kitchen Equipment £ | Total £ |
|-----------------------|---|---------------------------|---------------------------|----------------|
| Cost | | | | |
| At 1 April 2023 | 60,301 | 351,495 | 46,282 | 458,078 |
| Addition | | | | |
| At 31 March 2024 | <u>60,301</u> | <u>351,495</u> | <u>46,282</u> | <u>458,078</u> |
| Depreciation | | | | |
| At 1 April 2023 | 60,301 | 28,120 | 46,282 | 134,703 |
| Charge for the year | | | | 0 |
| At 31 March 2024 | <u>60,301</u> | <u>28,120</u> | <u>46,282</u> | <u>134,703</u> |
| Net Book Value | | | | |
| At 31 March 2023 | <u>0</u> | <u>323,375</u> | <u>0</u> | <u>323,375</u> |
| At 31 March 2024 | <u>0</u> | <u>323,375</u> | <u>0</u> | <u>323,375</u> |

The freehold property is subject to a charge from Waltham Forest Health Authority.

| | 2024 £ | 2023 £ |
|------------------------|---------------|---------------|
| 10 Debtors | | |
| Trade debtors | 20,094 | 30,931 |
| Prepayments | 8,346 | 7,216 |
| Income Tax Recoverable | 25 | 25 |
| | <u>28,465</u> | <u>38,172</u> |

Notes To Accounts
Year Ended 31 March 2024

11. Creditors: Amounts falling due within one year

| | 2024 | 2023 |
|--------------------------|--------------|--------------|
| | £ | £ |
| Trade Creditors | | |
| Paye and Social Security | 1,136 | |
| Accruals | 6,610 | 2,500 |
| | <u>7,746</u> | <u>2,500</u> |

12. Restricted Funds

| | Balance at 1 April 2023 £ | nent in Resources Incoming £ | Outgoing £ | Prior Year Adjustment | Balance at 31 March 2024 £ |
|---|------------------------------------|------------------------------------|----------------|-----------------------------|-------------------------------------|
| General Funding | 113,126 | 174,022 | 175,136 | 0 | 112,012 |
| Respite Home | 3,604 | | | | 3,604 |
| Clients' Holidays | 16,895 | | | | 16,895 |
| Equipment Purchase and Property Repairs | 6,290 | | | | 6,290 |
| Fixed Assets | 30,683 | | | | 30,683 |
| | <u>170,598</u> | <u>174,022</u> | <u>175,136</u> | <u>0</u> | <u>169,484</u> |

Restricted funds represent funds received for specific purposes. Any balance at the year end is committed and will be used for the same purpose in the following year. As shown in note 13, at 31 March 2024, there were sufficient cash resources to meet the requirements of the fund.

13. Analysis of Net Assets Between Funds

| | Restricted £ | Unrestricted £ | Designated £ | Total £ |
|----------------|-----------------|-------------------|-----------------|----------------|
| Current Assets | 138,801 | 11,250 | 50,000 | 200,051 |
| Fixed Assets | 30,683 | 292,692 | | 323,375 |
| | <u>169,484</u> | <u>303,942</u> | <u>50,000</u> | <u>523,426</u> |

Designated Fund

This is a fund set up to cover the cost of closing the charity if it ever becomes necessary.

14. Related Party Disclosures

There are no related party transactions for the year ended 31 March 2023

15. Legal status of the charity

The charity is a company limited by guarantee and has no share capital. 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

16. Corporation Tax

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable activities.

WALTHAM FOREST BLACK PEOPLE'S MENTAL HEALTH ASSOCIATION

England & Wales - Charity number 1099082

Accounts

Company Number: 04727353
Charity Number: 1099082

Waltham Forest Black People's Mental Health Association

Financial Statements

For the Year Ended

31 March 2023

Augustus & Co
Chartered Certified Accountants

Waltham Forest Black People's Mental Health Association

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Waltham Forest Black People's Mental Health Association

Legal and Administrative Details

| | |
|----------------------|---|
| Status | The Company was incorporated as a company limited by guarantee on 8 April 2003 and registered as a charity on the same date. The Company took over the assets and liabilities of a previously unincorporated charity, Waltham Forest Black People's Mental Health Association with charity number 1027227 on incorporation. |
| Directors | Kathleen Wilson (Chair) Veline Green (Treasurer) John Barzey (Secretary) |
| Bankers | Co-Operative Bank |
| Independent Examiner | A. A Boafo Brewu FCCA. MBA Augustus & Co Chartered Certified Accountant 374 Ley Street Ilford Essex IG1 4AE |
| Charity Offices | 2 Priory Avenue Walthamstow London E17 7QP |
| Charity Number: | 1099082 |
| Company Number: | 04727353 |

Waltham Forest Black People's Mental Health Association

Directors Report

The trustees are pleased to present their annual directors' report together with the financial statements of the charity for the year ended 31 March 2023 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

Aims and Objects of the Company

Waltham Forest Black People's Mental Health Association is a voluntary sector organisation. The Association is funded by Waltham Forest Social Services and managed by a committee made up of volunteers and service users. It was incorporated on 8 April 2003 as a charitable company limited by guarantee. On that date, it took over the assets and liabilities of an existing unincorporated charity with the same name.

The Association is established:

1. To promote the preservation of mental health and to assist in relieving and rehabilitating persons suffering from mental disorder or conditions of emotional or mental distress requiring advice or treatment in the London Borough of Waltham Forest particularly persons of African, Caribbean or Asian descent or of other ethnic or national groups in the said area of benefit.
2. To assist such persons to realise their full potential to lead fulfilling lives in particular by the provision of services to:
 - Assist such a person to obtain his or her full rights and privileges as a citizen and
 - Provide advice to such persons.

How Our Activities Deliver Public Benefit

Our main activities and who we try to help are as described in objectives and activities. All our charitable activities focus on these objectives to further our charitable purposes for the public benefit.

Financial Review

The financial position of the charity at the end of the financial year is as detailed in the attached financial statements. The charity's income for the year was £191,016.

