

CROYDON BME FORUM

England & Wales · Charity number 1108843

Details

Other names	CBF
Status	Registered
Legal form	Charitable company
Company number	04996963
Registered	2005-04-04
Register	View on the Charity Commission register

Contact

Address	56a Mitcham Road Croydon Surrey CR0 3RG
Phone	02086843719
Email	INFO@bmeforum.org
Website	www.cbmeforum.org

Activities

Objects: TO PROMOTE THE BENEFIT OF THE INHABITANTS OF THE LONDON BOROUGH OF CROYDON, IN PARTICULAR BUT NOT BY WAY OF LIMITATION PERSONS FROM MINORITY ETHNIC COMMUNITIES, BY ASSOCIATING COMMUNITY GROUPS, VOLUNTARY AND NATIONAL ORGANISATIONS AND LOCAL AUTHORITIES IN A COMMON EFFORT TO: I. RELIEVE POVERTY HARDSHIP AND DISTRESS II. ADVANCE EDUCATION III. PRESERVE AND PROTECT GOOD HEALTH BY SUCH EXCLUSIVELY CHARITABLE MEANS AS THE TRUSTEES SHALL FROM TIME TO TIME DETERMINE.

Activities: To provide opportunities for BME communities to discuss and prioritise the key issues affecting them to a view to engaging decision and policy makers at the local level to factor in their priorities and planning and delivery of public services. To build the capacity of BME voluntary and community sector organisations, To promote good relations between different races, building a cohesive Croydon.

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Advocacy/advice/information, Sponsors Or Undertakes Research, Acts As An Umbrella Or Resource Body
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty, Economic/community Development/employment
- **Who:** People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** THE LONDON BOROUGH OF CROYDON
- Croydon
- Lambeth
- Lewisham
- Merton
- Richmond Upon Thames
- Sutton
- Wandsworth

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£1,555,030	£1,408,899	£743,536	22
2024-03-31	£1,553,798	£1,304,774	£796,906	31
2023-03-31	£1,126,067	£1,006,810	£547,882	24
2022-03-31	£942,384	£821,834	£428,625	40
2021-03-31	£349,314	£287,947	-	-

Trustees

Name	Role	Appointed
PAULETTE LEWIS MBE	Chair	2018-04-01
ASHOK KUMAR		
CHANDRA BABU		
Diane Smith		2024-04-01
GHAZALA MIRZA		2010-01-01
MALTI PATEL		2011-01-01
Vivienne Witter		2011-01-01

Accounts

REGISTERED COMPANY NUMBER: 04996963 (England and Wales)
REGISTERED CHARITY NUMBER: 1108843

**REPORT OF THE TRUSTEES AND
AUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025
FOR
CROYDON BME FORUM**

Hartley Fowler LLP
Statutory Auditors
Chartered Accountants
4th Floor Tuition House
27-37 St George's Road
Wimbledon
London
SW19 4EU

CROYDON BME FORUM

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FOR THE YEAR ENDED 31 MARCH 2025**

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**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of 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 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The charity's purposes, as set out in its governing document, are to promote the benefit of the residents of the London Borough of Croydon, particularly those from minority ethnic communities. These purposes are fulfilled through activities designed to:

1. Relieve poverty, hardship, and distress.
2. Advance education.
3. Protect and preserve good health.

To achieve these objectives, Croydon BME Forum focuses on:

- Advocating for equality, inclusion, and representation in local decision-making processes.
- Supporting BME voluntary sector organisations in building capacity.
- Empowering communities to access culturally sensitive services and resources.

Core Services and Focus Areas

1. Equality and Cohesion:

- Building bridges within and between communities.
- Promoting good race relations, community cohesion, and equal opportunities.

2. Capacity Building:

- Supporting BME voluntary and community sector organisations to enhance their infrastructure and deliver quality services.

3. Community Empowerment:

- Ensuring BME voices are represented in policy development and service delivery.

Public benefit

We review our aims, objectives and activities each year and, in doing so, the Trustees have taken into account the general guidance on public benefit published by the Charity Commission. In reviewing our aims, and planning objectives and activities to meet them in the future, we consider and evaluate the outcomes of each activity and the impact of our work on our beneficiaries and stakeholders.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

OBJECTIVES AND ACTIVITIES

The Role of Our Volunteers

At Croydon BME Forum, volunteers are an integral part of our success. Their dedication and commitment play a crucial role in delivering our programmes, supporting our projects, and engaging with the community.

Our Volunteers' Contributions

Over the past year, our volunteers have contributed their time, skills, and energy to a wide range of activities, including:

- Supporting the organisation and delivery of events, such as the Black Mental Health Conference and Cancer Awareness Workshops and the Croydon IAG
- Assisting with administrative tasks and outreach programmes to expand the Forum's reach.
- Engaging directly with community members to provide guidance, signposting, and emotional support.
- Leading workshops and focus groups on health and wellbeing topics, including mental health, nutrition, and fitness.
- Raising awareness of key initiatives through social media campaigns, community events, and one-to-one engagement.

Volunteer Impact

In the past year, our volunteers have collectively contributed over 500 Hours of service, significantly enhancing the capacity of our organisation. Their efforts have directly supported projects such as:

- The Mobile Wellbeing Hubs, offering culturally sensitive mental health support.
- The Wellbeing Advisor Project, where volunteers facilitated workshops on bereavement, anxiety, and financial wellbeing.
- Community events like our Coffee Mornings and Games day, which create spaces for education and connection.

Volunteer Development

We are committed to nurturing and supporting our volunteers by:

- Providing training in areas such as mental health first aid, safeguarding, and community engagement.
- Offering opportunities to develop leadership and organisational skills.
- Recognising and celebrating their contributions at volunteer appreciation events.

A Heartfelt Thank You

We extend our deepest gratitude to all our volunteers for their unwavering support and enthusiasm. Their contributions not only enrich our projects but also strengthen our community.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

The year has been marked by several notable achievements, reflecting our commitment to reducing inequality and improving the lives of BME communities:

1. Health and Wellbeing Programmes

Cancer Awareness:

- Delivered 40 cancer awareness talks and hosted 25 events in partnership with organisations such as Macmillan Cancer Trust.
- Reached over 70,000 individuals via social media campaigns and engaged 1473 people in one-to-one conversations.
- Organised monthly Coffee Mornings addressing cancer awareness, energy advice, and other community needs.

Ethnicity Mental Health Improvement Programme (EMHIP):

- Launched Mobile Wellbeing Hubs to provide culturally sensitive mental health support in community spaces.
- Recruited a multidisciplinary team, including psychologists and Support Workers, to deliver early-help interventions.

Wellbeing Advisor Project:

- Supported 634 individuals through workshops and one-to-one mental health support sessions.
- Facilitated 24 wellbeing workshops addressing issues such as bereavement, employment, and anxiety.

2. Community Engagement

Core20 Plus5 Initiative:

- Conducted 160 health checks and referred 200 individuals to relevant support services.
- Organised four in-person events and two workshops addressing health inequalities.

Black History Month:

- Collaborated with partners to celebrate and promote Black culture under the theme "Time for Change: Action, Not Words."

Community Hubs:

- Expanded services at the Socco Cheta Community Hub, providing a space for activities such as skill-sharing, health checks, and cultural events.

3. Advocacy and Representation

- Played a central role in the Patient Carer Race Equality Framework (PCREF), collaborating with South London and Maudsley NHS Trust to address racial disparities in mental health care.
- Organised the Black Mental Health Conference, focusing on racial disparities, neurodiversity, and mental health.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

FINANCIAL REVIEW

Financial position

	31/3/2025	31/3/2024
	£	£
Income	1,555,030	1,553,798
(Deficit) / Surplus for the year	(53,368)	249,024
Fixed Assets	337,348	614
Bank	515,812	749,601
Debtors	381,211	222,213
Current Liabilities	(238,207)	(175,522)
Creditors due after more than one year	(252,626)	-
Net Assets	<u>743,538</u>	<u>796,906</u>

Principal funding sources

The Forum's activities are supported by grants from organisations including:

- Croydon Council
- GSK IMPACT Awards
- South London and Maudsley NHS Trust (SLaM)
- Macmillan Cancer Trust
- Integrated Care Board (ICB)

Reserves policy

The charity maintains reserves equivalent to 3-6 months of operational expenditure to ensure financial stability and the continuity of essential services.

Financial and risk management objectives and policies

We operate a risk management strategy covering all our operations, developed at Board level and cascaded through individual projects. This involves carrying out a detailed risk analysis of the organisation annually and compiling a Risk Register to identify key risks, assess their impact and likelihood, and establish measures to mitigate them. The Trustees review the Risk Register at each Board Meeting to address changing circumstances, ensure that planned mitigation measures have been implemented, and evaluate if the level of risk has changed.

The same approach is taken to risks affecting individual projects. Every project has its own Risk Register, generated through detailed risk analysis at the planning stage, and subject to regular review by the CEO and/or the Board, which covers the particular risks to the project, their impact and likelihood, and specific mitigating actions where available.

Principal risks and uncertainties

The Board of Trustees recognize the key risks that Croydon BME Forum faces which includes the financial risks of not getting funders to continue projects that are successfully piloted and the risk of maintaining a pool of staff that can deliver our projects. The Trustees maintain a risk register.

Key Risks Identified

- Funding Uncertainty: The reliance on NHS and other external funding streams poses a significant risk. With the evolving healthcare landscape and economic pressures, the potential reduction or cessation of NHS funding creates uncertainty for the continuation of key projects, including our mental health and wellbeing initiatives. To mitigate this risk, we actively engage with funders, diversify income streams, and seek additional grant opportunities.
- Staffing Retention: Maintaining a skilled and motivated workforce, including volunteers, is essential for delivering our projects effectively. We address this through robust recruitment, training, and retention strategies.
- Operational Risks: The complexities of delivering multiple community projects require strong governance and project management. We mitigate these risks through regular monitoring and reporting, ensuring that projects are delivered on time and within budget.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

FUTURE PLANS

As we look ahead, a significant focus for the coming year will be the renewal of leases for our two key sites: the Wellness Centre, the Croydon Health and Wellbeing Space. These facilities remain integral to delivering our services and supporting the community.

A major development in our strategic vision is the planned acquisition of 56a Mitcham Road (Head Office). We are preparing to purchase the building from Croydon Council, which will allow us to secure this vital space for long-term use. This acquisition is a pivotal step in ensuring the sustainability and growth of our operations, and we aim to complete this process within the next year.

Through these efforts, we are committed to strengthening our infrastructure and enhancing our ability to serve the community effectively.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Recruitment and appointment of new trustees

Trustees are elected at the AGM, after being nominated by a member in good standing of the Forum. During the year the Trustees can co-opt onto the Board in an advisory capacity additional Trustees with required specialist knowledge. Co-opted members serve until the following AGM and are then able to stand for election full members of the board.

Organisational structure

Croydon BME Forum is governed by a Board of six Trustees with expertise in various aspects of organisational management.

Decision making

The Trustees have overall responsibility for the organisation and provide overview, strategic direction and scrutiny for the organization's activities. They appoint and work with the CEO, who has day-to-day operational responsibility for the organisation, ensuring that the organisation delivers on the strategy they have set.

Induction and training of new trustees

New Trustees receive induction training on: their legal responsibilities as a charity trustee; the management and operational structure of the charity; and the key management issues, e.g. policy, personnel, finance, projects and funding matters.

Key management remuneration

The pay of the Chief Executive Officer is set by the Board of Trustees. The pay of the remaining Senior Management team, and staff is reviewed annually by the Chief Executive Officer, in line with market conditions and affordability of the charity, and a proposal is submitted to the Board of Trustees for their approval.

Wider network

Croydon BME Forum is the umbrella organisation for Croydon's Black and minority ethnic (BME) voluntary and community sector. It works to ensure local health and other public services meet the needs of this diverse community. It set up mental health and wellbeing 'hubs' in a shopping center in response to local people saying they had 'nowhere to go' when they had mental health and wellbeing needs. Two further Croydon hub spaces are planned to open in 2024 and 2025.

CROYDON BME FORUM (REGISTERED NUMBER: 04996963)

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

04996963 (England and Wales)

Registered Charity number

1108843

Registered office

56a Mitcham Road
Croydon
CR0 3RG

Trustees

P Lewis
V Chandrababu
A Kumar
G Mirza
M Patel
V E Witter
B S Baleera (appointed 1/4/24)
D Smith (appointed 1/4/24)
M S Hayden (appointed 1/4/24)

Chief Executive Officer

Andrew Brown

Auditors

Hartley Fowler LLP
Statutory Auditors
Chartered Accountants
4th Floor Tuition House
27-37 St George's Road
Wimbledon
London
SW19 4EU

Bankers

National Westminster Bank plc
1 High Street
Croydon
CR9 1PD

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Croydon BME Forum for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

Company law requires the trustees to prepare financial statements for each financial year. Under that law, the trustees 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 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 the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees 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 charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to 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.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

AUDITORS

The auditors, Hartley Fowler LLP, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Approved by order of the board of trustees on 8 December 2025 and signed on its behalf by:


P Lewis - Trustee

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF CROYDON BME FORUM

Opinion

We have audited the financial statements of Croydon BME Forum (the 'charitable company') for the year ended 31 March 2025 which comprise the Statement of Financial Activities, the Statement of Financial Position, the Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

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 2025 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, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; 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 Auditors' 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 trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

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.

In connection with our audit of the financial statements, 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 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 Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF CROYDON BME FORUM

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 Report of the Trustees.

We have nothing to report in respect of the following matters where 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 trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, 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.

Our 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 a Report of the Independent Auditors 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.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We identify and assess risks of material misstatement of the financial statements, whether due to fraud or error, and then design and perform audit procedures responsive to those risks, including obtaining audit evidence that is sufficient and appropriate to provide a basis for our opinion.

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, we considered the following:

- the nature of the industry and sector, control environment and the charities activities;
- results of our enquiries of management about their own identification and assessment of the risks of irregularities;
- any matters we identified having obtained and reviewed the charitable company's documentation of their policies and procedures relating to:
 - identifying, evaluating and complying with laws and regulations and whether they were aware of any instances of non-compliance;
 - detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud;
 - the internal controls established to mitigate risks of fraud or non-compliance with laws and regulations;
 - the matters discussed among the audit engagement team regarding how and where fraud might occur in the financial statements and any potential indicators of fraud.

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF CROYDON BME FORUM

As a result of these procedures, we considered the opportunities and incentives that may exist within the organisation for fraud. In common with all audits we are also required to perform specific procedures to respond to the risk of management override.

We also obtained an understanding of the legal and regulatory framework that the charitable company operates in. The key laws and regulations we considered in this context included the Charities Act 2011, Charities and Trustee Investment (Scotland) Act 2005, Charities Accounts (Scotland) Regulations 2006, UK Companies Act and tax legislation.

In addition we considered provisions of other laws and regulations that do not have a direct effect on the financial statements but compliance with which may be fundamental to the charitable company's ability to operate or to avoid a material penalty.

As a result of performing the above, we did not identify any key matters related to the potential risk of fraud or non-compliance with laws and regulations.

Our procedures to respond to risks identified included the following:

- reviewing the financial statement disclosures and testing to supporting documentation to assess compliance with provision of relevant laws and regulations described as having a direct effect on the financial statements;

- enquiring of management concerning actual and potential litigation and claims;

- performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud;

- reviewing minutes of meetings of those charged with governance, reviewing internal reports, and

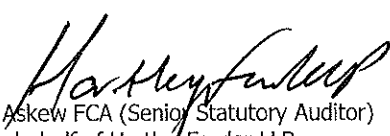
- in addressing the risk of fraud through management override of controls, testing the appropriateness of journal entries and other adjustments, assessing whether the judgements made in making accounting estimates are indicative of a potential bias and evaluating the business rationale for any significant transactions that are unusual or outside the normal course of business.

We also communicated relevant identified laws and regulations and potential fraud risks to all engagement team members and remained alert to any indication of fraud or non-compliance with laws and regulations throughout the audit.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

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 auditors' 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.


Jonathan Askew FCA (Senior Statutory Auditor)
for and on behalf of Hartley Fowler LLP
Statutory Auditors
Chartered Accountants
4th Floor Tuition House
27-37 St George's Road
Wimbledon
London
SW19 4EU

Date: 10/12/2025.....

CROYDON BME FORUM

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted fund £	Restricted funds £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM					
Charitable activities	5				
Empowering Communities		602,756	753,755	1,356,511	1,371,121
Equality and Cohesion		-	149,683	149,683	111,266
Building Capacity		7,154	-	7,154	46,462
Other trading activities	3	6,702	-	6,702	3,127
Investment income	4	34,980	-	34,980	21,822
Total		<u>651,592</u>	<u>903,438</u>	<u>1,555,030</u>	<u>1,553,798</u>
EXPENDITURE ON					
Charitable activities	6				
Empowering Communities		565,640	839,284	1,404,924	1,097,604
Equality and Cohesion		67,069	125,327	192,396	191,861
Building Capacity		11,078	-	11,078	15,309
Total		<u>643,787</u>	<u>964,611</u>	<u>1,608,398</u>	<u>1,304,774</u>
NET INCOME/(EXPENDITURE)		7,805	(61,173)	(53,368)	249,024
Transfers between funds	19	<u>(86,182)</u>	<u>86,182</u>	<u>-</u>	<u>-</u>
Net movement in funds		<u>(78,377)</u>	<u>25,009</u>	<u>(53,368)</u>	<u>249,024</u>
RECONCILIATION OF FUNDS					
Total funds brought forward		529,997	266,909	796,906	547,882
TOTAL FUNDS CARRIED FORWARD		<u><u>451,620</u></u>	<u><u>291,918</u></u>	<u><u>743,538</u></u>	<u><u>796,906</u></u>

The notes form part of these financial statements

CROYDON BME FORUM (REGISTERED NUMBER: 04996963)**STATEMENT OF FINANCIAL POSITION
31 MARCH 2025**

	Notes	2025 £	2024 £
FIXED ASSETS			
Tangible assets	12	337,348	614
CURRENT ASSETS			
Debtors	13	381,211	222,213
Cash at bank		515,812	749,601
		<u>897,023</u>	<u>971,814</u>
CREDITORS			
Amounts falling due within one year	14	(238,207)	(175,522)
NET CURRENT ASSETS		<u>658,816</u>	<u>796,292</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		996,164	796,906
CREDITORS			
Amounts falling due after more than one year	15	(252,626)	-
NET ASSETS		<u>743,538</u>	<u>796,906</u>
FUNDS	19		
Unrestricted funds		451,620	529,997
Restricted funds		291,918	266,909
TOTAL FUNDS		<u>743,538</u>	<u>796,906</u>

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 8 December 2025 and were signed on its behalf by:


P Lewis - Trustee

The notes form part of these financial statements

CROYDON BME FORUM**STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2025**

	Notes	2025 £	2024 £
Cash flows from operating activities			
Cash generated from operations	1	(155,103)	(289,319)
Interest paid		(1,372)	-
Net cash used in operating activities		<u>(156,475)</u>	<u>(289,319)</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		(337,840)	-
Interest received		1,639	1,374
Net cash (used in)/provided by investing activities		<u>(336,201)</u>	<u>1,374</u>
Cash flows from financing activities			
New loans in year		259,510	-
Loan repayments in year		(623)	-
Net cash provided by financing activities		<u>258,887</u>	<u>-</u>
Change in cash and cash equivalents in the reporting period		<u>(233,789)</u>	<u>(287,945)</u>
Cash and cash equivalents at the beginning of the reporting period		<u>749,601</u>	<u>1,037,546</u>
Cash and cash equivalents at the end of the reporting period		<u><u>515,812</u></u>	<u><u>749,601</u></u>

The notes form part of these financial statements

CROYDON BME FORUM

NOTES TO THE STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 MARCH 2025

1. RECONCILIATION OF NET (EXPENDITURE)/INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2025 £	2024 £
Net (expenditure)/income for the reporting period (as per the Statement of Financial Activities)	(53,368)	249,024
Adjustments for:		
Depreciation charges	1,106	477
Interest received	(1,639)	(1,374)
Interest paid	1,372	-
Increase in debtors	(158,998)	(128,744)
Increase/(decrease) in creditors	56,424	(408,702)
Net cash used in operations	<u>(155,103)</u>	<u>(289,319)</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1/4/24 £	Cash flow £	At 31/3/25 £
Net cash			
Cash at bank	749,601	(233,789)	515,812
	<u>749,601</u>	<u>(233,789)</u>	<u>515,812</u>
Debt			
Debts falling due within 1 year	-	(6,261)	(6,261)
Debts falling due after 1 year	-	(252,626)	(252,626)
	-	<u>(258,887)</u>	<u>(258,887)</u>
Total	<u>749,601</u>	<u>(492,676)</u>	<u>256,925</u>

The notes form part of these financial statements

CROYDON BME FORUM

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

1. GENERAL INFORMATION

The charitable company is incorporated and domiciled in England and Wales. The address of its registered office is 56a Mitcham Road, Croydon CR0 3RG. The registered number of the company is 04996963. The registered number of the charity is 11008843.

The financial information presented is for the year ended 31 March 2024 and 31 March 2023. The financial information is presented in sterling.

2. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

a) Preparation of the accounts on a going concern basis

The financial statements have been prepared on the assumption that the charity is able to continue as a going concern, which the trustees consider appropriate having regard to the current level of unrestricted reserves, the financial position, future plans and the expected level of income and expenditure for 12 months from authorising these financial statements. The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

b) Significant judgements and estimates

Preparation of the financial statements requires management to make significant judgements and estimates. The items in the financial statements where these judgements and estimates have been made include:

(i) Deferred income. This represents grant income that relates to future accounting periods.

Income

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Income in respect of services provided is recognised when, and to the extent that, performance occurs and is measured at the fair value of the consideration receivable. The main source of contract income for the charity is contracts with the NHS Clinical Care Commissioners and the London Borough of Croydon.

Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant. Income from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to the consideration by its performance. Grant income relating to a later period is therefore deferred to that period and treated as deferred income in the balance sheet.

Rental income from hall and room hire is recognised when receivable.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

2. ACCOUNTING POLICIES - continued

Governance costs

Governance costs include those costs incurred in the governance of the charity and include the production of the statutory accounts and the audit of the charity.

Allocation and apportionment of costs

Support costs include all those overhead costs of office, utility services and other services and costs, which are in support of the activity. They have been allocated to activity cost categories on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- 2% on cost
Plant and machinery	- 20% on cost

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Leasing commitments

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged against profits on a straight line basis over the period of the lease.

Cash at bank

Cash at bank includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Debtors

Trade and other debtors are recognised at the settlement amount due. Prepayments are recognised at the invoiced cost prepaid. In relation to trade debtors, a provision for impairment is made when there is objective evidence that the charity will not be able to collect all the amounts due under the original terms of the invoice.

Creditors

Creditors are recognised when the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at the settlement amount.

Financial instruments

The charity only has financial instruments of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

Volunteers

A certain amount of time is expended on the charitable company's activities which is donated free of charge. In accordance with Charities SORP (FRS 102), volunteer time is not recognised. Details of volunteer support and services are provided in the trustees' annual report.

CROYDON BME FORUM**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025****3. OTHER TRADING ACTIVITIES**

	2025	2024
	£	£
Other income	<u>6,702</u>	<u>3,127</u>

4. INVESTMENT INCOME

	2025	2024
	£	£
Rents received	33,341	20,448
Deposit account interest	<u>1,639</u>	<u>1,374</u>
	<u>34,980</u>	<u>21,822</u>

CROYDON BME FORUM

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2025

5. INCOME FROM CHARITABLE ACTIVITIES

Included in charitable activity income is the following income:

	2025 £	2024 £
Contract income:		
NHS South West London - MHW Hub	278,907	249,075
NHS South West London - MHPICs	161,272	160,314
NHS South West London - CDW Service	83,522	83,025
London Borough of Croydon - Large Ignite Fund	-	24,000
London Borough of Croydon - Core Infrastructure	-	-
London Borough of Croydon - Partnership Co-ordinator	-	-
London Borough of Croydon - Community Vaccine	-	-
London Borough of Croydon - other contracts	-	-
NHS South West London - Wellness Centre	-	-
NHS South West London - MPPICs - Project Manager and set up	-	-
NHS England and NHS Improvement -	-	-
Facilitating Black African uptake National plan for BABAC organisations	-	-
	2,778	-
Total contract income	526,479	516,414
Grant income:		
Restricted		
NHS - The Ethnicity and Mental Health Improvement Project	280,714	507,166
NHS - Wellbeing Team	51,865	95,570
SLAM (South London and Maudsley)	-	-
NHS/Asian Resource - Long Term Conditions	54,635	38,137
Croydon University - Equality, Diversity and Inclusion Project	36,963	70,666
Croydon University - Maternity Project Grant	24,125	21,000
NHS/RMP Cancer Awareness Project	51,798	34,040
NHS Core 20 Plus	44,797	38,345
Macmillan Cancer Support	170,119	30,883
Kickstart	-	-
The Maudsley Charity Trust	88,595	10,000
Windrush Community	-	1,451
Energy Redress	45,967	41,400
Mayor of London - My Ends Project	-	25,000
NHS South West London Intergrated Care Board - Neurodevelopmental Conditions in Black People in Croydon	53,860	9,200
	903,438	922,858
Unrestricted		
The Caribbean African Targeted Health Improvement Programme	-	5,000
GSK Core Funding Grant	-	40,000
AMRO Project Grant	-	8,500
Anti-racism practice learning hub Grant	-	6,025
Asylum Seekers Project Grant	22,500	7,000
Chronic Kidney Disease Grant	-	13,090
Stroke Project	21,183	-
Psychosis Project	22,484	-
Other Grants	17,264	9,962
	83,431	89,577
Total grant income	986,869	1,012,435
Total contract and grant income	1,513,348	1,528,849

CROYDON BME FORUM

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2025

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 7) £	Totals £
Empowering Communities	1,158,419	246,505	1,404,924
Equality and Cohesion	173,435	18,961	192,396
Building Capacity	11,078	-	11,078
	<u>1,342,932</u>	<u>265,466</u>	<u>1,608,398</u>

Charitable Activities costs for 31 March 2024 (comparatives)

	Grant Funding £	Direct Costs (restated) £	Support Costs (restated) £	Total Costs £
Equality and Cohesion	-	853,130	244,474	1,097,604
Building Capacity	-	153,656	38,205	191,861
Empowering Communities	-	3,562	11,747	15,309
	<u>-</u>	<u>1,010,348</u>	<u>294,426</u>	<u>1,304,774</u>

Comparatives relating to direct costs and support costs have been reclassified to reflect the classification of staff support costs. This reclassification of costs had no impact of fund balances, the net assets or the net surplus of the charity in the prior year.

