



The Lloyd Park Children's Charity

Trustees' Annual Report

(A Company Limited by Guarantee)
Annual Report and Financial Statement for the Year Ended 31st March 2024

Company Registration Number 04802332
Charity Registration Number 1102134

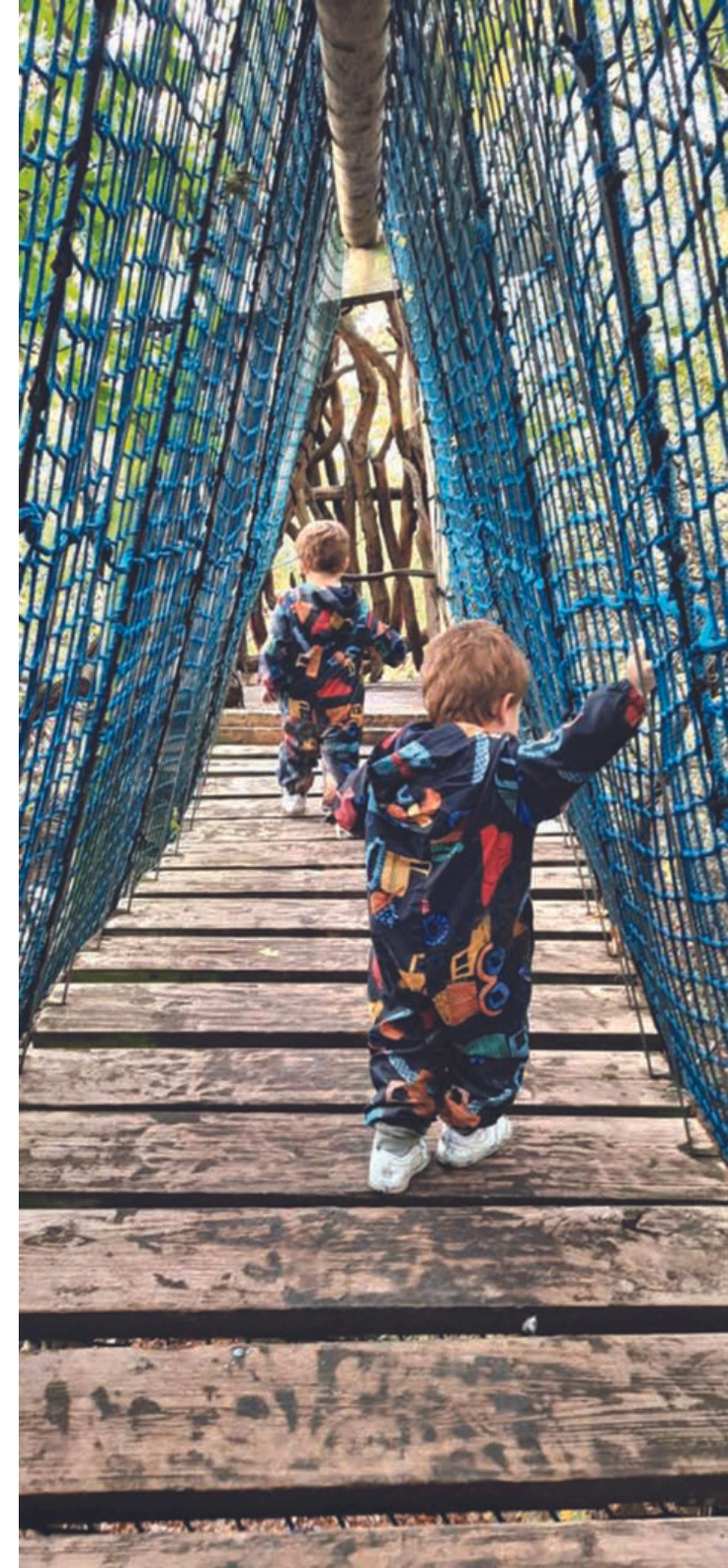
**Lloyd Park
Children's Charity**

Charity Number 1102134

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Trustees Report/ Objectives and Activities

Who we are

The Lloyd Park Children's Charity is dedicated to creating brighter futures for children and families. Our mission involves understanding the lives of children, addressing injustices, advocating for children's rights, and ensuring that every child can achieve their full potential.

With over forty years of experience, we are deeply rooted in our community, and our organisation is shaped by the collective strength of our community members

Objects

We enhance the development and education of children and young people by:

Offering play, education and care facilities for children and families, ensuring opportunities for all children whatever their race, culture, religion, means, ability or disadvantage.

Working with families and communities to support children in need to preserve and protect good health and wellbeing and promote child development.

Encouraging the study of the needs of children and their families and promoting public interest in and recognition of such needs.

Our mission is to build brighter futures for children and families

Our vision:

- We won't stop working until every child reaches their full potential

Our values:

- Keeping children safe
- Building strength and resilience
- Making a difference
- Child centred
- Equality and fairness
- Sustaining our planet, sustaining our community

Our charity's work relies on building trusted relationships with children, families and communities

What we aim to do:



Tackle injustice

The Lloyd Park Children's charity focuses on tackling injustice because it recognises that addressing systemic inequalities and providing support to vulnerable children are essential steps toward creating a fairer and more equitable society. By actively working to dismantle barriers and advocating for those in need, the charity aims to build brighter futures for all children.



Support children to be strong and resilient

Resilience is a crucial quality for children to navigate life's challenges successfully. By fostering resilience, the charity aims to empower children to become strong individuals and thrive despite adversity.



Ensure voices are heard

Our 'Voices are Heard' objective reflects our commitment to empowering children and families. By actively listening to their perspectives, we create an inclusive environment where opinions shape decision-making. This approach fosters agency and dignity. When families are actively involved in community life, they not only strengthen their own well-being but also contribute to a more connected and resilient community for all.



Do our best

'Doing our best' is about the way we do things and reflects our commitment to striving for excellence. Our charity encourages a culture of continuous improvement, dedication, and wholehearted effort in all that we do. The aim is to maximize positive impact on children's lives by consistently giving our best.

How we do it:



Childcare and Education

The Lloyd Park and Higham Hill Centres provide inclusive and stimulating learning environments for children from 6-months to 10 years. This year we spent £2,047,764 providing childcare to 318 children.

Our childcare services are open to all families whilst our intake criteria ensures accessibility for disadvantaged children and those most in need of support.

The childcare sector faces a national crisis and this year we continued to face challenges in recruitment and sustainability, as the funding we receive for free childcare fails to cover costs. We made the difficult decision to close The Valley Centre. The majority of families accessed free childcare only, and the current Government funding was not enough to sustain the provision.



Family Wellbeing

We believe that all families benefit from support from time to time. This year we spent £1,429,739 supporting 10,065 families. Our family Wellbeing services are collaborative and child-centred, rather than one-size fits all. We aim to understand life from the child and family's perspective and provide practical help focusing on what really matters to the family, so that they can build their own capacity to thrive. Services include:

- Family Support
- Early Years Social Prescribing
- Individual and group counselling and peer support
- Parenting programmes and
- Baby Bank



Community Play

Our activities for children and their families were used by 4330 people. The aim is to promote play and child development, reduce isolation, and build friendships and support networks across Waltham Forest.

This year our Grow Wild nature and adventure play space was used by **1302** children, including sessions for children with special educational needs and disabilities (SEND), fathers, LGBTQ+ families, looked after and adopted children and activities to promote Children's wellbeing. We also provided family play sessions alongside our Baby Bank and Lunch Clubs for those experiencing poverty or financial hardship.

Objectives and Activities

Volunteers

Our dedicated team of volunteers play a pivotal role in our charity, ensuring the continuity of critical services ensuring that we never turn away vulnerable families. This year 35 volunteers have supported the work of our charity. Motivated by various reasons, our volunteers contribute their time and effort to:

Improving Local Services: They actively work to enhance services available to families within our community.

Sharing Skills and Lived Experiences: Volunteers use their expertise and personal journeys to support others, often with people who share lived experiences.

Gaining New Experiences: Volunteering provides an opportunity for personal growth and learning.

Our volunteers are instrumental in our Baby Bank service. They diligently sort and pack donations, deliver essential packages, and provide valuable language interpretation support.

Additionally, our CoCo East (Co Production Network) consists of local parents who volunteer their time to evaluate and plan local services. They also occasionally assist in delivering activities, fostering a supportive environment for local children and families, including sessions in Grow Wild.

Public Benefit

Our Trustees have due regard to the Charity Commission's public benefit guidance, under Section 17 of the Charity's Act 2011. We meet these requirements through our mission to tackle inequality and ensure every child reaches their potential.