Activities During the Year

As reported, last year we continued to provide a comprehensive range of services to our users and carers to the best of our ability.

We have many activities, which includes, book club, quizzes, fun days, health watch is an integral programme, whereby relevant topics are explored in depth i.e. Mental Health and its effects and causes upon the individual. Dementia, diabetes, cancer, heart, hypertension, medication, healthy living, medication, just to name a few.

Waltham Forest Black People's Mental Health Association

Attendance

The total attendance of service users for the year 2022-2023 is 2997. The Monthly figures for attendance are as follows:

| | April–June 22 | July – Sept 22 | Oct – Dec 22 | Jan– March 23 | Yearly Total |
|-------------------------|---------------|----------------|--------------|---------------|--------------|
| Service User Attendance | 736 | 740 | 764 | 757 | 2997 |
| Lunch Attendances | 621 | 590 | 636 | 699 | 2546 |

Lunch

For the year 2022/23, 2546 meals were prepared in house.

Regular Activities

The activities which BPMHA have been able to provide the following activities as part of its engagement with service user development and work to support positive outcomes for service users. Please see the list of activities below

- Women's Group
- Arts & Crafts
- Bible Study
- English Life Skills
- Men's Group
- Video Club
- Games
- Knitting/Calm Art
- Basic Computers (Mixed)
- Health & Fitness
- Centre Meetings (monthly)
- Diabetes Support Group
- Music Therapy

Waltham Forest Black People's Mental Health Association

Other Activities and Events:

Waltham Forest Black Peoples Mental Health Association will continue to provide comprehensive day opportunities, support and advocacy services to adults with mental health problems living in Waltham Forest and the surrounding London Boroughs, at a cost to the service user per day.

- Focus on the individual with some real choice, tailored support where necessary
- A wider range of activities which are meaningful
- A focus on inclusive activities based in the community
- A full service covering at least five days of the week: occasional evening and weekends.
- A service that meets the needs of both the individual and their carers
- Accessible services that meet the needs of diverse groups
- Based on partnerships between Adult Social Care and local agencies
- User involvement and user led services
- Recovery, rehabilitation for health
- Reducing social isolation
- personal skill development

In addition to the regular activities, the Association also organised a number of one-off activities and in-house events for service users. These included celebrating our Cultural Evening, Poetry writing sessions, socials, Black History Month and World Mental Health Day.

Along with these, BPMHA services users and carers also engaged in events, groups activities such as in-house fun days and quizzes were also staged for the enjoyment of service users.

Carers:

Unfortunately, due to a lack of funding our carers support group no longer meets. We continue however to offer support on a one to one basis as needed.

Conclusion:

This year WFBPMHA supported its service users and carers referred from teams across the borough, throughout covid-19 restrictions through the delivery of food and services to regular attendees homes, who have not been able to get out due to isolating or shielding. We monitor and evaluate our services through a Bi-annual review of activities as well as 6-12 weekly individual care reviews with users.

Future Plans

BPMHA continues to develop and implement a self-sustaining service model that will deliver high quality care whilst meeting a range of needs. WFBPMHA will endeavour to continue providing services to our members and the wider community.

Waltham Forest Black People's Mental Health Association

Directors

The following served as directors and on the committee during the year covered by these accounts:

Kathleen Wilson (chair)
Veline Green (Treasurer)
John Barzey (Secretary)
Gerda Cooper (Ordinary Member)
William Bailey (Ordinary Member)
Tensie Gordon (Ordinary Member)

The directors and committee members at the time the financial statement were approved are as follows:

Kathleen Wilson (Chair)
Veline Green (Treasurer)
John Barzey (Secretary)
Gerda Cooper (Ordinary Member)
William Bailey (Ordinary Member)
Tensie Gordon (Ordinary Member)

Directors' Responsibilities

The charity trustees (who are also the directors for the purposes of company law) are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the directors to prepare financial statements for each financial period. Under that law the directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the directors must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the company and of the surplus or deficit of the company for that period.

In preparing these financial statements, the directors are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP
- Make judgements and estimates that are reasonable and prudent;
- Prepare the Financial Statements on the going concern basis unless it is inappropriate to presume that the company will continue to provide services.

The directors are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the company and to enable them to ensure that the Financial Statements comply with the Company Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Waltham Forest Black People's Mental Health Association

Directors Selection Method

The directors are elected at each annual general meeting for a term of two years.

Officers within the directors are nominated and voted on by all the directors.

Reserves Policy

At 31 March 2023, there were free unrestricted reserves of £11,250 which will be used to support the organisation's activities.

The directors consider this amount not adequate to meet 3 to 6 months expenditure. We are actively seeking to raise more to increase the amount of free reserves.

A designated reserve of £50,000 has been set up to enable the orderly closure of the charity should this be necessary. If in the unlikely eventuality that the organisation had to close, 3 months salaries and running costs are sometimes used by charities as a reasonable figure to provide an orderly closure.

Risk Review

The major external risk to which the organisation is exposed is lack of funding. The committee is constantly reviewing this area to ensure the continuity of the organisation. Internal risks are minimised by the implementation of procedures for authorisation/approval of all transactions.

Decision Making

The directors meet about once every month to review the progress of the organisation and to make any decisions that are needed to keep it in pursuit of its objectives.

Contribution of Volunteers

During the year the Association relied on the services of volunteers in the areas of administration, reception and working with users.

Independent Examination.

The directors propose to re appoint the current accountant to undertake the independent examination in the following year.

