

DISABILITY CROYDON

England & Wales · Charity number 1134405

Details

Status	Registered
Legal form	Charitable company
Company number	07079932
Registered	2010-02-19
Register	View on the Charity Commission register

Contact

Address	50 High Street Croydon CR0 1YB
Phone	074673 313 118
Email	james@disabilitycroydon.org.uk
Website	www.disabilitycroydon.org.uk

Activities

Objects: TO RELIEVE THE NEEDS OF PEOPLE WITH DISABILITIES WITHIN CROYDON AND SURROUNDING AREAS BY;A ELIMINATING BARRIERS AND EMPOWERING INDIVIDUALS WITH DISABILITIES TO PARTICIPATE FULLY IN SOCIETY WITHIN THE SOCIAL MODEL OF DISABILITY.B PROMOTING THE REALITIES OF SELF-REPRESENTATION AND INDEPENDENCE FOR PEOPLE LIVING WITH DISABILITIES.C ADVISING ORGANISATIONS OF EFFECTIVE CONSULTATION METHODS AND ACTIVE INVOLVEMENT OF PEOPLE WITH DISABILITIES IN SERVICES AND DECISION-MAKING PROCESSES WHICH AFFECT THEIR LIVES.D INCREASING AWARENESS OF DISABILITY ISSUES AMONG NON-DISABLED PEOPLE AND ORGANISATIONS.

Activities: Providing services across the range of disabilities for people in the Croydon area . The service include Advocacy , Employment Services , Information and Advice and general supportDisability Croydon provides bespoke Disability Awareness Training - Hidden Disability Awareness Training and Training on Equalities and Discrimination to Employers and employees in the Private and Public Sector

Classification

- **How:** Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, Disability, Economic/community Development/employment, Human Rights/religious Or Racial Harmony/equality Or Diversity, Other Charitable Purposes
- **Who:** Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

Geography

- **Area of benefit:** CROYDON AND SURROUNDING AREAS
- Throughout London

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£140,068	£125,583	-	-
2024-03-31	£102,109	£105,477	-	-
2023-03-31	£110,877	£115,199	-	-
2022-03-31	£116,370	£107,634	-	-
2021-03-31	£49,008	£52,391	-	-

Trustees

Name	Role	Appointed
Amie Cham		2021-10-05
Andrew Peter Daughtrey		2020-07-03
Christian Sinclair		2022-02-12
Fatima Sanneh		2013-05-01
SEDLEY WILSON		2016-04-03
caite Ni Ceileachair		2016-04-03

DISABILITY CROYDON

England & Wales - Charity number 1134405

Accounts



Charity Number: 1134405

Company Limited by Guarantee
Number: 07079932

**ANNUAL TRUSTEES REPORT &
FINANCIAL STATEMENTS
FOR
YEAR ENDING 31 MARCH 2025**

Registered Address:
50 High Street, Croydon, CR0 1YB

DISABILITY CROYDON
ANNUAL REPORT
YEAR ENDED 31 MARCH 2025
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TRUSTEES	Fatima Sanneh Caite Ni Ceileachair Sedley Wilson Christian Sinclair Aimee Cham Andrew Peter Daughtrey
CHIEF EXECUTIVE OFFICER (CEO)	James Kelleher
PRINCIPLE OFFICE	50 High Street Croydon CR0 1YB
COMPANY NUMBER	7079932
CHARITY NUMBER	1134405
BANKERS	NatWest Bank Plc 1 High Street Croydon CR9 1PD
INDEPENDENT EXAMINER	JG & ASSOCIATES TBXH@ SUNLY HOUSE BEDFORD PARK CROYDON CR0 2AP

DISABILITY CROYDON
ANNUAL REPORT
CHIEF EXECUTIVE'S MESSAGE
YEAR ENDED 31 MARCH 2025

I am pleased to present Disability Croydon's Annual Report and Financial Statements for the year ended 31 March 2025.

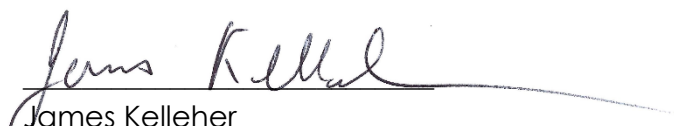
This year has been a period of steady progress and learning. We have continued to build on what has always defined Disability Croydon: a user-led approach, practical support, and a welcoming space where people can find help and connection. At Ourspace Community Hub, we have seen how small, consistent interventions (like a conversation, a warm place to sit, a trusted signpost, a peer group) can reduce isolation and help people regain confidence.

We are proud of what has been achieved, but we are also realistic about the pressures facing our community and the voluntary sector. Demand remains high, costs continue to rise, and many people we support are navigating complex challenges. For that reason, the Board remains focused on careful stewardship: maintaining financial resilience, strengthening partnerships, and ensuring that our services remain accessible and safe.

Looking ahead to 2025-26, we have important plans which we approach with cautious optimism. A central ambition is to progress towards purchasing our building, securing a long-term base in Central Croydon and safeguarding Ourspace as a stable, accessible hub for the local community. Alongside this, we will continue to improve the premises, broaden the range of co-located support, and deepen the opportunities for disabled people and local residents to shape what happens at Ourspace. We will also strengthen our systems for measuring impact and managing risk, so that we can demonstrate outcomes clearly to members, funders and partners.

I would like to thank our staff team, volunteers, partners, funders, and most importantly, the people who use our services and guide our work. Your trust and involvement are what makes Disability Croydon effective.

Signed on behalf of the Board,


James Kelleher
CHIEF EXECUTIVE

DISABILITY CROYDON
ANNUAL REPORT
CHAIR'S STATEMENT
YEAR ENDED 31 MARCH 2025

As Chair of Trustees, I am pleased to present Disability Croydon's Annual Report and Financial Statements for the year ended 31 March 2025.

The Board's role is to ensure that the charity is well governed, financially responsible and focused on its charitable purpose. Over the past year, trustees have worked closely with the Chief Executive, staff and volunteers, to provide oversight, challenge and support, while ensuring that appropriate systems are in place for safeguarding, risk management and financial control.

We are encouraged by the progress made during the year and by the continued importance of Ourspace Community Hub to people across Central Croydon. The trustees remain mindful of the challenging environment in which the charity operates, including rising costs and sustained demand for services. In response, the Board has prioritised prudent financial management, careful planning and the strengthening of partnerships.

Looking ahead, the trustees support the charity's longer-term ambition to secure a stable base for Ourspace. Any future decisions, including the potential purchase of the building, will be taken responsibly, with full consideration of affordability, risk and the charity's long-term sustainability.

On behalf of the Board, I would like to thank the Chief Executive, staff team, volunteers, partners and funders for their commitment and professionalism, and to acknowledge the trust placed in the charity by those who use its services. The trustees remain committed to ensuring that Disability Croydon continues to be well governed, resilient and able to serve the community effectively.

Signed on behalf of the Board,



FATIMA SANNEH
CHAIR OF TRUSTEES

TRUSTEES' REPORT FOR THE YEAR ENDED 31st MARCH 2025

The trustees (who are also the directors of the charitable company for the purposes of company law) present their annual report and the financial statements for Disability Croydon for the year ended 31 March 2025. The financial statements have been prepared in accordance with the Charities SORP (FRS 102), the Charities Act 2011 and the Companies Act 2006.

STRUCTURE, GOVERNANCE & MANAGEMENT

Disability Croydon is a company limited by guarantee and a registered charity governed by its Articles of Association. The Board of Trustees is responsible for the overall governance, strategic direction and financial stewardship of the charity. Trustees meet regularly to review performance, risk, safeguarding, finance and compliance matters.

Trustees are appointed in accordance with the Articles of Association. New trustees receive an induction covering the charity's purpose, governance arrangements, policies (including safeguarding and financial controls) and the legal duties of trustees/directors.

