UPPER NORWOOD LIBRARY TRUST

England & Wales · Charity number 1151668

Details

Status	Registered
Legal form	Charitable company
Company number	08313429
Registered	2013-04-17
Register	View on the Charity Commission register

Contact

Address	The Upper Norwood Library Trust Upper Norwood Library Hub 39 Westow Hill London SE19 1TQ
Phone	020 8670 4321
Email	info@unlt.org
Website	https://www.uppernorwoodlibraryhub.org/

Activities

Objects: THE COMPANY HAS BEEN ESTABLISHED FOR PUBLIC BENEFIT TO:1. ADVANCE THE EDUCATION OF THE PUBLIC BY THE PROVISION OF OR ASSISTANCE IN THE PROVISION OF A LIBRARY AND/OR A LIBRARY SERVICE TO BE AVAILABLE TO THE PUBLIC AT LARGE; AND/OR2. WITHOUT PREJUDICE TO THE GENERALITY OF THE ABOVE, TO ADVANCE THE EDUCATION OF THE PUBLIC BY THE MANAGEMENT AND OPERATION OF THE UPPER NORWOOD LIBRARY, INCLUDING FACILITIES FOR ADULTS, CHILDREN, YOUNG PEOPLE, INCLUDING INFORMATION AND STUDY FACILITIES; AND/OR3. TO ADVANCE THE EDUCATION OF THE PUBLIC THROUGH THE DEVELOPMENT OF PROGRAMMES TO PROMOTE LITERACY AND LIFE LONG LEARNING; AND/OR4. TO DEVELOP THE SKILLS AND CAPACITY OF THOSE SECTIONS OF THE COMMUNITY IN NEED, WHETHER BY REASON OF YOUTH, AGE, INFIRMITY, DISABILITY OR SOCIAL OR ECONOMIC CIRCUMSTANCES TO ENABLE THEM TO PARTICIPATE MORE FULLY IN SOCIETY; AND/OR5. PURSUE SUCH OTHER CHARITABLE PURPOSES CONSISTENT WITH THE ABOVE, AS THE TRUSTEES IN THEIR ABSOLUTE DISCRETION SHALL DETERMINE (TOGETHER THE "OBJECTS").

Activities: The Upper Norwood Library Trust was formed by local residents with the objective of taking over the operation, governance and management of the Upper Norwood Joint Library (UNJL) as a library and community hub. Due to significant funding reductions the library has been at risk of closure. The Trust runs

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courses, activities and provides facilities at the Library Hub for the local community.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, Economic/community Development/employment
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** THROUGHOUT LONDON
- Throughout London

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£317,478	£299,414	-	-
2024-03-31	£276,628	£289,450	-	-
2023-03-31	£220,293	£224,951	-	-
2022-03-31	£332,586	£332,411	-	-
2021-03-31	£351,989	£221,435	-	-

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Trustees

Name	Role	Appointed
Ade Adebola		2024-02-21
Angela Thomas		2024-02-21
Grahame Danby		2021-06-15
June O'Sullivan MBE		2017-05-04
Katie Finn		2022-07-12
Katy Parry		2024-02-21
Nazgol Kafai-Golahmady		2024-02-21
Paul Richard Mann		2026-05-20
Rachel Walker		2024-09-16
Sarika Patel		2024-02-21
Thea Edwards		2023-09-20

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UPPER NORWOOD LIBRARY TRUST

England & Wales - Charity number 1151668

Accounts

Upper Norwood Library hub

Company no. 08313429

Charity no. 1151668

Upper Norwood Library Trust

Company Limited by Guarantee

Annual Report and Financial Statements

31 March 2025

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Upper Norwood Library Trust (UNLT)
Company Limited by Guarantee
Reference and administrative details
Year ended 31 March 2025

The Trustees present their report and the unaudited financial statements for the year ended 31 March 2025. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered charity name: Upper Norwood Library Trust (UNLT)
UNLT runs the Upper Norwood Library Hub (UNLH)

Charity registration number: 1151668

Company registration number: 08313429

Registered Office: 39 Westow Hill
Upper Norwood
London SE19 1TQ

The Trustees:
The following Trustees who were in office at 31st March 2025 and at the time this report was approved and served throughout the year.