This report has been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

This report was approved by the board on 13 December 2023 and signed on their behalf by:



Veline Green
(Treasurer)

Waltham Forest Black People's Mental Health Association

Independent Examiner's Report to the Directors of Waltham Forest Black People's Mental Health Association

I report to the trustees (who are also Directors for the purpose of company law) on my examination of the financial statements of Waltham Forest Black People's Mental Health Association ('the charitable company') for the year ended 31 March 2023 which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the trustees of charitable company you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the financial statements of the charitable company are not required to be audited under Part 16 of the Act and are eligible for independent examination, I report in respect of my examination of the charitable company's financial statements carried out under section 145 of the Charities Act 2011 ('the 2011 Act') and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

If the charitable company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. The income was below this threshold. I confirm that I am qualified to undertake the examination because I am a member of ACCA, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- accounting records were not kept in respect of the charitable company as required by section 386 of the 2006 Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the financial statements give a 'true and fair view which is not a matter considered as part of an independent examination; or

Waltham Forest Black People's Mental Health Association

- the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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 financial statements to be reached.

A

A A Boafo-Brewu (FCCA MBA)

Augustus & Co

Dated: 14 December 2023

374 Ley Street
Ilford
Essex IG1 4AE

Waltham Forest Black People's Mental Health Association
Statement Of Financial Activities (Including Income and Expenditure Account)
Year Ended 31 March 2023

| | Note | Unrestricted £ | Designated | Restricted £ | 2023 Total £ | 2022 Total £ |
|---|------|-------------------|---------------|-----------------|--------------------|--------------------|
| Incoming Resources | 2 | | | | | |
| Incoming resources from charitable activities: | | | | | | |
| Donations | 2.4 | | | 5,714 | 5,714 | 20629 |
| Earned income | 2.2 | | | 168,957 | 168,957 | 158691 |
| Other incoming resources | 2.3 | | | 16,216 | 16,216 | 10033 |
| Investment income | | | | 129 | 129 | 617 |
| Total Incoming Resources | | 0 | 0 | 191,016 | 191,016 | 189,970 |
| Expenditure | | | | | | |
| Charitable activities | 3 | | | 168,131 | 168,131 | 183,985 |
| Total Expenditure | | 0 | 0 | 168,131 | 168,131 | 183,985 |
| Net income/(expenditure) and net movements in funds for the year | | 0 | 0 | 22,885 | 22,885 | 5,985 |
| Reconciliation of funds | | | | | | |
| Total funds brought forward 1 April 2022 | | 303,942 | 50,000 | 127,801 | 481,743 | 475,758 |
| Prior Year Adjustment | | | | 19,912 | 19,912 | |
| Total Funds Carried Forward at 31/03/2023 | | 303,942 | 50,000 | 170,598 | 524,540 | 481,743 |

The notes on pages 11 to 16 form part of these financial statements.

Waltham Forest Black People's Mental Health Association
Balance Sheet
Year Ended 31 March 2023

| | Note | 2023 £ | 2022 £ |
|--|------|----------------|----------------|
| Fixed Assets | | | |
| Tangible Assets | 9 | <u>323,375</u> | <u>323,375</u> |
| | | <u>323,375</u> | <u>323,375</u> |
| Current Assets | | | |
| Debtors | 10 | 38,172 | 26,024 |
| Cash at Bank and in Hand | | <u>165,493</u> | <u>144,574</u> |
| | | <u>203,665</u> | <u>170,598</u> |
| Creditors: | | | |
| Amounts falling due within one year | 11 | <u>2,500</u> | <u>12,230</u> |
| | | <u>2,500</u> | <u>12,230</u> |
| Net Current Assets | | <u>201,165</u> | <u>158,368</u> |
| Total Assets Less Current Liabilities | | <u>524,540</u> | <u>481,743</u> |
| Net Assets | | <u>524,540</u> | <u>481,743</u> |
| Represented By: | | | |
| Restricted Funds | 12 | 170,598 | 127,801 |
| Designated Funds | 13 | 50,000 | 50,000 |
| Unrestricted Funds | 13 | <u>303,942</u> | <u>303,942</u> |
| | | <u>524,540</u> | <u>481,743</u> |

The company was entitled to exemption from audit under s477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.


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

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies regime and in accordance with FRS102 SORP

The financial statements were approved by the trustees on 13 December 2023 and signed on its behalf by



Kathleen Wilson
(Chair)



Veline Green
(Treasurer)

Registration number: 04727353

The notes on pages 11 to 16 form part of these financial statements.

Waltham Forest Black People's Mental Health Association
Notes To Accounts
Year Ended 31 March 2023

1. Accounting Policies

1.1 Accounting Convention

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

1.2 Incoming Resources

Income are the amounts due for the year whether or not actually received in the year.

Donations and other incoming resources are the actual amounts received in the year.

1.3 Depreciation

Depreciation is provided at rates calculated to write off the cost or valuation, less estimated residual value of each asset over the expected useful life as follows:

| | |
|-----------------------------------|--------------|
| Furniture, Fixtures & Equipment - | 20% on cost. |
| Kitchen Equipment - | 10% on cost. |
| Freehold Property - | nil. |

Items of expenditure are capitalised when purchase price exceeds £500.

The trustees have reviewed freehold land and building and consider the carrying value of the building is equal to or below its residual value. They have therefore not provided depreciation on the building in the current financial year.

Waltham Forest Black People's Mental Health Association
Notes To Accounts
Year Ended 31 March 2023

1.4 Capital Grants

Capital grants are treated in accordance with the SORP, they are recognised as incoming resources on receipt.

1.5 Restricted Funds

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets this criteria is charged to the fund.

1.6 Unrestricted Funds

Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without further specified purposes and are available as general funds.

1.7 Pension

The pension costs charged in the financial statements represent the contributions payable by the organisation.