7. SUPPORT COSTS

	Management £	Finance £	Governance costs £	Totals £
Empowering Communities	213,208	2,182	31,115	246,505
Equality and Cohesion	16,398	168	2,395	18,961
	<u>229,606</u>	<u>2,350</u>	<u>33,510</u>	<u>265,466</u>

Support costs for 31 March 2024 (comparatives)

	Management £	Finance £	Governance £	Total £
Equality and Cohesion	227,237	636	16,601	244,474
Building Capacity	35,598	98	2,509	38,205
Empowering Communities	10,948	30	769	11,747
	<u>273,783</u>	<u>764</u>	<u>19,879</u>	<u>294,426</u>

Comparatives relating to direct costs and support costs have been reclassified to reflect the classification of staff support costs. This reclassification of costs had no impact of fund balances, the net assets or the net surplus of the charity in the prior year.

CROYDON BME FORUM

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2025

7. SUPPORT COSTS - continued

Support costs, included in the above, are as follows:

Management

			2025	2024
	Empowering Communities £	Equality and Cohesion £	Total activities £	Total activities £
Wages	144,627	11,125	155,752	135,699
Social security	14,787	1,138	15,925	13,213
Pensions	4,334	333	4,667	3,780
Rates and water	1,029	79	1,108	4,214
Insurance	1,900	146	2,046	1,883
Light and heat	8,328	641	8,969	10,876
Telephone	9,429	725	10,154	8,980
Printing and stationery	5	-	5	15,513
Sundries	27	2	29	1,478
Rent and service charges	6,735	518	7,253	29,569
Cleaning	10,352	795	11,147	13,262
Computer Costs	6,628	510	7,138	12,522
Repairs and Maintenance	995	77	1,072	13,202
Travel and Subsistence	1,651	126	1,777	7,724
Entertainment	179	14	193	1,390
Health Care	571	44	615	-
Charitable Expenditure - Grants Payable	604	46	650	-
Depreciation of tangible and heritage assets	1,027	79	1,106	478
	<u>213,208</u>	<u>16,398</u>	<u>229,606</u>	<u>273,783</u>

Finance

			2025	2024
	Empowering Communities £	Equality and Cohesion £	Total activities £	Total activities £
Bank charges	776	60	836	729
Interest on late PAYE	39	3	42	35
Fines HMRC	93	7	100	-
Interest payable	1,274	98	1,372	-
	<u>2,182</u>	<u>168</u>	<u>2,350</u>	<u>764</u>

Governance costs

			2025	2024
	Empowering Communities £	Equality and Cohesion £	Total activities £	Total activities £
Auditors' remuneration	6,142	473	6,615	6,299
Auditors' remuneration for non audit work	2,326	179	2,505	3,689
Accountancy fees	14,490	1,115	15,605	5,748
Legal fees	4,731	364	5,095	2,212
Professional fees	3,426	264	3,690	1,931
	<u>31,115</u>	<u>2,395</u>	<u>33,510</u>	<u>19,879</u>

CROYDON BME FORUM**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025****8. NET INCOME/(EXPENDITURE)**

Net income/(expenditure) is stated after charging/(crediting):

	2025	2024
	£	£
Auditors' remuneration	6,615	6,299
Other non-audit services	2,505	3,689
Depreciation - owned assets	1,106	477
	<u>10,226</u>	<u>10,465</u>

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

10. STAFF COSTS

	2025	2024
	£	£
Wages and salaries	974,451	715,667
Social security costs	88,231	71,970
Other pension costs	22,304	11,585
	<u>1,084,986</u>	<u>799,222</u>

The key management personnel comprise the chief executive officer, operations manager, the finance manager, HR administrator and communications officer. The total cost of the key management personnel in the year was £176,344 (2024 £152,695).

The average monthly number of employees during the year was as follows:

	2025	2024
Management and administration	5	5
Charitable activities	28	26
	<u>33</u>	<u>31</u>

No employees received emoluments in excess of £60,000.

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Charitable activities			
Empowering Communities	551,379	819,742	1,371,121
Equality and Cohesion	8,150	103,116	111,266
Building Capacity	46,462	-	46,462
Other trading activities	3,127	-	3,127
Investment income	21,822	-	21,822
Total	<u>630,940</u>	<u>922,858</u>	<u>1,553,798</u>

CROYDON BME FORUM

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2025

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted fund £	Restricted funds £	Total funds £
EXPENDITURE ON			
Charitable activities			
Empowering Communities	484,097	613,507	1,097,604
Equality and Cohesion	133,302	58,559	191,861
Building Capacity	15,309	-	15,309
Total	632,708	672,066	1,304,774
NET INCOME/(EXPENDITURE)	(1,768)	250,792	249,024
Transfers between funds	(16,117)	16,117	-
Net movement in funds	(17,885)	266,909	249,024
RECONCILIATION OF FUNDS			
Total funds brought forward	547,882	-	547,882
TOTAL FUNDS CARRIED FORWARD	529,997	266,909	796,906

12. TANGIBLE FIXED ASSETS

	Freehold property £	Plant and machinery £	Totals £
COST			
At 1 April 2024	-	39,132	39,132
Additions	335,075	2,765	337,840
At 31 March 2025	335,075	41,897	376,972
DEPRECIATION			
At 1 April 2024	-	38,518	38,518
Charge for year	558	548	1,106
At 31 March 2025	558	39,066	39,624
NET BOOK VALUE			
At 31 March 2025	334,517	2,831	337,348
At 31 March 2024	-	614	614

Included in cost or valuation of land and buildings is freehold land of £100,525 which is not depreciated.

CROYDON BME FORUM

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2025

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Trade debtors	316,377	191,330
Accrued income	59,777	30,883
Prepayments	5,057	-
	<u>381,211</u>	<u>222,213</u>

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Bank loans and overdrafts (see note 16)	6,261	-
Trade creditors	5,877	57,761
Social security and other taxes	20,747	23,651
Other creditors	(274)	328
Deferred income	107,568	51,868
Accruals	98,028	41,914
	<u>238,207</u>	<u>175,522</u>

	2024	2024
	£	£
<u>Deferred Income</u>		
Balance at 1 April 2024	51,868	291,064
Amounts transferred from greater than one year	-	222,000
Amounts deferred in the year	107,568	51,868
Amounts released to income	(51,868)	(513,064)
	<u>107,568</u>	<u>51,868</u>

Deferred income comprises income received during the year which relates to the next financial year.

15. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	2025	2024
	£	£
Bank loans (see note 16)	<u>252,626</u>	<u>-</u>

16. LOANS

An analysis of the maturity of loans is given below:

	2025	2024
	£	£
Amounts falling due within one year on demand:		
Bank loans	<u>6,261</u>	<u>-</u>
Amounts falling due in more than five years:		
Repayable by instalments:		
Bank loans more 5 yr by instal	252,626	-

CROYDON BME FORUM

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2025

17. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2025	2024
	£	£
Within one year	18,913	22,500
Between one and five years	14,223	90,000
In more than five years	2,308	202,500
	<u>35,444</u>	<u>315,000</u>

The charity acquired the property which they previously rented during the period.

18. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted fund	Restricted funds	2025 Total funds	2024 Total funds
	£	£	£	£
Fixed assets	337,348	-	337,348	614
Current assets	605,105	291,918	897,023	971,814
Current liabilities	(238,207)	-	(238,207)	(175,522)
Long term liabilities	(252,626)	-	(252,626)	-
	<u>451,620</u>	<u>291,918</u>	<u>743,538</u>	<u>796,906</u>

31 March 2024 comparatives for net assets between funds

	Unrestricted funds	Restricted funds	Total funds
	£	£	£
Fixed assets	614	-	614
Current assets	557,573	414,241	971,814
Current liabilities	(28,190)	(147,332)	(175,522)
Long term liabilities	-	-	-
	<u>529,997</u>	<u>266,909</u>	<u>796,906</u>

CROYDON BME FORUM

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2025

19. MOVEMENT IN FUNDS

	At 1/4/24 £	Net movement in funds £	Transfers between funds £	At 31/3/25 £
Unrestricted funds				
General fund	529,997	7,805	(86,182)	451,620
Restricted funds				
The Maudsley Charity Trust	-	27,789	-	27,789
NHS Core 20 plus	-	(5,196)	5,196	-
NHS/Royal Marsden Cancer Awareness Project	7,983	1,875	-	9,858
Macmillan Charity Support	-	(22,199)	22,199	-
Windrush Community	1,450	-	-	1,450
NHS Long Term Conditions	1,630	(7,371)	5,741	-
Mayor of London - My Ends Project	16,369	-	-	16,369
Energy Redress	9,069	4,762	-	13,831
Equality, Diversity and Inclusion Project	998	(6,130)	5,132	-
NHS Mobile Mental Health and Wellbeing Hub	220,275	(21,060)	-	199,215
NHS South West London Intergrated Care Board - Listening Project - Neurodevelopment Conditions for Black People in Croydon	8,724	10,160	-	18,884
NHS South West London Intergrated Care Board - Wellness Advisors	(1,414)	(46,500)	47,914	-
Croydon University - Maternity Project	1,825	2,697	-	4,522
	<u>266,909</u>	<u>(61,173)</u>	<u>86,182</u>	<u>291,918</u>
TOTAL FUNDS	<u>796,906</u>	<u>(53,368)</u>	<u>-</u>	<u>743,538</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	651,592	(643,787)	7,805
Restricted funds			
The Maudsley Charity Trust	88,595	(60,806)	27,789
NHS Core 20 plus	44,797	(49,993)	(5,196)
NHS/Royal Marsden Cancer Awareness Project	51,798	(49,923)	1,875
Macmillan Charity Support	170,119	(192,318)	(22,199)
NHS Long Term Conditions	54,635	(62,006)	(7,371)
Energy Redress	45,967	(41,205)	4,762
Equality, Diversity and Inclusion Project	36,963	(43,093)	(6,130)
NHS Mobile Mental Health and Wellbeing Hub	280,714	(301,774)	(21,060)
NHS South West London Intergrated Care Board - Listening Project - Neurodevelopment Conditions for Black People in Croydon	53,860	(43,700)	10,160
NHS South West London Intergrated Care Board - Wellness Advisors	51,865	(98,365)	(46,500)
Croydon University - Maternity Project	24,125	(21,428)	2,697
	<u>903,438</u>	<u>(964,611)</u>	<u>(61,173)</u>
TOTAL FUNDS	<u>1,555,030</u>	<u>(1,608,398)</u>	<u>(53,368)</u>

CROYDON BME FORUM

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2025

19. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1/4/23 £	Net movement in funds £	Transfers between funds £	At 31/3/24 £
Unrestricted funds				
General fund	547,882	(1,768)	(16,117)	529,997
Restricted funds				
NHS Core 20 plus	-	(9,320)	9,320	-
NHS/Royal Marsden Cancer Awareness Project	-	7,983	-	7,983
Macmillan Charity Support	-	(6,797)	6,797	-
Windrush Community	-	1,450	-	1,450
NHS Long Term Conditions	-	1,630	-	1,630
Mayor of London - My Ends Project	-	16,369	-	16,369
Energy Redress	-	9,069	-	9,069
Equality, Diversity and Inclusion Project	-	998	-	998
NHS Mobile Mental Health and Wellbeing Hub	-	220,275	-	220,275
NHS South West London Intergrated Care Board - Listening Project - Neurodevelopment Conditions for Black People in Croydon	-	8,724	-	8,724
NHS South West London Intergrated Care Board - Wellness Advisors	-	(1,414)	-	(1,414)
Croydon University - Maternity Project	-	1,825	-	1,825
	-	250,792	16,117	266,909
TOTAL FUNDS	<u>547,882</u>	<u>249,024</u>	<u>-</u>	<u>796,906</u>

CROYDON BME FORUM

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2025

19. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	630,940	(632,708)	(1,768)
Restricted funds			
The Maudsley Charity Trust	10,000	(10,000)	-
NHS Core 20 plus	38,345	(47,665)	(9,320)
NHS/Royal Marsden Cancer Awareness Project	34,040	(26,057)	7,983
Macmillan Charity Support	30,883	(37,680)	(6,797)
Windrush Community	1,450	-	1,450
NHS Long Term Conditions	38,137	(36,507)	1,630
Mayor of London - My Ends Project	25,000	(8,631)	16,369
Energy Redress	41,400	(32,331)	9,069
Equality, Diversity and Inclusion Project	70,666	(69,668)	998
NHS Mobile Mental Health and Wellbeing Hub	507,167	(286,892)	220,275
NHS South West London Intergrated Care Board - Listening Project - Neurodevelopment Conditions for Black People in Croydon	9,200	(476)	8,724
NHS South West London Intergrated Care Board - Wellness Advisors	95,570	(96,984)	(1,414)
Croydon University - Maternity Project	21,000	(19,175)	1,825
	<u>922,858</u>	<u>(672,066)</u>	<u>250,792</u>
TOTAL FUNDS	<u>1,553,798</u>	<u>(1,304,774)</u>	<u>249,024</u>

Restricted Funds

The Maudsley Charity Trust/SLAM

This project enabled community partners to develop and maintain active community participation as part of the SLaM PCREF approach and transformational change programme to ensure equity of access, experience, and outcomes for black citizens when they use the Trust's services.

NHS Core 20 Plus

Core20Plus5 is a national NHS England and NHS Improvement approach to support the reduction of health inequalities at both national and system level. The approach defines a target population cohort, and identifies '5' focus clinical areas requiring accelerated improvement.

NHS/Royal Marsden Cancer Awareness Project

As part of the wider Croydon LTC programme the Royal Marsden has commissioned BME Forum and Asian Resource Centre to deliver a Cancer Awareness Project that is aimed at the BME community in Croydon. Some outcomes are below:

- Support raising grass roots awareness of LTC risk factors, the importance of screening, early identification, and self-management in key Croydon communities
- Empower patients to feel more confident in managing their own condition
- Tackle health inequalities and increase uptake from hard-to-reach groups

19. MOVEMENT IN FUNDS - continued

As part of this initiative community events will be organised by the provider and provide members of the public with an opportunity to receive indicative screening as a prompt or call to action to identify and address potential health concerns

Macmillan Cancer Support

Our 'Can You C Me?' partnership with Macmillan Cancer Support is focusing on and taking action to improve healthcare outcomes for black and ethnic minorities affected by cancer, after our Croydon Cancer Conference identified a critical need to address racial disparities within patient experience and health outcomes when receiving a cancer diagnosis.

Windrush Community Fund

Restricted funding from the Secretary of State for the Home Department. The purpose of this fund is to:

- a) increase awareness and visibility of the Windrush Scheme (documentation), Windrush Compensation Scheme, or both and the support available;
- b) reach more communities and individuals who may have been affected by their inability to prove their lawful status in the UK.

NHS Long Term Conditions

We are working in partnership with Asian Resource Centre Croydon (ARCC) within the community on behalf of the Southwest London Clinical Commissioning Group (CCG) and Croydon NHS to provide the local community with education and support in managing three long-term conditions on the increase in Croydon. They are: Type 2 Diabetes, High Blood Pressure, and Respiratory Illness.

Mayor of London - My Ends Project

The My Ends project was birthed out of the Violence Reduction Unit (VRU) in response to the violent crime rates within inner city areas. The funding aims to holistically desist young people from crime through initiatives such as mentoring, parental support, trauma, and mental health training, establishing community partnerships and giving voice to local residents.

Energy Redress

Healthy Homes For All is a project to increase awareness of domestic energy issues and reduce the risk of fuel poverty amongst harder to reach and BME communities, likely to be disproportionately affected by the impacts of covid-19, and more at risk of self-disconnection.

The project will be led by the Croydon BME Forum which has a long track record of community engagement, with specialist and advisory support from Croydon Council. The project will fund a full-time qualified energy advisor for a year. The advisor will utilise the BME Forum's existing extensive networks to deliver talks and training sessions in venues across the borough and online, as well as targeted outreach work in areas of high fuel poverty.

Equality, Diversity and Inclusion (EDI)

We are working with The National Institute for Health and Care Research (NIHR) Clinical Research Network, in South London, to improve representation and equitable participation of under-represented communities in gaining access to healthcare.

NHS Ethnicity and Mental Health Improvement Project - EMHIP

The Ethnicity & Mental Health Improvement Programme (EMHIP) is a community-driven initiative focused on reducing mental health disparities among Black, Asian, and Minority Ethnic (BAME) communities. Through collaboration between health services and local organizations, EMHIP aims to improve access, care quality, and outcomes by addressing systemic inequalities.

Key interventions include creating culturally informed Mental Health & Wellbeing hubs, improving crisis care, reducing coercion in inpatient settings, providing tailored outreach for severe mental illness, and building a culturally competent workforce.

EMHIP emphasises co-production, bringing together health services, faith groups, and the wider community to drive sustainable change.

NHS South West London Integrated Care Board - Wellness Advisors

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025

19. MOVEMENT IN FUNDS - continued

The Wellness Team is dedicated to supporting individuals in improving their emotional and mental health wellbeing through compassionate, personalised care. We provide one-to-one support sessions and facilitate self-motivated workshops designed to help individuals overcome challenges and achieve personal growth.

Our team comprises experienced professionals who create safe and non-judgmental spaces to reduce the stigma surrounding mental health, offering guidance on a range of life challenges, from career changes to managing stress.

With a focus on free weekly sessions, we aim to empower those we support, fostering resilience and positive change in all aspects of their lives.

Croydon University - Maternity Project

The EDI Maternity Project is a collaborative initiative by Croydon BME Forum and the National Institute for Health and Care Research (NIHR) Clinical Research Network (CRN) South London. The project focuses on improving access to maternity care and early years services for Black and Asian women in South West London. Running from June 2023 to June 2024, the initiative seeks to address systemic barriers and challenges faced by these communities from pre-conception, through pregnancy, delivery, and up to the first five years of their child's life.

By engaging with maternity service users, healthcare professionals, and community stakeholders through focus groups, interviews, surveys, and events, the project captures lived experiences and fosters discussions to identify gaps in service provision. Insights gained will inform the design and delivery of equitable, needs-based healthcare interventions and health research, ensuring that the voices of underrepresented communities are heard and their specific needs addressed.

NHS South West London Intergrated Care Board - Listening Project - Neurodevelopment Conditions for Black People in Croydon

The Neurodiversity and Neurodevelopmental Conditions Project has been a pivotal initiative in addressing the unmet needs of Black individuals with neurodevelopmental conditions in the Croydon community. The project focused on empowering the community through workshops, drop-in sessions, training, and surveys to inform culturally appropriate care recommendations.

Central to the project was the commitment to actively listen to and amplify the voices of the Neurodiverse Black community, service users, and their families. By incorporating their insights, the project sought to develop care recommendations that are culturally sensitive and tailored to the community's unique experiences. This effort was grounded in a dual focus on community empowerment and collaborative partnership working.

Transfers between funds

During the year amounts were transferred from general funds to restricted funds to finance a deficit on the restricted funds.

20. RELATED PARTY DISCLOSURES

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

21. COMPANY LIMITED BY GUARANTEE

The charity is limited by guarantee and has no share capital. The liability of each member is determined by the Articles of the charity and shall not exceed £10.

Accounts

REGISTERED COMPANY NUMBER: 04996963 (England and Wales)
REGISTERED CHARITY NUMBER: 1108843

**REPORT OF THE TRUSTEES AND
AUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024
FOR
CROYDON BME FORUM**

Hartley Fowler LLP
Statutory Auditors
Chartered Accountants
4th Floor Tuition House
27-37 St George's Road
Wimbledon
London
SW19 4EU

CROYDON BME FORUM

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**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2024**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2024. The trustees have adopted the provisions of 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 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The charity's purposes, as set out in its governing document, are to promote the benefit of the residents of the London Borough of Croydon, particularly those from minority ethnic communities. These purposes are fulfilled through activities designed to:

1. Relieve poverty, hardship, and distress.
2. Advance education.
3. Protect and preserve good health.

To achieve these objectives, Croydon BME Forum focuses on:

- Advocating for equality, inclusion, and representation in local decision-making processes.
- Supporting BME voluntary sector organisations in building capacity.
- Empowering communities to access culturally sensitive services and resources.

Core Services and Focus Areas

1. Equality and Cohesion:

- Building bridges within and between communities.
- Promoting good race relations, community cohesion, and equal opportunities.

2. Capacity Building:

- Supporting BME voluntary and community sector organisations to enhance their infrastructure and deliver quality services.

3. Community Empowerment:

- Ensuring BME voices are represented in policy development and service delivery.

Public benefit

We review our aims, objectives and activities each year and, in doing so, the Trustees have taken into account the general guidance on public benefit published by the Charity Commission. In reviewing our aims, and planning objectives and activities to meet them in the future, we consider and evaluate the outcomes of each activity and the impact of our work on our beneficiaries and stakeholders.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2024**

OBJECTIVES AND ACTIVITIES

The Role of Our Volunteers

At Croydon BME Forum, volunteers are an integral part of our success. Their dedication and commitment play a crucial role in delivering our programmes, supporting our projects, and engaging with the community.

Our Volunteers' Contributions

Over the past year, our volunteers have contributed their time, skills, and energy to a wide range of activities, including:

- Supporting the organisation and delivery of events, such as the Black Mental Health Conference and Cancer Awareness Workshops and the Croydon IAG
- Assisting with administrative tasks and outreach programmes to expand the Forum's reach.
- Engaging directly with community members to provide guidance, signposting, and emotional support.
- Leading workshops and focus groups on health and wellbeing topics, including mental health, nutrition, and fitness.
- Raising awareness of key initiatives through social media campaigns, community events, and one-to-one engagement.

Volunteer Impact

In the past year, our volunteers have collectively contributed over 500 Hours of service, significantly enhancing the capacity of our organisation. Their efforts have directly supported projects such as:

- The Mobile Wellbeing Hubs, offering culturally sensitive mental health support.
- The Wellbeing Advisor Project, where volunteers facilitated workshops on bereavement, anxiety, and financial wellbeing.
- Community events like our Coffee Mornings and Games day, which create spaces for education and connection.

Volunteer Development

We are committed to nurturing and supporting our volunteers by:

- Providing training in areas such as mental health first aid, safeguarding, and community engagement.
- Offering opportunities to develop leadership and organisational skills.
- Recognising and celebrating their contributions at volunteer appreciation events.

A Heartfelt Thank You

We extend our deepest gratitude to all our volunteers for their unwavering support and enthusiasm. Their contributions not only enrich our projects but also strengthen our community.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2024**

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The year has been marked by several notable achievements, reflecting our commitment to reducing inequality and improving the lives of BME communities:

1. Health and Wellbeing Programmes

Cancer Awareness:

- Delivered 40 cancer awareness talks and hosted 25 events in partnership with organisations such as Macmillan Cancer Trust.
- Reached over 70,000 individuals via social media campaigns and engaged 1473 people in one-to-one conversations.
- Organised monthly Coffee Mornings addressing cancer awareness, energy advice, and other community needs.

Ethnicity Mental Health Improvement Programme (EMHIP):

- Launched Mobile Wellbeing Hubs to provide culturally sensitive mental health support in community spaces.
- Recruited a multidisciplinary team, including psychologists and Support Workers, to deliver early-help interventions.

Wellbeing Advisor Project:

- Supported 634 individuals through workshops and one-to-one mental health support sessions.
- Facilitated 24 wellbeing workshops addressing issues such as bereavement, employment, and anxiety.

2. Community Engagement

Core20 Plus5 Initiative:

- Conducted 160 health checks and referred 200 individuals to relevant support services.
- Organised four in-person events and two workshops addressing health inequalities.

Black History Month:

- Collaborated with partners to celebrate and promote Black culture under the theme "Time for Change: Action, Not Words."

Community Hubs:

- Expanded services at the Socco Cheta Community Hub, providing a space for activities such as skill-sharing, health checks, and cultural events.