Trustee	Title	Joining Date	Resignation Date
Grahame Danby	Chair	15 June 2021	
Sheung Wah Lee	Treasurer	2 May 2022	16 May 2024
June O'Sullivan	Trustee	4 May 2017	
Andrew Sturtevant	Trustee	15 June 2021	17 February 2025
Katie Finn	Trustee	12 July 2022	
Thea Edwards	Trustee	20 September 2023	
Ade Adebola	Trustee	21 February 2024	
Angela Thomas	Trustee	21 February 2024	
Nazgol Kafai	Trustee	21 February 2024	
Katy Parry	Trustee	21 February 2024	
Sarika Patel	Trustee	21 February 2024	
Rachel Walker	Trustee	16 September 2024	

Board Advisers:

Clare Paget	Governance
Chris Manning	Buildings
Sheung Wah Lee	Finance

Staff:

Name	Title	Resignation Date
Jenny Irish	Hub Director	
Boris Witzenfeld	Programme Producer	11 October 2024
Emily Blundell Owers	Project Assistant	31 July 2025
Harriet Ziebell	Senior Administrator	
Charlotte Mugarra D'Cruz	Senior Administrator (Maternity Cover)	17 April 2025
Stephanie Ogu	Community Programme Manager (Started 14 October 2025)	

Bankers:
National Westminster Bank plc
PO Box 575
Rotherham, S63 3FJ

Solicitor:
Shoosmiths
9th Floor
Platform Building
New Station St
Leeds
LS1 4JB

Independent examiner:
BDA Associates Limited
Chartered Accountants
Global House
1 Ashley Avenue
Epsom
KT18 5AD

Exemptions from disclosure

No details concerning the names of Trustees, senior management team, the Charity's principal address, name of any chief executive officer or other senior staff members have been withheld from this report.

Funds held as custodian Trustee on behalf of others

Neither the Charity nor its Trustees are acting as custodian Trustees therefore this is not featured in this report.

Upper Norwood Library Trust (UNLT)
Company Limited by Guarantee
Trustees' Annual Report (Incorporating the Director's Report)
Year ended 31 March 2025

Chair's Report



Firmly established as a lively cultural and community centre, Upper Norwood Library Hub (UNLH) is also home to two libraries: The Upper Norwood Library and a Library of Things. Upper Norwood Library has a unique history and location, lying on the Lambeth side of the border with Croydon and within a short walking distance of Bromley, Lewisham and Southwark. This means that the professional library service, provided by Lambeth Council and co-funded by Croydon Council, both serves (and attracts resources from) a wide area; it is Lambeth's fourth busiest library. With an even wider remit of Greater London, Upper Norwood Library Trust is able to attract funding for the benefit of the diverse communities of Lambeth, Croydon and further afield (such as being one of two London regional leads in energy advice work). In fact, 2024-25 has been the most successful year of fundraising in our history, leading to the development of our community programmes that support the ambitions of Lambeth and Croydon Councils with projects across several areas, many of which are detailed in this Annual Report. I want to particularly thank the UNLH Director, Jenny Irish, without whom none of this could have been achieved. It is noteworthy that Jenny and her team were largely responsible for the shortlisting of Upper Norwood Library Trust for a national Locality Award in the Building Inclusive Communities category.

With so much going on, this Annual Report attempts to provide a brief synopsis of our most significant activities across the arts, lifelong learning and wellbeing. Here, I highlight just a few of the projects and events that stood out for me personally. The Creative Communities project, funded by Arts Council England, worked with 106 local under-represented community members, to develop their creative talents and start a dialogue about what creative and cultural opportunities local people want to participate in at UNLH. This was also the year in which we secured our first funding from the GLA Skills for Londoners Fund to move community members furthest away from adult education into training and education opportunities. Our wonderful resident choir, Palace Acapella, raised £6,010 in community fundraising to support what they described as the "amazing work" of UNLH. This seems a good point at which to thank all those who fund us, from individuals who donate £2 a month, from those who hire our rooms and car park to local authorities and major grant-awarding bodies.