2 Incoming resources

2.1 Incoming resources from activities to further the charity's objects

| | Unrestricted | Restricted | 2023 | 2022 |
|--------------------------|--------------|------------|---------|---------|
| | £ | £ | Total | Total |
| | £ | £ | £ | £ |
| 2.2 Earned Income | | | | |
| Direct payments | | 168,957 | 168,957 | 158,691 |
| | 0 | 168,957 | 168,957 | 158,691 |
| | 0 | 168,957 | 168,957 | 158,691 |

Waltham Forest Black People's Mental Health Association
Notes To Accounts
Year Ended 31 March 2023

2.3 Other Incoming Resources

| | Unrestricted | Restricted | 2023 Total | 2022 Total |
|---------------------------------|--------------|---------------|---------------|---------------|
| | £ | £ | £ | £ |
| Contribution Towards Activities | | | | |
| Membership | | | | |
| Other Income | | | | |
| Luncheon Club | | 16,216 | 16,216 | 10,033 |
| | | <u>16,216</u> | <u>16,216</u> | <u>10,033</u> |

2.4 Donations

| | Unrestricted | Restricted | 2023 Total | 2022 Total |
|-----------------------|--------------|--------------|---------------|---------------|
| | £ | £ | £ | £ |
| Fund raising | | 989 | 989 | 1,433 |
| Sustainability Grant | | 4,000 | 4,000 | 7,600 |
| HMRC - Furlough Grant | | | - | 11,237 |
| Other Income | | 725 | 725 | 59 |
| Membership | | | - | 300 |
| | | <u>5,714</u> | <u>5,714</u> | <u>20,629</u> |

3. Charitable activities

| | Unrestricted | Restricted | 2023 Total | 2022 Total |
|-----------------------------------|--------------|----------------|----------------|----------------|
| | £ | £ | £ | £ |
| Activities (Before Contributions) | | 522 | 522 | 22 |
| Clients' Welfare | | 549 | 549 | 173 |
| Luncheon Club | | 5,775 | 5,775 | 5,627 |
| Salaries | | 105,726 | 105,726 | 122,253 |
| Employers' National Insurance | | 9,934 | 9,934 | 9,491 |
| Staff Pension Costs | | 12,440 | 12,440 | 16,124 |
| Volunteers Expenses | | 300 | 300 | 60 |
| Insurance | | 9,749 | 9,749 | 9,936 |
| Light & Heat | | 2,977 | 2,977 | 2,914 |
| Cleaning | | 1,705 | 1,705 | 2,492 |
| Repairs and Maintenance | | 5,494 | 5,494 | 4,089 |
| Printing, Postage and Stationery | | 287 | 287 | 234 |
| Support Worker - Cook | | 3,214 | 3,214 | 2,840 |
| Telephone | | 4,356 | 4,356 | 3,025 |
| Computer Running Expenses | | 313 | 313 | 1,175 |
| Hire of Equipment | | 845 | 845 | 328 |
| Management Expenses | | | 0 | 200 |
| Staff training and welfare | | 49 | 49 | |
| Materials and Consumables | | 447 | 447 | 357 |
| Travelling Expenses | | 519 | 519 | 63 |
| TV Licence | | 159 | 159 | 159 |
| General Expenses | | 39 | 39 | 337 |
| Governance costs (see note 4) | | 2,076 | 2,076 | 2086 |
| Subscriptions | | 656 | 656 | 0 |
| | <u>0</u> | <u>168,131</u> | <u>168,131</u> | <u>183,985</u> |

Of the £183,985 expenditure in 2022, all of it was charged to unrestricted funds.

Waltham Forest Black People's Mental Health Association
Notes To Accounts
Year Ended 31 March 2023

| | Unrestricted | Restricted | 2023 | 2022 |
|---------------------------|--------------|------------|-------|-------|
| | £ | £ | £ | £ |
| 4 Governance costs | | | | |
| Legal & Professional | | 576 | 576 | 576 |
| Accountancy | | 1,500 | 1,500 | 1,500 |
| Bank Charges | | | 0 | 10 |
| | 0 | 2,076 | 2,076 | 2,086 |

5 Net income/(expenditure) for the year

| | 2023 | 2022 |
|--------------------------------------|-------|-------|
| This is stated after charging | | |
| Accountancy services | 1,500 | 1,500 |

6 Staff Costs

| | 2023 | 2022 |
|-------------------------------|---------|---------|
| | £ | £ |
| Salaries | 105,726 | 122,253 |
| Employer's National Insurance | 9,934 | 9,491 |
| Employer's Pension Costs | 12,440 | 16,124 |
| | 128,100 | 147,868 |

No employee earned in excess of £60,000.

| | | |
|-------------------------------------|---|---|
| The average number of employees was | 4 | 7 |
| | 4 | 7 |

The amount paid to key management personnel included in salaries was £37,762. The trustees are considered as key management personnel but none of them receives a salary.

7 Directors

The directors received no remuneration for their services and are not reimbursed for their expenses.

8 Pension Costs

The charity operates a defined contribution pension scheme. The scheme and its assets are held by independent managers. The pension charge represents contributions due from the charity and amounted to £12,440 (2022 - £16,124).

Waltham Forest Black People's Mental Health Association
Notes To Accounts
Year Ended 31 March 2023

9 Fixed Assets

| | Furniture Fixtures & Equipment £ | Freehold Property £ | Kitchen Equipment £ | Total £ |
|-----------------------|---|---------------------------|---------------------------|----------------|
| Cost | | | | |
| At 1 April 2022 | 60,301 | 351,495 | 46,282 | 458,078 |
| Addition | | | | |
| At 31 March 2023 | <u>60,301</u> | <u>351,495</u> | <u>46,282</u> | <u>458,078</u> |
| Depreciation | | | | |
| At 1 April 2022 | 60,301 | 28,120 | 46,282 | 134,703 |
| Charge for the year | | | | 0 |
| At 31 March 2023 | <u>60,301</u> | <u>28,120</u> | <u>46,282</u> | <u>134,703</u> |
| Net Book Value | | | | |
| At 31 March 2023 | <u>0</u> | <u>323,375</u> | <u>0</u> | <u>323,375</u> |
| At 31 March 2022 | <u>0</u> | <u>323,375</u> | <u>0</u> | <u>323,375</u> |

The freehold property is subject to a charge from Waltham Forest Health Authority.

| | 2023 £ | 2022 £ |
|------------------------|---------------|---------------|
| 10 Debtors | | |
| Trade debtors | 30,931 | 25,999 |
| Prepayments | 7,216 | |
| Income Tax Recoverable | 25 | 25 |
| | <u>38,172</u> | <u>26,024</u> |