3. Advocacy and Representation

- Played a central role in the Patient Carer Race Equality Framework (PCREF), collaborating with South London and Maudsley NHS Trust to address racial disparities in mental health care.
- Organised the Black Mental Health Conference, focusing on racial disparities, neurodiversity, and mental health.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2024**

FINANCIAL REVIEW

Financial position

	31/3/2024	31/3/2023
	£	£
Income	1,553,798	1,126,067
Surplus for the year	249,024	119,257
Fixed Assets	614	1,091
Bank	749,601	1,037,546
Debtors	222,213	93,469
Current Liabilities	(175,522)	(362,224)
Creditors due after more than one year	-	(222,000)
Net Assets	796,906	547,882

Principal funding sources

The Forum's activities are supported by grants from organisations including:

- Croydon Council
- GSK IMPACT Awards
- South London and Maudsley NHS Trust (SLaM)
- Macmillan Cancer Trust
- Integrated Care Board (ICB)

Reserves policy

The charity maintains reserves equivalent to 3-6 months of operational expenditure to ensure financial stability and the continuity of essential services.

Financial and risk management objectives and policies

We operate a risk management strategy covering all our operations, developed at Board level and cascaded through individual projects. This involves carrying out a detailed risk analysis of the organisation annually and compiling a Risk Register to identify key risks, assess their impact and likelihood, and establish measures to mitigate them. The Trustees review the Risk Register at each Board Meeting to address changing circumstances, ensure that planned mitigation measures have been implemented, and evaluate if the level of risk has changed.

The same approach is taken to risks affecting individual projects. Every project has its own Risk Register, generated through detailed risk analysis at the planning stage, and subject to regular review by the CEO and/or the Board, which covers the particular risks to the project, their impact and likelihood, and specific mitigating actions where available.

Principal risks and uncertainties

The Board of Trustees recognize the key risks that Croydon BME Forum faces which includes the financial risks of not getting funders to continue projects that are successfully piloted and the risk of maintaining a pool of staff that can deliver our projects. The Trustees maintain a risk register.

Key Risks Identified

- Funding Uncertainty: The reliance on NHS and other external funding streams poses a significant risk. With the evolving healthcare landscape and economic pressures, the potential reduction or cessation of NHS funding creates uncertainty for the continuation of key projects, including our mental health and wellbeing initiatives. To mitigate this risk, we actively engage with funders, diversify income streams, and seek additional grant opportunities.

- Staffing Retention: Maintaining a skilled and motivated workforce, including volunteers, is essential for delivering our projects effectively. We address this through robust recruitment, training, and retention strategies.

- Operational Risks: The complexities of delivering multiple community projects require strong governance and project management. We mitigate these risks through regular monitoring and reporting, ensuring that projects are delivered on time and within budget.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2024**

FUTURE PLANS

As we look ahead, a significant focus for the coming year will be the renewal of leases for our two key sites: the Wellness Centre, the Croydon Health and Wellbeing Space. These facilities remain integral to delivering our services and supporting the community.

A major development in our strategic vision is the planned acquisition of 56a Mitcham Road (Head Office). We are preparing to purchase the building from Croydon Council, which will allow us to secure this vital space for long-term use. This acquisition is a pivotal step in ensuring the sustainability and growth of our operations, and we aim to complete this process within the next year.

Through these efforts, we are committed to strengthening our infrastructure and enhancing our ability to serve the community effectively.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Recruitment and appointment of new trustees

Trustees are elected at the AGM, after being nominated by a member in good standing of the Forum. During the year the Trustees can co-opt onto the Board in an advisory capacity additional Trustees with required specialist knowledge. Co-opted members serve until the following AGM and are then able to stand for election full members of the board.

Organisational structure

Croydon BME Forum is governed by a Board of six Trustees with expertise in various aspects of organisational management.

Decision making

The Trustees have overall responsibility for the organisation and provide overview, strategic direction and scrutiny for the organization's activities. They appoint and work with the CEO, who has day-to-day operational responsibility for the organisation, ensuring that the organisation delivers on the strategy they have set.

Induction and training of new trustees

New Trustees receive induction training on: their legal responsibilities as a charity trustee; the management and operational structure of the charity; and the key management issues, e.g. policy, personnel, finance, projects and funding matters.

Key management remuneration

The pay of the Chief Executive Officer is set by the Board of Trustees. The pay of the remaining Senior Management team, and staff is reviewed annually by the Chief Executive Officer, in line with market conditions and affordability of the charity, and a proposal is submitted to the Board of Trustees for their approval.

Wider network

Croydon BME Forum is the umbrella organisation for Croydon's Black and minority ethnic (BME) voluntary and community sector. It works to ensure local health and other public services meet the needs of this diverse community. It set up mental health and wellbeing 'hubs' in a shopping center in response to local people saying they had 'nowhere to go' when they had mental health and wellbeing needs. Two further Croydon hub spaces are planned to open in 2024 and 2025.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2024**

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

04996963 (England and Wales)

Registered Charity number

1108843

Registered office

56a Mitcham Road
Croydon
CR0 3RG

Trustees

P Lewis
V Chandrababu
A Kumar
G Mirza
M Patel
V E Witter
P P Reid (resigned 31/7/23)
Y Walsh (resigned 18/7/23)
B S Baleera (appointed 1/4/24)
D Smith (appointed 1/4/24)
M S Hayden (appointed 1/4/24)

Chief Executive Officer

Andrew Brown

Auditors

Hartley Fowler LLP
Statutory Auditors
Chartered Accountants
4th Floor Tuition House
27-37 St George's Road
Wimbledon
London
SW19 4EU

Bankers

National Westminster Bank plc
1 High Street
Croydon
CR9 1PD

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Croydon BME Forum for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity 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 charitable company will continue in business.

CROYDON BME FORUM

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2024

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to 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.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

AUDITORS

The auditors, Hartley Fowler LLP, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Approved by order of the board of trustees on 20/01/2025..... and signed on its behalf by:



.....
V Chandrababu - Trustee

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF CROYDON BME FORUM

Opinion

We have audited the financial statements of Croydon BME Forum (the 'charitable company') for the year ended 31 March 2024 which comprise the Statement of Financial Activities, the Statement of Financial Position, the Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

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, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; 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 Auditors' 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 trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

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.

In connection with our audit of the financial statements, 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 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 Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF CROYDON BME FORUM

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 Report of the Trustees.

We have nothing to report in respect of the following matters where 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 trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, 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.

Our 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 a Report of the Independent Auditors 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.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We identify and assess risks of material misstatement of the financial statements, whether due to fraud or error, and then design and perform audit procedures responsive to those risks, including obtaining audit evidence that is sufficient and appropriate to provide a basis for our opinion.

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, we considered the following:

- the nature of the industry and sector, control environment and the charities activities;
- results of our enquiries of management about their own identification and assessment of the risks of irregularities;
- any matters we identified having obtained and reviewed the charitable company's documentation of their policies and procedures relating to:
 - identifying, evaluating and complying with laws and regulations and whether they were aware of any instances of non-compliance;
 - detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud;
 - the internal controls established to mitigate risks of fraud or non-compliance with laws and regulations;
 - the matters discussed among the audit engagement team regarding how and where fraud might occur in the financial statements and any potential indicators of fraud.

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF CROYDON BME FORUM

As a result of these procedures, we considered the opportunities and incentives that may exist within the organisation for fraud. In common with all audits we are also required to perform specific procedures to respond to the risk of management override.

We also obtained an understanding of the legal and regulatory framework that the charitable company operates in. The key laws and regulations we considered in this context included the Charities Act 2011, Charities and Trustee Investment (Scotland) Act 2005, Charities Accounts (Scotland) Regulations 2006, UK Companies Act and tax legislation.

In addition we considered provisions of other laws and regulations that do not have a direct effect on the financial statements but compliance with which may be fundamental to the charitable company's ability to operate or to avoid a material penalty.

As a result of performing the above, we did not identify any key matters related to the potential risk of fraud or non-compliance with laws and regulations.

Our procedures to respond to risks identified included the following:

- reviewing the financial statement disclosures and testing to supporting documentation to assess compliance with provision of relevant laws and regulations described as having a direct effect on the financial statements;
- enquiring of management concerning actual and potential litigation and claims;
- performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud;
- reviewing minutes of meetings of those charged with governance, reviewing internal reports, and
- in addressing the risk of fraud through management override of controls, testing the appropriateness of journal entries and other adjustments, assessing whether the judgements made in making accounting estimates are indicative of a potential bias and evaluating the business rationale for any significant transactions that are unusual or outside the normal course of business.

We also communicated relevant identified laws and regulations and potential fraud risks to all engagement team members and remained alert to any indication of fraud or non-compliance with laws and regulations throughout the audit.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

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 auditors' 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.



Jonathan Askew FCA (Senior Statutory Auditor)
for and on behalf of Hartley Fowler LLP
Statutory Auditors
Chartered Accountants
4th Floor Tuition House
27-37 St George's Road
Wimbledon
London
SW19 4EU

27 January 2025

CROYDON BME FORUM

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2024

	Notes	Unrestricted fund £	Restricted funds £	2024 Total funds £	2023 Total funds £
INCOME AND ENDOWMENTS FROM					
Charitable activities	5				
Empowering Communities		551,379	819,742	1,371,121	700,226
Equality and Cohesion		8,150	103,116	111,266	180,576
Building Capacity		46,462	-	46,462	194,078
Other trading activities	3	3,127	-	3,127	7,982
Investment income	4	21,822	-	21,822	43,205
Total		<u>630,940</u>	<u>922,858</u>	<u>1,553,798</u>	<u>1,126,067</u>
EXPENDITURE ON					
Charitable activities	6				
Empowering Communities		484,097	613,507	1,097,604	463,302
Equality and Cohesion		133,302	58,559	191,861	243,875
Building Capacity		15,309	-	15,309	299,633
Total		<u>632,708</u>	<u>672,066</u>	<u>1,304,774</u>	<u>1,006,810</u>
NET INCOME/(EXPENDITURE)		(1,768)	250,792	249,024	119,257
Transfers between funds	19	<u>(16,117)</u>	<u>16,117</u>	<u>-</u>	<u>-</u>
Net movement in funds		(17,885)	266,909	249,024	119,257
RECONCILIATION OF FUNDS					
Total funds brought forward		547,882	-	547,882	428,625
TOTAL FUNDS CARRIED FORWARD		<u>529,997</u>	<u>266,909</u>	<u>796,906</u>	<u>547,882</u>

The notes form part of these financial statements

CROYDON BME FORUM

STATEMENT OF FINANCIAL POSITION 31 MARCH 2024

	Notes	2024 £	2023 £
FIXED ASSETS			
Tangible assets	13	614	1,091
CURRENT ASSETS			
Debtors	14	222,213	93,469
Cash at bank		749,601	1,037,546
		<u>971,814</u>	<u>1,131,015</u>
CREDITORS			
Amounts falling due within one year	15	(175,522)	(362,224)
NET CURRENT ASSETS		<u>796,292</u>	<u>768,791</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		796,906	769,882
CREDITORS			
Amounts falling due after more than one year	16	-	(222,000)
NET ASSETS		<u>796,906</u>	<u>547,882</u>
FUNDS	19		
Unrestricted funds		529,997	547,882
Restricted funds		266,909	-
TOTAL FUNDS		<u>796,906</u>	<u>547,882</u>

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on and were signed on its behalf by:

 27/01/2025
V Chandrababu - Trustee

The notes form part of these financial statements

CROYDON BME FORUM**STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2024**

	Notes	2024 £	2023 £
Cash flows from operating activities			
Cash generated from operations	1	(289,319)	558,289
Net cash (used in)/provided by operating activities		(289,319)	558,289
Cash flows from investing activities			
Interest received		1,374	412
Net cash provided by investing activities		1,374	412
Change in cash and cash equivalents in the reporting period		(287,945)	558,701
Cash and cash equivalents at the beginning of the reporting period		1,037,546	478,845
Cash and cash equivalents at the end of the reporting period		749,601	1,037,546

The notes form part of these financial statements

CROYDON BME FORUM

NOTES TO THE STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 MARCH 2024

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2024 £	2023 £
Net income for the reporting period (as per the Statement of Financial Activities)	249,024	119,257
Adjustments for:		
Depreciation charges	477	4,387
Interest received	(1,374)	(412)
(Increase)/decrease in debtors	(128,744)	178,487
(Decrease)/increase in creditors	(408,702)	256,570
Net cash (used in)/provided by operations	<u>(289,319)</u>	<u>558,289</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1/4/23 £	Cash flow £	At 31/3/24 £
Net cash			
Cash at bank	1,037,546	(287,945)	749,601
	<u>1,037,546</u>	<u>(287,945)</u>	<u>749,601</u>
Total	<u>1,037,546</u>	<u>(287,945)</u>	<u>749,601</u>

The notes form part of these financial statements

CROYDON BME FORUM

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

1. GENERAL INFORMATION

The charitable company is incorporated and domiciled in England and Wales. The address of its registered office is 56a Mitcham Road, Croydon CR0 3RG. The registered number of the company is 04996963. The registered number of the charity is 11008843.

The financial information presented is for the year ended 31 March 2024 and 31 March 2023. The financial information is presented in sterling.

2. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

a) Preparation of the accounts on a going concern basis

The financial statements have been prepared on the assumption that the charity is able to continue as a going concern, which the trustees consider appropriate having regard to the current level of unrestricted reserves, the financial position, future plans and the expected level of income and expenditure for 12 months from authorising these financial statements. The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

b) Significant judgements and estimates

Preparation of the financial statements requires management to make significant judgements and estimates. The items in the financial statements where these judgements and estimates have been made include:

(i) Deferred income. This represents grant income that relates to future accounting periods.

Income

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Income in respect of services provided is recognised when, and to the extent that, performance occurs and is measured at the fair value of the consideration receivable. The main source of contract income for the charity is contracts with the NHS Clinical Care Commissioners and the London Borough of Croydon.

Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant. Income from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to the consideration by its performance. Grant income relating to a later period is therefore deferred to that period and treated as deferred income in the balance sheet.

Rental income from hall and room hire is recognised when receivable.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2024

2. ACCOUNTING POLICIES - continued

Governance costs

Governance costs include those costs incurred in the governance of the charity and include the production of the statutory accounts and the audit of the charity.

Allocation and apportionment of costs

Support costs include all those overhead costs of office, utility services and other services and costs, which are in support of the activity. They have been allocated to activity cost categories on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Plant and machinery - 20% on cost

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Leasing commitments

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged against profits on a straight line basis over the period of the lease.

Cash at bank

Cash at bank includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Debtors

Trade and other debtors are recognised at the settlement amount due. Prepayments are recognised at the invoiced cost prepaid. In relation to trade debtors, a provision for impairment is made when there is objective evidence that the charity will not be able to collect all the amounts due under the original terms of the invoice.

Creditors

Creditors are recognised when the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at the settlement amount.

Financial instruments

The charity only has financial instruments of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

Volunteers

A certain amount of time is expended on the charitable company's activities which is donated free of charge. In accordance with Charities SORP (FRS 102), volunteer time is not recognised. Details of volunteer support and services are provided in the trustees' annual report.

CROYDON BME FORUM**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2024****3. OTHER TRADING ACTIVITIES**

	2024	2023
	£	£
Other income	<u>3,127</u>	<u>7,982</u>

4. INVESTMENT INCOME

	2024	2023
	£	£
Rents received	20,448	42,793
Deposit account interest	<u>1,374</u>	<u>412</u>
	<u>21,822</u>	<u>43,205</u>

CROYDON BME FORUM

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2024

5. INCOME FROM CHARITABLE ACTIVITIES

Included in charitable activity income is the following income:

	2024 £	2023 £
Contract income:		
NHS South West London - MHW Hub	249,075	249,075
NHS South West London - MHPICs	160,314	160,313
NHS South West London - CDW Service	83,025	83,025
London Borough of Croydon - Large Ignite Fund	24,000	-
London Borough of Croydon - Core Infrastructure	-	50,400
London Borough of Croydon - Partnership Co-ordinator	-	29,792
London Borough of Croydon - Community Vaccine	-	92,634
London Borough of Croydon - other contracts	-	7,750
NHS South West London - Wellness Centre	-	30,750
NHS South West London - MPPICs - Project Manager and set up	-	84,921
NHS England and NHS Improvement - Facilitating Black African uptake National plan for BABAC organisations	-	9,990
Total contract income	516,414	798,650
Grant income:		
Restricted		
NHS - The Ethnicity and Mental Health Improvement Project	507,166	-
NHS - Wellbeing Team	95,570	-
SLAM (South London and Maudsley)	-	67,750
NHS/Asian Resource - Long Term Conditions	38,137	35,755
Croydon University - Equality, Diversity and Inclusion Project	70,666	11,333
Croydon University - Maternity Project Grant	21,000	-
NHS/RMP Cancer Awareness Project	34,040	35,620
NHS Core 20 Plus	38,345	32,397
Macmillan Cancer Support	30,883	14,900
Kickstart	-	12,057
The Maudsley Charity Trust	10,000	6,000
Windrush Community	1,451	21,940
Energy Redress	41,400	8,977
Mayor of London - My Ends Project	25,000	25,000
NHS South West London Intergrated Care Board - Neurodevelopmental Conditions in Black People in Croydon	9,200	-
	922,858	271,230
Unrestricted		
The Caribbean African Targeted Health Improvement Programme	5,000	5,000
GSK Core Funding Grant	40,000	-
AMRO Project Grant	8,500	-
Anti-racism practice learning hub Grant	6,025	-
Asylum Seekers Project Grant	7,000	-
Chronic Kidney Disease Grant	13,090	-
Other Grants	9,962	-
	89,577	5,000
Total grant income	1,012,435	276,231
Total contract and grant income	1,528,849	1,074,880

CROYDON BME FORUM

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2024

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 8) £	Totals £
Empowering Communities	853,130	244,474	1,097,604
Equality and Cohesion	153,656	38,205	191,861
Building Capacity	3,562	11,747	15,309
	<u>1,010,348</u>	<u>294,426</u>	<u>1,304,774</u>

Charitable Activities costs for 31 March 2023 (comparatives)

	Grant Funding £	Direct Costs (restated) £	Support Costs (restated) £	Total Costs £
Equality and Cohesion	-	101,396	142,479	243,875
Building Capacity	-	234,387	65,246	299,633
Empowering Communities	83,243	260,738	119,321	463,302
	<u>83,243</u>	<u>596,521</u>	<u>327,046</u>	<u>1,006,810</u>

Comparatives relating to direct costs and support costs have been reclassified to reflect the classification of staff support costs. This reclassification of costs had no impact of fund balances, the net assets or the net surplus of the charity in the prior year.

7. GRANTS PAYABLE

	2024 £	2023 £
Empowering Communities	-	83,243
The total grants paid to institutions during the year was as follows:		
	2024 £	2023 £
Champions Vaccine Grant	-	72,193
Windrush Community Grant	-	11,050
	<u>-</u>	<u>83,243</u>

CROYDON BME FORUM**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2024****8. SUPPORT COSTS**

	Management £	Finance £	Governance costs £	Totals £
Empowering Communities	227,237	636	16,601	244,474
Equality and Cohesion	35,598	98	2,509	38,205
Building Capacity	10,948	30	769	11,747
	<u>273,783</u>	<u>764</u>	<u>19,879</u>	<u>294,426</u>

Support costs for 31 March 2023 (comparatives)

	Management £ (restated)	Finance £	Governance £	Total £ (restated)
Equality and Cohesion	129,027	636	12,816	142,679
Building Capacity	60,673	212	4,271	65,246
Empowering Communities	114,838	212	4,271	119,321
	<u>304,628</u>	<u>1,060</u>	<u>21,358</u>	<u>327,046</u>

Comparatives relating to direct costs and support costs have been reclassified to reflect the classification of staff support costs. This reclassification of costs had no impact of fund balances, the net assets or the net surplus of the charity in the prior year.

9. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2024 £	2023 £
Auditors' remuneration	6,299	6,000
Other non-audit services	3,689	3,240
Depreciation - owned assets	<u>477</u>	<u>4,387</u>

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2024 nor for the year ended 31 March 2023.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2024 nor for the year ended 31 March 2023.

11. STAFF COSTS

	2024 £	2023 £
Wages and salaries	715,667	528,084
Social security costs	71,970	47,420
Other pension costs	<u>11,585</u>	<u>5,692</u>
	<u>799,222</u>	<u>581,196</u>

The key management personnel comprise the chief executive officer, operations manager and the finance manager. The total cost of the key management personnel in the year was £106,748 (2023 £86,019).

CROYDON BME FORUM**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2024****11. STAFF COSTS - continued**

The average monthly number of employees during the year was as follows:

	2024	2023
Management and administration	5	4
Charitable activities	26	20
	<u>31</u>	<u>24</u>

No employees received emoluments in excess of £60,000.

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Charitable activities			
Empowering Communities	618,074	82,152	700,226
Equality and Cohesion	180,576	-	180,576
Building Capacity	4,999	189,079	194,078
Other trading activities	7,982	-	7,982
Investment income	43,205	-	43,205
Total	<u>854,836</u>	<u>271,231</u>	<u>1,126,067</u>
EXPENDITURE ON			
Charitable activities			
Empowering Communities	381,150	82,152	463,302
Equality and Cohesion	243,875	-	243,875
Building Capacity	110,554	189,079	299,633
Total	<u>735,579</u>	<u>271,231</u>	<u>1,006,810</u>
NET INCOME	119,257	-	119,257
RECONCILIATION OF FUNDS			
Total funds brought forward	428,625	-	428,625
TOTAL FUNDS CARRIED FORWARD	<u>547,882</u>	<u>-</u>	<u>547,882</u>

CROYDON BME FORUM

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2024

13. TANGIBLE FIXED ASSETS

	Plant and machinery £
COST	
At 1 April 2023 and 31 March 2024	39,132
DEPRECIATION	
At 1 April 2023	38,041
Charge for year	477
At 31 March 2024	38,518
NET BOOK VALUE	
At 31 March 2024	614
At 31 March 2023	1,091

14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Trade debtors	191,330	45,108
Accrued income	30,883	30,028
Prepayments	-	18,333
	<u>222,213</u>	<u>93,469</u>

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Trade creditors	57,761	36,608
Social security and other taxes	23,651	-
Other creditors	328	-
Deferred income	51,868	291,064
Accruals	41,914	34,552
	<u>175,522</u>	<u>362,224</u>
	2024 £	2023 £
Deferred Income		
Balance at 1 April 2023	291,064	242,964
Amounts transferred from greater than one year	222,000	-
Amounts deferred in the year	51,868	291,064
Amounts released to income	(513,064)	(242,964)
Balance at 31 March 2024	<u>51,868</u>	<u>291,064</u>

Deferred income comprises income received during the year which relates to the next financial year.

CROYDON BME FORUM

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2024

16. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	2024	2023
	£	£
Deferred income	-	222,000

17. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2024	2023
	£	£
Within one year	22,500	24,580
Between one and five years	90,000	90,000
In more than five years	202,500	225,000
	<u>315,000</u>	<u>339,580</u>

Operating lease rentals expensed in the statement of financial activities during the year were £20,812 (2023 £20,812).
The charity is in the process of acquiring the property which they rent.

18. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted fund £	Restricted funds £	2024 Total funds £	2023 Total funds £
Fixed assets	614	-	614	1,091
Current assets	557,573	414,241	971,814	1,131,015
Current liabilities	(28,190)	(147,332)	(175,522)	(362,224)
Long term liabilities	-	-	-	(222,000)
	<u>529,997</u>	<u>266,909</u>	<u>796,906</u>	<u>547,882</u>

31 March 2023 comparatives for net assets between funds

	Unrestricted funds £	Restricted funds £	Total funds £
Fixed assets	1,091	-	1,091
Current assets	641,951	489,064	1,131,015
Current liabilities	(95,160)	(267,064)	(362,224)
Long term liabilities	-	(222,000)	(222,000)
	<u>547,882</u>	<u>-</u>	<u>547,882</u>

CROYDON BME FORUM

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2024

19. MOVEMENT IN FUNDS

	At 1/4/23 £	Net movement in funds £	Transfers between funds £	At 31/3/24 £
Unrestricted funds				
General fund	547,882	(1,768)	(16,117)	529,997
Restricted funds				
NHS Core 20 plus	-	(9,320)	9,320	-
NHS/Royal Marsden Cancer Awareness Project	-	7,983	-	7,983
Macmillan Charity Support	-	(6,797)	6,797	-
Windrush Community	-	1,450	-	1,450
NHS Long Term Conditions	-	1,630	-	1,630
Mayor of London - My Ends Project	-	16,369	-	16,369
Energy Redress	-	9,069	-	9,069
Equality, Diversity and Inclusion Project	-	998	-	998
NHS Mobile Mental Health and Wellbeing Hub	-	220,275	-	220,275
NHS South West London Intergrated Care Board - Listening Project - Neurodevelopment Conditions for Black People in Croydon	-	8,724	-	8,724
NHS South West London Intergrated Care Board - Wellness Advisors	-	(1,414)	-	(1,414)
Croydon University - Maternity Project	-	1,825	-	1,825
	-	250,792	16,117	266,909
TOTAL FUNDS	547,882	249,024	-	796,906

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	630,940	(632,708)	(1,768)
Restricted funds			
The Maudsley Charity Trust	10,000	(10,000)	-
NHS Core 20 plus	38,345	(47,665)	(9,320)
NHS/Royal Marsden Cancer Awareness Project	34,040	(26,057)	7,983
Macmillan Charity Support	30,883	(37,680)	(6,797)
Windrush Community	1,450	-	1,450
NHS Long Term Conditions	38,137	(36,507)	1,630
Mayor of London - My Ends Project	25,000	(8,631)	16,369
Energy Redress	41,400	(32,331)	9,069
Equality, Diversity and Inclusion Project	70,666	(69,668)	998
NHS Mobile Mental Health and Wellbeing Hub	507,167	(286,892)	220,275
NHS South West London Intergrated Care Board - Listening Project - Neurodevelopment Conditions for Black People in Croydon	9,200	(476)	8,724
NHS South West London Intergrated Care Board - Wellness Advisors	95,570	(96,984)	(1,414)
Croydon University - Maternity Project	21,000	(19,175)	1,825
	922,858	(672,066)	250,792
TOTAL FUNDS	1,553,798	(1,304,774)	249,024

CROYDON BME FORUM

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2024

19. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1/4/22 £	Net movement in funds £	At 31/3/23 £
Unrestricted funds			
General fund	428,625	119,257	547,882
TOTAL FUNDS	<u>428,625</u>	<u>119,257</u>	<u>547,882</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	854,836	(735,579)	119,257
Restricted funds			
Kickstart	12,057	(12,057)	-
The Maudsley Charity Trust	6,000	(6,000)	-
NHS Core 20 plus	32,399	(32,399)	-
NHS/Royal Marsden Cancer Awareness Project	35,618	(35,618)	-
SLAM (South London and Maudsley)	67,249	(67,249)	-
Macmillan Charity Support	14,900	(14,900)	-
Windrush Community	21,940	(21,940)	-
NHS Long Term Conditions	35,756	(35,756)	-
Mayor of London - My Ends Project	25,000	(25,000)	-
Energy Redress	8,978	(8,978)	-
Equality, Diversity and Inclusion Project	11,334	(11,334)	-
	<u>271,231</u>	<u>(271,231)</u>	<u>-</u>
TOTAL FUNDS	<u>1,126,067</u>	<u>(1,006,810)</u>	<u>119,257</u>

Restricted Funds

The Maudsley Charity Trust/SLAM

This project enabled community partners to develop and maintain active community participation as part of the SLAM PCREF approach and transformational change programme to ensure equity of access, experience, and outcomes for black citizens when they use the Trust's services.