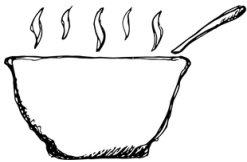


Our year in numbers

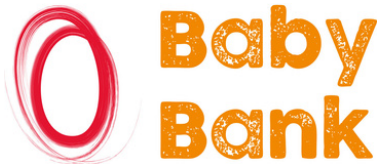


women attended Flourish, our post-natal support group

335



children and parents enjoyed hot nutritious meals, warmth and good company at our community kitchen & living room



571

individuals received emergency support



children benefited from our Ready for School project



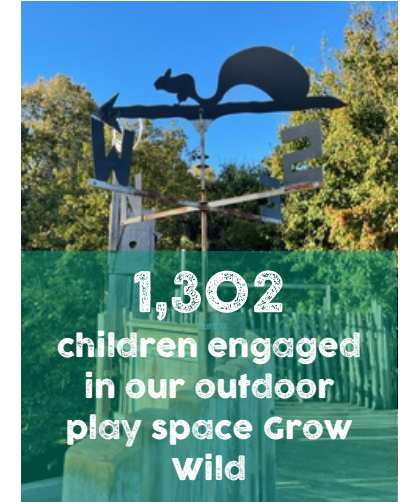
10,065

people used our services



people attended our open access community play sessions

GrOW Wild



children engaged in our outdoor play space Grow Wild



578

people attended our co-produced activities developed by CoCo East

Achievements and Performance

Reaching and engaging our community

This year 10,065 people used our services.

The number of children registered to use our services has seen an increasing trend over the past 5 years, this year 19,443 children or 105% of the Waltham Forest population, are registered (based on Census 2021).

14,078 children (76%) were engaged in services in 2023. There was a steep decline in 2020/21 due to the pandemic. Since this time the annual trend has been improving, now almost at pre-pandemic levels (2019/20: 14,124, 2023/24: 14,078).

Disadvantaged and under-represented communities

The number of target users registered have not recovered from pre-pandemic levels. 81% of teenage parents registered with us used our services. 33% of registered male lone parents used our services which is a significant drop from 100% last year. Lone parents seen (28%) has been low since 2019/20 when 61% of those registered used our services.

75% of children with special educational needs (SEN) and 50% of children with a disability were seen, down from previous years (SEN: 90% in 2021/22, and children with a disability: 92% in 2022/23). This is an area of concern, as families report they are not getting the support they need. There have been changes in local service design altering how families can engage in our services and our future plans focus on prioritising resources where they are needed most.

The cost-of-living crisis has been evident this year with increased demand for support for families facing financial hardship. Baby Bank provided emergency support for 571 individuals (up from 554 in 2022/23) and we've introduced new services such as gifting blankets to 74 families, the community kitchen and living room accessed by 335 people and £10,040 supermarket vouchers for 210 families.

Our Feed a Family at Christmas campaign was a huge success. The Front Room restaurant provided a fine dining experience for children and their families facing food poverty. Father Christmas gave gifts donated by Cash for Kids and the Hill Group. Transport to the event was funded by the LVE foundation and we raised £1240 on-line, gifted to families as supermarket vouchers. ITV news featured the event and our team were invited to talk on Radio London Eddie Nestor show.

Care and Education

The Early Years Care and Education sector is facing a national crisis and this year has been a challenge for our charity.

Research by the Early Years Childcare Coalition (Nov 2023) illustrated the scale of the recruitment and retention problem with 57% of childcare practitioners reporting considering leaving the sector, with the main reason cited being seeking higher rates of pay in other sectors. We are fortunate to have a highly dedicated and committed workforce, but recruitment of qualified staff has been concerning.

Our Trustees have long prioritised paying improved salaries to qualified staff, and as a minimum, becoming a London Living Wage employer. We reached this goal in 2023, but the rate increased in November 2023 by 10%, and we could not match this increase.

The Government funding we receive for free childcare does not cover the cost of providing this service and did not increase in line with London or National Living wage rates, which is critical, as over 83% of our costs are staff salaries. To ensure we're sustainable, we increased our fee's by 10% this year and a future increase of 12% is planned for April 2024 to ensure our services are sustainable.

Trustee's made the difficult decision to close The Valley Centre childcare setting in July 2023 due to annual losses. This setting was based in a deprived community and relied solely on the free early education entitlement (FEEE) which demonstrates the shortfall in funding.

The number of childcare places we offer has been reducing over the past 5-years, and we have not been able to fully recover since the pandemic due to recruitment challenges. The reduced income places a strain on our budgets. To mitigate risks we have reduced staff numbers, reviewed and reduced expenditure and did not provide salary increases in 2023.

We introduced the Level 5 Early Years Practitioner Apprenticeship in September 2023 working in partnership with The Training Trust and with support from the London Borough of Waltham Forest Apprenticeship Levy. Our aim was to diversify our recruitment opportunities and to support improved practice, and this has proven successful.

Community play

This year 4330 children used our community play sessions, up from 3365 in 2022/23, and 1302 children engaged in outdoor risky play at Grow Wild adventure play space, up from 1124 last year.

Children and Family Centres

Our charity has been involved in children and family centre services in Waltham Forest since 2002.

Initially we were a community play service provider and member of the Sure Start Higham Hill Partnership Board, later when designated the Lloyd Park Children's Centre status, overseeing William Morris, Chapel End and Higham Hill wards, we were judged Outstanding by Ofsted in June 2012. In 2016 and 2022 we were awarded contracts to deliver the universal and universal plus services across the whole Borough. Our current contract is due to end in June 2025 and this will potentially mark the end of a long and successful partnership with the Local Authority and Health providers.

With Local Authorities facing increasing financial pressures we do not expect a similar contract to be offered. Whilst we wait for confirmation, we are conducting a review and exploring how we can achieve the greatest impact for our beneficiaries in the future. Trustees have approved a fundraising strategy acknowledging the potential loss of funding and the need to diversify funding going forward. Whilst this presents a significant risk to the charity, with careful planning we believe it also represents an opportunity to innovate and improve services and better align and respond to the needs in our community.



Equality for all

Inequalities manifest early in life and have a profound impact on children's health, development, education and life chances. Tackling injustice is fundamental to our charitable mission.

Wider determinants of Health

The wider determinants of health encompass a diverse range of social, economic, and environmental factors that significantly impact mental and physical well-being and shape the conditions in which people live, and children grow. Our key areas of focus are on parenting and the parent-child relationship and social capital, as social networks and community cohesion contribute to overall well-being. By promoting strong relationships in the home and across the community, we aim to positively impact health, well-being and life chances for children.

Supporting better mental health

This year we introduced the Fathers Wellbeing Service to address the lack of mental health support for fathers and expectant fathers locally. With £45,603 funding from London Borough of Waltham Forest we introduced 1:1 counselling and peer support groups in November 2023.

Our 'Flourish' post-natal peer support group ran for its 10th successful year, supporting 144 women with low level mental health distress.

Tackling the cost of living

More families have been pushed into poverty due to the cost-of-living crisis. Thanks to £75,000 funding from the Community Organisations Cost of Living Fund delivered by The National Lottery Community Fund, we supported 465 people facing challenges due to the cost-of-living crisis, as part of our Grow Well project.

Established in 2013 our Baby Bank provided emergency support to 571 people this year, with basic necessities including clothing, toys, food and nappies.

This year, 335 people found a warm space, a nutritious meal and a welcoming place to socialise and play at our Community Living Room and Kitchen, thanks to £10,000 funding from The London Borough of Waltham Forest.

With £7,000 from Cash for Kids Cost-of-Living Fund, we supported 140 families facing financial hardship, providing vouchers for food, school uniforms and essential items..

Special Educational Needs and Disabilities

Services for children and families with SEND continues to be an area of concern for our community and many families feel alone and unsupported. Strengthening our approach and securing future funding to expand our SEND offer is imperative in the year ahead.

Working with local families and Soundcastle, we co-produced 'Musical Climbers and Creators' (MCC) a safe and nurturing group where children living with SEND explore, play and connect to nature and enjoy a blend of sounds and music-making. Based on research, Musical Climbers and Creators includes group and 1:1 work that promotes engagement for children with autism or other social and learning challenges. Parents report more positive social interactions and the calming effects of the sessions for their children.



Early Years Social Prescribing (EYSP)

Our Early Years Social Prescribing service was the first of its kind in London and one of a few nationally that focusses on children 0-4yrs and their families.

Health practitioners referred 119 people for support with social and wellbeing concerns. Through trusting relationships with families, we aim to fully understand needs and priorities, provide support in a way that makes sense to the family and link them to services available in the community.

The prevalence of poor mental health increases in parenthood, and many of our parents experience low mood and anxiety. Families reported a range of positive outcomes, 52% had lower levels of anxiety and 64% reported improved feelings of happiness and life satisfaction.

Parents often identify barriers they face and gaps in local provision. We encourage them to co-produce activities that are more attuned to their needs and to use their lived experiences positively to help others facing similar situations, and this can be transformational. 615 families benefitted from using these co-produced activities.

We aim to support parenting and the parent-child relationship as this influences children's emotional and social development. Children's needs are often inextricably linked to the needs of their immediate family. To support the child, EYSP focuses attention to the complexity and dynamics of the family, relationships, and social and environmental factors impacting the child. There is limited evidence on identifying and supporting emerging mental health concerns in the early years. Our current and future plans seeks to explore and build on this area further.

Access to information and digital poverty

This year we have made good progress on improving access to information through social media and our new website.

We have introduced a new 'digital front door' so that professionals and families can see our services and refer or self-refer more easily.

Post-pandemic many essential services are offered or advertised on-line exacerbating barriers for those living in poverty. Thanks to support from Good Things Foundation and Vodafone we've provided data SIM cards to 257 families and mobile devices to 14 individuals and we offer free internet access in some of our sessions.