AIMS AND OBJECTS

Disability Croydon exists to:

- Eliminate barriers and empower individuals with disabilities to take part fully in society within the social model of disability;
- Promote the realities of self-representation and independence for people with disabilities;
- Advise organisations on effective consultation methods and active involvement of people with disabilities in services and decision-making processes which affect their lives;
- Increase awareness of disability issues among non-disabled people and organisations.

PUBLIC BENEFIT

In setting objectives and planning activities, the trustees have had due regard to the Charity Commission's guidance on public benefit. The charity's activities are directed towards meeting needs in the community, reducing barriers for disabled people, and improving access to information, advice, community connection and practical support.

ACHIEVEMENTS AND PERFORMANCE

The development and consolidation of services at Ourspace Community Hub remained at the centre of our work during the year. This has enabled Disability Croydon to attract new partners from the voluntary and private sectors and to expand the range of services delivered through co-location and partnership working, shaped by community consultation and demand.

Ourspace remains open to all who need help or human connection. The community cafe and 'someone to talk to' provide an accessible, low-pressure gateway into wider support services.

Services delivered directly and through hosted partners included:

- Drop-in coffee mornings with information, advice and signposting.
- Peer support groups with activities.
- Support relating to mental health, disability, health inequality, access, and debt management.
- Practical support on employment and help with accessing housing.
- Support and practical help to the refugee community.
- Digital empowerment and training, including access to the internet and computers.
- Information, advice and advocacy.
- Gym sessions with partner organisation 'I'Mpossible State of Mind', with wrap-around mental health support.
- Wellbeing activities including yoga, tai chi, dance, kickboxing, art therapy, crafts and table tennis.
- Music production activities including autistic groups.
- Hosting training days and community events.

This breadth of provision is supported by partnership working and a dedicated volunteer base whose skills and commitment make a significant difference to the community. Throughout the year, we had up to 25 people volunteering and give their support.

Financial support from the NHS, the Council, grant-making bodies (including the National Lottery) and donations has enabled the charity to sustain and grow operations and to continue refurbishing and improving the accessibility of our premises.

PLANS FOR 2025-26

- Progress the work required to pursue purchasing the building to secure a long-term, stable base for Ourspace in Central Croydon.
- Continuing improvements and refurbishment to enhance accessibility, safety and the capacity to host services.

- Strengthen partnership working so that residents can access joined-up support in one place.
- Develop clearer outcome and impact reporting, alongside robust monitoring of safeguarding, quality and risk.
- Build organisational resilience through sustainable funding, prudent reserves planning and strong financial controls.

FINANCIAL REVIEW

During the year ended 31 March 2025, the charity received total income of £140,068 (2024: £102,109). This included grant funding from a range of statutory and charitable sources, reflecting both continuing and developing partnerships. Some funding was received through a consortium of partner charities (including Age UK Croydon and Disability Croydon) working together to secure funding for shared outcomes locally, with Disability Croydon receiving an agreed allocation to deliver activity in line with its charitable objectives. The charity also received £26,000 of restricted grant funding from NHS South West London to support specific agreed activities. In line with the terms of this funding, the full amount was applied during the year to eligible project costs and no restricted funds were carried forward at the year end.

Total grant income recognised in the year was £114,270, comprising amounts received via the consortium arrangements administered by Age UK Croydon (£62,540), alongside funding from Croydon Council (£26,730), and the restricted grant from NHS South West London (£26,000). The remaining income of £25,798 related to rental income. Unrestricted income was used to support the charity's core activities, including the operation and development of Ourspace Community Hub, staffing, premises costs, and the delivery of user-led services.

Total expenditure for the year amounted to £125,583 (2024: £105,476), resulting in a net surplus of £14,485 (2024: deficit of £3,367). The surplus reflects improved financial stability following a deficit position in the previous year and has contributed to strengthening unrestricted reserves. At 31 March 2025, total funds stood at £11,674 (2024: net liabilities of £2,811). The trustees consider this to represent a positive step towards improved financial resilience, while recognising that reserves remain modest in the context of the charity's ongoing commitments and operating environment. As part of longer-term planning, the trustees are also exploring the potential purchase of the charity's premises, subject to affordability, funding and due diligence, to help secure a stable base for Ourspace in Central Croydon.

The trustees continue to monitor income diversification, cost control and cash flow carefully, while strengthening relationships with consortium partners, existing funders and commissioners, to ensure that the charity can meet its obligations as they fall due and continue to deliver its charitable objectives.

RESERVES POLICY

The trustees aim to maintain reserves at a level that supports the charity's ongoing commitments, provides a degree of flexibility to manage cashflow and unforeseen events, and supports responsible decision-making in the context of funding uncertainty. Reserves are reviewed regularly with reference to operational risk, contractual commitments, and planned investment in the premises and services.

RISK MANAGEMENT

The trustees regularly review the major risks to which the charity is exposed, including financial sustainability, safeguarding, health and safety, premises risk and reliance on external funding. Systems and procedures are in place to mitigate these risks, and trustees monitor implementation through regular reporting and review.

GOING CONCERN

The trustees have considered the charity's financial position, cash flow forecasts, and expected income and expenditure for the period to at least 12 months from the date of approval of these financial statements. Based on this review, the trustees are satisfied that Disability Croydon has adequate resources to continue in operational existence for the foreseeable future. Accordingly, the accounts have been prepared on a going concern basis.

In reaching this conclusion, the trustees have taken into account the level of unrestricted reserves at the year end, ongoing funding arrangements, and the continued demand for the charity's services. The trustees are also exploring the potential purchase of the charity's premises as part of longer-term plans to secure a stable base for Ourspace Community Hub. Any decision to proceed will be subject to appropriate funding, affordability assessments, and trustee approval, and will be managed to ensure that the charity can continue to meet its day-to-day commitments and maintain financial stability.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also directors of Disability Croydon for the purposes of company law) are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under that law the trustees must prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards, including FRS 102), and applicable law. Under charity law, the trustees must also prepare the financial statements in accordance with the Charities Act 2011 and the Charities SORP (FRS 102).

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable

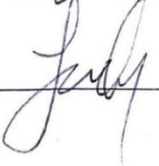
accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

In preparing the financial statements, the trustees are required to:

- Select suitable accounting policies and apply them consistently;
- Observe the methods and principles in the Charities SORP (FRS 102);
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

APPROVAL of Statement of Trustees Responsibility





Sedley Wilson – Trustee

Fatima Sanneh - Trustee

Independent Examiners Report

I report to the trustees on my examination of the accounts of the charitable company for the year ended 31 March 2025, which are set out on pages 11 to 16.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 and the Companies Act 2006. The trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 and that an independent examination is required.

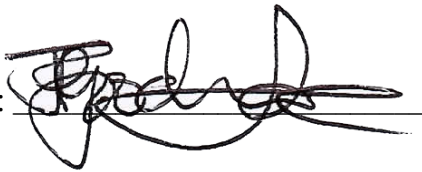
I report in respect of my examination of the charity's accounts carried out under section 145 of the Charities Act 2011 and in accordance with the Charity Commission's Directions and guidance for independent examiners.

Independent examiner's statement

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:
 - o keep proper accounting records; and
 - o prepare accounts which accord with those records have 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.

Signed:



Date: 26th December 2025

Joanna Goodridge, MICB
JG & Associates
TBXH@ Sunley House
Bedford Park
Croydon
CR0 2AP

**STATEMENT OF FINANCIAL ACTIVITIES
FOR
FINANCIAL YEAR ENDED 31 MARCH 2025**

	Notes	Unrestricted £	Restricted £	Total 2025 £	Total 2024 £
Income and endowments from:					
Donations and legacies		–	–	–	–
Charitable activities	1	114,068	26,000	140,068	102,109
Other trading activities		–	–	–	–
Investments		–	–	–	–
Other income		–	–	–	–
Total income		<u>114,068</u>	<u>26,000</u>	<u>140,068</u>	<u>102,109</u>
Expenditure on:					
Raising funds		–	–	–	–
Charitable activities	2	(99,583)	(26,000)	(125,583)	(105,476)
Total expenditure		<u>(99,583)</u>	<u>(26,000)</u>	<u>(125,583)</u>	<u>(105,476)</u>
Net income/(expenditure) before transfers		<u>14,485</u>	=	<u>14,485</u>	<u>(3,367)</u>
Transfers between funds		–	–	–	–
Net movement in funds		14,485	–	14,485	(3,367)
Reconciliation of funds:					
Total funds brought forward		(2,811)	–	(2,811)	556
Total funds carried forward		<u>11,674</u>	=	<u>11,674</u>	<u>(2,811)</u>

The notes form part of these financial statements.