NHS Core 20 Plus

Core20Plus5 is a national NHS England and NHS Improvement approach to support the reduction of health inequalities at both national and system level. The approach defines a target population cohort, and identifies '5' focus clinical areas requiring accelerated improvement.

CROYDON BME FORUM

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2024

19. MOVEMENT IN FUNDS - continued

NHS/Royal Marsden Cancer Awareness Project

As part of the wider Croydon LTC programme the Royal Marsden has commissioned BME Forum and Asian Resource Centre to deliver a Cancer Awareness Project that is aimed at the BME community in Croydon. Some outcomes are below:

- Support raising grass roots awareness of LTC risk factors, the importance of screening, early identification, and self-management in key Croydon communities
- Empower patients to feel more confident in managing their own condition
- Tackle health inequalities and increase uptake from hard-to-reach groups

As part of this initiative community events will be organised by the provider and provide members of the public with an opportunity to receive indicative screening as a prompt or call to action to identify and address potential health concerns

Macmillan Cancer Support

Our 'Can You C Me?' partnership with Macmillan Cancer Support is focusing on and taking action to improve healthcare outcomes for black and ethnic minorities affected by cancer, after our Croydon Cancer Conference identified a critical need to address racial disparities within patient experience and health outcomes when receiving a cancer diagnosis.

Windrush Community Fund

Restricted funding from the Secretary of State for the Home Department. The purpose of this fund is to:

- a) increase awareness and visibility of the Windrush Scheme (documentation), Windrush Compensation Scheme, or both and the support available;
- b) reach more communities and individuals who may have been affected by their inability to prove their lawful status in the UK.

NHS Long Term Conditions

We are working in partnership with Asian Resource Centre Croydon (ARCC) within the community on behalf of the Southwest London Clinical Commissioning Group (CCG) and Croydon NHS to provide the local community with education and support in managing three long-term conditions on the increase in Croydon. They are: Type 2 Diabetes, High Blood Pressure, and Respiratory Illness.

Mayor of London - My Ends Project

The My Ends project was birthed out of the Violence Reduction Unit (VRU) in response to the violent crime rates within inner city areas. The funding aims to holistically desist young people from crime through initiatives such as mentoring, parental support, trauma, and mental health training, establishing community partnerships and giving voice to local residents.

Energy Redress

Healthy Homes For All is a project to increase awareness of domestic energy issues and reduce the risk of fuel poverty amongst harder to reach and BME communities, likely to be disproportionately affected by the impacts of covid-19, and more at risk of self-disconnection.

The project will be led by the Croydon BME Forum which has a long track record of community engagement, with specialist and advisory support from Croydon Council. The project will fund a full-time qualified energy advisor for a year. The advisor will utilise the BME Forum's existing extensive networks to deliver talks and training sessions in venues across the borough and online, as well as targeted outreach work in areas of high fuel poverty.

Equality, Diversity and Inclusion (EDI)

We are working with The National Institute for Health and Care Research (NIHR) Clinical Research Network, in South London, to improve representation and equitable participation of under-represented communities in gaining access to healthcare.

NHS Ethnicity and Mental Health Improvement Project - EMHIP

The Ethnicity & Mental Health Improvement Programme (EMHIP) is a community-driven initiative focused on reducing mental health disparities among Black, Asian, and Minority Ethnic (BAME) communities. Through collaboration between health services and local organizations, EMHIP aims to improve access, care quality, and outcomes by addressing systemic inequalities.

CROYDON BME FORUM

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2024

19. MOVEMENT IN FUNDS - continued

Key interventions include creating culturally informed Mental Health & Wellbeing hubs, improving crisis care, reducing coercion in inpatient settings, providing tailored outreach for severe mental illness, and building a culturally competent workforce.

EMHIP emphasises co-production, bringing together health services, faith groups, and the wider community to drive sustainable change.

NHS South West London Integrated Care Board - Wellness Advisors

The Wellness Team is dedicated to supporting individuals in improving their emotional and mental health wellbeing through compassionate, personalised care. We provide one-to-one support sessions and facilitate self-motivated workshops designed to help individuals overcome challenges and achieve personal growth.

Our team comprises experienced professionals who create safe and non-judgmental spaces to reduce the stigma surrounding mental health, offering guidance on a range of life challenges, from career changes to managing stress.

With a focus on free weekly sessions, we aim to empower those we support, fostering resilience and positive change in all aspects of their lives.

Croydon University - Maternity Project

The EDI Maternity Project is a collaborative initiative by Croydon BME Forum and the National Institute for Health and Care Research (NIHR) Clinical Research Network (CRN) South London. The project focuses on improving access to maternity care and early years services for Black and Asian women in South West London. Running from June 2023 to June 2024, the initiative seeks to address systemic barriers and challenges faced by these communities from pre-conception, through pregnancy, delivery, and up to the first five years of their child's life.

By engaging with maternity service users, healthcare professionals, and community stakeholders through focus groups, interviews, surveys, and events, the project captures lived experiences and fosters discussions to identify gaps in service provision. Insights gained will inform the design and delivery of equitable, needs-based healthcare interventions and health research, ensuring that the voices of underrepresented communities are heard and their specific needs addressed.

NHS South West London Intergrated Care Board - Listening Project - Neurodevelopment Conditions for Black People in Croydon

The Neurodiversity and Neurodevelopmental Conditions Project has been a pivotal initiative in addressing the unmet needs of Black individuals with neurodevelopmental conditions in the Croydon community. The project focused on empowering the community through workshops, drop-in sessions, training, and surveys to inform culturally appropriate care recommendations.

Central to the project was the commitment to actively listen to and amplify the voices of the Neurodiverse Black community, service users, and their families. By incorporating their insights, the project sought to develop care recommendations that are culturally sensitive and tailored to the community's unique experiences. This effort was grounded in a dual focus on community empowerment and collaborative partnership working.

Transfers between funds

During the year amounts were transferred from general funds to restricted funds to finance a deficit on the restricted funds.

CROYDON BME FORUM

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2024

20. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2024.

21. COMPANY LIMITED BY GUARANTEE

The charity is limited by guarantee and has no share capital. The liability of each member is determined by the Articles of the charity and shall not exceed £10.

Accounts

REGISTERED COMPANY NUMBER: 04996963 (England and Wales)
REGISTERED CHARITY NUMBER: 1108843

**REPORT OF THE TRUSTEES AND
AUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023
FOR
CROYDON BME FORUM**

Hartley Fowler LLP
Statutory Auditors
Chartered Accountants
4th Floor Tuition House
27-37 St George's Road
Wimbledon
London
SW19 4EU

CROYDON BME FORUM

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CROYDON BME FORUM

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2023

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2023. The trustees have adopted the provisions of 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 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The purpose of the charity as set out in its governing document is to promote the benefit of the inhabitants of the London borough of Croydon, in particular but not by way of limitation persons from minority ethnic communities, by associating community groups, voluntary and national organisations and local authorities in a common effort to: 1. Relieve poverty hardship and distress 2. Advance education 3. Preserve and protect good health by such exclusively charitable means as the trustees shall from time to time determine.

We work with our communities

1. Ensure that they are involved in local policy and decision-making, regeneration, and neighborhood renewal.
2. Facilitate joint working among BME communities to develop best practices and provide a unified BME voice within local strategic partnerships.
3. Promote networking, collaboration, and partnership between the BME voluntary sector and mainstream agencies building their organisational capacities.
4. Engage with BME communities in all aspects of Croydon life. 5. Encourage good race relations, community cohesion and equality of opportunity for all throughout Croydon.

Significant Activities

1) Equality and Cohesion

Building Bridges within and between communities and providing a strategic equality function in Croydon within the framework of the Equality Act 2010 and the Croydon Strategic Partnership.

2) Building Capacity

Empowering BME voluntary and community sector organisations in developing their people, systems, and structures so that they are better able to deliver quality services to their users.

3) Empowering Communities

Working to empower Croydon's BME communities to contribute towards policy development & decision making in order to ensure equal access to services as well as development of cultural sensitive services.

Croydon BME Forum works to tackle health inequalities and improve the physical and mental health of ethnic minority communities in Croydon.

Croydon BME Forum is the umbrella organisation for Croydon's Black and minority ethnic (BME) voluntary and community sector. It works to ensure local health and other public services meet the needs of this diverse community. It set up mental health and wellbeing 'hubs' in a shopping center in response to local people saying they had 'nowhere to go' when they had mental health and wellbeing needs. Two further Croydon hub spaces are planned to open in 2024 and 2025.

Public benefit

We review our aims, objectives and activities each year and, in doing so, the Trustees have taken into account the general guidance on public benefit published by the Charity Commission. In reviewing our aims, and planning objectives and activities to meet them in the future, we consider and evaluate the outcomes of each activity and the impact of our work on our beneficiaries and stakeholders.

CROYDON BME FORUM

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2023

OBJECTIVES AND ACTIVITIES

Grantmaking

The following grants were awarded to organisations during the year:

- A Windrush Grant funded by the Home Office was awarded to BME Forum to help local organisations celebrate the anniversary of the arrival of the Empire Windrush and to facilitate the applications for the Windrush scandal
- Covid 19 Vaccine Grants was awarded to eight organisations during the epidemic for delivery of COVID vaccine conversations with our communities.

Volunteers

Volunteers play an integral part of the Croydon BME Forum, embodying the spirit of community and selflessness. Their dedication and commitment are integral to the success of our mission, whether it's through providing crucial support at events, lending expertise in specialised projects, or offering a comforting presence to those in need.

We deeply appreciate their invaluable contributions, recognising that without their passion and generosity, our ability to effect positive change would be greatly diminished.

Over last 12 months, we have welcomed over 20 volunteers who have contributed to various projects within the BME Forum, such as Core20, Croydon IAG, and the Long Terms Conditions Project.

The following organisations have worked with us over the past 12 months.

Asian Resource Centre Croydon (ARCC)
Aids Health Foundation (AHF)
Age UK Croydon
Black Thrive Global
Cancer Don't Let IT Win
CAHN - Caribbean African Health Network
Croydon Council - Healthy Homes Team
Croydon Drop in
Croydon Neighbourhood Care Association (CNCA)
Croydon Voluntary Action (CVA)
Clear Community Web
Diabetes UK
Healthwatch Croydon
Integrated care support services
John Ruskin College
King's College London University
Macmillan Cancer Support
Manju Shahul-Hameed Foundation
Metropolitan Police
Mind In Croydon
Norbury High School
Off The Record
Race Equality Foundation
Socco Cheta
PJs Community Services
Voice4Change England
RM Partners
Wandsworth Community Empowerment Network (WCEN)
South-East Cancer Help
St Christopher's Hospice

Croydon BME Forum would like to offer their gratitude to a number of people who have assisted in different ways throughout the year. To our board of trustees who continue to support our endeavours, offer valuable advice and guidance when needed and to our staff and volunteers, without whom our many projects would not be possible. From organising to delivering, they always make it an extraordinary experience. The team go above and beyond to ensure the clients get the best possible and deliver our services.

CROYDON BME FORUM

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2023

OBJECTIVES AND ACTIVITIES The 2023 GSK IMPACT Award

Croydon BME Forum wins top UK Award South London charity Croydon BME Forum (CBMEF) has won a major award for its work to tackle health inequalities and improve the physical and mental health of ethnic minority communities in Croydon.

Lisa Weaks, Senior Associate at The King's Fund, said: "Croydon BME Forum demonstrates a strong commitment to improving the mental and physical health of ethnic minority communities in Croydon, working to improve access to services, challenge stigma and reduce stark health inequalities.

The judges were particularly impressed with CBMEF's determination to find innovative ways to target services in the heart of the community, for example by opening a mental health and wellbeing hub in a local shopping center.

The 2023 GSK IMPACT Award recognises Croydon BME's significant impact on improving the health and wellbeing of the local BME community, its commitment to tackling inequalities in the prevalence of mental and physical ill health in that community.

Croydon BME Forum works to tackle health inequalities and improve the physical and mental health of ethnic minority communities in Croydon.

Croydon BME Forum is the umbrella organisation for Croydon's Black and minority ethnic (BME) voluntary and community sector. It works to ensure local health and other public services meet the needs of this diverse community. It set up mental health and wellbeing 'hubs' in a shopping center in response to local people saying they had 'nowhere to go' when they had mental health and wellbeing needs. Two further Croydon hub spaces are planned to open in 2024 and 2025.

CROYDON BME FORUM

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2023

ACHIEVEMENT AND PERFORMANCE

Charitable activities

Cancer Awareness

Helping to raise awareness for Black & South Asian communities living in Croydon In Partnership within order to lower cancer-related deaths among the Black and South Asian community, it is fundamental we work towards early detection.

The Project aims to:

1. To inform and educate residents about cancer and the importance of cancer screening
2. Increase uptake of cancer screening and reduce health inequalities within the Black & South Asian community
3. Create a trusted and safe environment for residents to engage with health professionals.

Cancer Champions Are local people who use their experience, knowledge, and passion to support friends, family, and colleagues to seek help early if they suspect they have symptoms of developing cancer. A cancer champion raises people's awareness about cancer, by engaging people in conversation.

- They host online and face-to-face information events, focus groups and workshops.
- Work in partnership with; local businesses, faith groups, cancer-related organisations and services. oDeploy multilingual teams to visit places of worship and speak with local leaders/decision-makers, to support the campaign in different ways e.g. speaking/hosting, displaying literature etc.
- Utilise community groups and spaces to increase the visibility of the project.
- Aiming to attract a male audience by targeting betting shops, sports clubs, barbershops, gyms etc.

We host Coffee Social Mornings every third Thursday of the month

This is a popular well attended event, where we discuss signs & symptoms, and screenings for Breast, Prostate, Bowel and Cervical cancer. In addition to this, we also include information to support the needs of the community (e.g. Energy Coordinator talk, Core20+5, Dementia/Alzheimer's, and Nutrition). Coffee mornings are supported by our Cancer Champions.

Since starting the project, we have: 70,000+ Interactions via social media

1473 people spoken to on a one-to-one basis.

13 online awareness talks covering cervical, breast, prostate, and bowel screening.

40 awareness talks.

25 events organised in partnership.

10 events co-hosted.

63 partnerships formed to support the project (including The Man Van, local businesses, faith groups, Primary Care and many more who display the cancer awareness literature and/or video).

Ethnicity Mental Health Improvement Programme (EMHIP)

Black and Minority Ethnic (BME) communities have poorer access, more negative experiences, and worse outcomes in mental health care in comparison to their white counterparts.

Black people are 4.6 times more likely to be detained under the MHA.

Black people are 4 times more likely to be the subject of 'restrictive interventions in inpatient settings.

Black people are 10 times more likely to be detained with a CTO.

45% increase in detentions under the MHA in the year to March 2021.

Bangladeshi people are 7% less likely to show improvement following treatment for anxiety & depression.

The Croydon BME Forum and the Asian Resource Centre of Croydon (ARCC), in partnership with, South-West London Integrated Care Service (SWL ICS, formally CCG), South London and Maudsley Trust (SLaM) and a network of community and faith organisations, are working in partnership with service users and families to address these disparities through the Ethnicity and Mental Improvement Programme.

This programme was first developed in Wandsworth and led by the Wandsworth Community Empowerment Network (WCEN) in partnership with NHS South-West London St Georges.

EMHIP Project Launch 2021

Phase One Complete 2022

Launch of EMHIP Report and Feedback 2022

Phase Two Begins 2022

Recruitment of ICB/BME Programme Managers 2022

Intervention One Begins 2023

Evaluation and Review 2024

Intervention Two Begins 2024

Evaluation and Review 2025

CROYDON BME FORUM

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2023

Key Intervention 1 (KI1) EMHIP Mobile Wellbeing Hubs The first intervention is to establish a Mental Health & Wellbeing Mobiles Hub. This will be an early-help, mobile, whole-family hub service delivered in places familiar to local communities. The Mobile Hub team will rotate between different locations across the borough, improving access and providing culturally sensitive care to local people within local centers, places of worship, and other community-based locations.

5 KEY INTERVENTIONS

1. MENTAL HEALTH & WELLBEING MOBILE HUBS
2. IMPROVING CRISIS CARE AND CHOICE
3. REDUCE RESTRICTIVE COERCIVE PRACTICES
4. ENHANCING CARE FOR PEOPLE WITH SMI
5. CULTURALLY CAPABLE WORKFORCE

The Mobile Hub Service will soft launch in August 2023. The team will work in partnership with the following organisations to provide support in their locations: Centre of Change New Addington, New Testament Church of God Croydon, Lohana Hindu Community Centre (for intermittent awareness-raising events), The Wellness Centre Croydon and Holy Innocents Church West Croydon. A key focus for the team will be building relationships with residents, schools, and support services in the borough as well as working with GPs to support residents.

The Mobile Hub Team The mobile hub consists of a team of a non-clinical team manager, support workers (youth and general), a psychologist, an assistant psychologist, and a community psychiatric nurse. EMHIP Mobile Hub Aims - Provide safe spaces in the community for people with mental health and wellbeing concerns. - Serve as an access point (including walk-in, self-referral) for people with any difficulty related to mental health or general wellbeing. - Provide assessment, treatment, and support for people with mental health problems, including joint work with mental health/primary care services. - Work with community partners to support and monitor young people 'at risk' of mental health problems. - Offer self-help, peer support groups, workshops, and activities. - Host and support local GPs and others to improve physical health, such as health

Mental Health Community Development Worker for Age 60+

This year highlights the impactful initiatives and activities undertaken by the Mental Health Community Development Worker for individuals aged 60 years and over. Holistic engagement has been achieved through a framework of four pillars;

- Mental and Physical Health
- Financial Wellbeing
- Education & Cultural appreciation
- Future Planning

Using a combination of one-on-one support, online group conversations, and engaging events, the Mental Health Community Development Worker has made significant strides in promoting mental health and well-being among the elderly community.

Projects and initiatives conducted throughout the year include: Young at Heart Group "YAHG": YAHG established during the COVID-19 pandemic, played a pivotal role in providing social connection and support to individuals.

This online group offers a safe space for meaningful conversations, enabling participants to feel valued and connected. Weekly sessions continue to provide opportunities for interactive discussions, professional advice from Croydon NHS services, doctor-led health talks and Mental Health professionals, Counsellors, Dementia Support and advice and facilitator's, insights. This group is committed to promoting holistic well-being and positive mental health among individuals aged 60+

The Reader: The Poetry Group, provides an enriching experience for participants by engaging in creative expression and invigorating discussions, the 60+ members are encouraged to share their thoughts and emotions, promoting self-expression, and fostering a sense of belonging within a supportive community.

Compassionate Chats - for Bereavement Grief and Loss: The monthly chats have proven to be a vital resource for individuals navigating bereavement, grief, and loss. These sessions offer a safe space for people with a shared lived experience to support each other during challenging times. The supportive network created through these sessions enhances mental, emotional well-being and resilience.

Drumming for Dementia: A dementia awareness fun day was held during black history month with Croydon NHS and Dementia Lead Sharlung Bovell at the Wellness Centre. Our focus here was to bring cultural awareness through arts and music educational context. We had an African drummer on the day which, was very popular and interactive with those who attended. It led to further exploratory sessions at the Wellness with Sharlung Bovell the NHS dementia lead for Croydon.

Money on My Mind: This was a 4-part series of sessions done in conjunction with Off the Record, addressed financial advice and support for those who were finding it difficult to maneuver during this cost-of-living crisis. The aim was to reduce mental health related issues, triggered or brought on by financial strains.

CROYDON BME FORUM

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2023

Queens Jubilee Tea Party: Held at the Wellness Centre for the 60+ age group was a joyous and memorable event that honored a significant moment in history while nurturing the mental well-being of the participants. The celebration was o Mental and Physical Health o Financial Wellbeing o Education & Cultural appreciation o Future Planning Annual Report 2022/2023 9 organised to commemorate a special jubilee in the reign of the monarch and brought together the 60+ community in a spirit of unity and festivity. The attendees, all of whom had lived through various historical periods, shared a collective appreciation for the milestone and its historical significance.

Spa Day - John Ruskin College: The annual intergenerational spa day held at the College was a heartwarming event that bridged the generation gap and promoted meaningful interactions between 2nd and 3rd year students and 60+ individuals. Held annually, it brings together two distinct age groups to share a day of pampering, relaxation, and connection.

Young at Heart Group "YAHG"

YAHG, was established during the COVID-19 pandemic and played a pivotal role in providing social connection and support to individuals.

This online group offers a safe space for meaningful conversations, enabling participants to feel valued and connected.

Weekly sessions continue to provide opportunities for interactive discussions, professional advice from Croydon NHS services, doctor-led health talks and Mental Health professionals, Counsellors, Dementia Support and advice and facilitators' insights. This group is committed to promoting holistic well-being and positive mental health among individuals aged 60+

Most Used Social Media Channels by Croydon Bme Forum

49 Videos - YouTube 49 Videos, ranging from workshops, talks, focus groups and events.

600 Members - Facebook Event sharing and community announcements.

3728 Followers - Twitter Interactive polls and surveys

2000 Followers - Instagram Ran various campaigns including Black History Month and Cancer Awareness

1148 Members - Eventbrite has allowed BME Forum to be able to manage up to 20+ events each month which is equal to five a week.

700 WhatsApp - Over 700 members on our 3 WhatsApp groups

CATHIP Is A National Partnership Of Six Black Organisations Led By Cahn

CATHIP Health Hour is a weekly online health education session to promote self-care led by Consultants, Dr, and other health professionals ensuring Caribbean and African people can make better informed decisions about their health. Topics include.....

- High blood pressure o Diabetes o Stroke o Obesity etc

Attendance: We have had a total of 3,823 attendees from January to June join us on Saturdays for the CATHIP Health Hour sessions.

January 477

February 971

March 585

April 812

May 527

June 451

Health Hour Promotion Collectively each week we aim to have a minimum of 200 people benefit from this free online programme. All partners utilise media channels open to them such as Instagram, What's App and Twitter as well as newsletters, websites and word of mouth.

Benefits of attending Health Hour o Information on specific conditions which affect Caribbean and African people in the UK - Builds knowledge and confidence along with providing the ability to better manage your own health conditions - Opportunity to have your questions about health answered - offers support beyond the session to speak with a doctor or another health professional o led by Black Consultants, GP's and other clinicians from across the UK - By the community for the community Our aim is for better health outcomes for our communities and more awareness of preventing the health challenges we face along with renewed confidence to advocate for ourselves or others

Patient Carer Race Equality Framework (PCREF)

PCREF was a recommendation from the national Mental Health Act Review to eliminate the unacceptable racial disparity South London and Maudsley (SLaM) NHS Trust see in Access, Experience, and Outcomes (AEO) and to significantly improve the trust and confidence of black communities in our services.

CROYDON BME FORUM

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2023

The PCREF Programme is a partnership between the Trust and host organisations, Croydon BME Forum and Lambeth Black Thrive.

Our partnership brings together (NHS) Trust Staff, black service users, their carers, and communities to jointly develop the PCREF.

COVID-19 has highlighted the stark inequalities in mental healthcare. SLaM delivers services to the largest populations of black people in the UK and has a moral and legal duty to work with racialised communities to dismantle the impact of structural barriers.