Children are resilient

Resilience helps young children face life's challenges, cope in the face of adversity and learn from experiences.

Our focus on resilience helps promote brighter futures for children and their families.

More inclusive settings

This year we offered a mix of open access and targeted activities designed to ensure all children and families feel welcome.

We introduced an Emergency Support Fund in 2022 to promote fair and sustainable access to childcare and other emergency funding for those facing financial hardship. This year we've spent £5,213 supporting 10 children to take up childcare or expand places to enable them to stay for a nutritious lunch.

Our two childcare settings supported 48 children with special educational needs, disabilities or developmental delay. We received funding from the Local Authority SENIF for 25 children and through Education, Health and Care Plans 14 children.

We use our blue targets to observe all children and work to quickly identify and put relevant and individualised support in place when children need it, always working in partnership with parents.

We have provided training for staff on Adversity and Trauma and have worked in partnership with Corum to improve support for adopted children. This has been a great learning experience for staff, and children have settled and are enjoying nursery life.

Grow Active

Thanks to £50,000 grant from the London Marathon Trust awarded in September 2023, we've introduced more risk taking adventure play sessions every week, that have been co-produced with local families.

458 children have engaged in more physical activity and have improved confidence, physical fitness and self-esteem.

BSL Friendly Early Care and Education

British Sign Language (BSL) is the fourth most widely used language in Britain. But without BSL teachers or interpreters in educational settings, deaf children often face exclusion from education.

To address this, CoCo East (our co-production collaborative network) along with Flourish Specialist Education Services, introduced a weekly drop-in play and advice session. Families attending shared their concerns about finding appropriate early education and care services. In September 2023, we employed a BSL practitioner and have introduced a BSL friendly childcare provision at The Lloyd Park Centre. The team and children have worked hard to use BSL and learn about the deaf community and culture. Children had not experienced nursery life before and have really excelled in personal, social and emotional, and physical development and have demonstrated high levels of confidence and resilience.



Ready for School Project

Ready for School (RFS) is deeply committed to fostering early childhood development by immersing children in enriching activities focused on phonological awareness, numeracy and essential life skills. Our commitment to enriching early childhood experiences has had a profound impact on families.

Thanks to funding of £20,547 from Peabody, this year we worked with 10 families from a deprived community, impacting 29 children under 16. The project conducts three weekly sessions at Salisbury Manor Primary, supplemented by fortnightly Zoom gatherings. This comprehensive educational experience not only ignites children's curiosity but also prepares them for future academic success.

Despite challenges for families in balancing work and home life, the project has successfully supported home learning experiences and provides a platform for parents to voice concerns and seek guidance.

RFS exemplifies our dedication to addressing barriers to learning. We provide devices to bridge the digital gap and empower children academically. The Learning Book platform and provision of activity resources supports parenting in home learning. The RFS's inclusive approach has resulted in significant progress for children with Special Educational Needs, reflecting not only academic growth but also the development of crucial social and emotional skills.

Learning through play remains a cornerstone of the RFS project, with sessions serving as hubs of motivation where children actively engage in shaping their educational journey, demonstrating remarkable progress and developing essential skills.

Children and their families are encouraged to find play opportunities anywhere and everywhere. Children are naturally curious and excited about their environments; their adults are guided how to facilitate the learning process.

Partnership is at the heart of the RFS project, with parents celebrated as essential collaborators in their children's educational journey. Working closely with Peabody and the School we're able to respond quickly to needs and priorities and disrupt barriers children face in achieving their potential.

Voices are heard

Communities thrive and social bonds are strengthened when everyone feels valued and heard.

By amplifying voices and including marginalised people, as a community we can address systemic inequalities and advocate for social justice.

Listening and Learning

We firmly believe that our families are the experts in their lives, that they have valuable insights into the needs and priorities for children and families. Consequently, active listening isn't enough; we strive to truly hear and understand our families' needs and experiences.

By maintaining close connections with our children, families, and local partners, we're able to learn from them and share our learning with others responsible for services and policies impacting on children's lives.

This year, we've engaged our community through one-on-one interactions, group sessions, surveys, and informal conversations, all nurtured by the trust we've built.

Recently, we launched our Listening & Learning campaign, which consolidates all our listening activities under a recognisable banner. This initiative includes short, straightforward surveys conducted both in person and online, focus groups, and shared community stories. Our findings will inform future plans and priorities for the charity.

Forever Families

This year, 38 families have become regular attendees at Forever Families, our monthly group dedicated to supporting families with experience in fostering and adoption. Co-produced by a local parent seeking to connect with and support others with similar experiences, our program offers a stimulating outdoor play session in a welcoming and supportive environment.

It is crucial for these children and their families to meet and connect with others, to share experiences and swap stories, and this helps to reduce stigmas, combat isolation, and alleviate loneliness.

The warmth and close-knit feel of Forever Families is heartening and inspiring, and this encourages bonding and nurturing among families and children. It also helps reduce stress and anxiety during what can be a demanding time.

Fundamentally families are helping each other to enjoy outside play, to feel their contribution is important and valuable, and by fostering friendships and visibility, we're strengthen the bonds that hold us together.



CoCo East, Empowering local people to make change

578 individuals have benefitted from accessing services co-produced with local families and designed to support local needs.

Our charity has always placed co-production at its core. We collaborate with families to develop activities that hold significance for the local community. Through thoughtful and sensitive facilitation, we empower families to explore and take the lead in designing services that matter to them.

In 2021, our senior leaders participated in a co-production conference, sharing nationally recognised best practices. Inspired by this, we sought innovative ways to amplify community voices regarding local services and to facilitate meaningful change. Thus, the Co-production Collaborative for East London (CoCo East) was born.

Our approach to co-production emphasises empowering parents and carers to share their living experiences and priorities. Together, we learn from these insights, enhancing existing services and creating new activities to address gaps and local needs.

In our regular meetings, no one assumes an "expert" role. Instead, we encourage mutual respect for diverse journeys. We learn from each other, make new connections and support networks and create innovative solutions to local problems.

Increasingly, parent/carers confidently design and deliver activities, with support from the LPCC team, other charities, and local services. This collaborative model defines success for CoCo East

Moving forward CoCo East aims to find more ways to incorporate the voices of the child, the wider family and parent/carers to their co-production of activities meaning the activities they create and lead on will be increasingly tailored to their needs as CoCo East evolves.

Sustainability

Our planet faces urgent environmental challenges, and children, in particular, are vulnerable.

Our charitable mission is to 'build brighter futures.' By prioritising sustainability, we're protecting children's health and well-being and contributing to the preservation of Earth for generations to come.

Promoting Children's Rights and Equity

All children have the right to clean air, safe water, nutritious food, and green spaces. These are fundamental rights essential for health, well-being, and overall development and crucial for safeguarding children's futures.

Evidence suggests that climate change worsens poverty. This intersection of poverty and environmental challenges creates a cycle of vulnerability, where those with fewer resources face disproportionate risks from climate-related events and disruptions.

Our charity is committed to prioritising sustainability in all our efforts to safeguard children's rights, promote health, wellbeing and equity.

Food

Industrially manufactured ultra-processed foods (UPFs) contribute to deforestation and greenhouse gas emissions. They also contain chemicals that pose health risks, such as obesity and nutrient deficiencies. Our dedicated catering teams provide healthy and nutritious home cooked (minimally processed) food for our childcare and community living rooms. We're faced with some challenges but working towards eliminating UPF completely.

Eating meat and dairy has a significant impact on climate change. In fact, it's roughly equivalent to all the driving and flying of every car, truck, and plane in the world. This year we removed beef from our menu's and have reduced meat and dairy products. We're looking forward to seeing how this has impacted our Carbon Dioxide emissions in our next Eco-Audit.

Our milk use emits 12.2 tons of Carbon Dioxide annually (a typical car is 4.5). We explored the use of the Government Milk Grant, to include more alternatives, but unfortunately have found that this funding can only be used for dairy.

Reduce, Reuse, Recycle

Children are more vulnerable to the harmful effects of plastic chemicals which can affect hormonal balance, growth and development. Children may ingest microplastics unknowingly through food, water, and even the air they breathe and recent research has detected microplastics in human placentas which provide oxygen and nutrients to the growing fetus. Reducing plastic use, recycling, and advocating for cleaner environments are essential steps to protect our children's health.

This year we have reduced our use of plastic use and improved our recycling, including introducing child friendly recycling bins. However, we know there is more we can do and will continue to focus on this in the year ahead.

Our Pledge to Sustainability

Trustee's made sustainability a priority in 2019 and established a working group. Progress was hampered throughout the pandemic but this year our Sustainability Subgroup has made fantastic progress, including:

- Securing funding from City Bridge Trust Greening the Third Sector programme in March 2023 to fund an Eco Audit, used to create our Sustainability Action Plan, overseen by the subgroup.
- Removing the use of beef and reducing meat and dairy across our menus
- Adding climate and ecological protection to our values
- Improving green purchasing
- Training all staff on sustainability and climate change
- We are in the process of introducing a 'Cloth Nappy' childcare provision pilot.