Notes To Accounts
Year Ended 31 March 2023

11. Creditors: Amounts falling due within one year

| | 2023 | 2022 |
|-----------------|--------------|---------------|
| | £ | £ |
| Trade Creditors | | 10730 |
| Accruals | 2,500 | 1500 |
| | <u>2,500</u> | <u>12,230</u> |

12. Restricted Funds

| | Balance at 1 April 2022 £ | net in Resources | | Prior Year Adjustment | Balance at 31 March 2023 £ |
|---|------------------------------------|------------------|----------------|-----------------------------|-------------------------------------|
| | £ | Incoming £ | Outgoing £ | | £ |
| General Funding | 70,329 | 191,016 | 168,131 | 19,912 | 113,126 |
| Respite Home | 3,604 | | | | 3,604 |
| Clients' Holidays | 16,895 | | | | 16,895 |
| Equipment Purchase and Property Repairs | 6,290 | | | | 6,290 |
| Fixed Assets | 30,683 | | | | 30,683 |
| | <u>127,801</u> | <u>191,016</u> | <u>168,131</u> | <u>19,912</u> | <u>170,598</u> |

Restricted funds represent funds received for specific purposes. Any balance at the year end is committed and will be used for the same purpose in the following year. As shown in note 13, at 31 March 2022, there were sufficient cash resources to meet the requirements of the fund.

13. Analysis of Net Assets Between Funds

| | Restricted £ | Unrestricted £ | Designated £ | Total £ |
|----------------|-----------------|-------------------|-----------------|----------------|
| Current Assets | 139,915 | 11,250 | 50,000 | 201,165 |
| Fixed Assets | 30,683 | 292,692 | | 323,375 |
| | <u>170,598</u> | <u>303,942</u> | <u>50,000</u> | <u>524,540</u> |

Designated Fund

This is a fund set up to cover the cost of closing the charity if it ever becomes necessary.

14. Related Party Disclosures

There are no related party transactions for the year ended 31 March 2023

15. Legal status of the charity

The charity is a company limited by guarantee and has no share capital. 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

16. Corporation Tax

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable activities.

WALTHAM FOREST BLACK PEOPLE'S MENTAL HEALTH ASSOCIATION

England & Wales - Charity number 1099082

Accounts

Company Number: 04727353
Charity Number: 1099082

Waltham Forest Black People's Mental Health Association

Financial Statements

For the Year Ended

31 March 2022

Augustus & Co
Chartered Certified Accountants

Waltham Forest Black People's Mental Health Association

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| Charity Offices | 2 Priory Avenue Walthamstow London E17 7QP |
| Charity Number: | 1099082 |
| Company Number: | 04727353 |

Waltham Forest Black People's Mental Health Association

Directors Report

The trustees are pleased to present their annual directors' report together with the financial statements of the charity for the year ended 31 March 2022 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

Aims and Objects of the Company

Waltham Forest Black People's Mental Health Association is a voluntary sector organisation. The Association is funded by Waltham Forest Social Services and managed by a committee made up of volunteers and service users. It was incorporated on 8 April 2003 as a charitable company limited by guarantee. On that date, it took over the assets and liabilities of an existing unincorporated charity with the same name.

The Association is established:

1. To promote the preservation of mental health and to assist in relieving and rehabilitating persons suffering from mental disorder or conditions of emotional or mental distress requiring advice or treatment in the London Borough of Waltham Forest particularly persons of African, Caribbean or Asian descent or of other ethnic or national groups in the said area of benefit.
2. To assist such persons to realise their full potential to lead fulfilling lives in particular by the provision of services to:
 - Assist such a person to obtain his or her full rights and privileges as a citizen and
 - Provide advice to such persons.

How Our Activities Deliver Public Benefit

Our main activities and who we try to help are as described in objectives and activities. All our charitable activities focus on these objectives to further our charitable purposes for the public benefit.

Financial Review

The financial position of the charity at the end of the financial year is as detailed in the attached financial statements. The charity's income for the year was £189,970.

Activities During the Year

As reported, last year due to the covid restrictions, the effects on service users and covers death and illnesses BPMHA has not fully recovered.

We have many activities, which are always user inspired. Health watch is an integral programme, relevant topics are explored in depth i.e. diabetes, cancer, hypertension, medication, healthy living, just to name a few. These have been an ever increasing diagnosis as diabetes, hypertension and perhaps other age related illnesses. Mental ill health however continues to be our main challenges.

Waltham Forest Black People's Mental Health Association

Lunch Provision and Attendance

The provision of daily midday meals play a vital role in the wellbeing of service users and has been a key aspect of services users provided by the centre. For many service users this is their main meal of the day, snacks and drinks are also provided. A total of 2615 lunch attendances by service users were recorded during the year under review. Lunches re comparison to total users attendances of 2862. The quarterly figures for lunch attendances are as follows:

| | April – June 21 | July – Sept 21 | Oct – Dec 21 | Jan – March 22 | Yearly Total |
|----------------------------|--------------------|----------------|--------------|-------------------|--------------|
| Service User Attendance | 752 | 731 | 790 | 589 | 2862 |
| Lunch Attendances | 697 | 735 | 702 | 481 | 2615 |

Regular Activities

The year April 2021 – March 2022 saw an extensive range of activities and in home events. These activities, included those listed below are regular occurrences in the centre organised daily or weekly for the benefit of service users:

- Women's Group
- Arts & Crafts
- Bible Study
- English Life Skills
- Men's Group
- Basic Computers (Mens)
- Calm Art
- Games
- Basic Computers (Mixed)
- Centre Meetings
- Health and Fitness Advice Support
- Covid Updates Support
- Diabetes Support Group

Other Activities

Waltham Forest Black Peoples Mental Health Association will continue to provide comprehensive day opportunities, support and advocacy services to adults with mental health problems living in Waltham Forest and the surrounding London Boroughs. A daily charge is administered.