Documented inequality in SLaM outcomes illustrates that the transformation of mental health care for black people and action to regain the trust of Black communities is long overdue. PCREF is building on and developing the current infrastructure within SLaM that works in partnership with groups of black community members committed to local change, known as Independent Advisory Groups (IAG), who are active in each borough to improve access, experience, and outcomes for Black people.

Croydon BME Forum hosts two boroughs: Croydon IAG and Lewisham IAG, to help develop and strengthen the groups by equipping them with tools and resources while they work on the PCREF programme. The PCREF programme is currently at phase 3, which is the implementation phase of the change ideas where the IAGs have further input into developing projects on the programme.

Change ideas The PCREF Partnership Teams have developed 'Change Ideas' based on the National Organisational Competencies (NOCs) from NHS England. These are projects that will have a measurable impact on the access, experience, and outcomes of Black patients in the Trust's care.

The areas of focus cover adults of working age, older adults, children and young people, and specialist services.

Croydon - Co-production: Use of DIALOG+ to facilitate better co-produced care plans and improve care planning.

- Partnership working: Recruiting community support experts to work with care coordinators to bridge the gap between Trust services and the community for high intensity users (using data from admissions and A & E)

Lewisham - Cultural awareness: Decision-making around detention and cultural awareness training. - Staff knowledge and awareness: Awareness of service offer and culturally appropriate communications - focus on Older Adults and CAMHS services.

Equality, Diversity and Inclusivity (Edi) Research Project

So, what is Equality, Diversity and Inclusivity? Equality means treating everyone the same, Equity means fairness of access to opportunity and resources and not being treated less favorably. Diversity, recognising and celebrating each other's differences, including a wide range of backgrounds and mindsets.

Inclusion means creating an environment where everyone feels welcome and valued. This can only be created once we are more aware of unconscious biases and have learned to manage them.

What are the protected Characteristics and why should we care the following are the legal protected characteristics under the Equality Act 2010

- Age o Disability - Gender reassignment - Marriage and civil partnership o Pregnancy and maternity - Race Religion or belief - Sex - Sexual orientation Discrimination under any of these characteristics is illegal, Discrimination can take many forms indirect and direct, bullying, harassment and victimisation.

Equality, Diversity, and Inclusivity (EDI) Research Project

Who are the EDI funders? The National Institute for Health and Care Research (NIHR) Clinical Research Network (CRN) is committed to improving the representation and equitable participation of communities that are traditionally under-represented in health-related research in underrepresented groups from the Croydon based communities. Croydon BME Forum is working in partnership with Croydon Health Service & ARCC

Work to date

- Five Focus Groups held - Carers, Confirmed disability, Homeless, Refugees, Interfaith and Mental Health - Two, discovery planning meetings with Clinicians - 50, One to One Interviews - New Partnerships: Race Equality Foundation, Croydon Healthwatch, Willow Disability, Our Future Health, Groundswell - One Survey completed by 1000 BAME Community Respondents (see results)

Summary Survey of Responses out of 1000 questionnaires
Responses out of 1000 Issues

CROYDON BME FORUM

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2023

619 English not their first language
525 Difficulty to access GP
515 Do not trust their GP
328 Do not trust their hospital
836 Go to the pharmacy for medical assistance
590 Do not feel any care and respect when accessing health care
589 Do not feel they have a say in their care
622 Do not feel listened too
960 Never approached for clinical trials

Black History Month

"The theme for Black History Month 2022 was Time for Change, Action not words. Croydon BME Forum are pleased to be working with Croydon Council, Croydon NHS Trust, and the rest of our partners, to celebrate Black Culture in Croydon and the massive contribution to our wonderful multi-cultural society.

The theme this year is a powerful one, because we've seen in recent years that all over the world change is needed, and in Croydon, it starts right here with us. Leading by example to change Croydon for the better for all our communities.

Mental Health Personal Independence Coordinator Service

MHPICS

Support under MHPIC Service has included accompanying clients to appointments, encouraging and supporting clients to leave home by doing joint walks, supporting clients to access food banks, IT support, and form-filling. Clients have also been signposted and referred to other services for additional support i.e., crisis support, safeguarding referrals, citizens advice, befriending services, counselling etc.

There are currently 9 MHPICs who cover the different localities under the Integrated Care Network. MHPICs continue to attend GP Huddles and ICN+MDT Meetings where they accept referrals, make referrals to other health services, and advocate clients' needs to other health professionals. We also maintain an active weekly presence at the Community Hubs.

Over the past year MHPICs have attended various training sessions including sessions on advice first aid, confidence and posture, welfare benefits, suicide prevention, and domestic abuse, multiple disadvantages & trauma informed practice

Statistics A total of 457 home and community visits were done over this year. Additionally, the team has set 754 goals and achieved 698 goals with clients over this year

Can You C Me? - Croydon Cancer Conference 2022

The Croydon BME Forum organised a conference entitled 'Croydon Cancer Conference 2022 - Can You C Me?' The conference aimed to address racial disparities within cancer support, raise the voices of marginalised communities and emphasise the importance of healthcare equality. Attendees joined talks with panels of guest speakers and workshops on living with cancer.

Topics included: o The impact of cancer on finances o Ethnic disparities within cancer o Cancer and loss o Afro hair and cancer o Breast cancer o Speakers and workshop hosts were a mixture of healthcare professionals and those with lived experience of cancer. Information on where to access advice and support for individuals who have received a cancer diagnosis, and their families & loved ones was also provided. This was fulfilled through signposting during the workshops and stalls from various organisations being present during the event.

Long-Term Conditions Outreach Programme

The Long-term conditions project, funded by the Integrated Care Board in 2020, continues to spread awareness on high blood pressure, diabetes, and Chronic obstructive pulmonary disease COPD within Croydon. The total number of those health checks reached 1231 between 1st April 2022 and 31st March 2023

BP at/above 140mmhg 329

High diabetes risk 707

African/Caribbean minority 494

Men 420

Women 811

The project has further broadened connections with existing hard-to-reach communities which include the homeless, refugees, and various faith groups. NHS emails, introduced earlier in the year, help the client re-engage with their surgery through barriers experienced by the client - struggle to get an appointment, waiting times etc.

CROYDON BME FORUM

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2023

Wellbeing Advisor April 2022-March 2023

The Wellbeing Advisor two- year project started in June 2021 providing 1:1 mental health support and hosting and delivering workshops to predominately BAME people in the community. Within the last year of the project, the Wellbeing Advisor project slowly developed into a service in the Wellness Centre as the needs of the community increased due to the impact of COVID-19 due to reduced or non-existent services.

Since the Croydon Health and Wellbeing space was launched, the Wellbeing Advisor project have been working with them to ensure that the community receives the help they need.

Wellbeing workshops

The Wellbeing workshops predominately take place online in the evenings on a weekday, and within the last year of the project, we facilitated some workshops in-person at the Wellness Centre. The workshops have covered various topics in mental health and wellbeing either led by the Wellbeing Advisor or a guest speaker. We have engaged with 338 people and worked with 11 partners who have covered topics such as employment, building relationships, meditation, bereavement, suicide, therapy, anxiety and loneliness, positive mindset, and social care needs. 24 wellbeing workshops have been delivered in the second year of the project

1:1 Mental health support

The 1:1 session provide a safe space at the Wellness Centre where the individual feels supported and listened to, to find solutions to their problem. There are 6 sessions for the individual to explore what will help them and the services available to them with the support of the wellbeing advisor. We can signpost the individual to integrate into the Croydon BME Forum projects, Croydon Health and Wellbeing Space, Mind in Croydon and other external organisations and community groups, which essentially provides a support network for the individual and how we can make the life of the individual more manageable.

Individuals can either self-refer, be referred from external organisations and groups or drop-in to the Wellness Centre and get support. The main client need has been mental health support where they sought further help with counselling services in Croydon. Some of them use the space to understand what they need and look into other areas of their lives such as employment, education, housing and social activities. Since the impact of COVID-19 and the cost of living, we have observed an increase of complex clients entering the Wellness Centre and receiving referrals from either external organisations or via word of mouth in the community, to assist in housing support and completing benefit forms. With this observation, it highlighted the need to develop the wellbeing advisor project into the Wellness Team, that comprise of a team of three wellbeing advisors that provide 1:1 mental health support, assistance with housing, homelessness, employment, education, and social activities. Alongside, facilitating wellbeing activities and events

Wellbeing Advisor project data April 2022 - March 2023 We have worked with 11 partners 11 for the wellbeing workshops

24 wellbeing workshops online and face to face

634 people have signed up for wellbeing workshops

13 clients have registered for one-to-one wellbeing sessions

We have conducted 34 one to one wellbeing sessions

16 unique workshop topic

Aids Health Foundation UK

AHF UK provides anonymous, Rapid HIV tests in Croydon, and surrounding areas. through its own testing sites and at outreach sites and special events across the area. It also provides HIV self-test kits for home testing across the country. AHF UK also works in partnership with Community organisations, like the BME forum, Croydon Sexual Health, Faith Groups & local businesses to deliver HIV prevention & advocacy by providing - education, testing, sexual health information & free condoms. AHF UK is active at events all year long, including International Condom Day, Croydon Pride, National HIV Testing Week (UK), Black History Month and World AIDS Day.

Aligned with the global goal to end AIDS by 2030, AHF UK is committed to promoting HIV prevention and testing especially amongst BME communities who are disproportionately affected by HIV according to UK statistics.

Main Goal: Promote HIV testing and education especially amongst BME communities, hence our main reason for working closely with the Croydon BME Forum. End HIV transmission by promoting early testing Increase awareness on the new Prevention technologies End HIV stigma and discrimination [the biggest barrier to HIV testing]

CROYDON BME FORUM

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2023

We work in close partnership with the BME Forum to complement the health programs by providing awareness and testing for HIV and Sexual Health. The HIV testing service runs on a weekly basis at the Wellness Centre, BME Forum in Whitgift Centre every Thursday from 2.00-5.00pm www.freeHIVtest.uk. In addition to this AHF UK, works together with the BME Forum, health Checks team at outreach events, community festivals, churches, Black History month events, World AIDS Day. Black and Minority ethnic group are disproportionately affected by HIV, with Black Africans having the highest numbers of undiagnosed infections, very high levels of stigma and low knowledge of HIV basic facts.

Community Connector

What is Core20 Plus5

It is the national NHS England improvement approach to reducing health inequalities at both national and system levels. Core20 is the most deprived 20% of the national population as identified by the index of multiple deprivation and plus is what has been chosen by the integrated care system. The 5 key clinical areas are high blood pressure/diabetes, early cancer, chronic respiratory diseases, maternity, and severe mental illness. Croydon BME Focus is in the African Caribbean communities and in the north of the borough where high health inequalities were found or has large deprivation areas.

Community Engagement:

Croydon BME Forum has held four in-person events, on raising health awareness in the community. These were held at Shiloh Worship Centre Thornton Heath, Socco Cheta South Norwood, and Wellness Centre Croydon. We have held two focus workshops around disability and health inequalities.

We have also worked in partnership with our long-term conditions worker on doing screening for high blood pressure and diabetes, completing over 160 health checks on this project.

We have taken a collaborative approach and worked in partnership with various organisations already working and functioning in the borough, to enhance the community's knowledge around what is available and what is accessible to them, resulting in signposting to services in and around Croydon.

We have been able to address the health issues that impact our community by providing a safe space and platform for people to come to and talk about their health issues. We have also been able to work with our NHS partners in Southwest London to be able to provide feedback on what is working and what is not working for the community.

We have been able to keep the community up to date with important updates from the NHS around changes within the healthcare system and on vaccination apps and immunisations or risks to health. We did all of this by offering Awareness Days to the community to provide community engagement

Activities 2022- 2023

160 health checks completed

2 workshops delivered

4 events hosted

900 members of the community engaged with

200 individuals referred to other agencies

Talks: presentations

- Long-term conditions - Cancer Awareness - prostate/breast/ovarian - Core20plus5- What Is It - Diabetes - Nutrition - Eating Healthy and exercise - Men's Health- Maintaining a healthy bladder with prostate cancer - Mental Health and wellbeing 25- 65 and over 65+

Black Mental Health Conference - Racial Disparities | Neurodiversity | Mental Health

The Black Mental Health Conference took place on Wednesday 26th April 2023 at London Southbank, Croydon, that held a space to explore how mental health affects black people and showcased Croydon's mental health initiatives such as Patients and Carers Racial Equality Framework (PCREF), EMHIP (Ethnicity Mental Health Improvement Project), Holistic Mastery, and Push 'N' Play.

The conference was requested by the community to promote the PCREF programme and, in a previous Croydon Independent Advisory Group community meeting about Neurodiversity, there was a popular response to learn and advocate for people with neurodiverse needs.

It was suggested that the core focus of the conference would be neurodiversity.

However, as mental health is broad, and we envisioned highlighting projects the IAG are working with, we decided to cover three specific topics: Racial disparities | Neurodiversity | Mental health / Trauma to address issues in the community and break the stigma of mental health in a safe space.

CROYDON BME FORUM

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2023

The Wellness Centre

ABOUT THE SERVICE

The Wellness Centre is a holistic drop-in hub located in the center of Croydon. Our goal is wellness and prevention - to improve lives and avoid hospitalisation. We work in partnership with a diverse group of mental health professionals and providers supporting Black Minority and Ethnic communities in Croydon.

OUR FOCUS

Health & Wellbeing
Awareness Workshops
Physical Activities
Community Events

WE OFFER

The Wellness Centre has an exciting range of group events and activities to help improve mental wellbeing, physical health, social skills, and awareness.

This includes: o Coffee Mornings o Support Groups o Games Club o Energy Awareness Advice o Health Checks

You can also access our drop-in sessions with a member of our Wellness Team for one-to-one referrals to discover support services in the borough

Socco Cheta Community Hub

The community business responsible for the hub is made up of local organisations including Croydon United Domino Club, South Norwood Community Kitchen, Croydon BME Forum, Screen25 and The Association of Jamaicans UK. Together they will ensure the hub meets the needs and priorities of all the local community.

Paul Mitchell, one of the directors, reflects: "We know a space like this is desperately needed in South Norwood having listened and talked to our neighbours and community from all walks of life. We see the difficulties and social isolation that people face, both young and old, and the lack of cohesion and inequality that is beginning to physically splinter this community.

"We want to achieve an inclusive space, where whoever walks into it will feel welcomed and have several opportunities to participate. In an area where many feel they are losing control over where they live, and newcomers often feel like outsiders, we need a space that will bring people together and ensure that our incredibly diverse and vibrant community is energised, empowered and stronger than ever."

The Socco Cheta building, tucked off one of South Norwood's main streets will be a dynamic community hub providing space for a few new and existing community projects, enabling them to develop and expand. A community café will operate seven days a week on a pay-what-you can model with a menu born from surplus food.

A programme of activities decided by a community-based steering group, in response to local need, will take place each week. This could include skill-sharing cafes, inter-generational play sessions, exercise classes, community art and crafts sessions, tool/equipment sharing, music recording for young people, repair workshops and general social events for all the community to enjoy.

The hub will also host a regular community cinema with a programme decided by local people. The Croydon Domino Club that has used the space since the 70s, will continue to play their matches there and expand the services that they provide to their members to other people in the local community such as debt advice services and mental health support.

All the staff and volunteers will be recruited from within the area and will be mainly local people who are experiencing social exclusion and having difficulties getting employment. The hub will develop a mentoring and employment support programme providing training and access to different opportunities across the hub such as working in the café, cinema or maintaining the large outdoor space.

CROYDON BME FORUM

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2023

Croydon Health and Wellbeing Space

The Croydon Health and Wellbeing Space (CHWS Or the space) opened on 4th January 2022. It is a partnership between the NHS, Croydon BME forum and Mind in Croydon, designed to focus and emphasise on providing better access to mental health services and support for people who have not previously engaged with support, including BME communities. The space combines clinical mental health and social care expertise under one roof to improve access, experience, and outcomes.

It is part of the Mental Health Transformation programme, which aims to utilise community-based interventions to prevent worsening of an individual's mental health to crisis point.

Clients can walk in, be referred by a healthcare professional or signposted by statutory or voluntary organisations. Support workers provide advice and assistance with housing, welfare benefits, debt, mental health, physical health, and employment related issues.

Clients can also access the CHWS website (<https://croydonhws.co.uk/>), which acts as a virtual hub to anyone who may not be able to access the physical space.

My Ends

The core model of My Ends recognises the critical role and collective impact community stakeholders have in local violence reduction initiatives. The current programme has won an MJ award in the 'Better Outcomes' category for its partnership approach to solutions to tackle violence.

This approach has seen young people and community members supported through nearly activities and interventions, including detached youth work, intensive mentoring, diversionary activities, community outreach, sport and holistic support.

CROYDON BME FORUM

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2023

FINANCIAL REVIEW

Financial position

	31/3/2023 £	31/3/2022 £
Income	1,126,067	964,395
Surplus for the year	119,257	120,549
Fixed Assets	1,091	5,478
Bank	1,037,546	478,845
Debtors	93,469	271,596
Current Liabilities	(362,224)	(327,654)
Creditors due after more than one year	(222,000)	-
Net Assets (all unrestricted funds)	547,882	428,625

Principal funding sources

The following organisations have provided us with funding over the past 12 months:

Croydon Council
Croydon University Hospital
GSK Impact Awards
London South Bank University
Macmillan Cancer Trust
My Ends (Mayors Office)
RM Partners
South London & Maudsley (SlaM)
South-West London CCG (Croydon)

Reserves policy

BME Forum is committed to using its resources in pursuit of its charitable objectives. It is also committed to maintaining a level of reserves that is prudent to meeting its ongoing liabilities, sufficient to ensuring that all delivery commitment can be met and to protect the long term future of the BME Forum operations. BME Forum's policy seeks to balance these priorities by holding a level of reserves which equates to between three and six months expenditure of the charity.

Financial and risk management objectives and policies

We operate a comprehensive risk management strategy covering all our operations, which is developed at Board level and cascades down to individual projects. This entails carrying out a detailed Risk Analysis of the whole organisation once a year and compiling a detailed Risk Register identifying the fundamental risks facing us, assessing their impact and likelihood, and establishing measures to mitigate them. The Trustees review the Risk Register at each Board Meeting in the light of changing circumstances, to ensure that planned mitigation measures have been implemented, and to identify if the level of risk has changed.

The same approach is taken to risks affecting individual projects. Every project has its own Risk Register, generated through detailed risk analysis at the planning stage, and subject to regular review by the CEO and/or the Board, which covers the particular risks to the project, their impact and likelihood, and specific mitigating actions where available.

Principal risks and uncertainties

The Board of Trustees recognize the key risks that Croydon BME Forum faces which includes the financial risks of not getting funders to continue projects that are successfully piloted and the risk of maintaining a pool of staff that can deliver our projects. The Trustees maintain a risk register.

CROYDON BME FORUM

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2023

FUTURE PLANS

Croydon BME Forum is shaping a future where health disparities are mere memories, where every voice is valued, and where the community is at the heart of progress. The Forum is embarking on projects which will have a significant impact on BME communities.

The Cancer Support Project in partnership with Macmillan. This is a three-year programme with the key aim of intervention to improve the experience, outcomes and understanding of cancer treatment within BME communities in the Croydon area. The project will also provide healthcare providers and decision-makers with an awareness and a deeper understanding of the disparities in patient experience and health outcomes about minority communities and enable planning that takes into account the cultural needs of the Black and Ethnic Minorities Communities.

Croydon BME is dedicated to understanding the unique experiences of women from ethnic minority communities in fertility services. Our Women's Health Service project will explore issues and barriers experienced by black women in accessing gynaecology and fertility services and how these could be addressed.

Our focus on Black, Asian and other ethnic minority communities reflects our commitment to equity and justice in health care.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Recruitment and appointment of new trustees

Trustees are elected at the AGM, after being nominated by a member in good standing of the Forum. During the year the Trustees can co-opt onto the Board in an advisory capacity additional Trustees with required specialist knowledge. Co-opted members serve until the following AGM and are then able to stand for election full members of the board.

Organisational structure

Croydon BME Forum is governed by a Board of six Trustees with expertise in various aspects of organisational management.

Decision making

The Trustees have overall responsibility for the organisation and provide overview, strategic direction and scrutiny for the organization's activities. They appoint and work with the CEO, who has day-to-day operational responsibility for the organisation, ensuring that the organisation delivers on the strategy they have set.

Induction and training of new trustees

New Trustees receive induction training on: their legal responsibilities as a charity trustee; the management and operational structure of the charity; and the key management issues, e.g. policy, personnel, finance, projects and funding matters.

Key management remuneration

The pay of the Chief Executive Officer is set by the Board of Trustees. The pay of the remaining Senior Management team, and staff is reviewed annually by the Chief Executive Officer, in line with market conditions and affordability of the charity, and a proposal is submitted to the Board of Trustees for their approval.

Wider network

Croydon BME Forum is the umbrella organisation for Croydon's Black and minority ethnic (BME) voluntary and community sector. It works to ensure local health and other public services meet the needs of this diverse community. It set up mental health and wellbeing 'hubs' in a shopping center in response to local people saying they had 'nowhere to go' when they had mental health and wellbeing needs. Two further Croydon hub spaces are planned to open in 2024 and 2025.

CROYDON BME FORUM

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2023

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

04996963 (England and Wales)

Registered Charity number

1108843

Registered office

56a Mitcham Road
Croydon
CR0 3RG

Trustees

P Lewis
V Chandrababu
A Kumar
G Mirza
M Patel
V E Witter
P P Reid (resigned 31/7/23)
Y Walsh (appointed 21/11/22) (resigned 18/7/23)

Chief Executive Officer

Andrew Brown

Auditors

Hartley Fowler LLP
Statutory Auditors
Chartered Accountants
4th Floor Tuition House
27-37 St George's Road
Wimbledon
London
SW19 4EU

Bankers

National Westminster Bank plc
1 High Street
Croydon
CR9 1PD

CROYDON BME FORUM

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2023

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Croydon BME Forum for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity 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 charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to 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.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

AUDITORS

The auditors, Hartley Fowler LLP, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Approved by order of the board of trustees on 16 May 2024 and signed on its behalf by:



V Chandrababu - Trustee

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF CROYDON BME FORUM

Opinion

We have audited the financial statements of Croydon BME Forum (the 'charitable company') for the year ended 31 March 2023 which comprise the Statement of Financial Activities, the Statement of Financial Position, the Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

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 2023 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, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; 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 Auditors' 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 trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

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.

In connection with our audit of the financial statements, 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 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 Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF CROYDON BME FORUM

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 Report of the Trustees.

We have nothing to report in respect of the following matters where 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 trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, 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.

Our 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 a Report of the Independent Auditors 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.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We identify and assess risks of material misstatement of the financial statements, whether due to fraud or error, and then design and perform audit procedures responsive to those risks, including obtaining audit evidence that is sufficient and appropriate to provide a basis for our opinion.

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, we considered the following:

- the nature of the industry and sector, control environment and the charities activities;
- results of our enquiries of management about their own identification and assessment of the risks of irregularities;
- any matters we identified having obtained and reviewed the charitable company's documentation of their policies and procedures relating to:
 - identifying, evaluating and complying with laws and regulations and whether they were aware of any instances of non-compliance;
 - detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud;
 - the internal controls established to mitigate risks of fraud or non-compliance with laws and regulations;
 - the matters discussed among the audit engagement team regarding how and where fraud might occur in the financial statements and any potential indicators of fraud.

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF CROYDON BME FORUM

As a result of these procedures, we considered the opportunities and incentives that may exist within the organisation for fraud. In common with all audits we are also required to perform specific procedures to respond to the risk of management override.

We also obtained an understanding of the legal and regulatory framework that the charitable company operates in. The key laws and regulations we considered in this context included the Charities Act 2011, Charities and Trustee Investment (Scotland) Act 2005, Charities Accounts (Scotland) Regulations 2006, UK Companies Act and tax legislation.

In addition we considered provisions of other laws and regulations that do not have a direct effect on the financial statements but compliance with which may be fundamental to the charitable company's ability to operate or to avoid a material penalty.

As a result of performing the above, we did not identify any key matters related to the potential risk of fraud or non-compliance with laws and regulations.

Our procedures to respond to risks identified included the following:

- reviewing the financial statement disclosures and testing to supporting documentation to assess compliance with provision of relevant laws and regulations described as having a direct effect on the financial statements;
- enquiring of management concerning actual and potential litigation and claims;
- performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud;
- reviewing minutes of meetings of those charged with governance, reviewing internal reports, and
- in addressing the risk of fraud through management override of controls, testing the appropriateness of journal entries and other adjustments, assessing whether the judgements made in making accounting estimates are indicative of a potential bias and evaluating the business rationale for any significant transactions that are unusual or outside the normal course of business.

We also communicated relevant identified laws and regulations and potential fraud risks to all engagement team members and remained alert to any indication of fraud or non-compliance with laws and regulations throughout the audit.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

First year audit

The prior year's financial statements were not audited.

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 auditors' 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.