Of course, none of our programmes and services could be offered without the tirelessness and commitment of those who work at or for UNLT as well as the library teams in Lambeth and Croydon Councils. The Lambeth library staff who, despite a challenging year, have continued to provide vital, and much-loved, library services with commendable professionalism and dedication. They work very closely, day by day, with UNLH staff employed by the Upper Norwood Library Trust, a specific example being a highly successful Open Mic Poetry and Spoken Word Night as part of Black History month.

In 2024-25, we saw a number of changes to the excellent UNLH team. Boris Witzenfeld resigned his post as Programme Producer in October, leaving a lasting legacy; our Senior Administrator, Harriet Ziebell, went on maternity leave and we have been fortunate that her cover, Charlotte Mugarra D'Cruze, has shown the same degree of commitment and diligence. In October, we were all delighted to welcome Stephanie Ogu to the post of Community Programme Manager, a role she has taken to with commendable panache. The success with which all these changes have been navigated has been

down to the talents and hard work both of the new arrivals and of the staff in post, notably our Project Coordinator, Emily Blundell Owers and, of course, the Director, Jenny Irish.

UNLT also owes a great debt of gratitude to our casual events team workers as well as a host of volunteers who all give generously of their time and skills. Local businesses have an important role to play too: for example, B&Q Sydenham arranged for some of our rooms and facilities to be painted as part of the B&Q Foundation initiative to help build better communities. When it comes to acknowledging volunteers, I should of course mention my fellow trustees: their hard work and guidance is much appreciated (and not just because it makes my role as Chair a lot easier!). This year, we said thank you to two trustees who left their role: Andrew Sturtevant and Sheung Wah Lee. Their many valued contributions serve as an example both to myself and my fellow trustees, new and not so new. I was delighted that Ade Adebola agreed to become our new treasurer and to welcome Rachel Walker as a new trustee.

Looking to the future, I do not doubt the importance of securing a long-term lease, not least as a platform for attracting still more external core funding for UNLH and its many activities. Given the excellent relationships and shared commitments we have with both Lambeth and Croydon Councils, I remain hopeful of further progress and I am happy to report that we have received reassuring letters of intent from both Councils; a small, but important step towards ensuring that Upper Norwood Library Hub will continue to grow and serve as a warm space and safe haven for all.

Grahame Danby

Chair of Trustees

Structure Governance and Management

Structure and governance

Upper Norwood Library Trust ('the Charity') is a company limited by guarantee (Company no. 08313429) and a registered charity (Charity no. 1151668) governed by its memorandum and articles of association.

Appointment of Trustees

Upper Norwood Library Trust has a structured recruitment and interview process for Trustees. Diversity, Equality and Inclusion lies at the heart of the process, and the Charity welcomes trustees from all backgrounds, irrespective of sex, sexual orientation, age, disability, race, nationality, or political, religious or other beliefs. Applicants successful at interview are approved by Trustees before they join the Board. Trustee vacancies are advertised locally, in the library hub and through relevant professional networks particularly when seeking trustees with specific/specialist skills. Trustee vacancies are sometimes advertised in national charity/umbrella organisations. To ensure both new and existing trustees have the specific and general knowledge required of their responsibilities as a Charity Trustee to enable them to carry out their roles, UNLT has a structured induction programme including individual meetings with other trustees, as well as a Trustee Reference Manual, which includes material on the Charity Commission's regulation and guidelines, the Charity's policies and processes.

The Trustees are Directors of the Company for the purposes of company law.

Trustees meet quarterly as a Board. Trustees on the sub-committees of the Board meet quarterly and the sub-committees update the Board regarding their actions at the quarterly Board meetings. Trustees receive financial updates approved by the Finance Committee and detailed organisational and business reports from the Senior Management Team.

No Trustee received any remuneration from the Charity during the period (2024/25: £nil).