Thanks and Acknowledgements

We'd like to thank the members of the Sub Group, that currently includes parents, LPCC team members and other local organisations working on sustainability including Womens Environmental Network (WEN), Nappy Ever After and Waltham Forest Cloth Nappy Library.

We'd also like to thank Donnachadh McCarthy and 3 Acorns for their energy, commitment and support.

Eco-audit

Thanks to funding from The City Bridge Trust Greening the Third Sector programme in March 2023 to complete an Eco-Audit led by award winning environmentalist Donnachadh McCarthy from 3 Acorns. The audit involved a site visit and walkabout, meetings with staff and managers. The key areas of priority identified includes:

- Banking and Pensions
- Waste
- Food and milk
- Gas and electricity
- Paper
- Water
- Green spaces
- Events

3-Acorns provided feedback to managers and comprehensive training for all employees in September 2023.

The Sustainability Sub-Group have developed an action plan based on the audit recommendations and are overseeing our journey to net-zero.



Health and safety and safeguarding children

We are dedicated to safeguarding the health, safety, and well-being of all children, staff, volunteers, and visitors. We collaborate with our stakeholders to promote a culture of continuous improvement in all our activities. Together, we strive to uphold the highest standards of health and safety, ensuring that every individual can thrive in a safe and supportive environment.

Health and Safety Team

This year our Health and Safety team is made up of 14 employees, trained to Level 2 or 3 in Health and Safety, who meet termly and work together to oversee and implement our annual plan.

Health and Safety and Safeguarding Policy

With the support and expertise of Worknest we review our Health and Safety Policy and with support and expertise of the Independent Safeguarding Service we review our Safeguarding and Child Protection Policy annually. This helps to ensure robust policies that meet current legislation and best practices.

Risk Assessments

This year improving our Risk Assessment has been one of the main priorities, as we moved from paper based risk assessments, to the framework on our Worknest portal. Our risk assessments are reviewed annually on a rolling schedule and shared with the team.

Risk assessment will be the main focus on our September training day with all staff contributing to the review of the risk assessments applicable to their work and working environment.

Incident Reporting and Management

We have robust systems for reporting and managing incidents and concerns. This year, we recorded and addressed the following:

- Minor Injuries: 2509 minor injuries were reported, all of which were promptly treated and documented.
- Near Misses: 0 near misses were reported.
- Safeguarding CP1 forms completed: 26
- Safeguarding referrals made: 20

Risks and Controls

Risks are an inherent part of any environment, whether at home, in our settings or the community. We are committed to identifying, assessing, and mitigating risks through comprehensive controls, monitoring, and continuous improvement. Key examples include:

Security Maintaining a secure perimeter, safe entry and exit procedures and ensuring all staff and visitors are vigilant.
Slips, trips and falls Ongoing risk assessment of activities, the use of safety mats, closing wooden structures in wet weather and regular cleaning and maintenance of equipment.
Fire Hazards Installation of fire extinguishers, regular fire drills, and maintenance of electrical equipment.
Health and Hygiene Hygiene protocols including those detailed in policies and effective use of PPE.
Children eating (choking, allergies and food hygiene) Supervision of children, hygiene practices and training, size of food considered, staff trained in paediatric first aid, dietary forms and working with parents to maintain up to date information.
Safeguarding children Sustaining a strong culture of safeguarding led by our Safeguarding Team through robust policy, regular training, monitoring and continuous improvement.

Training and Awareness

All staff completed mandatory annual health and safety training in January 2023 covering Your Health and Safety, Manual Handling and Fire Safety. All Senior Leaders and Site Services are trained to Level 3 and maintain continual professional development. We have a team of First Aiders and Fire Wardens, a rolling programme of First Aid training and Food Safety training for relevant staff. All new staff and volunteers complete comprehensive health and safety inductions, ensuring they are aware of their responsibilities and emergency procedures. Top Tips and information is shared with our team monthly.

Continuous Improvement

An independent audit by our Worknest Health and Safety Consultant in January 2024 resulted in a 92% score for both the Higham Hill and Lloyd Park Centres. Areas for improvement include risk assessments, signage, site services training for working at height, and monitoring cleaning of equipment.

Trustees conduct termly audits, including site visits and team discussions, fostering continuous improvement. Additionally, our internal audit schedule covers accident trend analysis, COSHH, risk assessments, and site services documentation, encouraging teamwork to enhance practices. The Health and Safety team oversees audit actions to maintain high standards and promote ongoing improvements.

Future Health and Safety Plans

Looking ahead, we plan to:

Safeguarding children is prioritised

Work to further develop our culture of safeguarding and ensure all staff and volunteers are confident in their roles and responsibilities.

Ensure a Safe and Secure Environment

Create and maintain a safe environment for children, staff, and visitors and ensure compliance with all relevant regulations and standards.

Promote Health and Well-being

Encourage healthy practices and behaviours among children and staff and work together to sustain a positive culture.

Emergency Preparedness

Review and further develop effective emergency response procedures.

Ensure continual professional development

Implement our training plan to maintain competence for Health and Safety Leads and continue to provide opportunities for all employees to understand their responsibilities.

Ensure effective risk assessment

Engage all staff in reviewing all risk assessments and introduce new online daily checklist procedures.

Our targets include:

100% employees receive annual Safeguarding training and every new employee engages in an audit of safeguarding practice within the first year of employment.

Review all risk assessments. 100% of employees confirm that they have read and understood the risks and control measures.

Provide health and safety training for all staff and volunteers within the first month of employment and annually thereafter. Health and safety leads undertake monthly update training.

Top tips and Health and Safety information communicated monthly to the team via Workplace and to our families through newsletters, social media and improved signage.

Conduct emergency evacuation drills: Fire Evacuation and Lock Down three times a year with improved response times and review procedures based on feedback and examples of good practice.

Plans for the Future

Understand and respond effectively to our community

- Build on CoCo East to promote quality across our services and improve support for target users
- Engage the community through awareness campaigns, volunteer recruitment, and participation in local events.
- Foster a sense of ownership and pride among our community for our charity and children's services locally.

Focusing on what works for families, when supporting families

- Review our services and strategy through co-production, building on decades of experience of supporting families in Waltham Forest and drawing on up-to date evidence and research about best practice.
- Evaluate all services and learn from our experience of providing the Children and Family Center contract.
- Identify gaps and critical services and prioritise them based on impact and community needs.

Diversify funding sources and ensure prudent financial management

- Explore alternative funding streams beyond the existing contract and implement our Fundraising Strategy action plan.
- Develop contingency plans for different contract outcomes (renewal, reduction, or termination).
- Bolster our emergency fund to provide a financial buffer during transitions and ensure support for families in crisis is sustained.
- Ensure prudent financial management and maintain adequate reserves.

Special Educational Needs and Disabilities

- Identify gaps and learn from families experiences about what support they want and need.

Tackle unjust and advocate for children and families

- Advocate for the importance of quality children's services within the community.
- Communicate transparently with stakeholders, including staff, volunteers, families, and supporters, about potential changes.
- Prioritise children most in need of support, focusing on deprivation, disadvantage and gaps in local services.
- Take action to help improve support to children and families with SEND.

Continue to build our partnership

- Strengthen relationships with other local organisations working in child and family services.
- Explore collaborative efforts, shared resources, and joint initiatives to mitigate the impact of contract loss.

Staff support and retention

- Continue to support and celebrate our team of employees and volunteers.
- Support staff by providing clear communication, professional development, and emotional well-being resources.
- Retain skilled personnel who are committed to our values and approaches and can adapt to changing circumstances.



Financial Review

The Lloyd Park Children's Charity has had a challenging year due to increasing costs. At the same time we have seen increasing demand for our support services as families struggle with the cost of living crisis. At the end of the year we had a surplus of £115,644 before a pension adjustment of £41,000. Overall revenue was higher at £3.63m (2023: £3.51m).

The movements in the funds are set out in notes 22 to 23 to the financial statements. Full details of the Charity's Income & Expenditure are given in the notes to the financial statements.

Risk Assessment

The Trustees continue to review the major strategic, business and operation risks (Including Health & Safety, and Safeguarding Children) that the Charity faces. The Trustees regularly review of the strategic options for the charity in the context of the major risks facing the charity now and, in the future. The Trustees receive regular reports that monitor the financial and operational position and exposures to risk of the charity. The Trustees are satisfied that systems are in place to monitor and control all areas where there is an identifiable risk with financial, operation or reputational implications.

Working with families in the early years involves working in a high-risk environment due to children's stage of development, their individual needs or the level of risk families encounter in their lives. Additionally, our charity chooses to target vulnerable and disadvantaged children and to operate in areas of greatest need. We believe that this is how we can achieve greater public benefit.

Investment, Policy and Performance

The Lloyd Park Children's Charity has a policy of keeping its surplus funds in high interest UK deposit bank accounts. It monitors the interest rates on its deposits and the amount it needs to keep available in cash resources. The charity will review its investment policy regularly with a view to ensuring that it preserves the capital value and buying power of any reserve that it holds as well as providing a continuing income from its short-term surplus funds.