Statement of total recognised gains and losses.

The Charity does not have any gains and losses other than the income and Expenditure for the period to report.

BALANCE SHEET
FINANCIAL YEAR ENDING 31 MARCH 2025

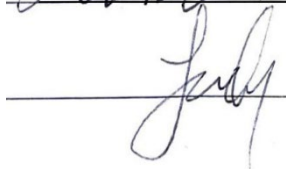
	2025	2024
	£	£
Fixed assets		
Tangible assets	1,305	1,631
Total fixed assets	<u>1,305</u>	<u>1,631</u>
Current assets		
Cash at bank and in hand	15,479	1,656
Total current assets	15,479	1,656
Creditors: amounts falling due within one year		
Creditors	5,110	6,098
Net current assets / (liabilities)	<u>10,369</u>	<u>(4,442)</u>
Total assets less current liabilities	11,674	(2,811)
Net assets	<u>11,674</u>	<u>(2,811)</u>
Funds		
Unrestricted funds	11,674	(2,811)
Restricted funds	–	–
Total funds	<u>11,674</u>	<u>(2,811)</u>

- For the year ending 31 March 2025 the company was entitled to exemption from audit under section 477(2) of the Companies Act 2006.
- The members have 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 Companies Act 2006 with respect to accounting records and the preparation of accounts.
- The accounts have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies' subject to the small companies regime.

These financial statements were approved and signed by the trustees on the 24th December 2025:



Sedley Wilson (Trustee)



Fatima Sanneh (Trustee)

1. ACCOUNTING POLICIES

1.1 Basis of preparation

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

The charity is a charitable company limited by guarantee and is a public benefit entity. The financial statements are prepared on an accruals basis and in sterling (£).

1.2 Going concern

The trustees have considered the charity's financial position, cash flow forecasts and expected income and expenditure for a period of at least 12 months from the date of approval of these financial statements. The trustees are satisfied that the charity has adequate resources to continue in operational existence for the foreseeable future and, accordingly, the financial statements have been prepared on a going concern basis.

The trustees are also exploring the potential purchase of the charity's premises as part of longer-term plans to secure a stable base for Ourspace Community Hub. Any decision to proceed will be subject to appropriate funding, affordability assessments and trustee approval, and will be managed to ensure that the charity can continue to meet its obligations as they fall due.

1.3 Income recognition

Income is recognised when the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

- **Donations** are recognised when received unless they are subject to conditions which must be met before the charity is entitled to the funds.
- **Grant income** is recognised in full when the charity becomes entitled to the income and any performance conditions have been met.
- **Rental income** is recognised in the period to which it relates.

1.4 Expenditure recognition

Expenditure is recognised once there is a legal or constructive obligation to make a payment, it is probable that settlement will be required and the amount can be measured reliably. Expenditure is accounted for on an accruals basis and includes any irrecoverable VAT.

1.5 Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the charity's objectives. Restricted funds are subject to specific restrictions imposed by donors or grant-making bodies. Expenditure which meets the restriction is charged to the relevant restricted fund.

1.6 Allocation of support costs

All expenditure is attributable to the charity's charitable activities. Where costs relate to more than one activity, they are allocated on a basis consistent with the use of resources.

1.7 Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation and any accumulated impairment losses. Assets costing £1,000 or more are capitalised. Depreciation is provided to write off the cost of tangible fixed assets over their estimated useful economic lives using the straight-line method. The depreciation rate applied is:

- Computer equipment: **20% per annum straight line**

1.8 Taxation

The charity is exempt from corporation tax on its charitable activities under sections 466–468 of the Corporation Tax Act 2010.

2. Income from charitable activities

	2025	2024
	£	£
Rent income (unrestricted)	25,798	14,449
Government grant income (unrestricted)	88,270	87,660
NHS South West London grant (restricted)	26,000	–
Total income	140,068	102,109

Income from charitable activities includes rental income generated from the use of the charity's premises by partner organisations and community groups, where such use supports the charity's objects and the delivery of services.

3. Grant Income

Funders	2025	2024
	£	£
Age UK Croydon (<i>via consortium arrangement</i>)	62,540	24,360
Croydon Council	26,730	7,000
NHS South West London (<i>restricted</i>)	26,000	40,000
Croydon Voluntary Action	–	500

Funders cont.	2025 £	2024 £
GLA – Build Stronger	–	1,000
HSBC SFX Foundation	–	4,800
Main Grants	–	10,000
Total grant income	114,270	87,660

4. Expenditure on charitable activities

	2025	2024
Staff costs	£ 57,733	£ 59,548
Staff training	£ 10,445	£ 9,160
Charity activity costs	£ 21,275	£ 6,380
Premises and utilities	£ 23,986	£ 20,173
Professional and support costs	£ 7,607	£ 7,732
Depreciation	£ 326	£ 408
Total expenditure	125,583	105,476

Of the above expenditure, **£26,000** (2024: £nil) was incurred in relation to restricted funding from NHS South West London.

4. Staff costs

Staff costs for the year were:

	2025 £	2024 £
Wages and salaries	57,733	59,548
Total staff costs	57,733	59,548

No employee received remuneration in excess of £60,000 during the year (2024: none).

5. Trustees' remuneration and expenses

No trustees received remuneration or other benefits from the charity during the year (2024: nil).

No trustees' expenses were reimbursed during the year (2024: nil).

6. Volunteers

There were 25 volunteers during the year (2024: 10)

7. Tangible fixed assets

	Computer equipment £	Total £
Cost		
At 1 April 2024	1,631	1,631
Additions	–	–
At 31 March 2025	<u>1,631</u>	<u>1,631</u>
Depreciation		
At 1 April 2024	–	–
Charge for the year	326	326
At 31 March 2025	<u>326</u>	<u>326</u>
Net book value		
At 31 March 2025	<u>1,305</u>	<u>1,305</u>
At 31 March 2024	<u>1,631</u>	<u>1,631</u>

8. Creditors: amounts falling due within one year

	2025 £	2024 £
Accruals	3,812	4,800
Other creditors	1,298	1,298
Total creditors	<u>5,110</u>	<u>6,098</u>

9. Restricted funds

	£
Funds brought forward at 1 April 2024	–
Income during the year	26,000
Expenditure during the year	(26,000)
Funds carried forward at 31 March 2025	–

10. Related party transactions

The trustees are considered to be related parties. There were no transactions with trustees or other related parties requiring disclosure during the year (2024: none).

11. Legal status of the charity

The charity is a company limited by guarantee and does not have share capital. The liability of the members is limited to £1.

DISABILITY CROYDON

England & Wales - Charity number 1134405

Accounts



Annual Accounts

31 March 2024

Charity Number: 1134405

TRUSTEES

Fatima Sanneh
Caitie Ni Ceileachair
Sedley Wilson
Christian Sinclair
Aimee Cham
Andrew Peter Daughtrey

PRINCIPLE OFFICE

Stafford House
19 Stafford Road
Croydon
CR0 4NG

COMPANY NUMBER

7079932

CHARITY NUMBER

1134405

BANKERS

NatWest Bank Plc
209 Lower Addiscombe Road
Croydon
CR9 6RB

TRUSTEES' REPORT FOR THE YEAR ENDED 31st MARCH 2024

The trustees present their report along with the financial statements of the charity for the year ended 31st March 2024. The financial statements have been prepared in accordance with the accounting policies set out on pages 9-11 and comply with the charity's trust deed and applicable law.