Organisational structure

The Charity is controlled by The Board of Trustees, who are also directors of the Company. Day-to-day management and decision making are delegated to the Hub Director, who is not a trustee.

Two sub-committees of the board, namely the Finance & Fundraising Committee and HR Committee, meet quarterly and support the strategic development and monitoring of the Charity's business, financial and fundraising strategies, legal, governance and organisational development activities.

Finance and Administration

The Charity uses Xero for day-to-day financial management and reporting. The Charity receives additional support on a volunteer basis from a previous Treasurer, bringing much-needed capacity to the team.

Everyday management accounting, secretarial, legal and administrative requirements of the charity is delegated to the Senior Management team, supported by the Treasurer. Trustees receive monthly financial updates from the Director, detailed management reports are then presented by the Finance Committee at quarterly trustee meetings for forward planning and decision making.

Arrangements for setting the pay and remuneration of the Charity's key senior management personnel

Senior management personnel are remunerated in line with market rates for comparable roles in similar organisations in the Charity sector. The Trustees reviewed the salary range for the role of UNLT

Director when advertising the vacant position in March 2022 and approved a salary increase on this basis. The Trustees also approved salary increases based on market data for comparable roles in the sector when seeking to fill the position of Senior Administrator and Community Programme Manager, both on a substantive continuing basis in January and October 2024. Our pay policy aims to ensure we can attract and retain staff at UNLT whilst ensuring the budget is well- managed.

Relationship with Third Party

There were no transactions with the Charity's wholly owned subsidiary Upper Norwood Library Enterprises Limited which was dormant throughout the period.

Other than those transactions stated above there were no related party transactions during the period.

Donation to Charity by Trustee or Third Party

The total amount of donations received from a Trustee or a related party was £162.50 (2023/24: £150).

OBJECTIVES AND ACTIVITIES

Charitable purpose

The charitable objects of the Charity relate to the community and residents of Upper Norwood and surrounding areas and in particular - but without - limitation are to:

1. Advance the education of the public by the provision of or assistance in the provision of a library and/or a library service to be available to the public at large;
2. Without prejudice to the generality of the above, advance the education of the public by the management and operation of The Upper Norwood Library, including facilities for adults, children, young people, including information and study facilities;
3. Advance the education of the public through the development of programmes to promote literacy and lifelong learning;
4. Develop the skills and capacity of those sections of the community in need, whether by reason of youth, age, infirmity, disability or social or economic circumstances to enable them to participate more fully in society;
5. Pursue such other charitable purposes consistent with the above, as the trustees in their absolute discretion shall determine.

Our Vision

To provide lifelong learning and opportunity for local communities.

Our Mission

Designing inclusive spaces for learning, wellbeing and the arts that support local communities and protect and sustain libraries.

Our aims and objectives

To:

a) Ensure local residents have ongoing access to a professional library service and community services they need locally and cannot access elsewhere. Delivered through the following activity areas:
   - Sharing and Learning
   - Health and Wellbeing
   - Venue and Performance
   - Community Outreach

Establish a robust and consistent fundraising strategy: to develop an overarching fundraising strategy and plan, with a well-rounded fundraising model. Fundraising will leverage community relationships for ongoing support, both with larger donations and consistent small contributions that will allow us to expand our impact. Build relationships with charitable trusts and foundations which offer core grants and project funding to support programmes based on identified local needs and experiment with new areas of delivery co-designed with communities themselves.

Public benefit

UNLT continues to identify and apply for grant funding to support the charity's work and to generate income through its programmes and services. During the year the Charity successfully applied for grants to deliver a range of services to local residents, which included:

- Croydon Council Holiday Activities Fund
- Lambeth Council Holiday Activities Fund
- Charities Aid Foundation
- BBC Children in Need
- The Energy Outreach Project (EOP) jointly funded by the Department for Business, Energy and Industrial Strategy (BEIS) and National Energy Action (NEA) via Citizens Advice
- SGN (Southern Gas Networks) Safe and Warm Communities Scheme
- Postcode Society Trust
- Walcot Foundation
- Co-Op Local Community Fund
- Awards for All
- The Arts Council
- Garfield Weston Foundation
- Lambeth Council Lambeth Early Intervention and Prevention Grant Programme
- Swan Mountain Trust
- GLA Skills for Londoners Fund
- Lambeth Warm Space
- London Catalyst

The Charity is actively implementing different ways of generating income through music, arts, cultural and social events, funding applications, organising activities and letting space which will enable it to continue both housing the provision of the library service and provide free or subsidised cost services and activities which benefit the local community.