Reserves Policy

The Trustees have a policy of maintaining reserves to protect against fluctuations in income. The Trustees policy is to maintain a cash reserve in its unrestricted funds which would enable the charity to continue its provision for children and families if its sources of income other than parental contributions were to cease or be delayed significantly in their payment. At the year-end, reserves of £680,279 (2023: £601,132) were held under designated funds for the improvements in specific areas of the charity as well as building up reserves for future committed programmes. As at 31st March 2024, the free reserves held under general funds excluding Pension reserve (i.e. available unrestricted funds excluding pension reserve) were £1,090,383 (2023: £1,023,499).

Future Plans

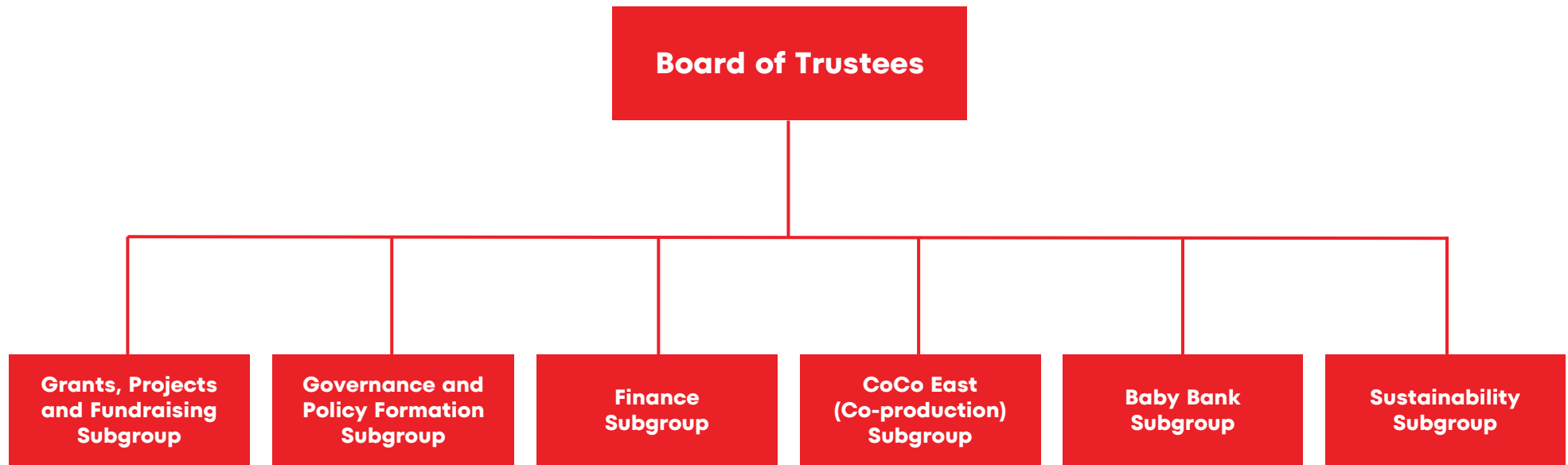
The year ahead will be another challenging one as the cost of living crisis represents increasing costs, more competition for funds and increased demand for support services.

Additionally, funding for the free early education entitlement continues to fall short and doesn't cover costs for delivering this service.

We're reviewing and diversifying our fundraising strategy, and looking for cost savings, as the need for our charity's services remains high.



Structure, Governance and Management



The Lloyd Park Children's Charity is a registered Charity and Company Limited by Guarantee, and is governed by our Memorandum and Articles of Association.

The Trustee Board is made up of 14 voting members, including the Chairperson, Vice Chair, Treasurer and Secretary. All members are Charity Trustees and Company Directors, who are elected to the Board by our Trustees, who seek to promote diversity of knowledge, skills, and experience.

In-line with our constitution, the Chief executive Officer is also a member of the Trustee's Board. This helps to ensure that the Charity operates within the framework of the Law and Good Practice. The Chief Executive Officer reports to the Chairperson and The Board of Trustees. Trustees identify and progress priority areas of work through Sub-Groups that are reviewed annually. The Chair of each Sub-group is a voting member of the Trustee Board.

The majority of our Trustees are current or past parents from our childcare and/ or community services, and 100% of the Board share lived experience of the families we support.



Structure, Governance and Management

Trustee Board

Adebisi Oyekanmi	Chair Person
Bethany Winning	Vice Chair
Craig Wallace	Treasurer & Chair Finance SG
Ropa Matibenga	Secretary
Leonie Try	Voting Member & Chair F/R SG
James Wragg	Voting Member & Chair Governance SG
Vivian Chan	Voting Member & Chair Baby Bank SG
Georgie Harris	Voting Member & Chair StartWell SG
Wendy Fields	Voting member and CEO
Johanna Reades	Voting Member
Kellie Smith	Voting Member
Vicky Lynch	Voting Member
Emma Bitton	Voting Member (resigned 18/05/23)
Tanja Fletcher	Voting Member
Nasra Raza	Voting Member
Rossalyn Warren	Voting Member (appointed 11/09/24)

Finance Sub Group

Craig Wallace	Treasurer & Chair Finance SG
Adebisi Oyekanmi	Chair of Trustee Board

Governance Sub Group

James Wragg	Voting Member & Chair Governance SG
Bethany Winning	Voting Member & Sub Group Member

Grants, Projects and Campaigns

Leonie Try	Voting Member & Chair Projects & F/R SG
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CoCo East Sub Group

Georgie Harris	Voting Member and Chair of CoCo East
Calista Frances	Sub Group Member
Carol Prideux	Sub Group Member (Parents Forum)
Daniel Bank	Sub Group Member (GLL)
Helen Crockford	Sub Group Member (Walthamstow Toy Library)
George Gaillet	Sub Group Member (Citizens Uk Waltham Forest)
Becki Josiah	Sub Group Member (Haven House)
Morag McGuire	Sub Group Member (Artillery)
Laura Kerry	Sub Group Member (Artillery)
Alexandra Martinelli-Kinmonth	Sub Group Member (Together Space)

Sustainability Sub Group

Johanna Reades	Voting Member & Chair Sustainability SG
Clair Wright	Sub Group Member (WF Cloth Nappy Library)
Alice Walker	Sub Group Member (Womens Enviornmental Network)

Baby Bank Sub Group

Vivian Chan	Voting Member & Chair Baby Bank SG
Vicky Lynch	Voting Member & Sub Group Member
Tanja Fletcher	Voting Member & Sub Group Member

Statement of Trustees' Responsibilities

The trustees (who are also the directors of The Lloyd Park Children's Charity for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees 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 charitable company and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006.

They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees of the charity on

Date: 21/11/24

and signed on its behalf by Adebisi Oyekanmi:


Trustee: Adebisi Oyekanmi

Reference and Administrative Details

Charity name: The Lloyd Park Children's Charity
Charity reg no: 1102134
Company reg no: 04802332

Principal office: The Lloyd Park Centre
Winns Avenue Entrance
Lloyd Park
Walthamstow
London
E17 5JW

Registered office: The Lloyd Park Centre
Winns Avenue Entrance
Lloyd Park
Walthamstow
London
E17 5JW

Banks:

Barclays Bank PLC
278 Hoe Street
Walthamstow
London
E17 9QE

Flagstone
1st Floor, Clareville House
26-27 Oxenden Street
London
SW1Y 4EL

Auditors and Chartered
Accountants:

Lambert Chapman LLP
3 Warners Mill, Silks Way
Braintree, Essex
CM7 3GB.

Solicitors:

Cartwright Cunningham
Haselgrove & Co
13/13a The Broadway
Woodford Green
Essex
IG8 0HL

Independent Auditor's Report to the Members of The Lloyd Park Children's Charity

Opinion

We have audited the financial statements of The Lloyd Park Children's Charity (the 'charitable company') for the year ended 31 March 2024 which comprise the Statement of Financial Activities, Balance sheet, Cash Flow Statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2024, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the

charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the trustees annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report (incorporating the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement (set out on page 15), the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the charity through discussions with trustees and other management;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the company, including the Companies Act 2006, Charities SORP (FRS102), taxation legislation and data protection, employment and health and safety legislation. We have also considered OFSTED as this is a principal regulator of the charity;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and

- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by;

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance; and
- enquiring of management as to actual and potential litigation and claims.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the trustees and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Signed: Lambert Chapman LLP Date: 02.12.2024

Sean Wiegand FCA (Senior Statutory Auditor)
For and on behalf of Lambert Chapman LLP, Statutory Auditor
3 Warners Mill
Silks Way
Braintree
Essex
CM7 3GB

The Lloyd Park Children's Charity (Registration number O4802332)
Statement of Financial Activities for the Year Ended 31st March 2024

Note		Unrestricted Funds 2024	Restricted Funds 2024	Total Funds 2024	Prior Period Total Funds
		£	£	£	£
	Income and endowments from:				
2	Donations and legacies	1,583	151	1,734	34,005
3	Charitable activities	3,046,780	400,942	3,447,722	3,271,017
4	Investments	30,991	-	30,991	8,320
5	Other Income	151,765	1,935	153,700	192,305
	Total	3,231,119	403,028	3,634,147	3,505,647
	Expenditure on :				
	Raising funds				
6	- donations, legacies and fundraising	1,176	-	1,176	1,666
7	Charitable activities	3,038,499	397,900	3,436,399	3,534,519
10	Other Expenditure	27,064	53,864	80,928	79,878
	Total	3,066,739	451,764	3,518,503	3,616,063
	Net income/(expenditure)	164,380	-48,736	115,644	-110,416
	Transfers between funds	-9,349	9,349	-	-
	Other recognised gains/losses:				
20	Actuarial gains/ (losses) on defined benefit pension schemes *	41,000	-	41,000	382,000
	Net movement in funds	196,031	-39,387	156,644	271,584
	Reconciliation of funds:				
	Total funds brought forward	1,596,631	345,939	1,942,570	1,670,986
	Total funds carried forward	1,792,662	306,552	2,099,214	1,942,570

Note 20 provides additional disclosure regarding the defined benefit pension scheme.

