



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

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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

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

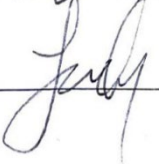
accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

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.

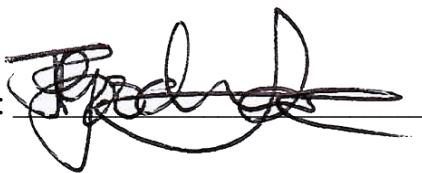
I report in respect of my examination of the charity's accounts carried out under section 145 of the Charities Act 2011 and in accordance with the Charity Commission's Directions and guidance for independent examiners.

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 recordshave 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

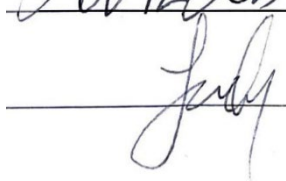
	2025	2024
	£	£
Fixed assets		
Tangible assets	1,305	1,631
Total fixed assets	<u>1,305</u>	<u>1,631</u>
Current assets		
Cash at bank and in hand	15,479	1,656
Total current assets	15,479	1,656
Creditors: amounts falling due within one year		
Creditors	5,110	6,098
Net current assets / (liabilities)	<u>10,369</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	5,110	6,098

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.