Jonathan Askew FCA (Senior Statutory Auditor)
for and on behalf of Hartley Fowler LLP
Statutory Auditors
Chartered Accountants
4th Floor Tuition House
27-37 St George's Road
Wimbledon
London
SW19 4EU

17 May 2024

CROYDON BME FORUM

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2023

		Unrestricted fund	Restricted funds	2023 Total funds	2022 Total funds as restated
	Notes	£	£	£	£
INCOME AND ENDOWMENTS FROM					
Charitable activities	5				
Equality and Cohesion		180,576	-	180,576	177,315
Building Capacity		4,999	189,079	194,078	108,371
Empowering Communities		618,074	82,152	700,226	641,222
Other trading activities	3	7,982	-	7,982	13,379
Investment income	4	43,205	-	43,205	24,108
Total		<u>854,836</u>	<u>271,231</u>	<u>1,126,067</u>	<u>964,395</u>
EXPENDITURE ON					
Charitable activities	6				
Equality and Cohesion		243,875	-	243,875	199,975
Building Capacity		110,554	189,079	299,633	152,826
Empowering Communities		381,150	82,152	463,302	491,045
Total		<u>735,579</u>	<u>271,231</u>	<u>1,006,810</u>	<u>843,846</u>
NET INCOME		119,257	-	119,257	120,549
RECONCILIATION OF FUNDS					
Total funds brought forward		428,625	-	428,625	308,076
TOTAL FUNDS CARRIED FORWARD		<u>547,882</u>	<u>-</u>	<u>547,882</u>	<u>428,625</u>

The notes form part of these financial statements

CROYDON BME FORUM

STATEMENT OF FINANCIAL POSITION 31 MARCH 2023

		2023	2022 as restated
	Notes	£	£
FIXED ASSETS			
Tangible assets	14	1,091	5,478
CURRENT ASSETS			
Debtors	15	93,469	271,956
Cash at bank		1,037,546	478,845
		1,131,015	750,801
CREDITORS			
Amounts falling due within one year	16	(362,224)	(327,654)
NET CURRENT ASSETS		768,791	423,147
TOTAL ASSETS LESS CURRENT LIABILITIES		769,882	428,625
CREDITORS			
Amounts falling due after more than one year	17	(222,000)	-
NET ASSETS		547,882	428,625
FUNDS	20		
Unrestricted funds		547,882	428,625
TOTAL FUNDS		547,882	428,625

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 16 May 2024 and were signed on its behalf by:



V Chandrababu - Trustee

The notes form part of these financial statements

CROYDON BME FORUM**STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2023**

		2023	2022
	Notes	£	as restated £
Cash flows from operating activities			
Cash generated from operations	1	558,289	254,054
Net cash provided by operating activities		558,289	254,054
Cash flows from investing activities			
Purchase of tangible fixed assets		-	(1,930)
Interest received		412	-
Net cash provided by/(used in) investing activities		412	(1,930)
Change in cash and cash equivalents in the reporting period		558,701	252,124
Cash and cash equivalents at the beginning of the reporting period		478,845	226,721
Cash and cash equivalents at the end of the reporting period		1,037,546	478,845

The notes form part of these financial statements

CROYDON BME FORUM

NOTES TO THE STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 MARCH 2023

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2023	2022 as restated
	£	£
Net income for the reporting period (as per the Statement of Financial Activities)	119,257	120,549
Adjustments for:		
Depreciation charges	4,387	806
Interest received	(412)	-
Decrease/(increase) in debtors	178,487	(191,477)
Increase in creditors	256,570	324,176
Net cash provided by operations	<u>558,289</u>	<u>254,054</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1/4/22 £	Cash flow £	At 31/3/23 £
Net cash			
Cash at bank	478,845	558,701	1,037,546
	<u>478,845</u>	<u>558,701</u>	<u>1,037,546</u>
Total	<u>478,845</u>	<u>558,701</u>	<u>1,037,546</u>

The notes form part of these financial statements

CROYDON BME FORUM

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

1. GENERAL INFORMATION

The charitable company is incorporated and domiciled in England and Wales. The address of its registered office is 56a Mitcham Road, Croydon CRO 3RG. The registered number of the company is 04996963. The registered number of the charity is 11008843.

The financial information presented is for the year ended 31 March 2023 and 31 March 2022. The financial information is presented in sterling.

2. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

a) Preparation of the accounts on a going concern basis

The financial statements have been prepared on the assumption that the charity is able to continue as a going concern, which the trustees consider appropriate having regard to the current level of unrestricted reserves, the financial position, future plans and the expected level of income and expenditure for 12 months from authorising these financial statements. The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

b) Significant judgements and estimates

Preparation of the financial statements requires management to make significant judgements and estimates. The items in the financial statements where these judgements and estimates have been made include:

(i) Deferred income. This represents grant income that relates to future accounting periods.

Income

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Income in respect of services provided is recognised when, and to the extent that, performance occurs and is measured at the fair value of the consideration receivable. The main source of contract income for the charity is contracts with the NHS Clinical Care Commissioners and the London Borough of Croydon.

Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant. Income from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to the consideration by its performance. Grant income relating to a later period is therefore deferred to that period and treated as deferred income in the balance sheet.

Rental income from hall and room hire is recognised when receivable.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2023**

2. ACCOUNTING POLICIES - continued

Governance costs

Governance costs include those costs incurred in the governance of the charity and include the production of the statutory accounts and the audit of the charity.

Allocation and apportionment of costs

Support costs include all those overhead costs of office, utility services and other services and costs, which are in support of the activity. They have been allocated to activity cost categories on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Plant and machinery - 20% on cost

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Leasing commitments

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged against profits on a straight line basis over the period of the lease.

Cash at bank

Cash at bank includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Debtors

Trade and other debtors are recognised at the settlement amount due. Prepayments are recognised at the invoiced cost prepaid. In relation to trade debtors, a provision for impairment is made when there is objective evidence that the charity will not be able to collect all the amounts due under the original terms of the invoice.

Creditors

Creditors are recognised when the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at the settlement amount.

Financial instruments

The charity only has financial instruments of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

Volunteers

A certain amount of time is expended on the charitable company's activities which is donated free of charge. In accordance with Charities SORP (FRS 102), volunteer time is not recognised. Details of volunteer support and services are provided in the trustees' annual report.

CROYDON BME FORUM

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2023

3. OTHER TRADING ACTIVITIES

	2023	2022 as restated
	£	£
Other income	<u>7,982</u>	<u>13,379</u>

4. INVESTMENT INCOME

	2023	2022 as restated
	£	£
Rents received	42,793	24,108
Deposit account interest	412	-
	<u>43,205</u>	<u>24,108</u>

5. INCOME FROM CHARITABLE ACTIVITIES

Included in charitable activity income is the following income:

	2023 £	2022 £
Contract income:		
London Borough of Croydon - Core Infrastructure	50,400	56,000
London Borough of Croydon - Partnership Co-ordinator	29,792	28,678
London Borough of Croydon - Community Vaccine	92,634	92,637
London Borough of Croydon - other contracts	7,750	-
NHS South West London - Wellness Centre	30,750	30,000
NHS South West London - MHPICs	160,313	156,403
NHS South West London - MPPICs - Project Manager and set up	84,921	-
NHS South West London - CDW Service	83,025	81,000
NHS South West London - MHW Hub	249,075	243,000
NHS England and NHS Improvement - Facilitating Black African uptake National plan for BABAC organisations	9,990	-
Total contract income	<u>798,650</u>	<u>687,718</u>
Grant income:		
SLAM (South London and Maudsley) - restricted	67,250	26,750
NHS Long Term ConEthnicity and Mental Health - restricted	35,755	46,088
Croydon University - Equality, Diversity and Inclusion Project - restricted	11,333	-
NHS Cancer Awareness Project - restricted	35,620	-
NHS Core 20 Plus - restricted	32,397	-
Macmillan Cancer Support - restricted	14,900	-
Kickstart - restricted	12,057	8,838
The Maudsley Charity Trust - restricted	6,000	-
Windrush Community - restricted	21,940	-
Energy Redress - restricted	8,978	29,404
The Caribbean African Targeted Health Improvement Programme - unrestricted	5,000	6,364
Mayor of London - Young Londoners - restricted	-	30,000
Mayor of London - My Ends Project - restricted	25,000	25,000
NHS - Covid Vaccine	-	23,200
Independent Grant	-	9,500
L&Q Grant	-	4,900
Other Grants	-	29,146
Total grant income	<u>276,230</u>	<u>239,190</u>
Total contract and grant income	<u>1,074,880</u>	<u>926,908</u>

CROYDON BME FORUM

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2023

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Grant funding of activities (see note 7) £	Support costs (see note 8) £	Totals £
Equality and Cohesion	127,036	-	116,839	243,875
Building Capacity	260,028	-	39,605	299,633
Empowering Communities	340,449	83,243	39,610	463,302
	<u>727,513</u>	<u>83,243</u>	<u>196,054</u>	<u>1,006,810</u>

Charitable Activities costs for 31 March 2022

	Direct Costs £	Support Costs £	Total Costs £
Core Services	64,380	135,595	199,975
Building Capacity	101,272	45,190	146,462
Empowering Communities	430,203	45,195	475,398
	<u>595,855</u>	<u>225,980</u>	<u>821,835</u>

7. GRANTS PAYABLE

	2023 £	2022 as restated £
Empowering Communities	<u>83,243</u>	<u>-</u>
The total grants paid to institutions during the year was as follows:		
	2023 £	2022 as restated £
Champions Vaccine Grant	72,193	-
Windrush Community Grant	11,050	-
	<u>83,243</u>	<u>-</u>

8. SUPPORT COSTS

	Management £	Finance £	Governance costs £	Totals £
Equality and Cohesion	103,387	636	12,816	116,839
Building Capacity	35,122	212	4,271	39,605
Empowering Communities	35,127	212	4,271	39,610
	<u>173,636</u>	<u>1,060</u>	<u>21,358</u>	<u>196,054</u>

CROYDON BME FORUM**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2023****8. SUPPORT COSTS - continued**

Support costs for 31 March 2022

	Management £	Finance £	Governance £	Total £
Core Services	126,109	348	9,138	135,595
Building Capacity	42,030	115	3,045	45,190
Empowering Communities	42,073	116	3,046	45,195
	<u>210,172</u>	<u>579</u>	<u>15,229</u>	<u>225,980</u>

9. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2023 £	2022 as restated £
Auditors' remuneration	6,000	-
Other non-audit services	3,240	-
Depreciation - owned assets	4,387	806
Independent Examiner's fees	-	1,212
	<u>13,627</u>	<u>2,018</u>

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2023 nor for the year ended 31 March 2022.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2023 nor for the year ended 31 March 2022.

11. STAFF COSTS

	2023 £	2022 as restated £
Wages and salaries	528,084	490,056
Social security costs	47,420	37,814
Other pension costs	5,692	4,326
	<u>581,196</u>	<u>532,196</u>

The key management personnel comprise the chief executive officer and the finance manager. The total cost of the key management personnel in the year was £86,019 (2022 £86,656).

The average monthly number of employees during the year was as follows:

	2023	2022 as restated
Management and administration	4	4
Charitable activities	20	18
	<u>24</u>	<u>22</u>

No employees received emoluments in excess of £60,000.

CROYDON BME FORUM

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2023

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund	Restricted funds	Total funds as restated
	£	£	£
INCOME AND ENDOWMENTS FROM			
Charitable activities			
Equality and Cohesion	177,315	-	177,315
Building Capacity	6,364	102,007	108,371
Empowering Communities	516,977	124,245	641,222
Other trading activities	13,379	-	13,379
Investment income	24,108	-	24,108
Total	<u>738,143</u>	<u>226,252</u>	<u>964,395</u>
EXPENDITURE ON			
Charitable activities			
Equality and Cohesion	199,975	-	199,975
Building Capacity	115,926	36,900	152,826
Empowering Communities	301,693	189,352	491,045
Total	<u>617,594</u>	<u>226,252</u>	<u>843,846</u>
NET INCOME	120,549	-	120,549
RECONCILIATION OF FUNDS			
Total funds brought forward	308,076	-	308,076
TOTAL FUNDS CARRIED FORWARD	<u>428,625</u>	<u>-</u>	<u>428,625</u>

13. PRIOR YEAR ADJUSTMENT

- 1) Prior year income and expenditure has been reclassified which has no impact on the net assets of the charity.
- 2) Prior year unrestricted and unrestricted fund balances have been restated due to missclassifications in prior years. There was no impact on the net assets of the charity.

	2022 restated £	2022 £
Unrestricted Funds	<u>428,625</u>	<u>75,865</u>
Restricted Funds	<u>-</u>	<u>352,760</u>
Net Assets	<u>428,625</u>	<u>428,625</u>

CROYDON BME FORUM

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2023

14. TANGIBLE FIXED ASSETS

	Plant and machinery £
COST	
At 1 April 2022 and 31 March 2023	39,132
DEPRECIATION	
At 1 April 2022	33,654
Charge for year	4,387
At 31 March 2023	38,041
NET BOOK VALUE	
At 31 March 2023	1,091
At 31 March 2022	5,478

15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023 £	2022 as restated £
Trade debtors	45,108	271,956
Accrued income	30,028	-
Prepayments	18,333	-
	<u>93,469</u>	<u>271,956</u>

16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023 £	2022 as restated £
Trade creditors	36,608	24,359
Social security and other taxes	-	60,331
Deferred income	291,064	242,964
Accruals	34,552	-
	<u>362,224</u>	<u>327,654</u>
	2023 £	2022 £
<u>Deferred Income</u>		
Balance at 1 April 2022	242,964	-
Amounts deferred in the year	291,064	242,964
Amounts released to income	(242,964)	-
Balance at 31 March 2023	<u>291,064</u>	<u>242,964</u>

Deferred income comprises income received during the year which relates to the next financial year.

CROYDON BME FORUM**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2023****17. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR**

	2023	2022 as restated
	£	£
Deferred income	<u>222,000</u>	<u>-</u>

During the year the charity received a restricted grant of £444,000 for the Mobile Mental Health and Wellbeing project from the NHS for the next phase of the Ethnicity and Mental Health Improvement Programme (EMHIP).

EMHIP is a community-led intervention programme to reduce disparities and bring about change for b Asian, and minority ethnic people in mental health in Croydon. It is a collaborative partnership between Southwest London ICB, SLaM, and BME voluntary, faith, and community groups, organised by Croydon BME Forum in collaboration with Asian Resource Centre Croydon and Wandsworth Community Empowerment Network. The aim is to deliver a mobile mental health team to the people in Croydon.

This restricted funding is for a two year period so £222,000 has been classified within creditors greater than one year and £222,000 has been classified within creditors less than one year.

18. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2023	2022 as restated
	£	£
Within one year	24,580	25,000
Between one and five years	90,000	92,080
In more than five years	<u>225,000</u>	<u>247,500</u>
	<u>339,580</u>	<u>364,580</u>

Operating lease rentals expensed in the statement of financial activities during the year were £20,812 (2022 £20,812).

19. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted fund	Restricted funds	2023 Total funds	2022 as restated Total funds
	£	£	£	£
Fixed assets	1,091	-	1,091	5,478
Current assets	641,951	489,064	1,131,015	750,801
Current liabilities	(95,160)	(267,064)	(362,224)	(327,654)
Long term liabilities	-	(222,000)	(222,000)	-
	<u>547,882</u>	<u>-</u>	<u>547,882</u>	<u>428,625</u>

Comparatives for net assets between funds

	Unrestricted funds	Restricted funds	Total funds
	£	£	£
Fixed assets	5,478	-	5,478
Current assets	703,292	47,509	750,801
Current liabilities	(280,145)	(47,509)	(327,654)
	<u>428,625</u>	<u>-</u>	<u>428,625</u>

CROYDON BME FORUM

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2023

20. MOVEMENT IN FUNDS

	At 1/4/22 £	Net movement in funds £	At 31/3/23 £
Unrestricted funds			
General fund	428,625	119,257	547,882
TOTAL FUNDS	<u>428,625</u>	<u>119,257</u>	<u>547,882</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	854,836	(735,579)	119,257
Restricted funds			
Kickstart	12,057	(12,057)	-
The Maudsley Charity Trust	6,000	(6,000)	-
NHS Core 20 plus	32,399	(32,399)	-
Cancer Awareness Project	35,618	(35,618)	-
SLAM (South London and Maudsley)	67,249	(67,249)	-
Macmillan Charity Support	14,900	(14,900)	-
Windrush Community	21,940	(21,940)	-
NHS Long Term ConEthnicity and Mental Health	35,756	(35,756)	-
Mayor of London - My Ends Project	25,000	(25,000)	-
Energy Redress	8,978	(8,978)	-
Equality, Diversity and Inclusion Project	11,334	(11,334)	-
	<u>271,231</u>	<u>(271,231)</u>	<u>-</u>
TOTAL FUNDS	<u>1,126,067</u>	<u>(1,006,810)</u>	<u>119,257</u>

Comparatives for movement in funds

	At 1/4/21 £	Net movement in funds £	At 31/3/22 £
Unrestricted funds			
General fund	308,076	120,549	428,625
TOTAL FUNDS	<u>308,076</u>	<u>120,549</u>	<u>428,625</u>

CROYDON BME FORUM

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2023

20. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	738,143	(617,594)	120,549
Restricted funds			
Kickstart	8,838	(8,838)	-
SLAM (South London and Maudsley)	26,750	(26,750)	-
NHS Long Term ConEthnicity and Mental Health	71,088	(71,088)	-
Energy Redress	29,404	(29,404)	-
Mayor of London - Young Londoners	30,000	(30,000)	-
Other restricted funds	60,172	(60,172)	-
	226,252	(226,252)	-
TOTAL FUNDS	964,395	(843,846)	120,549

Restricted Funds

Kickstart

The Kickstart Scheme is a government-funded initiative that provides funding to organisations to create new jobs for 16- to 24-year-olds on Universal Credit who are at risk of long-term unemployment.

The Maudsley Charity Trust/SLAM

This project enabled community partners to develop and maintain active community participation as part of the SLAM PCREF approach and transformational change programme to ensure equity of access, experience, and outcomes for black citizens when they use the Trust's services.

NHS Core 20 Plus

Core20Plus5 is a national NHS England and NHS Improvement approach to support the reduction of health inequalities at both national and system level. The approach defines a target population cohort, and identifies '5' focus clinical areas requiring accelerated improvement.

NHS Cancer Awareness Project

As part of the wider Croydon LTC programme the Royal Marsden has commissioned BME Forum and Asian Resource Centre to deliver a Cancer Awareness Project that is aimed at the BME community in Croydon. Some outcomes are below:

- Support raising grass roots awareness of LTC risk factors, the importance of screening, early identification, and self-management in key Croydon communities
- Empower patients to feel more confident in managing their own condition
- Tackle health inequalities and increase uptake from hard-to-reach groups

As part of this initiative community events will be organised by the provider and provide members of the public with an opportunity to receive indicative screening as a prompt or call to action to identify and address potential health concerns

Macmillan Cancer Support

Our 'Can You C Me?' partnership with Macmillan Cancer Support is focusing on and taking action to improve healthcare outcomes for black and ethnic minorities affected by cancer, after our Croydon Cancer Conference identified a critical need to address racial disparities within patient experience and health outcomes when receiving a cancer diagnosis.

CROYDON BME FORUM

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2023

20. MOVEMENT IN FUNDS - continued

Windrush Community Fund

Restricted funding from the Secretary of State for the Home Department. The purpose of this fund is to:

- a) increase awareness and visibility of the Windrush Scheme (documentation), Windrush Compensation Scheme, or both and the support available;
- b) reach more communities and individuals who may have been affected by their inability to prove their lawful status in the UK.

NHS Long Term ConEthnicity and Mental Health

We are working in partnership with Asian Resource Centre Croydon (ARCC) within the community on behalf of the Southwest London Clinical Commissioning Group (CCG) and Croydon NHS to provide the local community with education and support in managing three long-term conditions on the increase in Croydon. They are: Type 2 Diabetes, High Blood Pressure, and Respiratory Illness.

Mayor of London

The My Ends project was birthed out of the Violence Reduction Unit (VRU) in response to the violent crime rates within inner city areas. The funding aims to holistically desist young people from crime through initiatives such as mentoring, parental support, trauma, and mental health training, establishing community partnerships and giving voice to local residents.

Energy Redress

Healthy Homes For All is a project to increase awareness of domestic energy issues and reduce the risk of fuel poverty amongst harder to reach and BME communities, likely to be disproportionately affected by the impacts of covid-19, and more at risk of self-disconnection.

The project will be led by the Croydon BME Forum which has a long track record of community engagement, with specialist and advisory support from Croydon Council. The project will fund a full-time qualified energy advisor for a year. The advisor will utilise the BME Forum's existing extensive networks to deliver talks and training sessions in venues across the borough and online, as well as targeted outreach work in areas of high fuel poverty.

Equality, Diversity and Inclusion (EDI)

We are working with The National Institute for Health and Care Research (NIHR) Clinical Research Network, in South London, to improve representation and equitable participation of under-represented communities in gaining access to healthcare.

21. RELATED PARTY DISCLOSURES

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

22. COMPANY LIMITED BY GUARANTEE

The charity is limited by guarantee and has no share capital. The liability of each member is determined by the Articles of the charity and shall not exceed £10.

Accounts

Croydon BME Forum

Report and Accounts

31 March 2022

The Charity Registration Number: 1108843

Company's House Registered number: 04996963

Omega Accountants Ltd
Certified & International Accountants & Tax Advisers
223 Wickham Road, Croydon, CR0 8TG
Tel: 020 8604 8860 Fax: 020 8604 8862
info@omegaaccountants.co.uk

Croydon BME Forum

Report and accounts for the year ended 31 March 2022

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Croydon BME Forum

Company's House Registered number: 04996963

Charity number: 1108843

Trustees

**The Trustees serving during the year and to date of this report
were as follows –**

Paulette Lewis MBE - Chair
Vidhyadharan Chandrababu – Treasurer & Trustee
Ashok Kumar – Vice Chair & Trustee
Patrick P Reid - Trustee
Ghazala Mirza - Trustee
Malti Patel - Trustee
Vivlene Witter - Trustee
Yvonne Walsh - Trustee

Croydon BME Forum

Trustees' Annual Report for the year ended 31 March 2022

Reference and administrative details

The Trustees present their Report and Accounts for the year ended 31 March 2022.

The charity name.

The legal name of the charity is:- Croydon BME Forum.

The charity is registered in England & Wales with the Charity Commission in England & Wales (CCEW) with charity number 1108843.

The Company's House Registration Number is :- 04996963

The charity does not operate in any overseas jurisdictions.

I am pleased to present our 2022 Annual report which highlights our achievements and challenges. We have continued to work hard in developing and creating new and sustainable projects as we operate to deliver vital community services to meet the needs of the community. This report aims to be balanced and open providing useful information on what we have achieved in the past year and our future objectives.

Throughout the past year the most significant challenges were the lasting impact of Covid-19, financial sustainability and addressing the inequalities of health. We remain focused and resolved as we strive in improving efficiency, streamline processes and continue to develop wider community participation and partnership working.

As we develop our 3-5-year strategy we will ensure the voice of the community and contribution of our staff is integral in moving forward. We can be proud that despite these unprecedented events we have continued to work and respond to the health care community projects in partnership with other organisations.

We have worked tirelessly in responding to the impact of the pandemic while continuing to maintain and develop new projects, community development and strengthening partnership working across the borough. We continue to face challenges, but it has not prevented the organisation to make strong strides in working to meet our key priorities for the community.

There have been several positive new projects, which has helped in supporting our population and enhanced our position in the community. We do have more work to do in developing our workforce and structures in preparation for transformation across systems and communities. Looking forward into the next financial year, there will be further developments taking place with our partners.

Highlights of the Year

The Croydon Health and Wellbeing Space successfully launched on the 4th of January 2022. The Space aims to provide community-based support tackling factors that have a detrimental impact on a person's mental health, with the aim of preventing further deterioration. The Wellness Centre reopened its doors after being closed for nearly a year, due to the COVID19 Pandemic. This has resulted in numerous events being held in person, such as the weekly chess sessions and yoga classes.

Mental Health

There has been a wide variety of projects this year that have worked for the most part with BME communities around mental and physical health as seen in the following - Patient & Carer Race Equality Framework (PCREF), Mental Health Personal Independence Co-ordinators Services (MHPIC services), Ethnicity & Mental Health Improvement Programme (EMHIP), Long-term conditions (LTC), Barbershop project (hypertension), supporting the older generations with the Shopping Bus Project and the Young at Heart Group, Community Development Workers working with individuals at various levels; and support for the younger generations via the My Ends project and Young Londoners Fund.

Croydon BME Forum

Trustees' Annual Report for the year ended 31 March 2022

Covid-19

As we are all aware, COVID-19 has continued to be a big presence during 2021-2022. As such, we adapted our work to meet the needs of the community. This included continually running the weekly Young at Heart sessions online and working in partnership with six black led organisations around the country to deliver Health Hour talks online to our communities. We also can't shy away from the extent of work we have done alongside the NHS and doctors, to raise awareness of the impact of infection on BME communities and provide information on the vaccinations. We would like to give a big thank you to all healthcare professionals who have supported us with this.

Future Projects

EMHIP

The Ethnicity & Mental Health Improvement Project (EMHIP) is moving into its 2nd year of funding. With a New Project Manager now employed we will continue our partnership with the ICS, SLaM and the Wandsworth Community Empowerment Network to improve mental health care for BME communities and reduce inequalities in terms of access, experience and outcomes regarding mental health.