TRUSTEES

The trustee's names on page 2 have served throughout the year. Appointment of trustees is governed by the Trust Deed of the charity. The Board of Trustees is authorised to appoint new trustees to fill vacancies arising through resignation or death of an existing trustee.

AIMS AND OBJECTS

Disability Croydon exists to:

- Eliminate barriers and empower individuals with disabilities to take part fully in society within the social model of disability;
- Promote the realities of self-representation and independence for people with disabilities;
- Advise organisations on effective consultation methods and active involvement of people with disabilities in services and decision-making processes which affect their lives;
- Increase awareness of disability issues among non-disabled people and organisations.

In setting objectives, developing strategies and undertaking activities, the trustees have given careful consideration to the Charity Commissions general guidance on public benefit.

ACHIEVEMENTS AND PERFORMANCE

Building and strengthening our new Community Hub 'OURSPACE' has been a key feature of our work over the past year .

OURSPACE is open to all who need help or human connection. Our foundation is our community café; food, and someone to talk to. It also serves as an accessible and low duress gateway to the broader and deeper services we offer and host which include direct support on:

- Mental health, disability, health inequality and access and debt management
- Practical support on employment and help with accessing housing
- Digital empowerment and training classes with internet and computer access
- Information, advice and advocacy service TRUSTEES' REVIEW

- Yoga, tai chi, dance, kickboxing, and peer support groups
- Esol classes for displaced people
- Hosting training days and events
- Outreach food bank

This range of service is delivered by partnership working and offering facilities and hosting to a range of providers

Our work is heavily reliant on a core of dedicated volunteers whose skills and commitment makes such a difference to the community. There has been 10 Volunteers throughout the year.

With financial support from the NHS and the local council and grants from organisations such as the National Lottery, we continue to sustain our operations. This support has also enabled us to successfully continue refurbishing our extensive premises with ongoing backing from the community and the volunteers,

Disability Croydon continues to enhance community awareness and understanding of disability by providing training sessions for London Trams staff on 'Disability Awareness and Equality.

Despite the challenges, we persistently strive to secure funding through collaborations with partner organisations and consistently reevaluate our services to ensure we deliver the best possible support to the disabled community.

FINANCIAL REVIEW

For the year ended 31st March 2024 the trustees consider the financial position of the charity to be in line with expectations.

RESERVES POLICY

The Trustees have considered the level of reserves they wish to retain appropriate to the charity's needs. This is based on the charity's size and the level of commitments held. The Trustees aim to ensure the charity will be able to continue to fulfil their charitable objectives.

RISK REVIEW

The trustees conduct periodic reviews of the major risks to which the charity is exposed and systems and procedures to manage those risks identified are implemented so as to minimise any potential impact on the charity should any of those risks materialise.

STATEMENT OF TRUSTEES' RESPONSIBILITIES


Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing those financial statements, the trustees are required to:

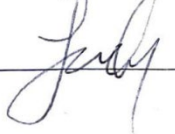
- a) select suitable accounting policies and apply them consistently;
- b) make judgements and estimates that are reasonable and prudent;
- c) state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- d) Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 1993. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

APPROVAL

This report was approved by the trustees on 31 December 2024 and signed on their behalf.





Sedley Wilson – Trustee

Fatima Sanneh - Trustee

Independent Examiners Report

I report on the accounts of the Trust for the period ended 31st March 2024 which are set out on pages 7 to 11.

Responsibility of Examiner

The Charity's trustees consider that an audit is not required for this year (under section 144(2) of the Charities Act 2011 (the 2011 act) and that an independent examination is needed. It is my responsibility to:

- examine the accounts under section 43(3)a of the 1993Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission under section 43(7)(b) of the 1993Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

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 company 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 the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

Independent examiner's statement

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 trustees have not met the requirements to ensure that:
 - a. proper accounting records are kept; and
 - b. accounts are prepared which agree with the accounting records. Or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed Date: ...31/12/2024.....

Joanna Goodridge, MICB
JG & Associates
TBXH@ Sunley House
Bedford Park
Croydon
CR0 2AP

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2024**

	Unrestricted	Restricted	£	£
	Funds	Funds	2024	2023
INCOMING RESOURCES				
Donations	449	0	449	8,139
Grants	87,660	0	87,660	102,739
Investment Income	0	0	0	-
Trading Income	14,000	0	14,000	-
Total Incoming resources £	102,109	-	102,109	110,878
RESOURCES EXPENDED				
Cost of raising funds	499	0	499	349
Expenditure on Charitable Activities	5,065	99,913	104,978	109,754
Other expenditure	0	0	0	-
Total resources Expended £	5,564	99,913	105,477	110,103
Net resources Surplus (Deficit) for the year £	96,545	(99,913)	(3,368)	775
Transfer between reserves	0	0	0	0
Total funds brought forward	0	557	557	(218)
Total funds carried forward £	96,545	(99,356)	(2,811)	557

The notes form part of these financial statements.

Statement of total recognised gains and losses.

The Charity does not have any gains and losses other than the income and Expenditure for the period to report.


DISABILITY CROYDON
 ANNUAL REPORT
 BALANCE SHEET
 AS AT 31 MARCH 2024

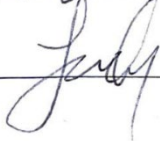
BALANCESHEET

	Notes	2024		2023	
		£	£	£	£
ASSETS					
Tangible assets	1.6		1,631		2,039
CURRENT ASSETS					
Debtors		-		-	
Cash at bank and in hand		1,656		3,416	
		1,656		3,416	
Creditors: amount falling due					
within one year		(6,098)		(4,898)	
Net current assets or current liabilities £			(4,442)		(1,482)
Total assets less total liabilities £			(2,811)		557
Funds of the charity					
Funds brought forward			557		(218)
Restricted funds			(99,913)		(102,701)
Unrestricted funds			96,545		103,476
Total charity funds £			(2,811)		557

- For the year ending 31 March 2024 the company was entitled to exemption from audit under section 477(2) of the Companies Act 2006.
- The members have 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 Companies Act 2006 with respect to accounting records and the preparation of accounts.
- The accounts have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies' subject to the small companies regime.

These financial statements were approved and signed by the trustees on the 31st December 2024:





Sedley Wilson

Fatima Sanneh

1. ACCOUNTING POLICIES

The principal accounting policies adopted in the preparation of the financial statements are as follow:

1.1 Basis of accounting

The financial statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP 2005) issued in March 2005.

1.2 Incoming resources

Donations and similar incoming resources are accounted for on receipt by the charity, any pledges of income also gift aid refunds are accrued in the accounting period that they arise.

1.3 Investment income

Investment income consists of interest received from saving and deposit accounts at the bank.

1.4 Resources expended

Resources expended are included in the Statement of Financial Activities on an accruals basis, inclusive of any VAT that cannot be recovered.

1.5 Fund accounting

Funds held by the charity are:

- Restricted - these are funds which can only be used in accordance with the charitable specific purpose;
- Unrestricted (general funds) - these are funds which can be used in accordance with the charitable objects at the discretion of the trustees.