The Charity has entered into a deed of guarantee with the London Borough of Waltham Forest regarding the defined benefit pension scheme to limit the potential exposure of a pension shortfall to £39,000.

All incoming resources and expenditure derive from continuing activities. The charity has no recognised gains or losses for the year other than the results above.

The notes on pages 21 to 35 form an integral part of the financial statements.

The Lloyd Park Children's Charity (Registration number 04802332)

Balance Sheet as at 31st March 2024

Note			2024			2023	
			£	£		£	£
	Fixed assets						
14	Tangible assets		545,740			623,221	
		Total fixed assets		545,740			623,221
	Current assets						
15	Debtors		450,531			493,845	
26	Cash and cash equivalents		1,999,583			1,311,700	
		Total current assets	2,450,114			1,805,545	
	Liabilities						
16	Creditors: Amounts falling due within one year		918,640			424,734	
17	Provision for liabilities		-			33,462	
	Net current assets excluding pension liability			1,531,474			1,347,349
	Defined benefit pension scheme (assets)/liability (note 20)			(22,000)			28,000
	Total net assets			2,099,214			1,942,570
	The funds of the charity						
23	Restricted funds in surplus			306,552			345,939
	Unrestricted funds						
22	Unrestricted income funds			1,770,662			1,624,631
22	Pension reserve			22,000			(28,000)
	Total Charity Funds			2,099,214			1,942,570

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by the Board on: 21/11/24

and signed on its behalf by: 

Adebisi Oyekanmi
Trustee

The notes on pages 21 to 35 form an integral part of the financial statements.

The Lloyd Park Children's Charity (Registration number O48O2332)

Notes to the Financial Statement 31st March 2024

1 Accounting Policies

Basis of preparing a Financial Statements

The financial statements of the charitable company have been prepared in accordance with the Charity SORP (FRS102) '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 (FRS102) (Effective 1st January 2019)', Financial Reporting Standard 102 have been prepared under the historical cost convention. The charity meets the definition of a public benefit entity under FRS102.

Going Concern Basis

The Trustees consider that the going concern basis is appropriate as they consider the reserves level to be sufficient to ensure that the charity can meet its financial obligations for the next 12-18 months and on that basis the charity is a going concern.

Judgements

Apart from those judgements involving estimates, management has not made any judgements in the process of applying the entity's accounting policies that have a effect on the amounts recognised in the accounts.

Key Assumptions

There are no key assumptions concerning the future of other key sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

Funding Accounting Policy

Unrestricted Funds

These are funds that can be used in accordance with the charitable objectives of the charity at the discretion of the Trustees.

Restricted Funds

These are funds that can only be used for particular restricted purposes within the objectives of the charity. Restrictions arise when specified by the donor or when the funds are raised for a particular restricted purpose.

Designated Funds

These are funds set aside by the Trustees out of unrestricted general funds for specific future purposes or projects. Further details of each fund are disclosed in the notes.

Incoming Resources

Donations (including those raised through fundraising) are recognised when income has been received. Gift Aid income on donations is accrued when there is a valid declaration from the donor.

Grant income included in this category provides funding to support programme activities and is recognised where there is entitlement, probability of receipt and the amount can be measured with sufficient reliability.

Income from charitable activities includes income recognised as earned (as the related goods or services are provided) under contract or where entitlement to grant funding is subject to specific performance conditions.

Investment income is recognised on a receivable basis.

Income derived from events is recognised as earned (that is, as the related goods or services are provided).

Income derived from events is recognised as earned (that is, as the related goods or services are provided).

Resources Expended

Expenditure is accounted for on an accrual basis and has been classified under headings that aggregate all costs related to the category. The irrecoverable element of VAT is included with the expense item to which it relates.

Costs of generating funds are the costs of trading for fundraising purposes.

Fixed Assets

Individual fixed assets are capitalised if they cost £1500 or more and these are initially recorded at cost.

Depreciation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Freehold Land and Buildings	4% straight line basis
Leasehold Improvements	over the term of the lease
Plant and equipment	25% reducing balance basis

The Lloyd Park Children's Charity (Registration number O4802332)

Notes to the Financial Statement 31st March 2024

Cash and Cash Equivalents

Cash and cash equivalents includes cash and bank balances including amounts held on short-term deposit.

Debtors

Debtors are recognised at the settlement amount due after any discount offered and provision for bad and doubtful debts. Prepayments are valued at the amount prepaid net of any discounts due.

Creditors and provisions

Creditors and provisions are recognised where the Charity has a present obligation resulting from a past event that will probably result in a transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any discounts due.

Operating Lease

Rental payable under operating lease are charged in the Statement of Financial Activities on a straight line basis over the lease term.

Pensions

The charity operates a defined contribution plan and a defined benefit plan.

A defined contribution plan is a post-employment benefit plan under which the company pays fixed contributions into a separate entity and will have no legal or constructive obligation to pay further amounts. Obligations for contributions to defined contribution pension plans are recognised as an expense in the income and expenditure account in the periods during which services are rendered by employees.

A defined benefit plan is a post-employment benefit plan other than a projected unit credit method. The entity recognises net defined benefit plan assets to the extent that it is able to recover the surplus either through reduced contributions defined contribution plan. A valuation is performed by a qualified actuary using the projected unit credit method. The entity recognises net benefit plan assets to the extent that it is able to recover the surplus either through reduced contributions in the future or through refunds from the plan.

Changes in the net defined benefit liability arising from employee service rendered during the period, net interest on net defined benefit liability, the cost of plan introductions, benefit changes, curtailments and settlements during the period are recognised in the income and expenditure account. Remeasurement of the net defined benefit liability/asset is recognised in other comprehensive income in the period in which it occurs.

The Lloyd Park Children's Charity (Registration number O48O2332)

Notes to the Financial Statement 31st March 2024

2	Donations and legacies				
		Unrestricted Funds 2024	Restricted Funds 2024	Total Funds 2024	Prior Period Total Funds
		£		£	£
	Donations by others	1,583	-	1,583	23,922
	Donations to Child Poverty project including Baby Bank	-	151	151	10,083
	Total	1,583	151	1,734	34,005
3	Charitable Activities income				
		Unrestricted Funds 2024	Restricted Funds 2024	Total Funds 2024	Prior Period Total Funds
		£		£	£
	Milk Grant and other grants	2,374	400,942	403,316	329,146
	2 Year FEEE income	63,172	-	63,172	83,675
	3 Year FEEE income	336,711	-	336,711	462,959
	Training Rooms & Refreshment income	16,175	-	16,175	10,360
	Children & Family Centres contract	1,071,000	-	1,071,000	1,071,000
	Children & Family Centres other income	1,797		1,797	15,157
	Fundraising income	11,528	-	11,528	11,922
	Child care income	1,544,023	-	1,544,023	1,286,798
	Total Charitable income	3,046,780	400,942	3,447,722	3,271,017

4	Investment income	Unrestricted Funds 2024	Restricted Funds 2024	Total Funds 2024	Prior Period Total Funds
		£	£	£	£
	Deposit account interest	30,991	-	30,991	8,320
5	Other income	Unrestricted Funds 2024	Restricted Funds 2024	Total Funds 2024	Prior Period Total Funds
		£	£	£	£
	Support for SEN children	127,951		127,951	170,611
	Grow Wild income	13,227		13,227	4,088
	Other income	10,587	1,935	12,522	17,606
	Total other income	151,765	1,935	153,700	192,305

The Lloyd Park Children's Charity (Registration number O48O2332)

Notes to the Financial Statement 31st March 2024

6	Expenditure on raising funds	Unrestricted Funds 2024	Restricted Funds 2024	Total Funds 2024	Prior Period Total Funds
		£		£	£
	Grow Wild Expenses	500	-	500	1,067
	Other fundraising expenses	676	-	676	599
	Total fundraising expenditure	1,176	0	1,176	1,666
7	Expenditure on charitable activities	Unrestricted Funds 2024	Restricted Funds 2024	Total Funds 2024	Prior Period Total Funds
		£		£	£
	Wages and salaries including agency staff costs	2,313,030	193,545	2,506,575	2,521,042
	Social security costs	190,069	23,087	213,156	215,845
	Employers pension costs	95,324	12,260	107,584	138,311
	Other employee benefits	40,716	13,101	53,817	45,725
	Other staff costs	-20,708	21,725	1,017	-
	Rent	21,734	-	21,734	21,789
	Rates	12,239	-	12,239	16,137
	Service charges	12,261	-	12,261	18,473
	Other premises costs	49,587	25,599	75,186	69,686
	Supplies and services	170,353	62,169	232,522	267,678
	Central support costs	134,357	44,693	179,050	202,826
	Governance costs (see note 9)	19,537	1,721	21,258	17,007
	Total expenditure on charitable activities	3,038,499	397,900	3,436,399	3,534,519
8	Number of trustees whose expenses were reimbursed in the year	-	-	-	-