CATHIP

The Caribbean & African Targeted Health Improvement Programme (CATHIP) will be continued during 22/23. This will ensure the work to enable Caribbean and African communities to take control of their health and to support others continues for another 12 months. Croydon Health and Wellbeing Spaces As the pilot hub in the Whitgift Centre has been a success, Croydon BME Forum will continue the partnership with Mind in Croydon to deliver the next phase of the project, which is two more hubs. One in the North of the borough and one in the South.

Equality, Diversity and Inclusivity Research/Community Facilitator

Evidence highlights those members of racial and ethnic communities, experience greater challenges and barriers in equitable access to health services and needs led interventions. In addition, they are often underrepresented in health-related research. This project aims to explore some of the factors underpinning these issues in our local communities in Croydon. The longerterm objective is to ensure underserved communities are given equitable access to evidencebased healthcare. A Community Facilitator will oversee the project.

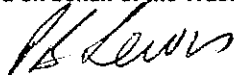
Cancer Awareness Programme

We have partnered with The Royal Marsden hospital and The Asian Resource Centre of Croydon to bring awareness to the amazing services available in the community. The Royal Marsden Hospital is a specialist cancer treatment hospital in London who provide screening tests, as an effective way of locating cancer before any physical symptoms are shown. Workshops, coffee mornings and other events will be held to ensure everyone can access information on screening tests and support services following a cancer diagnosis.

We are proud to have achieved good outcomes from the work and project undertaken to date. We will ensure the voice of our population is embedded within the way we develop our community services. I would like to take this opportunity on behalf of the Board and Trustees to thank the CEO, staff, community supporters, and partners for their hard work and commitment. Thank the trustees for their hard work and commitment to the development of the organisation. We look forward to the continued support in taking the Croydon BME Forum forward.

There are no restrictions in the governing documents on the operation of the Charity or on its investment powers other than those imposed by Charity Law.

Signed on behalf of the Trustees:



Paulette Lewis MBE - Chair & Trustee

Croydon BME Forum
Trustees' Annual Report for the year ended 31 March 2022

Statement of Trustees' Responsibilities

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008. Notwithstanding the explicit requirement in the extant statutory regulations, the Charities (Accounts and Reports) Regulations 2008, to prepare the financial statements in accordance with the SORP 2005, in view of the fact that the SORP 2005 has been withdrawn, the Trustees determined to interpret this responsibility as requiring them to follow current best practice and prepare the accounts according to the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, (as amended by the Bulletin issued in October 2018 and applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), .

In particular, charity law requires the Trustees, if they prepare accounts on an accruals basis, to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of the surplus or deficit of the charity. In preparing those financial statements the Trustees are required to :-

- to prepare the accounts in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law);
- select suitable accounting policies and apply them consistently;
- 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 charity will continue in business;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements;

The law requires that the trustees must not approve the accounts unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for the year.

The Trustees are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with regulations made under the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the board of trustees on 12 December 2022.

Signed on behalf of the board by Chair:

Paulette Lewis MBE - Chair



Vidhyadharan Chandrababu – Treasurer & Trustee

Ashok Kumar – Vice Chair & Trustee

Patrick P Reid - Trustee

Ghazala Mirza - Trustee

Malti Patel - Trustee

Vivlene Witter - Trustee

Yvonne Walsh - Trustee

Croydon BME Forum
Independent Examiner's Report

Report of the Independent Examiner to the trustees
on the financial statement of the Charity for the year ended 31 March 2022

We report on the accounts of the charity on pages 4 to 12 which have been prepared in accordance with the provisions of section 1A "Small Entities" of Financial Reporting Standard 102 (SORP FRS102), Financial Reporting Standard applicable in the UK and the Companies Act 2006. Financial Statements have been prepared under the historical cost conventions. The accounts have been prepared on the Going Concern basis, the validity of which is dependended upon maintaining adequate reserve and support from the Members.

Respective responsibilities of trustees and Independent examiner

As described on page 4, the charity's trustees are responsible for the preparation of the accounts. The trustees consider that the audit requirement of Section 43(2) of the Charities Act 1993 (the Act) does not apply, section 43(3) applies and that there is no requirement in the memorandum and articles of the charity for the conducting of an audit, and that the charity is exempt from an audit under Section 477(2) of the Companies Act 2006 as amended by the provision under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The Charity's gross income exceeded £250,000 and I am qualified to undertake the examination by virtue of my practicing licence. We have agreed to report whether particular matters have come to our attention, on the basis of the procedures specified in the General Directions given by the Charity Commissioners for England & Wales under Section 43(7)(b) of the Act, as they would apply to an unincorporated charity, but modified, where necessary, to meet the circumstances of an incorporated charity.

Basis for our opinion

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below

Independent Examiner's Statement, report and opinion

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charitieshave not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached



S F Reza, Licenced Independent Examiner

Omega Accountants Ltd

Certified & International Accountants & Tax Advisers

223 Wickham Road
Croydon
CR0 8TG

This report was signed on 12 December 2022

Croydon BME Forum - Statement of Financial Activities for the year ended 31 March 2022

Statement of Financial Activities for the year ended 31 March 2022

	SORP Ref	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
		2022 £	2022 £	2022 £	2021 £
Income & Endowments from:					
Donations & Legacies	A1	98,989	843,395	942,384	349,313
Expenditure on:					
Raising funds	B1	5,206	46,860	52,066	54,241
Charitable activities	B2	94,560	675,208	769,768	233,704
Total expenditure	B	99,766	722,068	821,834	287,945
Net Income for the year		(777)	121,327	120,550	61,368
Net Income after transfers	A-B-C	(777)	121,327	120,550	61,368
Net movement in funds		(777)	121,327	120,550	61,368
Reconciliation of funds:- E					
Total funds brought forward		76,643	231,433	308,076	246,708
Total funds carried forward		75,866	352,760	428,626	308,076

A separate Statement of Total Recognised Gains and Losses is not required as this statement includes all recognised gains and losses.

All activities derive from continuing operations

The notes attached on pages 15 to 26 form an integral part of these accounts.

Croydon BME Forum - Statement of Financial Activities for the year ended 31 March 2022

	SORP Ref	Prior Year Unrestricted Funds 2021 £	Prior Year Restricted Funds 2021 £	Prior Year Total Funds 2021 £
Income & Endowments from:				
Donations & Legacies	A1	349,313	-	349,313
Charitable activities	A2	-	-	-
Other trading activities	A3	-	-	-
Investments	A4	-	-	-
Other	A5	-	-	-
Total Income	A	349,313	-	349,313
Expenditure on:				
Raising funds	B1	54,241	-	54,241
Charitable activities	B2	233,704	-	233,704
Other	B3	-	-	-
Tax on surplus on ordinary activities	B3	-	-	-
Other taxation	B3	-	-	-
Total expenditure	B	287,945	-	287,945
Net gains on Investments	B4	-	-	-
Net Income for the year		61,368	-	61,368
Transfers between funds	C	-	-	-
Net Income after transfers		61,368	-	61,368
Net movement in funds		61,368	-	61,368
Reconciliation of funds:- E				
Total funds brought forward		15,275	231,433	246,708
Total funds carried forward		76,643	231,433	308,076

All activities derive from continuing operations

A separate Statement of Total Recognised Gains and Losses is not required as this statement includes all recognised gains and losses.

The notes attached on pages 15 to 26 form an integral part of these accounts.

Croydon BME Forum - Statement of Financial Activities for the year ended 31 March 2022

Croydon BME Forum - Resources applied in the year ended 31 March 2022 towards fixed assets for Charity use:-

	2022	2021
	£	£
Funds generated in the year as detailed in the SOFA	120,550	61,368
Resources applied on functional fixed assets	(1,930)	-
Other applications of funds	-	-
Net resources available to fund charitable activities	<u>118,620</u>	<u>61,368</u>

The notes attached on pages 15 to 26 form an integral part of these accounts.

Croydon BME Forum - Statement of Financial Activities for the year ended 31 March 2022

Movements in revenue and capital funds for the year ended 31 March 2022

Revenue accumulated funds

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £	Last year Total Funds 2021 £
Accumulated funds brought forward	76,643	231,433	308,076	246,708
Recognised gains and losses before transfers	(777)	121,327	120,550	61,368
	75,866	352,760	428,626	308,076
Closing revenue funds	75,866	352,760	428,626	308,076

Summary of funds

	Unrestricted and Designated funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £	Last Year Total Funds 2021 £
Revenue accumulated funds	75,866	352,760	428,626	308,076

The notes attached on pages 15 to 26 form an integral part of these accounts.

Croydon BME Forum - Statement of Financial Activities for the year ended 31 March 2022

**Croydon BME Forum
Income and Expenditure Account for the year ended 31 March 2022 as required by the
Companies Act 2006**

	2022 £	2021 £
Income		
Income from operations	942,384	349,313
Investment Income		
Gross income in the year before exceptional items	942,384	349,313
Gross income in the year including exceptional items	942,384	349,313
Expenditure		
Charitable expenditure, excluding depreciation and amortisation	768,962	233,273
Depreciation and amortisation	806	431
Fundraising costs	52,066	54,241
Realised losses on disposals of social investments which are programme related	-	-
Total expenditure in the year	821,834	287,945
Net income before tax in the financial year	120,550	61,368
Tax on surplus on ordinary activities	-	-
Net income after tax in the financial year	120,550	61,368
Retained surplus for the financial year	120,550	61,368

All activities derive from continuing operations

In accordance with the provisions of the Companies Act 2006, the headings and subheadings used in the Income and Expenditure account have been adapted to reflect the special nature of the charity's activities.

The notes attached on pages 15 to 26 form an integral part of these accounts.

Croydon BME Forum - Balance Sheet as at 31 March 2022

	SORP		2022	2021
	Note	Ref	£	£
Fixed assets		A		
Tangible assets	8	A2	5,478	4,354
Current assets		B		
Debtors	9	B2	271,956	80,479
Cash at bank and In hand		B4	478,845	226,721
Total current assets			<u>750,801</u>	<u>307,200</u>
Creditors: amounts falling due within one year	10	C1	<u>(327,654)</u>	<u>(3,478)</u>
Net current assets			423,147	303,722
The total net assets of the charity			<u>428,626</u>	<u>308,076</u>

The total net assets of the charity are funded by the funds of the charity, as follows:-

Restricted funds				
Restricted Revenue Funds	13	D2	49,365	-
			49,365	-
Unrestricted Funds				
Unrestricted Revenue Funds	13	D3	379,261	246,708
			379,261	246,708
Designated Funds				
Total charity funds			<u>428,626</u>	<u>308,076</u>

The 'SORP Ref' indicated above is the classification of Balance Sheet Items as set out in the formal SORP documents. As required by paragraph 4.60 of the SORP, the brought forward and carried forward funds above have been agreed to the SOFA..

The Trustees acknowledge their responsibilities for complying with the requirements of charity legislation with respect to accounting records and the preparation of accounts.

VIDYADHARAN CHANDRABABU

Treasurer & Trustee

Approved by the board of trustees on 12 December 2022



The notes attached on pages 15 to 26 form an integral part of these accounts.

Croydon BME Forum

Cash Flow Statement for the year ended 31 March 2022

		2022 £	2021 £
Cash flows from operating activities			
Net cash provided by operating activities as shown below	A	<u>254,055</u>	<u>61,799</u>
Cash flows from investing activities			
Purchase of property, plant and equipment		(1,930)	-
Cash flows from financing activities			
Net cash provided by financing activities	C	<u>-</u>	<u>-</u>
Overall cash provided by all activities	A+B+C	<u>252,125</u>	<u>61,799</u>
Cash movements			
Change in cash and cash equivalents from activities in the year ended 31 March 2022		252,125	61,799
Cash and cash equivalents at 1 April 2021		226,721	-
Change in cash and cash equivalents due to exchange rate movements		-	-
Cash at bank and in hand less overdrafts at 31 March		<u>478,846</u>	<u>61,799</u>

Croydon BME Forum

Cash Flow Statement for the year ended 31 March 2022

Croydon BME Forum

Cash Flow Statement for the year ended 31 March 2022 - Continued

Reconciliation of net income to net cash flow from operating activities

Net income as shown in the Statement of Financial Activities	120,550	61,368
Adjustments for :-		
Depreciation charges	806	431
Write downs of investments	-	-
Net unrealised losses on Investment assets	-	-
Decrease in debtors	(191,477)	-
Increase in creditors, excluding loans	324,176	-
Net cash provided by operating activities	A 254,055	61,799

Analysis of cash and cash equivalents

	2022	2021
	£	£
Cash in hand at for the year ended 31 March 2022	478,845	226,721
Total cash and cash equivalents	478,845	226,721

Croydon BME Forum

Cash Flow Statement for the year ended 31 March 2022

Croydon BME Forum

Cash Flow Statement for the year ended 31 March 2022 - Continued

Analysis of change in net obligations

	<i>At start of year</i>	<i>Cash Flows and</i>	<i>At end of year</i>
Cash	226,721	252,124	478,845
Other obligations - Deferred Revenue	-	(242,964)	(242,964)
Total	<u>226,721</u>	<u>9,160</u>	<u>9,160</u>

Croydon BME Forum

Notes to the Accounts for the year ended 31 March 2022

1 Accounting policies

Policies relating to the production of the accounts.

Basis of preparation and accounting convention

The accounts have been prepared on the accruals basis, under the historical cost convention, and in accordance with the Financial Reporting Standard 102, (effective 1st January 2016) and 'FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, (as amended by the Bulletin Issued In October 2018 and applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), published by the Charity Commission in England & Wales (CCEW) , effective January 2016, , and in accordance with all applicable law in the charity's jurisdiction of registration, except that the charity has prepared the financial statements in accordance with the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, (as amended by the Bulletin Issued In October 2018 and applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), in preference to the previous SORP, the SORP 2005, which has been withdrawn, notwithstanding the fact that the extant statutory regulations, the Charities (Accounts and Reports) Regulations 2008 refer explicitly to the SORP 2005. This has been done to accord with current best practice.

Going Concern

The charitable activities are entirely dependent on continuing grant aid and voluntary donations as well as trading revenues. As a consequence, the going concern basis is dependent on the future flow of these uncertain funding streams. Accordingly, the Trustees have obtained forecasts and, after reviewing the financial forecasts for future periods to 31 March 2023, the Trustees are satisfied that, at the time of approving the financial statements, it is appropriate to adopt the going concern basis in preparing the financial statements. Other than these matters, the Trustees are not aware of any material uncertainties about the charity's ability to continue as a going concern.

Income recognition

Income, whether from exchange or non exchange transactions, is recognised in the statement of financial activities (SOFA) on a receivable basis, when a transaction or other event results in an increase in the charity's assets or a reduction in its liabilities and only when the charity has legal entitlement, the income is probable and can be measured reliably.

Income subject to terms and conditions which must be met before the charity is entitled to the resources is not recognised until the conditions have been met.

All income is accounted for gross, before deducting any related fees or costs.

Croydon BME Forum

Notes to the Accounts for the year ended 31 March 2022

Accounting for deferred income and income received in advance

Where terms and conditions relating to income have not been met or uncertainty exists as to whether the charity can meet any terms or conditions otherwise within its control, income is not recognised but is deferred as a liability until it is probable that the terms or conditions imposed can be met.

Any grant that is subject to performance-related conditions received in advance of delivering the goods and services required by that condition, or is subject to unmet conditions wholly outside the control of the recipient charity, is accounted for as a liability and shown on the balance sheet as deferred income. Deferred income is released to income in the reporting period in which the performance-related or other conditions that limit recognition are met.

When income from a grant or donation has not been recognised due to the conditions applying to the gift not being wholly within the control of the recipient charity, it is disclosed as a contingent asset if receipt of the grant or donation is probable once those conditions are met.

Where time related conditions are imposed or implied by a funder, then the income is apportioned to the time periods concerned, and, where applicable, is accounted for as a liability and shown on the balance sheet as deferred income. When grants are received in advance of the expenditure on the activity funded by them, but there are no specific time related conditions, then the income is not deferred.

Any condition that allows for the recovery by the donor of any unexpended part of a grant does not prevent recognition of the income concerned, but a liability to any repayment is recognised when repayment becomes probable.

Membership subscriptions

The income and any associated Gift Aid or other tax refund from a membership subscription received by the charity in the nature of a gift, is accounted for on the same basis as a donation.

The income from a membership subscription received by the charity where the subscription purchases the right to services or benefits is recognised as income from charitable activities.

Policies relating to expenditure on goods and services provided to the charity.

Recognition of liabilities and expenditure

A liability, and the related expenditure, is recognised when a legal or constructive obligation exists as a result of a past event, and when it is more likely than not that a transfer of economic benefits will be required in settlement, and when the amount of the obligation can be measured or reliably estimated..

Liabilities arising from future funding commitments and constructive obligations, including performance related grants, where the timing or the amount of the future expenditure required to settle the obligation are uncertain, give rise to a provision in the accounts, which is reviewed at the accounting year end. The provision is increased to reflect any increases in liabilities, and is decreased by the utilisation of any provision within the period, and reversed if any provision is no longer required. These movements are charged or credited to the respective funds and activities to which the provision relates.

Croydon BME Forum

Notes to the Accounts for the year ended 31 March 2022

Allocating costs to activities

Direct costs that are specifically related to an activity are allocated to that activity. Shared direct costs and support costs are apportioned between activities.

The basis for apportionment, which is consistently applied, and proportionate to the circumstances, is :-

Staffing - on the basis of time spent in connection with any particular activity.

Staffing - on a per capita basis, based on the number of people employed within any particular activity.

Premises related costs - on the proportion of floor area occupied by a particular activity.

Non specific support costs - on the basis of the usage of resources, in terms of time taken, capacity used, request made or other measures

Estimation techniques used in apportioning costs - give details

Volunteers

In accordance with the SORP, and in recognition of the difficulties in placing a monetary value on the contribution from volunteers, the contribution of volunteers is not included within the Income of the charity.

However, the trustees value the significant contribution made to the activities of the charity by unpaid volunteers and this is described more fully in Note 4.

Policies relating to assets, liabilities and provisions and other matters.

Social Investments

Any realised gains or losses on any programme related investment assets are included in row A5 of the Statement of Financial Activities (The SOFA). All gains on other social investments, whether realised or unrealised, are included in row B4 of the Statement of Financial Activities

Tangible fixed assets

Tangible fixed assets are measured at their original cost value, or subsequent revaluation, or if donated, as described above. Cost value includes all costs expended in bringing the asset into its intended working condition.

Depreciation has been provided at the following rates in order to write off the assets to their anticipated residual value over their estimated useful lives.

Leasehold premises	2 % straight line
Plant and machinery	20 % straight line

Debtors

Short term debtors are measured at transaction price (which is usually the invoice price), less any impairment losses for bad and doubtful debts. Loans and other financial assets are initially recognised at transaction price including any transaction costs and subsequently measured at amortised cost determined using the effective interest method, less any impairment losses for bad and doubtful debts.

Croydon BME Forum

Notes to the Accounts for the year ended 31 March 2022

Creditors and provisions

Short term creditors are measured at transaction price (which is usually the invoice price). Loans and other financial liabilities are initially recognised at transaction price net of any transaction costs and subsequently measured at amortised cost determined using the effective interest method. Provisions (ie liabilities of uncertain timing or amount) are recognised when there is an obligation at the reporting date as a result of a past event, it is probable that economic benefit will be transferred to settle the obligation and the amount of the obligation can be estimated reliably.

Cash & bank balances

Cash held by the charity is included at the amount actually held and counted at the year end. Bank balances, whether in credit or overdrawn, are shown at the amounts properly reconciled to the bank statements.

Pensions - defined contribution schemes

The charity operates a defined contribution pension scheme. Contributions are charged to the profit and loss account as they become payable in accordance with the rules of the scheme.

Pensions - defined benefit schemes

The charity operates a defined benefit pension scheme. Contributions are charged to the profit and loss account and liabilities are accounted for in accordance with the principles set out in module 17 of the SORP.

Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

There are no endowment funds.

2 Liability to taxation

The Trustees consider that the charity satisfies the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 for UK corporation tax purposes. Accordingly, the Charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by chapter 3 part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively on the specific charitable objects of the charity and for no other purpose. Value Added Tax is not recoverable by the charity, and is therefore included in the relevant costs in the Statement of Financial Activities.

3 Net surplus before tax in the financial year

	2022	2021
	£	£
The net surplus before tax in the financial year is stated after charging:-		
Depreciation of owned fixed assets	806	431
Pension costs	4,976	2,120

Croydon BME Forum

Notes to the Accounts for the year ended 31 March 2022

4 The contribution of volunteers

The arrangements with volunteers are difficult to value precisely in monetary terms and have not been recognised in the Statement of Financial Activities. The volunteers and the charity accept and agree that no contract of employment is created by these arrangements.

5 Staff costs and emoluments

Salary costs	2022	2021
	£	£
Gross Salaries excluding trustees and key management personnel	490,056	163,522
Employer's National Insurance for all staff	37,814	12,853
Employer's contribution to defined benefit pension schemes	4,976	2,120
Total salaries, wages and related costs	532,846	178,495

The average number of part time staff employed in the year was	5	2
The average number of full time staff employed in the year was	35	14
The estimated full time equivalent number of all staff employed in the year was	40	16

The estimated equivalent number of full time staff deployed in different activities in the year was:-

Engaged on charitable activities	25	7
Engaged on publicity activities	5	2
Engaged on fundraising activities	5	3
Engaged on management and administration	5	4
The estimated full time equivalent number of all staff employed as above	40	16

The number of employees whose emoluments including taxable benefits but excluding employer's pension contributions fall into the following bands were :-

	2022	2021
	£	£
£60,001 to £70,000	-	-
£70,001 to £80,000	-	-
£80,001 to £90,000	-	-
£90,001 to £100,000	-	-
	-	-

Croydon BME Forum

Notes to the Accounts for the year ended 31 March 2022

6 Remuneration and payments to Trustees and persons connected with them

No trustees or persons connected with them received any remuneration from the charity, or any related entity.

7 Deferred Income - Unrestricted and Designated funds

<i>Current Year</i>	Opening Deferrals	Released from prior years	Received less released In year	Deferred at year end	Deferred at year end
	£	£	£	£	£
	-	-	242,964	242,964	242,964
Total	-	-	242,964	242,964	242,964

	2022	2021
	£	£
These deferrals are included in creditors	242,964	-

8 Tangible fixed assets

<i>Current Year</i>	Land and Buildings	Plant & Machinery	Motor Vehicles	Total	Total
	£	£	£	£	£
Cost					
At 1 April 2021	-	37,202	-	37,202	37,202
Additions	-	1,930	-	1,930	1,930
At 31 March 2022	-	39,132	-	39,132	39,132
Depreciation					
At 1 April 2021	-	32,848	-	32,848	32,848
Charge for the year	-	806	-	806	806
At 31 March 2022	-	33,654	-	33,654	33,654
Net book value					
At 31 March 2022	-	5,478	-	5,478	5,478
At 31 March 2021	-	4,354	-	4,354	4,354

9 Debtors

	2022	2021
	£	£
Trade debtors	271,956	80,479

Croydon BME Forum

Notes to the Accounts for the year ended 31 March 2022

10 Creditors: amounts falling due within one year	2022	2021
	£	£
Trade creditors	24,359	2,108
Deferred Income - Unrestricted & designated funds	242,984	-
PAYE, NIC VAT and other taxes	60,331	1,370
	327,654	3,478

11 Income and Expenditure account summary	2022	2021
	£	£
At 1 April 2021	308,076	246,708
Surplus after tax for the year	120,550	61,368
At 31 March 2022	428,626	308,076

12 Particulars of how particular funds are represented by assets and liabilities

At 31 March 2022	Unrestricted funds	Designated funds	Restricted funds	Total Funds	Total Funds
	£	£	£	£	£
Tangible Fixed Assets	5,478	-	-	5,478	5,478
Current Assets	398,042	-	352,759	750,801	750,801
Current Liabilities	(327,654)	-	-	(327,654)	(327,654)
	75,866	-	352,759	428,625	428,625
At 1 April 2021	Unrestricted funds	Designated funds	Restricted funds	Total Funds	Total Funds
	£	£	£	£	£
Tangible Fixed Assets	4,354	-	-	4,354	4,354
Current Assets	75,767	-	231,433	307,200	307,200
Current Liabilities	(3,478)	-	-	(3,478)	(3,478)
	76,643	-	231,433	308,076	308,076

Croydon BME Forum

Notes to the Accounts for the year ended 31 March 2022

13 Change in total funds over the year as shown in Note 12, analysed by individual funds

	Funds brought forward from 2021	Movement in funds in 2022	Transfers between funds in 2022	Funds carried forward to 2023	Funds carried forward to 2023
	£	See Note 14 £	See Note 0 £	£	£
Unrestricted and designated funds:-					
Unrestricted Revenue Funds	76,643	(777)	-	75,866	75,866
Total unrestricted and designated funds	76,643	(777)	-	75,866	75,866
Restricted funds:-					
Restricted revenue funds and transfers	231,433	121,327	-	352,760	352,760
Total restricted funds	231,433	121,327	-	352,760	352,760
Total charity funds	308,076	120,550	-	428,626	428,626

14 Analysis of movements in funds over the year as shown in Note 13

	Income	Expenditure	Other Gains & Losses	Movement in funds	Movement in funds
	2022	2022	2022	2022	2022
	£	£	£	£	£
Unrestricted and designated funds:-					
Unrestricted Revenue Funds	98,989	(99,766)	-	(777)	(777)
Restricted funds:-					
Restricted revenue funds and transfers	843,395	(722,068)	-	121,327	121,327
	942,384	(821,834)	-	120,550	120,550

Croydon BME Forum

Notes to the Accounts for the year ended 31 March 2022

15 The purposes for which the

Unrestricted and designated funds:-

Unrestricted Revenue Funds	These funds are held for the meeting the objectives of the charity, and to provide reserves for future activities, and , subject to charity legislation, are free from all restrictions on their use.
----------------------------	---

Restricted funds:-

Restricted funds	Restricted funds are to be used for the specific area or purpose as laid down by the donor. Expenditure, which meets this criteria is identified to the fund.
------------------	---

16 Ultimate controlling party

The charity is under the control of its legal members.