1.6 Depreciation Tangible Assets

Individual fixed assets costing £1,000 or more are capitalised at cost. Depreciation is provided at the following annual rates on assets in order to write off their cost less any residual value over their estimated useful. The rates of depreciation are as follow:

- Fixtures & Fittings 20%
- Motor Vehicle 25%
- Computer Equipment 20% reducing balance
- Plant and Machinery 33.33% reducing balance

	2024	2023
	£	£
Cost		
Cost at 1 April	5,433	5,433
Additions		
Total at 31 March	5,433	5,433
Depreciation		
Total charged at 1 April	3,394	2,884
Charge for the year	408	510
On disposals		
At 31 March	3,802	3,394
Net book values		
For the year ended 31 March	1,631	2,039
Total	1,631	2,039

1.7 Staff costs and trustees' remuneration

	2024	2023
	£	£
Trustees		
Remuneration	0	0
Value of contributions to trustees pension	0	0
Total £	0	0
Employees		
Wages & Salaries	59,548	49,835
Social security costs	0	0
Pensions	0	0
Total £	59,548	49,835

1.8 Resources Expended

	2024	2023
	£	£
Managing & administering the charity		
Wages & Salaries	59,548	49,835
Accounting Fees	1,200	1,200
Legal & Professional	576	555
Staff Training	9,160	-
Charity Activities	6,380	-
Maintenance	9,060	7,100
Utilities	5,065	7,053
Telephone and fax	1,528	1454
Stationery and printing	-	1300
Bank Charges	499	349
Depreciation	408	510
Insurance	6,049	600
Software	3,605	3642
Interest Payable	-	-
Travel & Subsistence	2200	-
Subscription	199	-
Sundry	-	-
	105,477	73,598
Governance Costs		
Management Fee	-	12,425
Total £	105,477	86,023

2. RELATED PARTY TRANSACTIONS

The charity was under the control of the Trustee throughout the current year. No transactions with related parties were undertaken such as that required disclosure.

DISABILITY CROYDON

England & Wales - Charity number 1134405

Accounts



Annual Accounts

31 March 2023

Charity Number: 1134405

TRUSTEES

Fatima Sanneh
Caitie Ni Ceileachair
Sedley Wilson

PRINCIPLE OFFICE

Stafford House
19 Stafford Road
Croydon
CR0 4NG

COMPANY NUMBER

7079932

CHARITY NUMBER

1134405

BANKERS

NatWest Bank Plc
209 Lower Addiscombe Road
Croydon
CR9 6RB

TRUSTEES' REPORT FOR THE YEAR ENDED 31st MARCH 2023

The trustees present their report along with the financial statements of the charity for the year ended 31st March 2023. The financial statements have been prepared in accordance with the accounting policies set out on pages 9-11 and comply with the charity's trust deed and applicable law.

TRUSTEES

The trustee's names on page 2 have served throughout the year. Appointment of trustees is governed by the Trust Deed of the charity. The Board of Trustees is authorised to appoint new trustees to fill vacancies arising through resignation or death of an existing trustee.

AIMS AND OBJECTS

Disability Croydon exists to:

- Eliminate barriers and empower individuals with disabilities to take part fully in society within the social model of disability;
- Promote the realities of self-representation and independence for people with disabilities;
- Advise organisations on effective consultation methods and active involvement of people with disabilities in services and decision-making processes which affect their lives;
- Increase awareness of disability issues among non-disabled people and organisations.

In setting objectives, developing strategies and undertaking activities, the trustees have given careful consideration to the Charity Commissions general guidance on public benefit.

ACHIEVEMENTS AND PERFORMANCE

In the aftermath of the Covid pandemic, Disability Croydon remains steadfast in its commitment to serving the residents of Croydon through our newly established Community Hub located in the heart of the city.

In addition to our existing services, we have introduced a new initiative—a drop-in service catering to individuals experiencing low-level mental health challenges, such as depression and anxiety.

Regrettably, our Information and Advice Service had to be discontinued due to the Local Authority halting funding amidst their declaration of bankruptcy. This setback,

which constituted a significant portion of our funding, has not only impacted our organization but has also affected disabled individuals, their families, and caregivers.

Nevertheless, with financial support from the NHS and a few modest grants from organisations like the National Lottery, we have managed to sustain our operations. This support has enabled us to successfully transition to our new offices on High Street Croydon and continue refurbishing our extensive premises with ongoing backing from the community and dedicated volunteers.

Throughout this period, Disability Croydon took proactive steps to enhance community awareness and understanding of disability by providing training sessions for London Trams staff on 'Disability Awareness and Equality.'

We express our deepest gratitude for the unwavering dedication of our Advocate, Michelle Kearns, who continues to contribute significantly to our cause by also devoted her time to mentoring and training volunteers to support the community.

Throughout the period we had about 6 volunteers, who made an invaluable contribution to the community and the organisation.

Despite the challenges, we persistently strive to secure funding through collaborations with partner organisations and consistently reevaluate our services to ensure we deliver the best possible support to the disabled individuals of Croydon.

FINANCIAL REVIEW

For the year ended 31st March 2023 the trustees consider the financial position of the charity to be in line with expectations.

RESERVES POLICY

The Trustees have considered the level of reserves they wish to retain appropriate to the charity's needs. This is based on the charity's size and the level of commitments held. The Trustees aim to ensure the charity will be able to continue to fulfil their charitable objectives.

RISK REVIEW

The trustees conduct periodic reviews of the major risks to which the charity is exposed and systems and procedures to manage those risks identified are implemented so as to minimise any potential impact on the charity should any of those risks materialise.

STATEMENT OF TRUSTEES' RESPONSIBILITIES


Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing those financial statements, the trustees are required to:

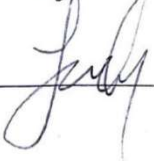
- a) select suitable accounting policies and apply them consistently;
- b) make judgements and estimates that are reasonable and prudent;
- c) state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- d) Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 1993. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

APPROVAL

This report was approved by the trustees on 31 December 2023 and signed on their behalf.





Sedley Wilson - Trustee

Fatima Sanneh - Trustee

Independent Examiners Report

I report on the accounts of the Trust for the period ended 31st March 2020 which are set out on pages 8 to 12.

Responsibility of Examiner

The Charity's trustees consider that an audit is not required for this year (under section 144(2) of the Charities Act 2011 (the 2011 act) and that an independent examination is needed. It is my responsibility to:

- examine the accounts under section 43(3)a of the 1993Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission under section 43(7)(b) of the 1993Act; and
- state whether particular matters have come to my attention.


Basis of independent examiner's report

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 company 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 the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

Independent examiner's statement

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 trustees have not met the requirements to ensure that:
 - a. proper accounting records are kept; and
 - b. accounts are prepared which agree with the accounting records. Or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed..... Date: ...31.03.2024.....

Joanna Goodridge, MICB
TBHX@ Sunley House
Bedford Park
Croydon
CR0 2AP

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2023**

	Unrestricted Funds	Restricted Funds	£ 2023	£ 2022
INCOMING RESOURCES				
Donations	9,539	-	9,539	9,327
Grants	-	106,739	106,739	96,680
Investment Income	-	0	0	1
Other	0	-	0	10,362
Total incoming resources £	9,539	106,739	116,277	116,370
RESOURCES EXPENDED				
Cost of raising funds	510	-	510	152
Expenditure on Charitable Activities	0	109,037	109,037	97,120
Other expenditure	555	0	555	10,362
Total resources Expended £	1,065	109,037	110,102	107,634
Net resources surplus (deficit) for the year £	8,474	(2,298)	6,176	8,736
Transfer between reserves	0	0	0	1,700
Total funds brought forward	(1,362)	1	(1,361)	449
Total funds carried forward £	7,112	(2,297)	4,815	10,885

The notes form part of these financial statements.

Statement of total recognised gains and losses.

The Charity does not have any gains and losses other than the income and Expenditure for the period to report.


BALANCE SHEET

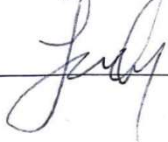
**BALANCE SHEET
 AS AT 31 MARCH 2023**

	Notes	2023		2022	
		£	£		£
ASSETS					
Tangible assets	1.6		2,039		2,549
CURRENT ASSETS					
Debtors		-		-	
Cash at bank and in hand		3,416		931	
		3,416		931	
Creditors: amounts falling due within one year		(4,898)		(3,698)	
Net current assets or current liabilities £			(1,482)		(2,767)
Total assets less total liabilities £			557		(218)
Funds of the charity					
Funds brought forward			(218)		-9023
Restricted funds			775		4,113
Unrestricted funds					4,692
Total charity funds £			557		(218)

- For the year ending 31 March 2023 the company was entitled to exemption from audit under section 477(2) of the Companies Act 2006.
- The members have 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 Companies Act 2006 with respect to accounting records and the preparation of accounts.
- The accounts have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies' subject to the small companies regime.

