

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

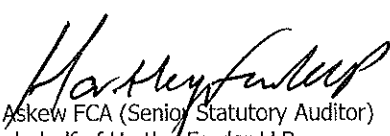
- in addressing the risk of fraud through management override of controls, testing the appropriateness of journal entries and other adjustments, assessing whether the judgements made in making accounting estimates are indicative of a potential bias and evaluating the business rationale for any significant 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>-</u>	<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

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	547,882	249,024	-	796,906

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.