Every member of the charity is obliged to contribute such amount as may be required not exceeding £1 to the assets of the company in the event of its being wound up while he or she is a member, or within one year after he or she ceases to be a member.

Croydon BME Forum

Detailed analysis of income and expenditure for the year ended 31 March 2022 as required by the SORP 2015

This analysis is classsified by conventional nominal descriptions and not by activity.

17 Donations, Grants and Legacies

	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
	2022	2022	2022	2021
	£	£	£	£
Revenue grants from government and public bodies				
LB Croydon	-	97,996	97,996	-
London Consortium ESF Project	1,500	-	1,500	-
Croydon CCG, MHPICS, Space, EMHIP, CDW, EMHIP, LTC	-	518,062	518,062	-
Hall Rent	24,108	-	24,108	-
Voice & Specialist Vocal	-	28,000	28,000	-
COVID Funding	-	92,637	92,637	-
Mayor of London's Young	-	30,000	30,000	-
NHS	-	23,200	23,200	-
SLAM	-	53,500	53,500	-
Energy savings, Ind. Grants, Kick Start, Barber Shop & others	73,381	-	73,381	-
Total public sector revenue grants	98,989	843,395	942,384	349,313
Total Donations, Grants and Legacies				
Total Donations, Grants and Legacies A1	98,989	843,395	942,384	349,313

Croydon BME Forum

Detailed analysis of Income and expenditure for the year ended 31 March 2022 as required by the SORP 2015

18 Support costs for charitable activities

<i>Current Year</i>	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
	2022	2022	2022	2021
	£	£	£	£
<i>Employee costs not included in direct costs</i>				
Employers' NI - Recharged salaries	-	37,814	37,814	12,853
Salaries - Administrative staff	94,560	378,240	472,800	159,821
Defined benefit pension cost - administrative staff	-	4,326	4,326	2,120
Temporary staff and recruitment	-	17,256	17,256	3,701
Training and welfare - staff	-	5,718	5,718	556
Travel and subsistence - staff	-	1,779	1,779	234
Entertaining	-	4,095	4,095	-
<i>Premises Expenses</i>				
Rent payable under operating leases	-	57,518	57,518	12,532
Rates and water charges	-	13,719	13,719	-
Light heat and power	-	6,408	6,408	-
Cleaning and waste management	-	9,122	9,122	6,716
Premises repairs, renewals and maintenance	-	74,863	74,863	7,922
Property insurance	-	3,292	3,292	1,226
<i>Administrative overheads</i>				
Telephone, fax and internet	-	8,508	8,508	6,988
Stationery and printing	-	7,294	7,294	3,309
Software licences and expenses	-	23,491	23,491	7,081
Advertising and marketing	-	4,161	4,161	-
Sundry expenses	-	992	992	687
<i>Professional fees paid to advisors other than the auditor or examiner</i>				
Accountancy fees other than examination or audit fees	-	2,748	2,748	2,538
Legal fees	-	4,192	4,192	-
Consultancy fees	-	5,369	5,369	-
Other legal and professional	-	2,920	2,920	4,690
<i>Financial costs</i>				
Bank charges	-	579	579	299
Depreciation & Amortisation in total for	-	806	806	431
Support costs before reallocation	94,560	675,208	769,768	233,704
Total support costs - Current Year	94,560	675,208	769,768	233,704

Croydon BME Forum

Detailed analysis of income and expenditure for the year ended 31 March 2022 as required by the SORP 2015

19 Total Charitable expenditure

<i>Current Year</i>		Current year Unrestricted Funds 2022 £	Current year Restricted Funds 2022 £	Current year Total Funds 2022 £	Prior Year Total Funds 2021 £
Total support costs	B2d	94,560	675,208	769,768	233,704
Total charitable expenditure	B2	94,560	675,208	769,768	233,704

All the expenditure in the prior year was unrestricted.

Accounts

Croydon BME Forum

Report and Accounts

31 March 2021

**Registered number
04996963**

Croydon BME Forum
Company Information

Directors

Paulette Lewis
V Chandrababu
A Kumar
P P Reid

Reporting Accountants and Independent Examiner

Omega Accountants Ltd
19-23 Lower Addiscombe Road
Croydon, Surrey, CR0 6PQ
Tel: 02086048860, Fax: 02086048862
email: info@omegaaccountants.co.uk

Bankers

Natwest Bank
40 Whitgift Centre
Croydon
Croydon
CR9 3BQ

Registered office

56A Mitcham Road
Croydon
CR0 3RG

Registered number

04996963

Charity registered number

1108843

Croydon BME Forum

Registered number:

04996963

Directors' Report

The directors present their report and accounts for the year ended 31 March 2021.

Principal activities

The company's principal activity during the year continued to be charitable work for the BME communities.

Directors

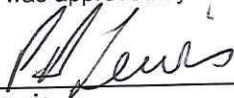
The following persons served as directors during the year:

Paulette Lewis
P P Reid
V Chandrababu
A Kumar

Small company provisions

This report has been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies regime.

This report was approved by the board on 21 June 2021 and signed on its behalf.



Paulette Lewis
Director



V Chandrababu
Treasurer and Director

Approved by the board on 21 June 2021

Croydon BME Forum
Registered number: 04996963
Trustees

The following Trustees serving during the year and to date of this report were as follows –

Paulette Lewis MBE - Chair
Vidhyadharan Chandrababu – Treasurer & Director
Ashok Kumar – Vice Chair & Director
Patrick P Reid - Director
Ghazala Mirza - Trustee
Malti Patel - Trustee
Vivienne Witter - Trustee

Croydon BME Forum

Independent Accountant's Report

Report of the Independent Examiner to the trustees on the financial statement of the Charity for the year ended 31 March 2021

We report on the accounts of the charity on pages 4 to 12 which have been prepared in accordance with the provisions of section 1A "Small Entities" of Financial Reporting Standard 102 (SORP FRS102), Financial Reporting Standard applicable in the UK and the Companies Act 2006. Financial Statements have been prepared under the historical cost conventions. The accounts have been prepared on the Going Concern basis, the validity of which is dependended upon maintaining adequate reserve and support from the Members.

Respective responsibilities of directors and independent examiner

As described on page 5, the charity's trustees are responsible for the preparation of the accounts. The trustees consider that the audit requirement of Section 43(2) of the Charities Act 1993 (the Act) does not apply, section 43(3) applies and that there is no requirement in the memorandum and articles of the charity for the conducting of an audit, and that the charity is exempt from an audit under Section 477(2) of the Companies Act 2006 as amended by the provision under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The Charity's gross income exceeded £250,000 and I am qualified to undertake the examination by virtue of my practicing licence. We have agreed to report whether particular matters have come to our attention, on the basis of the procedures specified in the General Directions given by the Charity Commissioners for England & Wales under Section 43(7)(b) of the Act, as they would apply to an unincorporated charity, but modified, where necessary, to meet the circumstances of an incorporated charity.

Basis of opinion

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below

Independent Accountant's Statement, report and opinion

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charitieshave not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached

S F Reza, Licenced Independent Examiner
Omega Accountants Ltd

Certified & International Accountants & Tax Advisers
54 Lower Addiscombe Road
Croydon CR0 6AA
Croydon
www.omegaaccountants.co.uk

Date upon which opinion is expressed is

21 Jun 2021

**Croydon BME Forum
Annual Report
for the year ended 31 March 2021**

A summary of the objects of the charity as set out in its governing document.

The Charity's objects ("the Objects") are to:

To promote for the benefit of the people of Croydon, in particular but not restricted to persons from the ethnic communities, by associated community groups, local and national organisations and Local Authorities in a common effort to:

- i. Relieve poverty, hardship and distress
- ii. Advance education
- iii. Observe and protect good health and welfare

As determined by the board of directors and trustees for relevance, appropriateness, achievability in a timely manner.

An explanation of the charity's main objectives for the year.

To provide opportunities for BME communities to discuss and prioritise the key issues affecting them to a view to engaging decision and policy makers at the local level to factor in their priorities and planning and delivery public services.

To build the capacity of BME voluntary and community sector organisations, developing their systems structures and people so that they can deliver better quality services to the BME community.

To promote good relations and understanding between people of different races, building a more cohesive Croydon.

Details of significant activities (including its main programmes, projects, or services provided) that contribute to the achievement of the stated objectives.

Capacity Building – Providing advice and support to 80 groups with capacity building along the lines of obtaining charity status, finding premises, develop marketing material, update or create policies and procedures, establish potential partnerships and support with attracting external funding for activities and sustainability. Our BME Mental Health Community Development worker project, works with Black Minority Ethnic service users, local authority and statutory organisations who provide services to BME Individuals. The project/service is delivered by facilitation of consultations and focus groups with community involvement in strategic planning and training. National and Local Campaigns to promote and raise awareness of mental health issues and well-being. Raising an important issue in Croydon in 2019 was our Mental Health Conference Titled Change the Method - Change the Outcome which was well received by the CCG, community, private and voluntary sector partners.

Community Cohesion and Equality.

We aim to build bridges within and between communities and provide a strategic equality function in Croydon within the framework of the equality act 2010 and Croydon strategic partnership.

Croydon BME Forum received further funding from the Mayor's Office for Policing and Crime VRU Fund to help tackle Serious Youth Violence in Croydon. One of the highlights from that fund was to hold the CUT IT OUT - Football Tournament which was held at Crystal Place Football ground and attracted over 1500 people on the day.

CUT IT OUT was conceived as necessary to engage young people on issues and concerns around Knife Crime. This event was created in partnership with over 20 partners including the Police, Croydon Council and local VCS Groups.

The Charity's grant making policies

None as this is not applicable to the company.

Summary of main activities of the charity in relation to its objects

Engagement – Thematic Groups, Representation –Community Leaders.

Consultation – Working with Key agencies.

Capacity Building – Networking, Collaboration and Partnerships, Training and Consultancy, One to One support.

Community Cohesion and Equality – Thematic Groups, events, support and advice, scrutiny, consultations and research.

Fundraising activities

The charity relies on grant aid from the donors identified in the accounts , whose support is valued. There have been no other fundraising activities.

Factors relevant to the achievement of the charity's objectives

The support of our funders, Croydon Council and Croydon Clinical Commissioning Group has made it possible for the organisation to operate and achieve tangible outcomes for Croydon's BME Communities and the Croydon Community as a whole.

The support of our members continues to be a source of strength for the organisation. Members contribute in terms of acting as representatives of Croydon BME Forum at various partnerships under the Croydon Strategic Partnership and within Partnerships operated by the various statutory agencies in the borough.

The support of our funders, Croydon Council and Croydon Clinical Commissioning Group has made it possible for the organisation to operate and achieve tangible outcomes for Croydon's BME Communities and the Croydon Community as a whole.

The support of our members continues to be a source of strength for the organisation. Members contribute in terms of acting as representatives of Croydon BME Forum at various partnerships under the Croydon Strategic Partnership and within Partnerships operated by the various statutory agencies in the borough.

Structure, Governance and Management

Croydon BME Forum is governed by a board of 7 Trustees all of whom are representatives of member organisation with expertise in various aspects of organisational management. The Trustees provide overview, strategic direction and scrutiny for the organisations activities.

The Trustees appoint and work with the Chief Officer who has day-to-day operational responsibility for the organisation, ensuring that the organisation delivers on the strategy set by the Trustees. The Chief Officer has responsibility for other staff and volunteers.

The methods adopted for the recruitment and appointment of new trustees

Trustees are elected at the annual general meeting after being nominated by a member in good standing of the Forum. During the year the Trustees review that skill set and decided based on any gaps identified, to co-opt other members. Co-opted members serve for one year and are then recommended to the following AGM should they wish to serve as full members of the board.

From time to time the forum also make approaches to individuals with specialist knowledge but are not members of BME organisations in the borough, to co-opt them on the board in an advisory capacity.

The organisational structure of the charity and how decisions are made.

The Trustees have overall responsibility for the organisation and all decisions are made by the board, however operational decisions are delegated to the Chief Officer and Trustees have scrutiny responsibility over the Chief Officer in governing the organisations. Decisions concerning other staff and day-to-day activities are made by the Chief Officer who ensures that all decisions of significance to the proper operation of the Charity are presented to the Trustees for approval.

The Chair has delegated authority from the Trustees to make decisions and give approval to reasonable request from the Chief Officer in between meetings provided that at the next meeting of the board, a proper report of such decisions is provided to the Trustees.

The major risks to which the charity is exposed and reviews and systems to mitigate risks

The greatest risks to the organisation is short-term funding and operating in an environment of reduced funding. The Trustees have kept this as a standing item on the agendas of meetings and are taking steps to secure a minimum of 3 year funding. Part of managing against this risk is also work on diversifying the funding base of the organisation and work on underway to secure project funding from a variety of sources. this work is constantly under review and will remain a standing item on the agenda.

In addition, there is the risk of not delivery or compromising on quality due to lack of resources. The Trustees are embarking on a programme of work to ensure that adequate resources are available to deliver the work programme and ensure that quality is paramount to all that we do..

Reserve Policy

At the date of 31st March 2020, we hold reserves of £308,076 shown in these accounts.

There are several types of Reserves – “Free Reserves” and “Liquid Reserves”. Free Reserves are Reserves net of any Fixed Assets and Creditors. Liquid assets are those same balances represented by Investments and bank account balances.

These are held for a number of reasons:

- To give confidence to funders by demonstrating good stewardship and active financial management.
- To manage our reputation as a charity
- To manage the issues around our major funders and show our charities resilience
- To fund expenditure on projects before specific agreed funds are received.
- To allow us to restructure the charity in the event of permanent significant falls in income where new alternative funding sources of similar values cannot be found. This can often happen in the current difficult environment.
- To provide resource to fund new Information technology needs and any new investment needs.

We have decided to clarify our policy to create a Designated Reserve of £140,000 which is our safety net to meet the needs described above and then to place some of these sums in longer term safe investments as a prudent policy.

We regularly review our Reserve Policy to manage Financial Risk and minimise the impact on our charity.

At 31st March 2020, our Liquid Reserves are £226,721 represented by our bank balances.

These balances represent unrestricted general funds - reserves policy calls for reserves to be held in the general fund to cover at least six months operating expenditure.

Principal funding sources and how expenditure in the year under review has supported the key objectives of the charity.

The principal funding sources are the London Borough of Croydon, Croydon Clinical Commissioning Group and others. The funding provide supports the employment of members of staff who carry out the work of co-ordinating the engagement of BME communities in policy and decision making, building the capacity of BME voluntary and community sector organisations and promoting community cohesion and equality.

Plans for the future

Monitoring performances quantifying achievement of targets and evaluating public benefits.

Croydon BME Forum
Income and Expenses Account
for the year ended 31 March 2021

	2021 £	2020 £
Income	349,314	301,841
Cost of sales	(54,241)	(72,820)
Gross surplus	<u>295,073</u>	<u>229,021</u>
Administrative expenses	(233,706)	(211,415)
Operating Income	<u>61,367</u>	<u>17,606</u>
Surplus before taxation	<u>61,367</u>	<u>17,606</u>
Tax on surplus	-	-
Net surplus for the financial year	<u>61,367</u>	<u>17,606</u>

Croydon BME Forum
Registered number:
Balance Sheet
as at 31 March 2021

04996963

	Notes	2021 £	2020 £
Fixed assets			
Tangible assets	2	4,354	4,785
Current assets			
Debtors	3	80,479	38,075
Cash at bank and in hand		226,721	255,058
		<u>307,200</u>	<u>293,133</u>
Creditors: amounts falling due within one year	4	(3,478)	(51,209)
Net current assets		<u>303,722</u>	<u>241,924</u>
Net assets		<u>308,076</u>	<u>246,709</u>
Capital and reserves			
Restricted			
Unrestricted - designated			
Unrestricted - general	5	308,076	246,709
Shareholder's funds		<u>308,076</u>	<u>246,709</u>

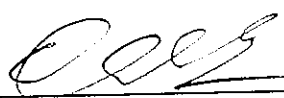
The directors are satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006.

The member has not required the company to obtain an audit in accordance with section 476 of the Act.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The accounts have been prepared and delivered in accordance with the special provisions applicable to companies subject to the small companies regime. The profit and loss account has not been delivered to the Registrar of Companies.


Paulette Lewis
 Director


V Chandrababu
 Treasurer and Director

Approved by the board on 21 June 2021

Croydon BME Forum
Notes to the Accounts
for the year ended 31 March 2021

1 Accounting policies

Basis of preparation

The accounts have been prepared under the historical cost convention and in accordance with SORP FRS 102, The Financial Reporting Standard and Charity Commission requirements as applicable in the UK and Republic of Ireland (as applied to small entities by section 1A of the standard).

Income

Income is measured at the fair value of the consideration received or receivable, net of discounts and value added taxes. Income includes revenue earned from the rendering of services. Income from the rendering of services is recognised by reference to the stage of completion of the contract. The stage of completion of a contract is measured by comparing the costs incurred for work performed to date to the total estimated contract costs.

Tangible fixed assets

Tangible fixed assets are measured at cost less accumulative depreciation and any accumulative impairment losses. Depreciation is provided on all tangible fixed assets, other than freehold land, at rates calculated to write off the cost, less estimated residual value, of each asset evenly over its expected useful life, as follows:

Leasehold land and buildings	over the lease term
Plant and machinery	over 5 years
Fixtures, fittings, tools and equipment	over 5 years

Debtors

Short term debtors are measured at transaction price (which is usually the invoice price), less any impairment losses for bad and doubtful debts. Loans and other financial assets are initially recognised at transaction price including any transaction costs and subsequently measured at amortised cost determined using the effective interest method, less any impairment losses for bad and doubtful debts.

Creditors

Short term creditors are measured at transaction price (which is usually the invoice price). Loans and other financial liabilities are initially recognised at transaction price net of any transaction costs and subsequently measured at amortised cost determined using the effective interest method.

Provisions

Provisions (ie liabilities of uncertain timing or amount) are recognised when there is an obligation at the reporting date as a result of a past event, it is probable that economic benefit will be transferred to settle the obligation and the amount of the obligation can be estimated reliably.

Pensions

Contributions to defined contribution plans are expensed in the period to which they relate.

Croydon BME Forum
Notes to the Accounts
for the year ended 31 March 2021

2 Tangible fixed assets

	Plant and machinery etc £
Cost	
At 1 April 2020	37,202
At 31 March 2021	<u>37,202</u>
Depreciation	
At 1 April 2020	32,417
Charge for the year	431
At 31 March 2021	<u>32,848</u>
Net book value	
At 31 March 2021	<u>4,354</u>
At 31 March 2020	<u>4,785</u>

3 Debtors	2021 £	2020 £
Trade debtors	<u>80,479</u>	<u>38,075</u>
4 Creditors: amounts falling due within one year	2021 £	2020 £
Trade creditors	2,107	10,205
Taxation and social security costs	1,371	4,292
Other creditors	-	36,712
	<u>3,478</u>	<u>51,209</u>

5 Movement of funds

Statement of Financial Activities - page 15 (comparative 2020 - page 16)

6 Other information

Croydon BME Forum is a private company limited by guarantee and incorporated in England. Its registered office is 56a Mitcham Road, Croydon, England, CR0 3RG

Croydon BME Forum
Detailed profit and loss account
for the year ended 31 March 2021
This schedule does not form part of the statutory accounts

	2021 £	2020 £
Income		
Donations, Grants and hall hire income	<u>349,314</u>	<u>301,841</u>
Cost of sales		
Project costs	<u>54,241</u>	<u>72,820</u>
Administrative expenses		
Employee costs:		
Wages and salaries	159,821	153,325
Pensions	2,120	2,172
Employer's NI	12,853	10,871
Temporary staff and recruitment	3,701	1,792
Staff training and welfare	556	1,739
Travel and subsistence	234	856
	<u>179,285</u>	<u>170,755</u>
Premises costs:		
Rent	12,532	10,763
Cleaning	6,716	5,229
	<u>19,248</u>	<u>15,992</u>
General administrative expenses:		
Telephone and fax	6,988	2,247
Stationery and printing	3,309	1,732
Bank charges	299	197
Insurance	1,226	1,258
Software	7,081	3,566
Repairs and maintenance	7,922	8,106
Depreciation	431	575
Sundry expenses	689	427
	<u>27,945</u>	<u>18,108</u>
Legal and professional costs:		
Accountancy fees	2,538	2,007
Other legal and professional	4,690	4,553
	<u>7,228</u>	<u>6,560</u>
	<u>233,706</u>	<u>211,415</u>

Croydon BME Forum
Statement of Changes in Equity
for the year ended 31 March 2021

	Share capital	Share premium	Re- valuation reserve	Income and expenses account	Total
	£	£	£	£	£
At 1 April 2019	-	-	-	229,103	229,103
Surplus for the financial year				17,606	17,606
At 31 March 2020	<u>-</u>	<u>-</u>	<u>-</u>	<u>246,709</u>	<u>246,709</u>
At 1 April 2020	-	-	-	246,709	246,709
Surplus for the financial year				61,367	61,367
At 31 March 2021	<u>-</u>	<u>-</u>	<u>-</u>	<u>308,076</u>	<u>308,076</u>

Croydon BME Forum
Statement of Financial Activities
Croydon BME Forum
Statement of Financial Activities
for the year ended 31 March 2021

	Unrestricted Funds	Restricted Funds	Total Funds	Last Year Total Funds
Notes	2021 £	2021 £	2021 £	2020 £
Incoming resources				
<i>Incoming resources from generated funds</i>				
LB Croydon	154,360	-	154,360	124,188
MOPAC	-	-	-	49,736
London Consortium ESF Project	1,000	-	1,000	9,000
Croydon CCG	81,000	-	81,000	89,764
Hall Rent	6,809	-	6,809	24,213
Voice & Specialist Vocal	42,000	-	42,000	-
COVID Funding plus COVID L&Q	23,435	-	23,435	-
VCSE Funding	10,000	-	10,000	-
Mayor of London's Young	30,000	-	30,000	-
Other funds	710	-	710	4,940
Other operating income	-	-	-	-
<i>Incoming resources from charitable activities</i>	349,314	-	349,314	301,841
Resources expended				
<i>Costs of generating funds</i>				
Communication & marketing	-	-	-	-
Commissioned and other work	54,241	-	54,241	74,559
Staffing & associated costs	179,285	-	179,285	165,988
<i>Costs of charitable activities</i>	233,526	-	233,526	240,547
<i>Governance costs</i>	54,421	-	54,421	43,688
<i>Other resources expended</i>				
Total resources expended	287,947	-	287,947	284,235
Net incoming resources before transfers between funds	61,367	-	61,367	17,606
Gross transfers between funds	-	-	-	-
Net incoming resources before Other recognised gains and losses	61,367	-	61,367	17,606
Net movement in funds	61,367	-	61,367	17,606
Reconciliation of funds	-	-	-	-
<i>Total funds brought forward</i>	246,709	-	246,709	229,103
Total Funds carried forward	308,076	-	308,076	246,709
Balance Sheet Foot Total			308,076	246,709

Croydon BME Forum
Statement of Financial Activities
for the year ended 31 March 2020

	Unrestricted Funds	Restricted Funds	Total Funds	Last Year Total Funds
Notes	2020 £	2020 £	2020 £	2019 £
Incoming resources				
<i>Incoming resources from generated funds</i>				
LB Croydon	124,188	-	124,188	258,338
MOPAC	49,736	-	49,736	22,395
London Consortium ESF Project	9,000	-	9,000	-
Croydon CCG	89,764	-	89,764	-
Hall Rent	24,213	-	24,213	21,295
Other funds	4,940	-	4,940	750
Other operating income	-	-	-	-
<i>Incoming resources from charitable activities</i>	301,841	-	301,841	302,778
Resources expended				
<i>Costs of generating funds</i>				
Communication & marketing	-	-	-	-
Commissioned and other work	74,559	-	74,559	46,280
Staffing & associated costs	165,988	-	165,988	162,401
<i>Costs of charitable activities</i>	240,547	-	240,547	208,681
<i>Governance costs</i>	43,688	-	43,688	37,711
<i>Other resources expended</i>				
Total resources expended	284,235	-	284,235	246,392
Net incoming resources before transfers between funds	17,606	-	17,606	56,386
Gross transfers between funds	-	-	-	-
Net incoming resources before Other recognised gains and losses	17,606	-	17,606	56,386
Net movement in funds	17,606	-	17,606	56,386
Reconciliation of funds	-	-	-	-
<i>Total funds brought forward</i>	229,103	-	229,103	172,717
Total Funds carried forward	3 246,709	-	246,709	229,103
Balance Sheet Foot Total			246,709	229,103