These financial statements were approved and signed by the trustees on the 31st December 2023:





Sedley Wilson

Fatima Sanneh

1. ACCOUNTING POLICIES

The principal accounting policies adopted in the preparation of the financial statements are as follow:

1.1 Basis of accounting

The financial statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP 2005) issued in March 2005.

1.2 Incoming resources

Donations and similar incoming resources are accounted for on receipt by the charity, any pledges of income also gift aid refunds are accrued in the accounting period that they arise.

1.3 Investment income

Investment income consists of interest received from saving and deposit accounts at the bank.

1.4 Resources expended

Resources expended are included in the Statement of Financial Activities on an accruals basis, inclusive of any VAT that cannot be recovered.

1.5 Fund accounting

Funds held by the charity are:

- Restricted - these are funds which can only be used in accordance with the charitable specific purpose;
- Unrestricted (general funds) - these are funds which can be used in accordance with the charitable objects at the discretion of the trustees.

DISABILITY CROYDON
 ANNUAL REPORT
 NOTES TO THE FINANCIAL STATEMENTS
 YEAR ENDED 31 MARCH 2023

1.6 Depreciation Tangible Assets

Individual fixed assets costing £1,000 or more are capitalised at cost. Depreciation is provided at the following annual rates on assets in order to write off their cost less any residual value over their estimated useful. The rates of depreciation are as follow:

- Fixtures & Fittings 20%
- Motor Vehicle 25%
- Computer Equipment 20% reducing balance
- Plant and Machinery 33.33% reducing balance

Note: A correction of £286 was posted above to bring the depreciation up to date. Below shows what the figures should be.

	2023	2022
	£	£
Cost		
Cost at 1 April	5,433	3,331
Additions	-	<u>2,122</u>
Total at 31 March	<u>5,433</u>	<u>5,453</u>
Depreciation		
Total at charged at 1 April	2,884	2,760
Charge for the year	510	144
On disposals	-	-
At 31 March	<u>3,394</u>	<u>2,904</u>
Net book values		
For the year ended 31 March	2,039	2,549
Total £	<u><u>2,039</u></u>	<u><u>2,549</u></u>

1.7 Staff costs and trustees' remuneration

	2023	2022
	£	£
Trustees		
Remuneration	0	0
Value of contributions to trustees pension	0	0
Total £	<u><u>0</u></u>	<u><u>0</u></u>
Employees		
Wages & Salaries	49,835	14,097
Social security costs	0	0
Pensions	0	0
Total £	<u><u>49,835</u></u>	<u><u>14,097</u></u>

2 Employees during the year

DISABILITY CROYDON
ANNUAL REPORT
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2023

1.8 Resources Expended

	2023	2022
	£	£
COST OF GENERATING INCOME		
REPAIRS AND MAINTENANCE	7,100.00	25,444.64
BANK CHARGES	349.14	150.51
CHARITY ACTIVITIES	24,079.40	20,794.40
MANAGEMENT FEES	12,425.00	4,635.00
PRINTING, POSTAGE AND STATIONERY	1,300.00	2,310.37
FINES & PENALTIES	555.00	-
WAGES AND SALARIES	49,835.20	29,969.39
POWER, LIGHT AND HEAT	7,052.59	4,812.49
INSURANCES	600.00	243.00
ACCOUNTANCY	1,200.00	1,200.00
DEPRECIATION	509.80	102.56
LEGAL & PROFESSIONAL FEES	-	168.24
RENT & RATES	-	5,258.41
TRAVEL & SUBSISTENCE	-	2,230.97
ADMINISTRATIVE & OFFICE EXPENSES	5,096.24	5,721.00
SUB & DUES	-	714.17
GENERAL ADMIN - OTHER	-	143.88
INTEREST PAYABLE	-	7.01
SUNDRY EXPENSES	-	3,671.28
	<u>110,102.37</u>	<u>107,577.32</u>

2. RELATED PARTY TRANSACTIONS

The charity was under the control of the Trustee throughout the current year. No transactions with related parties were undertaken such as that required disclosure.

DISABILITY CROYDON

England & Wales - Charity number 1134405

Accounts



Annual Accounts

31 March 2022

Charity Number: 1134405

TRUSTEES

Fatima Sanneh
Caitie Ni Ceileachair
Sedley Wilson
Drew Daughtrey

PRINCIPLE OFFICE

Stafford House
19 Stafford Road
Croydon
CR0 4NG

COMPANY NUMBER

7079932

CHARITY NUMBER

1134405

BANKERS

NatWest Bank Plc
209 Lower Addiscombe Road
Croydon
CR9 6RB

TRUSTEES' REPORT FOR THE YEAR ENDED 31st MARCH 2022

The trustees present their report along with the financial statements of the charity for the year ended 31st March 2022. The financial statements have been prepared in accordance with the accounting policies set out on pages 9-11 and comply with the charity's trust deed and applicable law.

TRUSTEES

The trustee's names on page 2 have served throughout the year. Appointment of trustees is governed by the Trust Deed of the charity. The Board of Trustees is authorised to appoint new trustees to fill vacancies arising through resignation or death of an existing trustee.

AIMS AND OBJECTS

Disability Croydon exists to:

- Eliminate barriers and empower individuals with disabilities to take part fully in society within the social model of disability.
- Promote the realities of self-representation and independence for people with disabilities.
- Advise organisations on effective consultation methods and active involvement of people with disabilities in services and decision-making processes which affect their lives.
- Increase awareness of disability issues among non-disabled people and organisations.

In setting objectives, developing strategies, and undertaking activities, the trustees have given careful consideration to the Charity Commissions general guidance on public benefit.

ACHIEVEMENTS AND PERFORMANCE

The uncertainties surrounding Covid had a huge impact on our work, as for much of the year we made adjustments in the way that we have our face-to-face interaction with members of the public. However, we continued to provide our services to the residents of Croydon working closely with our partner organisations, Age UK Croydon, and Croydon Vision

We also began delivering a new service offering a drop-in service for people with low level mental health such as depression and anxiety

This loose consortium – Advice Services Croydon – through which we receive the majority of our funding, continued once again to reach the targets set by the funders. The Information, Advocacy and Advice Service funded by Croydon Council continued to provide a valuable service to the disabled people of Croydon

Disability Croydon continued to train London Trams staff on disability awareness and equality.

During the year we moved to new offices on the High Street Croydon and began the work of refurbishing the extensive premises using community support and volunteers. Our plans to open a café to generate income were delayed due to Covid issue but despite this setback our services reached more vulnerable and isolated people than previous years

We continue to provide assistance to disabled people in gaining employment and with benefit entitlements and related appeals.

FINANCIAL REVIEW

For the year ended 31st March 2022 the trustees consider the financial position of the charity to be in line with expectations.

RESERVES POLICY

The Trustees have considered the level of reserves they wish to retain appropriate to the charity's needs. This is based on the charity's size and the level of commitments

held. The Trustees aim to ensure the charity will be able to continue to fulfil their charitable objectives.

RISK REVIEW

The trustees conduct periodic reviews of the major risks to which the charity is exposed and systems and procedures to manage those risks identified are implemented so as to minimise any potential impact on the charity should any of those risks materialise.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing those financial statements, the trustees are required to:

- a) select suitable accounting policies and apply them consistently;
- b) make judgements and estimates that are reasonable and prudent;
- c) state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- d) Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 1993. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

APPROVAL

This report was approved by the trustees on 30 December 2022 and signed on their behalf.



Sedley Wilson - Trustee



Fatima Sanneh - Trustee

Independent Examiners Report

I report on the accounts of the Trust for the period ended 31st March 2021 which are set out on pages 8 to 11.