- Focus on the individual with some real choice, tailored support where necessary
- A wider range of activities which are meaningful
- A focus on inclusive activities based in the community
- A full service covering at least five days of the week; occasional, evening and weekends.
- A service that meets the needs of the individual and their carers
- Accessible services that meet the needs of diverse groups
- Based on partnerships between Adult Social Care and local agencies
- User involvement and user led services

Waltham Forest Black People's Mental Health Association

- Recovery, rehabilitation for health
- Reducing social isolation more than ever it has been challenging to try to support service users and their carers to encourage users to overcome their fears and to return.
- personal skill development

In addition to the regular activities, the Association also organised a number of one-off activities and in-house events for service users. These included celebrating our Cultural Evening, Poetry writing sessions, socials, Black History Month and World Mental Health Day.

Along with these, BPMHA services users and carers also engaged in events, groups activities such as in-house fun days and quizzes were also staged for the enjoyment of service users.

Carers:

We continue to help and support carers, where possible.

Conclusion:

This year WFBPMHA supported its service users and carers referred from teams across the borough. We monitor and evaluate our services through a Bi-Annual review of activities as well as 6 – 12 weekly individual care reviews with users.

Future Plans

BPMHA continues to develop and implement a self-sustaining service model that will deliver a high quality care whilst meeting a range of needs.

Directors

The following served as directors and on the committee during the year covered by these accounts:

Kathleen Wilson (chair)
Veline Green (Treasurer)
John Barzey (Secretary)
Gerda Cooper (Ordinary Member)
William Bailey (Ordinary Member)
Tensie Gordon (Ordinary Member)

The directors and committee members at the time the financial statement were approved are as follows:

Kathleen Wilson (Chair)
Veline Green (Treasurer)
John Barzey (Secretary)
Gerda Cooper (Ordinary Member)
William Bailey (Ordinary Member)
Tensie Gordon (Ordinary Member)

Waltham Forest Black People's Mental Health Association

Directors' Responsibilities

The charity trustees (who are also the directors for the purposes of company law) are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the directors to prepare financial statements for each financial period. Under that law the directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the directors must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the company and of the surplus or deficit of the company for that period.

In preparing these financial statements, the directors are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP
- Make judgements and estimates that are reasonable and prudent;
- Prepare the Financial Statements on the going concern basis unless it is inappropriate to presume that the company will continue to provide services.

The directors are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the company and to enable them to ensure that the Financial Statements comply with the Company Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Directors Selection Method

The directors are elected at each annual general meeting for a term of two years.

Officers within the directors are nominated and voted on by all the directors.

Reserves Policy

At 31 March 2022, there were free unrestricted reserves of £11,250 which will be used to support the organisation's activities.

The directors consider this amount not adequate to meet 3 to 6 months expenditure. We are actively seeking to raise more to increase the amount of free reserves.

A designated reserve of £50,000 has been set up to enable the orderly closure of the charity should this be necessary. If in the unlikely eventuality that the organisation had to close, 3 months salaries and running costs are sometimes used by charities as a reasonable figure to provide an orderly closure.

Waltham Forest Black People's Mental Health Association

Risk Review

The major external risk to which the organisation is exposed is lack of funding. The committee is constantly reviewing this area to ensure the continuity of the organisation. Internal risks are minimised by the implementation of procedures for authorisation/approval of all transactions.

Decision Making

The directors meet about once every month to review the progress of the organisation and to make any decisions that are needed to keep it in pursuit of its objectives.

Contribution of Volunteers

During the year the Association relied on the services of volunteers in the areas of administration, reception and working with users.

Independent Examination.

The directors propose to re appoint the current accountant to undertake the independent examination in the following year.

This report has been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

This report was approved by the board on 12 December 2022 and signed on their behalf by:



Veline Green
(Treasurer)

Waltham Forest Black People's Mental Health Association

Independent Examiner's Report to the Directors of Waltham Forest Black People's Mental Health Association

I report to the trustees (who are also Directors for the purpose of company law) on my examination of the financial statements of Waltham Forest Black People's Mental Health Association ('the charitable company') for the year ended 31 March 2022 which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the trustees of charitable company you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the financial statements of the charitable company are not required to be audited under Part 16 of the Act and are eligible for independent examination, I report in respect of my examination of the charitable company's financial statements carried out under section 145 of the Charities Act 2011 ('the 2011 Act') and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

If the charitable company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. The income was below this threshold. I confirm that I am qualified to undertake the examination because I am a member of ACCA, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- accounting records were not kept in respect of the charitable company as required by section 386 of the 2006 Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the financial statements give a 'true and fair view which is not a matter considered as part of an independent examination; or

Waltham Forest Black People's Mental Health Association

- the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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 financial statements to be reached.



A A Boafo-Brewu (FCCA MBA)

Augustus & Co

Dated: 23 December 2022

374 Ley Street
Ilford
Essex IG1 4AE

Waltham Forest Black People's Mental Health Association
Statement Of Financial Activities (Including Income and Expenditure Account)
Year Ended 31 March 2022

| | Note | Unrestricted £ | Designated | Restricted £ | 2022 Total £ | 2021 Total £ |
|---|------|-------------------|--------------|-----------------|--------------------|--------------------|
| Incoming Resources | 2 | | | | | |
| Incoming resources from charitable activities: | | | | | | |
| Donations | 2.4 | | | 20,629 | 20,629 | 102821 |
| Earned income | 2.2 | | | 158,691 | 158,691 | 66013 |
| Other incoming resources | 2.3 | | | 10,033 | 10,033 | 5497 |
| Investment income | | | | 617 | 617 | 0 |
| Total Incoming Resources | | 0 | 0 | 189,970 | 189,970 | 174,331 |
| Expenditure | | | | | | |
| Charitable activities | 3 | | | 183,985 | 183,985 | 183,092 |
| Total Expenditure | | 0 | 0 | 183,985 | 183,985 | 183,092 |
| Net income/(expenditure) and net movements in funds for the year | | 0 | 0 | 5,985 | 5,985 | -8,761 |
| Reconciliation of funds | | | | | | |
| Total funds brought forward 1 April 2021 | | 303942 | 50000 | 121816 | 475758 | 484519 |
| Total Funds Carried Forward at 31/03/2022 | | 303942 | 50000 | 127801 | 481743 | 475758 |

The notes on pages 11 to 16 form part of these financial statements.