The Lloyd Park Children's Charity (Registration number O4802332)

Notes to the Financial Statement 31st March 2024

9	Analysis of governance costs	Unrestricted Funds 2024	Restricted Funds 2024	Total Funds 2024	Prior Period Total Funds	
		£	£	£	£	
	Legal costs	4,927	-	4,927	5,802	
	Audit & Accountancy fees	12,018	-	12,018	7,900	
	Trustee and committee meeting costs	-	-	-	11	
	Accounts filing costs	13	-	13	13	
	Bank charges	1,160	-	1,160	758	
	Subscriptions	3,140	-	3,140	2,446	
	Restricted grant contribution to governance costs	-1,721	1,721	-	77	
	Total	19,537	1,721	21,258	17,007	
10	Other expenses	Unrestricted Funds 2024	Restricted Funds 2024	Total Funds 2024	Prior Period Total Funds	
		£	£	£	£	
	Depreciation - land & buildings	-	53,864	53,864	53,864	
	Depreciation - outdoor play area	18,188	-	18,188	18,188	
	Depreciation - Leasehold Improvements	-	-	-	-	
	Depreciation - plant & machinery	8,876	-	8,876	7,826	
	Total other expenses	27,064	53,864	80,928	79,878	
11	Trustee's remuneration and expenses					
	Wendy Fields , a trustee, received remuneration in her role as an					
	employee during the year ended 31/03/24 as stated below.					
					2024	2023
					£	£
	Salary				77,501	75,390
	Pension				6,329	7,539
	Private health cover (Benenden)				154	143
12	Net (expenditure)/Income					
	Net (expenditure)/income is stated after charging:					
					2024	2023
					£	£
	Hire of other assets - operating leases				21,734	21,789
	The audit of the charity's accounts				12,018	7,900
	Depreciation of owned assets				80,928	79,878

The Lloyd Park Children's Charity (Registration number O4802332)

Notes to the Financial Statement 31st March 2024

13 **Taxation:** The company is a registered charity and is, therefore, exempted from taxation

14	Tangible fixed assets												
		Unrestricted				Restricted						Total	
		Freehold Land and Buildings	Leasehold Improvements	Plant and machinery	Total	Freehold Land and Buildings	Leasehold Improvements	Plant and machinery	Total	Freehold Land and Buildings	Leasehold Improvements	Plant and machinery	Total
		£	£	£	£	£	£	£	£	£	£	£	£
	Cost												
	As at 1 April 2023	454,710	120,593	187,692	762,995	1,346,589	0	0	1,346,589	1,801,299	120,593	187,692	2,109,584
	Additions			3,447	3,447	0	0	0	0	0	0	3,447	3,447
	Disposals		-120,593		-120,593						-120,593		-120,593
	As at 31 March 2024	454,710	0	191,139	645,849	1,346,589	0	0	1,346,589	1,801,299	0	191,139	1,992,438
	Depreciation												
	As at 1 April 2023	164,147	120,593	164,214	448,954	1,037,409	0	0	1,037,409	1,201,556	120,593	164,214	1,486,363
	Charge for the year	18,188		8,876	27,064	53,864			53,864	72,052	0	8,876	80,928
	Disposals		-120,593		-120,593					0	-120,593		-120,593
	As at 31 March 2024	182,335	0	173,090	355,425	1,091,273	0	0	1,091,273	1,273,608	0	173,090	1,446,698
	Net book value												
	As at 1 April 2023	290,563	0	23,478	314,041	309,180	0	0	309,180	599,743	0	23,478	623,221
	As at 31 March 2024	272,375	0	18,049	290,424	255,316	0	0	255,316	527,691	0	18,049	545,740

15	Debtors		
		2024	2023
		£	£
	Trade debtors	83,910	322,695
	Prepayments and accrued income	310,986	119,325
	Other debtors	55,635	51,825
		450,531	493,845
16	Creditors: Amounts falling due within one year	2024	2023
		£	£
	Trade creditors	136,268	17,374
	Payments recd on a/c	220,270	171,942
	Accruals and deferred income	490,254	126,161
	Taxation and social security	51,125	52,706
	Other creditors	20,723	56,551
		918,640	424,734

The Lloyd Park Children's Charity (Registration number O48O2332)

Notes to the Financial Statement 31st March 2024

		2024	2023
		£	£
17	Provision for liabilities		
	Furlough grant provision	-	33,462
18	Members' liability		
	The charity is a private company limited by guarantee and consequently does not have share capital. Each of the members		
	is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.		
19	Operating lease commitments		
	Total future minimum lease payments under non-cancellable operating lease are as follows:	£	£
	Within one year	6,425	6,425
	1- 2 years	6,425	6,425
	2- 5 years	19,275	19,275
	over 5 years	0	6,425
		32,125	38,550

The Lloyd Park Children's Charity (Registration number 04802332)

Notes to the Financial Statement 31st March 2024

20 Pension schemes

During the year, The Lloyd Park Children's Charity operated two pension schemes: one defined contribution scheme and one defined benefit scheme.

Defined benefit pension scheme

During 2016, the Charity was successful in its tender and it was awarded the contract to run the Children and Family Centre Services across the borough of Waltham Forest. As part of the contract, a number of staff members were transferred from the Council to the Charity in July 2016 under the Transfer of Undertakings (Protection of Employment) Regulations (TUPE).

A number of staff members had existing defined benefit pension schemes and, as a result, the Charity has the obligation to provide the agreed benefit to these employees.

The pension scheme for these employees is covered by the London Borough of Waltham Forest Pension Fund.

Upon being awarded the contract, 21 employees were transferred to the charity. Of this number, 1 employee remains with the charity as at 30 June 2024.

The Charity has been paying contributions of 22.1% for the year ended 31 March 2024. This is 4.7% more than the amount stated in the Admission Agreement with the London Borough of Waltham Forest. The Council has agreed to reimburse the additional pension contribution over the agreed 17.4%. The Charity has also entered into a deed of guarantee with the London Borough of Waltham Forest regarding the defined benefit pension scheme to limit the potential exposure of a pension shortfall to £39,000. This has been paid and included within other debtors in note 15.

The most recent actuarial valuation for Lloyd Park Children's Charity took place on 31st March 2024.

As required by FRS 102 the defined benefit liabilities have been measured using the projected unit method. The tables state the FRS 102 actuarial assumptions upon which the valuation of the scheme was based.

Principal financial assumptions at the balance sheet date	2024 Accounts %	2023 Accounts %
CPI inflation/CARE benefits revaluation	2.60	2.70
Increase in salaries	4.10	4.20
Pension increases		
Increase in pensions on payment/deferment	2.70	2.80
Discount Rate	4.90	4.80
* An adjustment has been made for short term pay restraint in line with the latest actuarial valuation		

Principal demographic assumptions at the balance sheet date	At 31.03.2024	At 31.03.2023
Assumed life expectancies on retirement age 65		
Current pensioner age 65 retiring today- Males	86.40	86.80
Current pensioner age 65 retiring today- Females	88.80	89.10
Future pensioner age 65 in 20 years- Males	87.60	88.10
Future pensioner age 65 in 20 years- Females	90.50	90.70

The Lloyd Park Children's Charity (Registration number O4802332)

Notes to the Financial Statement 31st March 2024

20. Cont					
	Major categories of plan assets	2024 Accounts £'000	%	2023 Accounts £'000	%
	Equities	339	57	345	63
	Other bonds	94	16	80	15
	Property	50	8	58	11
	Cash/liquidity	41	7	31	6
	Other	73	12	29	5
	Total	597	100	543	100
	None of the schemes assets are invested in any property or other assets currently used by the charity				
	Reconciliation of funded status to balance sheet	2024 Accounts £'000	2023 Accounts £'000		
	Fair Value of plan assets	597	543		
	Total present value of benefit obligations	(575)	(571)		
	Funded status	22	(28)		
	Asset/(liability) recognised on the balance sheet	22	(28)		
	Amounts recognised in the income statement	2024 Accounts £'000		2023 Accounts £'000	
	Operating Cost				
	Current service cost	3		7	
	Net interest cost	1		11	
	Administration costs	-		-	
	Past Service cost (Gain)	-		-	
	Total	4		18	
	Amounts recognised in Other recognised gains/losses	2024 Accounts £'000		2023 Accounts £'000	
	Gain/(Loss) on Remeasurement	41		382	
	Defined contribution pension scheme				
	The charity operates a defined contribution scheme for all other employees.				
	The pension cost charge for the period represents contributions payable by the charity to the scheme and				
	amounted to £112,872 (2023: £120,437).				
	Contributions totalling £17,141 (2023: £19,354) were payable at the end of the period and are included in creditors.				

21 **Related parties**

The Charity is not controlled by any one person.

Related party transactions

During the year the following Trustees had children at the day care centre with aggregate fees amounting to £43,495. At the balance sheet date £671 was owed to trustees in respect of childcare fees.