Responsibility of Examiner

The Charity's trustees consider that an audit is not required for this year (under section 144(2) of the Charities Act 2011 (the 2011 act) and that an independent examination is needed. It is my responsibility to:

- examine the accounts under section 43(3)a of the 1993 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission under section 43(7)(b) of the 1993Act; and
- state whether particular matters have come to my attention.


Basis of independent examiner's report

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 company 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 the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

Independent examiner's statement

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 trustees have not met the requirements to ensure that:
 - a. proper accounting records are kept; and
 - b. accounts are prepared which agree with the accounting records. Or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed  Date: ...31.12.2022.....

Joanna Goodridge, MICB
JG & Associates
Marco Polo House
3-5 Lansdowne Road
Croydon, Surrey
CR0 2BX

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2022**

	Unrestricted Funds	Restricted Funds	£ 2022	£ 2021
INCOMING RESOURCES				
Donations	9,327	-	9,327	1,633
Grants	-	96,680	96,680	47,374
Investment Income	-	1	1	1
Other	-	10,362	10,362	0
Total incoming resources £	9,327	107,043	116,370	49,008
RESOURCES EXPENDED				
Cost of raising funds	152	-	152	550
Expenditure on Charitable Activities	4,483	92,637	97,120	51,841
Other expenditure	-	10,362	10,362	0
Total resources Expended £	4,635	102,999	107,634	52,391
Net resources surplus (deficit) for the year £	4,692	4,044	8,736	(3,383)
Transfer between reserves	0	0	0	0
Total funds brought forward	(4,692)	1,308	(3,384)	(2,579)
Total funds carried forward £	0	5,352	5,352	(5,962)

The notes form part of these financial statements.

Statement of total recognised gains and losses.


The Charity does not have any gains and losses other than the income and Expenditure for the period to report.

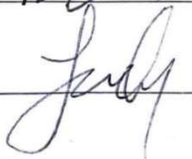
**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2022**

	Notes	2022		2021	
		£	£		£
ASSETS					
Tangible assets	1.6		2,549		530
CURRENT ASSETS					
Debtors			-		-
Cash at bank and in hand		931		(240)	
		931		(240)	
Creditors: amounts falling due within one year					
		(3,698)		(9,313)	
Net current assets or current liabilities £			(2,767)		(9,553)
Total assets less total liabilities £			(218)		(9,023)
Funds of the charity					
Funds brought forward			(9,023)		(5,639)
Restricted funds			4,113		1,308
Unrestricted funds			4,692		(4,692)
Total charity funds £			(218)		(9,023)

- For the year ending 31 March 2022 the company was entitled to exemption from audit under section 477(2) of the Companies Act 2006.
- The members have 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 Companies Act 2006 with respect to accounting records and the preparation of accounts.
- The accounts have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies' subject to the small companies regime.

These financial statements were approved and signed by the trustees on the 30th December 2022:





Sedley Wilson

Fatima Sanneh

1. ACCOUNTING POLICIES

The principal accounting policies adopted in the preparation of the financial statements are as follow:

1.1 Basis of accounting

The financial statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP 2019) issued in October 2019.

1.2 Incoming resources

Donations and similar incoming resources are accounted for on receipt by the charity, any pledges of income also gift aid refunds are accrued in the accounting period that they arise.

1.3 Investment income

Investment income consists of interest received from saving and deposit accounts at the bank.

1.4 Resources expended

Resources expended are included in the Statement of Financial Activities on an accruals basis, inclusive of any VAT that cannot be recovered.

1.5 Fund accounting

Funds held by the charity are:

- Restricted - these are funds which can only be used in accordance with the charitable specific purpose;
- Unrestricted (general funds) - these are funds which can be used in accordance with the charitable objects at the discretion of the trustees.

1.6 Depreciation Tangible Assets

Individual fixed assets costing £1,000 or more are capitalised at cost. Depreciation is provided at the following annual rates on assets in order to write off their cost less any residual value over their estimated useful. The rates of depreciation are as follow:

- Fixtures & Fittings 20%
- Motor Vehicle 25%
- Computer Equipment 20% reducing balance
- Plant and Machinery 33.33% reducing balance

Note: A correction of £286 was posted above to bring the depreciation up to date. Below shows what the figures should be.

	2022	2021
	£	£
Cost		
Cost at 1 April	3,331	3,331
Additions	<u>2,122</u>	<u>-</u>
Total at 31 March	5,453	3,331
Depreciation		
Total charged at 1 April	3,303	3,165
Charge for the year	130	138
On disposals	<u>-</u>	<u>-</u>
At 31 March	<u>3,433</u>	<u>3,303</u>
Net book values		
For the year ended 31 March	2,057	28
Total £	<u><u>2,057</u></u>	<u><u>28</u></u>

1.7 Staff costs and trustees' remuneration

	2022	2021
	£	£
Trustees		
Remuneration	0	0
Value of contributions to trustees pension	0	0
Total £	<u><u>0</u></u>	<u><u>0</u></u>
Employees		
Wages & Salaries	29,969	18,025
Social security costs	0	0
Pensions	0	0
Total £	<u><u>29,969</u></u>	<u><u>18,025</u></u>

DISABILITY CROYDON
 ANNUAL REPORT
 NOTES TO THE FINANCIAL STATEMENTS
 YEAR ENDED 31 MARCH 2022

1.8 Resources Expended

Wages & Salaries	29,969	18,025
Accounting Fees	2,500	2,500
Legal & Professional	168	1,735
Rent	5,258	3,950
Maintenance	25,445	1,850
Utilities	4,812	1,950
Bank Charges	150	170
Depreciation	130	160
Insurance	243	243
Interest Payable	7	5
Travel & Subsistence	2,231	250
General administrative Expenses	8,031	3,523
Sundry	0	0
	<u>78,944</u>	<u>34,360</u>
Governance Costs		
Management Fee	<u>7,838</u>	<u>16,100</u>
	<u>Total £ 91,826</u>	<u>52,391</u>

2. RELATED PARTY TRANSACTIONS

The charity was under the control of the Trustee throughout the current year. No transactions with related parties were undertaken such as that required disclosure.

DISABILITY CROYDON

England & Wales - Charity number 1134405

Accounts



Annual Accounts

31 March 2021

Charity Number: 1134405

TRUSTEES

Fatima Sanneh
Caitie Ni Ceileachair
Sedley Wilson
Drew Daughtrey

PRINCIPLE OFFICE

Stafford House
19 Stafford Road
Croydon
CR0 4NG

COMPANY NUMBER

7079932

CHARITY NUMBER

1134405

BANKERS

NatWest Bank Plc
209 Lower Addiscombe Road
Croydon
CR9 6RB

TRUSTEES' REPORT FOR THE YEAR ENDED 31st MARCH 2021

The trustees present their report along with the financial statements of the charity for the year ended 31st March 2021. The financial statements have been prepared in accordance with the accounting policies set out on pages 9-11 and comply with the charity's trust deed and applicable law.

TRUSTEES

The trustee's names on page 2 have served throughout the year. Appointment of trustees is governed by the Trust Deed of the charity. The Board of Trustees is authorised to appoint new trustees to fill vacancies arising through resignation or death of an existing trustee.

AIMS AND OBJECTS

Disability Croydon exists to:

- Eliminate barriers and empower individuals with disabilities to take part fully in society within the social model of disability.
- Promote the realities of self-representation and independence for people with disabilities.
- Advise organisations on effective consultation methods and active involvement of people with disabilities in services and decision-making processes which affect their lives.
- Increase awareness of disability issues among non-disabled people and organisations.

In setting objectives, developing strategies, and undertaking activities, the trustees have given careful consideration to the Charity Commissions general guidance on public benefit.

ACHIEVEMENTS AND PERFORMANCE

The past year has been an unforgettable year of crisis as all of us tried to cope with the pandemic and the successive lockdowns. The disproportionate effects of the pandemic on people with disabilities has been well chronicled and was evidenced by Disability Croydon in the calls to our organisation

Previously calls for support to Disability Croydon focused on issues related to physical disabilities, with queries around welfare payments, housing, employment, and access to services to the fore.