Waltham Forest Black People's Mental Health Association
Balance Sheet
Year Ended 31 March 2022

| | Note | 2022 £ | 2021 £ |
|--|------|----------------|----------------|
| Fixed Assets | | | |
| Tangible Assets | 9 | <u>323,375</u> | <u>323,375</u> |
| | | <u>323,375</u> | <u>323,375</u> |
| Current Assets | | | |
| Debtors | 10 | 26,024 | - |
| Cash at Bank and in Hand | | <u>144,574</u> | <u>128,559</u> |
| | | <u>170,598</u> | <u>128,559</u> |
| Creditors: | | | |
| Amounts falling due within one year | 11 | <u>12,230</u> | - |
| | | <u>12,230</u> | - |
| Net Current Assets | | <u>158,368</u> | <u>128,559</u> |
| Total Assets Less Current Liabilities | | <u>481,743</u> | <u>451,934</u> |
| Net Assets | | <u>481,743</u> | <u>451,934</u> |
| Represented By: | | | |
| Restricted Funds | 12 | 127,801 | 121,816 |
| Designated Funds | 13 | 50,000 | 50,000 |
| Unrestricted Funds | 13 | <u>303,942</u> | <u>303,942</u> |
| | | <u>481,743</u> | <u>475,758</u> |

The company was entitled to exemption from audit under s477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

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

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies regime and in accordance with FRS102 SORP

The financial statements were approved by the trustees on 21 December 2022 and signed on its behalf by

Kathleen Wilson
(Chair)



Veline Green
(Treasurer)



Registration number: 04727353

The notes on pages 11 to 16 form part of these financial statements.

Waltham Forest Black People's Mental Health Association
Notes To Accounts
Year Ended 31 March 2022

1. Accounting Policies

1.1 Accounting Convention

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

1.2 Incoming Resources

Income are the amounts due for the year whether or not actually received in the year.

Donations and other incoming resources are the actual amounts received in the year.

1.3 Depreciation

Depreciation is provided at rates calculated to write off the cost or valuation, less estimated residual value of each asset over the expected useful life as follows:

Furniture, Fixtures & Equipment - 20% on cost.

Kitchen Equipment - 10% on cost.

Freehold Property - nil.

Items of expenditure are capitalised when purchase price exceeds £500.

The trustees have reviewed freehold land and building and consider the carrying value of the building is equal to or below its residual value. They have therefore not provided depreciation on the building in the current financial year.

Waltham Forest Black People's Mental Health Association
Notes To Accounts
Year Ended 31 March 2022

1.4 Capital Grants

Capital grants are treated in accordance with the SORP, they are recognised as incoming resources on receipt.

1.5 Restricted Funds

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets this criteria is charged to the fund.

1.6 Unrestricted Funds

Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without further specified purposes and are available as general funds.

1.7 Pension

The pension costs charged in the financial statements represent the contributions payable by the organisation.

2 Incoming resources

2.1 Incoming resources from activities to further the charity's objects

| | Unrestricted | Restricted | 2022 | 2021 |
|--------------------------|--------------|------------|---------|--------|
| | £ | £ | Total | Total |
| | | | £ | £ |
| 2.2 Earned Income | | | | |
| Direct payments | | 158,691 | 158,691 | 66,013 |
| | 0 | 158,691 | 158,691 | 66,013 |
| | 0 | 158,691 | 158,691 | 66,013 |

Waltham Forest Black People's Mental Health Association
Notes To Accounts
Year Ended 31 March 2022

2.3 Other Incoming Resources

| | Unrestricted | Restricted | 2022 Total | 2021 Total |
|---------------------------------|--------------|---------------|---------------|---------------|
| | £ | £ | £ | £ |
| Contribution Towards Activities | | | | |
| Membership | | | | |
| Other Income | | | | |
| Luncheon Club | | 10,033 | 10,033 | 5,497 |
| | | <u>10,033</u> | <u>10,033</u> | <u>5,497</u> |

2.4 Donations

| | Unrestricted | Restricted | 2022 Total | 2021 Total |
|-----------------------|--------------|---------------|---------------|----------------|
| | £ | £ | £ | £ |
| Fund raising | | 1,433 | 1,433 | 1,298 |
| Sustainability Grant | | 7,600 | 7,600 | 56,877 |
| HMRC - Furlough Grant | | 11,237 | 11,237 | 44,646 |
| Other Income | | 59 | 59 | |
| Membership | | 300 | 300 | |
| | | <u>20,629</u> | <u>20,629</u> | <u>102,821</u> |

3. Charitable activities

| | Unrestricted | Restricted | 2022 Total | 2021 Total |
|-----------------------------------|--------------|----------------|----------------|----------------|
| | £ | £ | £ | £ |
| Activities (Before Contributions) | | 22 | 22 | 381 |
| Clients' Welfare | | 173 | 173 | 314 |
| Luncheon Club | | 5,627 | 5,627 | 2,597 |
| Salaries | | 122,253 | 122,253 | 121,351 |
| Employers' National Insurance | | 9,491 | 9,491 | 9,165 |
| Staff Pension Costs | | 16,124 | 16,124 | 15,873 |
| Volunteers Expenses | | 60 | 60 | |
| Insurance | | 9,936 | 9,936 | 9,423 |
| Light & Heat | | 2,914 | 2,914 | 2,807 |
| Cleaning | | 2,492 | 2,492 | 6,068 |
| Repairs and Maintenance | | 4,089 | 4,089 | 4,247 |
| Printing, Postage and Stationery | | 234 | 234 | 530 |
| Support Worker - Cook | | 2,840 | 2,840 | 1,923 |
| Telephone | | 3,025 | 3,025 | 3,728 |
| Computer Running Expenses | | 1,175 | 1,175 | 911 |
| Hire of Equipment | | 328 | 328 | 366 |
| Management Expenses | | 200 | 200 | |
| Materials and Consumables | | 357 | 357 | 373 |
| Travelling Expenses | | 63 | 63 | 70 |
| TV Licence | | 159 | 159 | 158 |
| General Expenses | | 337 | 337 | 558 |
| Governance costs (see note 4) | | 2,086 | 2,086 | 2086 |
| Subscriptions | | | 0 | 163 |
| | <u>0</u> | <u>183,985</u> | <u>183,985</u> | <u>183,092</u> |

Of the £183,092 expenditure in 2021, all of it was charged to unrestricted funds.