Adebisi Oyekanmi, Leonie Try, Tanya Fletcher, Vivian Chan, Vicky Lynch and Johanna Reades.

In the previous year, the fees charged to Trustees amounted to £32,090 in aggregate for the following trustees:

Adebisi Oyekanmi, Vicky Lynch, Tanya Fletcher, Vivian Chan and Johanna Reades.

The fees were charged in accordance with the Child Care fee structure that is applicable to all parents.

Payments to related parties for services rendered, other than trustees in the amount of £8,015 (2023: £4,887) occurred during the year.

The Lloyd Park Children's Charity (Registration number O4802332)

Notes to the Financial Statement 31st March 2024

	Reconciliation of funds											
		Fund balances brought forward		Income		Expenditure		Other gains/(losses)		Transfers		Fund balances carried forward
		£		£		£				£		£
	Unrestricted Funds											
	Designated Funds											
	Outdoor Play Area	190,083		-		17,161		-		-		172,922
	In need- Hardship Fund					3,608				60,965		57,357
	Potential end of contract expenses	100,000		-		-		-		20,000		120,000
	Roofing Reserve	87,549		-				-		2,451		90,000
	Wall Cladding Reserve	73,500		-		-		-		16,500		90,000
	Building Maintenance Reserve	150,000		-				-				150,000
	Fund Raising Reserve	-		-		-		-				
	Children & Family Centres	-		1,073,318		1,054,713		-		-18,605		
	Total Designated Funds	601,132		1,073,318		1,075,482		-		81,311		680,279
	Unrestricted funds- excluding pension											
	The Lloyd Park Centre & Other Charitable activities	770,123		1,046,112		943,628		-		-103,559		769,048
	The Higham Hill Centre	253,376		1,070,641		993,333		-		-9,349		321,335
	The Valley Centre	-		41,048		63,296		-		22,248		
		1,023,499		2,157,801		2,000,257		-		-90,660		1,090,383
	Total Unrestricted Funds excluding defined pension	1,624,631		3,231,119		3,075,739				-9,349		1,770,662
	Unrestricted funds- defined pension	-28,000		-		-9,000		41,000		-		22,000
22	Total Unrestricted Funds	1,596,631		3,231,119		3,066,739		41,000		-9,349		1,792,662
23	Restricted Funds											
	General Restricted Fund - Other	13,652		351,613		318,469		-		1,529		48,325
	Child Poverty Project including Baby Bank	17,374		19,401		35,943		-				832
	General Restricted Fund - Peabody	5,733		32,014		43,488		-		7,820		2,079
	Building and Outdoor Play Reserve	309,180		-		53,864		-		-		255,316
	Total Restricted Funds	345,939		403,028		451,764		-		9,349		306,552
	Total Funds	1,942,570		3,634,147		3,518,503		41,000		-		2,099,214

The Lloyd Park Children's Charity (Registration number O4802332)

Notes to the Financial Statement 31st March 2024

24	Statement of cash flows		
		Total Funds	Prior year funds
		2024	2023
		£	£
	Cash flows from operating activities :		
	Net cash provided by (used in) operating activities (Note 25)	660,339	-353,022
	Cash flows from investing activities :		
	Dividends, interest and rents from investments	30,991	8,320
	Proceeds from the sale of property, plant and equipment		
	Purchase of property, plant and equipment	-3,447	-21,782
	Proceeds from the sale of investments		
	Purchase of investments		
	Net cash provided by (used in) investing activities	27,544	-13,462
	Cash flows from financing activities :		
	Repayments of borrowing		
	Cash inflows from new borrowing	-	-
	Receipt of endowment		
	Net cash provided by (used in) financing activities	0	0
	Change in cash and cash equivalents in the reporting period	687,883	-366,484
	Cash and cash equivalents at the beginning of the reporting period	1,311,700	1,678,184
	Cash and cash equivalents at the end of the reporting period (Note 26)	1,999,583	1,311,700

The Lloyd Park Children's Charity (Registration number O48O2332)

Notes to the Financial Statement 31st March 2024

25	Reconciliation of net income/ (expenditure) to net cash flow from operating activities		
		Current Year	Prior Year
		2024	2023
		£	£
	Net income/(expenditure) for the year (as per the statement of financial activities)	156,644	271,584
	Adjustments for :		
	Depreciation charges	80,928	79,878
	(Gains)/losses on investments		
	Dividends, interest and rents from investments	-30,991	-8320
	Loss/(profit) on sale of fixed assets		
	Difference between pension charge and cash contribution	-9000	15,000
	Other recognised (Gains)/losses	-41,000	-382,000
	(Increase)/decrease in debtors	43,314	-285,096
	Increase/(decrease) in creditors	493,906	-44,068
	Increase/(decrease) in provisions	-33,462	0
	Net cash provided by (used in) operating activities	660,339	-353,022

26	Analysis of cash and cash equivalents		
		2024	2023
		£	£
	Cash in hand and at bank	116,573	105,085
	Notice deposits (less than 3 months)	1,883,010	1,206,615
	Total cash and cash equivalents	1,999,583	1,311,700

The Lloyd Park Children's Charity (Registration number O4802332)

Notes to the Financial Statement 31st March 2024

27 Purpose of designated funds

Outdoor Play Area :	These funds are held for the completion of the outdoor play area and Grow Wild Project
Potential end of contract expenses :	These are funds held to cover potential end of contract expenses of the Children and Family services contract if the service is not renewed in 2025.
Roofing & Wall Cladding Reserve :	These funds are for the specific purpose of building up a reserve in order to ensure the charity has sufficient funds to repair the roof and wall cladding and is based on expected future costs.
Building Maintenance reserve :	These funds are for the maintenance of our building at the Lloyd Park in Walthamstow, London.
Fund Raising Reserve :	These funds are from fundraising activities and are used for specific purposes from time to time as agreed by the Committee.
Children & Family Centres :	These are funds in respect of our Children & Family Centres contract.

Purpose of restricted funds

General Restricted Fund :	These are funds donated by third parties for a specific purpose .
	The breakdown of donations in the year is as follows:

Donor	Amount	Purpose
	£	
London Borough of Waltham Forest	45,603.00	Fathers Wellbeing Project
London Borough of Waltham Forest	500.00	Period & Hygiene Products
London Borough of Waltham Forest	10,000.00	Community Living Room Round 2
London Borough of Waltham Forest	24,144.00	Level 5 Apprenticeships
London Borough of Waltham Forest	23,248.00	Parent & Carer Panel
London Borough of Waltham Forest	87,236.00	Parenting Support
Cash for Kids	7,000.00	To provide Christmas gifts for children and families
City Bridge Trust	37,500.00	To employ Community Wellbeing Support Worker
Crowd Funding through Give As You Live	1,381.97	Feed -A-Family -At-Christmas
National Foundation for Youth Music	15,000.00	Trailblazer Musical Climbers and Creators
The National Lottery Community Fund	74,999.95	Support to families facing challenges due to the cost-of-living crisis.
London Marathon Foundation Grant	25,000.00	Grow Active Project
Peabody Community Foundation	20,547.00	Ready for School project
Peabody community Foundation	11,466.67	Reading from the Start project
Child Poverty Project including baby bank		
Funds raised via public - fundraising events	2,085.44	Baby Bank
BBC	12,315.00	To buy resources and run play sessions weekly
The Screwfix Foundation	5,000.00	To decorate/ refurbish Baby Bank premises
Total	403,027.03	

Building and Outdoor Play Reserve: This relates to specific monies received to build the Lloyd Park Centre.

The Lloyd Park Children's Charity (Registration number 04802332)

Notes to the Financial Statement 31st March 2024

28	Net Assets by fund				
		Unrestricted Funds	Restricted Funds	Total Funds 2024	Total Funds 2022/23
		£	£	£	£
	Tangible assets	290,424	255,316	545,740	623,221
	Current assets	2,398,878	51,236	2,450,114	1,805,545
	Creditors: Amounts falling due within one year	-918,640	-	-918,640	-424,734
	Provisions	-	-	-	-33,462
	Defined benefit pension scheme liability	22,000	-	22,000	-28,000
	Net assets	1,792,662	306,552	2,099,214	1,942,570

	31/3/2024	31/3/2023
Employee benefits and Staff on books	£	£
29 Remuneration of key employees - benefits excluding employer pension costs	855,754	877,426

One staff member is paid over £60,000 a year.

30	Average number of staff employed during the year								
		31/03/2024				31/03/2023			
		Full-time Staff	Part-time Staff	Full time equivalent of p/t staff	Total Full-time staff (incl. part-timers)	Full-time Staff	Part-time Staff	Full time equivalent of p/t staff	Total Full-time staff (incl. part-timers)
	Lloyd Park Centre	29.2	19.6	7.9	37.1	30.2	18.5	6.8	37.0
	Higham Hill	16.6	14.3	8.9	25.5	15.4	15.6	9.7	25.1
	Childrens Centre/CAFC	17.4	10.6	7.0	24.4	17.6	10.1	7.3	24.9
	Valley Centre	1.2	0.3	0.2	1.4	5.1	0.8	0.5	5.6
	Total	64.4	44.8	24.0	88.4	68.3	45.0	24.3	92.6