As lockdowns continued through- out the year, the calls for support were largely about isolation and loneliness. In response Disability Croydon set up a telephone help line and modified exiting services to provide where possible at arms -length support and advice

This loose consortium – Advice Services Croydon – through which we receive majority of our funding, continued once again to reach the targets set by the funders. However, the uncertainty surrounding the pandemic was compounded by news of our funder's, Croydon Council's financial predicament and the news that grants to the voluntary sector would be under review. This uncertainty continues into the new financial year

Disability Croydon continues to be grateful for the dedicated hard work of the advocate, Michelle Kearns, and our volunteers

Despite Covid, Disability Croydon continued to assist London Trams staff with disability awareness training.

We continue to provide assistance to disabled people in gaining employment and with benefit entitlements and related appeals

FINANCIAL REVIEW

For the year ended 31st March 2021 the trustees consider the financial position of the charity to be in line with expectations.

RESERVES POLICY

The Trustees have considered the level of reserves they wish to retain appropriate to the charity's needs. This is based on the charity's size and the level of commitments

held. The Trustees aim to ensure the charity will be able to continue to fulfil their charitable objectives.

RISK REVIEW

The trustees conduct periodic reviews of the major risks to which the charity is exposed and systems and procedures to manage those risks identified are implemented so as to minimise any potential impact on the charity should any of those risks materialise.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing those financial statements, the trustees are required to:

- a) select suitable accounting policies and apply them consistently;
- b) make judgements and estimates that are reasonable and prudent;
- c) state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- d) Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

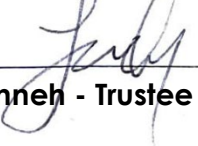
The trustees are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 1993. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

APPROVAL

This report was approved by the trustees on 30 March 2022 and signed on their behalf.



Sedley Wilson - Trustee



Fatima Sanneh - Trustee

Independent Examiners Report

I report on the accounts of the Trust for the period ended 31st March 2021 which are set out on pages 8 to 11.

Responsibility of Examiner

The Charity's trustees consider that an audit is not required for this year (under section 144(2) of the Charities Act 2011 (the 2011 act) and that an independent examination is needed. It is my responsibility to:

- examine the accounts under section 43(3)a of the 1993 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission under section 43(7)(b) of the 1993Act; and
- state whether particular matters have come to my attention.


Basis of independent examiner's report

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 company 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 the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

Independent examiner's statement

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 trustees have not met the requirements to ensure that:
 - a. proper accounting records are kept; and
 - b. accounts are prepared which agree with the accounting records. Or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed  Date: ...31.03.2022.....

Joanna Goodridge, MICB
JG & Associates
Marco Polo House
3-5 Lansdowne Road
Croydon, Surrey
CR0 2BX

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2021**

	Unrestricted Funds	Restricted Funds	£ 2021	£ 2020
INCOMING RESOURCES				
Donations	1,633	-	1,633	1,633
Grants	-	47,374	47,374	48,300
Investment Income	-	1	1	1
Other	-	-	0	2,099
Total incoming resources £	1,633	47,375	49,008	52,033
RESOURCES EXPENDED				
Cost of raising funds	550	-	550	550
Expenditure on Charitable Activities	5,774	46,067	51,841	54,062
Other expenditure	-	0	0	0
Total resources Expended £	6,324	46,067	52,391	54,612
Net resources surplus (deficit) for the year £	(4,691)	1,308	(3,383)	(2,579)
Transfer between reserves	0	0	0	0
Total funds brought forward	(1,218)	(1,361)	(2,579)	(1,361)
Total funds carried forward £	(5,909)	(53)	(5,962)	(3,940)

The notes form part of these financial statements.

Statement of total recognised gains and losses.

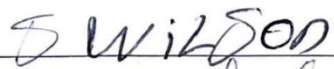
The Charity does not have any gains and losses other than the income and Expenditure for the period to report.

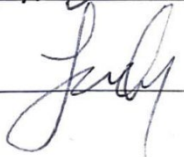
**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2021**

	Notes	2021		2020	
		£	£		£
ASSETS					
Tangible assets	1.6		530		690
CURRENT ASSETS					
Debtors			-		-
Cash at bank and in hand		(240)		313	
		(240)		313	
Creditors: amounts falling due within one year					
		(9,313)		(6,643)	
Net current assets or current liabilities £			(9,553)		(6,329)
Total assets less total liabilities £			(9,023)		(5,639)
Funds of the charity					
Funds brought forward			(5,639)		(3,060)
Restricted funds			1,308		
Unrestricted funds			(4,692)		(2,579)
Total charity funds £			(9,023)		(5,639)

- For the year ending 31 March 2021 the company was entitled to exemption from audit under section 477(2) of the Companies Act 2006.
- The members have 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 Companies Act 2006 with respect to accounting records and the preparation of accounts.
- The accounts have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies' subject to the small companies regime.

These financial statements were approved and signed by the trustees on the 30th March 2022:





Sedley Wilson

Fatima Sanneh

1. ACCOUNTING POLICIES

The principal accounting policies adopted in the preparation of the financial statements are as follow:

1.1 Basis of accounting

The financial statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP 2005) issued in March 2005.

1.2 Incoming resources

Donations and similar incoming resources are accounted for on receipt by the charity, any pledges of income also gift aid refunds are accrued in the accounting period that they arise.

1.3 Investment income

Investment income consists of interest received from saving and deposit accounts at the bank.

1.4 Resources expended

Resources expended are included in the Statement of Financial Activities on an accruals basis, inclusive of any VAT that cannot be recovered.

1.5 Fund accounting

Funds held by the charity are:

- Restricted - these are funds which can only be used in accordance with the charitable specific purpose;
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1.6 Depreciation Tangible Assets

Individual fixed assets costing £1,000 or more are capitalised at cost. Depreciation is provided at the following annual rates on assets in order to write off their cost less any residual value over their estimated useful. The rates of depreciation are as follow:

- Fixtures & Fittings 20%
- Motor Vehicle 25%
- Computer Equipment 20% reducing balance
- Plant and Machinery 33.33% reducing balance

Note: A correction of £286 was posted above to bring the depreciation up to date. Below shows what the figures should be.

	2021 £	2020 £
Cost		
Cost at 1 April	3,331	3,331
Additions	-	-
Total at 31 March	<u>3,331</u>	<u>3,331</u>
Depreciation		
Total at charged at 1 April	3,165	3,005
Charge for the year	138	160
On disposals	-	-
At 31 March	<u>3,303</u>	<u>3,165</u>
Net book values		
For the year ended 31 March	28	166
Total £	<u><u>28</u></u>	<u><u>166</u></u>

1.7 Staff costs and trustees' remuneration

	2021 £	2020 £
Trustees		
Remuneration	0	0
Value of contributions to trustees pension	0	0
Total £	<u><u>0</u></u>	<u><u>0</u></u>
Employees		
Wages & Salaries	18,025	21,727
Social security costs	0	0
Pensions	0	0
Total £	<u><u>18,025</u></u>	<u><u>21,727</u></u>

1.8 Resources Expended

	2021	2020
	£	£
Cost of generating income		
Research, Training & Development	1,381	1,381
Radar Keys	550	550
Managing & administering the charity		
Wages & Salaries	18,025	19,142
Accounting Fees	2,500	1,200
Legal & Professional	1,735	2,585
Rent	3,950	3,950
Maintenance	1,850	0
Cleaning	1,950	2,100
Bank Charges	170	179
Depreciation	160	401
Insurance	243	243
Interest Payable	5	5
Travel & Subsistence	250	250
General administrative Expenses	3,523	7,104
Sundry	0	0
	34,360	37,160
Governance Costs		
Management Fee	16,100	23,517
Total £	52,391	62,608

2. RELATED PARTY TRANSACTIONS

The charity was under the control of the Trustee throughout the current year. No transactions with related parties were undertaken such as that required disclosure.