Waltham Forest Black People's Mental Health Association
Notes To Accounts
Year Ended 31 March 2022

| | Unrestricted | Restricted | 2022 | 2021 |
|---------------------------|--------------|------------|-------|-------|
| | £ | £ | £ | £ |
| 4 Governance costs | | | | |
| Legal & Professional | | 576 | 576 | 576 |
| Accountancy | | 1,500 | 1,500 | 1,500 |
| Bank Charges | | 10 | 10 | 10 |
| | | 0 | 2,086 | 2,086 |

5 Net income/(expenditure) for the year

| | 2022 | 2021 |
|--------------------------------------|-------|-------|
| This is stated after charging | | |
| Accountancy services | 1,500 | 1,500 |

6 Staff Costs

| | 2022 | 2021 |
|-------------------------------|---------|---------|
| | £ | £ |
| Salaries | 122,253 | 121,351 |
| Employer's National Insurance | 9,491 | 9,165 |
| Employer's Pension Costs | 16,124 | 15,873 |
| | 147,868 | 146,389 |

No employee earned in excess of £60,000.

| | | |
|-------------------------------------|---|---|
| The average number of employees was | 7 | 9 |
| | 7 | 9 |

The amount paid to key management personnel included in salaries was £37,762. The trustees are considered as key management personnel but none of them receives a salary.

7 Directors

The directors received no remuneration for their services and are not reimbursed for their expenses.

8 Pension Costs

The charity operates a defined contribution pension scheme. The scheme and its assets are held by independent managers. The pension charge represents contributions due from the charity and amounted to £16,124 (2021 - £15,873).

Waltham Forest Black People's Mental Health Association
Notes To Accounts
Year Ended 31 March 2022

9 Fixed Assets

| | Furniture Fixtures & Equipment £ | Freehold Property £ | Kitchen Equipment £ | Total £ |
|-----------------------|---|---------------------------|---------------------------|----------------|
| Cost | | | | |
| At 1 April 2021 | 60,301 | 351,495 | 46,282 | 458,078 |
| Addition | | | | |
| At 31 March 2022 | <u>60,301</u> | <u>351,495</u> | <u>46,282</u> | <u>458,078</u> |
| Depreciation | | | | |
| At 1 April 2021 | 60,301 | 28,120 | 46,282 | 134,703 |
| Charge for the year | | | | 0 |
| At 31 March 2022 | <u>60,301</u> | <u>28,120</u> | <u>46,282</u> | <u>134,703</u> |
| Net Book Value | | | | |
| At 31 March 2022 | <u>0</u> | <u>323,375</u> | <u>0</u> | <u>323,375</u> |
| At 31 March 2021 | <u>0</u> | <u>323,375</u> | <u>0</u> | <u>323,375</u> |

The freehold property is subject to a charge from Waltham Forest Health Authority.

| | 2022 £ | 2021 £ |
|------------------------|---------------|---------------|
| 10 Debtors | | |
| Trade debtors | 25,999 | 35,759 |
| Income Tax Recoverable | 25 | 25 |
| | <u>26,024</u> | <u>35,784</u> |

Notes To Accounts
Year Ended 31 March 2021

11. Creditors: Amounts falling due within one year

| | 2022 | 2021 |
|-----------------|---------------|---------------|
| | £ | £ |
| Trade Creditors | 10,730 | 10460 |
| Accruals | 1,500 | 1500 |
| | <u>12,230</u> | <u>11,960</u> |

12. Restricted Funds

| | Balance at 1 April 2021 | Movement in Resources | | Fixed Asset Purchase | Balance at 31 March 2022 |
|---|-------------------------------|-----------------------|----------------|----------------------------|--------------------------------|
| | £ | Incoming £ | Outgoing £ | | £ |
| General Funding | 64,344 | 189,970 | 183,985 | | 70,329 |
| Respite Home | 3,604 | | | | 3,604 |
| Clients' Holidays | 16,895 | | | | 16,895 |
| Equipment Purchase and Property Repairs | 6,290 | | | | 6,290 |
| Fixed Assets | 30,683 | | | | 30,683 |
| | <u>121,816</u> | <u>189,970</u> | <u>183,985</u> | <u>0</u> | <u>127,801</u> |

Restricted funds represent funds received for specific purposes. Any balance at the year end is committed and will be used for the same purpose in the following year. As shown in note 13, at 31 March 2022, there were sufficient cash resources to meet the requirements of the fund.

13. Analysis of Net Assets Between Funds

| | Restricted £ | Unrestricted £ | Designated £ | Total £ |
|----------------|-----------------|-------------------|-----------------|----------------|
| Current Assets | 97,118 | 11,250 | 50,000 | 158,368 |
| Fixed Assets | 30,683 | 292,692 | | 323,375 |
| | <u>127,801</u> | <u>303,942</u> | <u>50,000</u> | <u>481,743</u> |

Designated Fund

This is a fund set up to cover the cost of closing the charity if it ever becomes necessary.

14. Related Party Disclosures

There are no related party transactions for the year ended 31 March 2021

15. Legal status of the charity

The charity is a company limited by guarantee and has no share capital. 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

16. Corporation Tax

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable activities.