24/25 Organisational Achievements



Upper Norwood Library

Achievements and Performance

As we embarked on a new period for the Trust and for The Upper Norwood Library Hub, we set objectives that allow us to maximise the benefits to our community members, raise our revenue, and sustain the library hub.

What we set out to do	What we achieved
Strategy: Solidify our business strategy and rebrand UNLT	
Strategy kept under review	We revisited our strategy given the volatility of the financial climate and re-focused across our five strategic themes. Strategic objectives were built into staff work plans and trustee reporting mechanisms to ensure monitoring progress across the organisation was robust. This was year 2 of 3 of our 23 – 26 strategic plan.
Re-branding UNLT	As part of the growth and fundraising plans for the organisation, a re-brand of the parent charity 'Upper Norwood Library Trust' was agreed by the Board to ensure the organisation can operate outside of the SE19 location and tell a broader narrative of the charitable aims of the organisation, to sustain local communities and libraries. As focus on community delivery increased through our fundraising programme our internal capacity to focus on this and the required changes with the Charity Commission, Companies House and stakeholders reduced and this remains an area to focus on as we move to develop our 26 – 31 strategic plan.
Board is representative of the communities we serve	We further strengthened our Board, recruiting a Trustee with building management experience, increased our diversity of thought and maintained good governance and communication across the organisation. Trustees continued to meet quarterly. A number of policies were reviewed and updated in line with our annual Board review schedule.
Financial: Be self-sufficient and sustainable	
Sustain professional library service in the longer term, working in close collaboration with Lambeth and Croydon Councils	We work in close partnership with Croydon and Lambeth Library service and their expert librarian team to ensure the smooth running of our partner services. There were 139,407 visits to the library and wider hub community services. We provide support for library visitors who have questions about local services and working together in our partnership ensures we can offer learning, wellbeing and arts activities for the local community to extend the library offer. We ensure we link with literary themes wherever possible in our programming and ensure participants on our charitable programmes know how to sign up to the library if they are not already a member.
Diversified income fundraising strategy in place to meet our annual income targets	**Grants & Trusts:** Across the year UNLT built on and secured new funding relationships with Croydon Council Holiday Activities Fund, Lambeth Council Holiday Activities Fund, Charities Aid Foundation, BBC Children in Need, The Energy Outreach Project (EOP) jointly funded by the Department for Business, Energy and Industrial Strategy (BEIS) and National Energy Action (NEA) via Citizens Advice, SGN (Southern Gas Networks) Safe and Warm Communities Scheme, Postcode Society Trust, Walcot Foundation, Co-Op Local Community Fund, Awards for All, The Arts Council, Garfield

	Weston Foundation, Lambeth Council Lambeth Early Intervention and Prevention Grant Programme, Swan Mountain Trust, GLA Skills for Londoners Fund, Lambeth Warm Space, London Catalyst. **Corporate Support:** This year we supported the library team through the B&Q team at the Sydenham store through a Neighbourly initiative who painted the library toilets and the Teal room to refresh the spaces, donating £1,000 in materials to the task. **Space hire:** UNLT achieved £49,064 across the period, from a mix of regular hirer bookings, local sole traders, community organisations and businesses, ad hoc room bookings from local individuals, charities and businesses; averaging 300 visits per week. UNLT has hosted community clean air consultations, councillor surgeries, business away days, training events, pop up markets, music events, drama rehearsals, book launches, local history groups, sustainable fashion shows, community markets, community parties and weddings. *"Thank you so much to UNLH for all their help with room hire for our event. The night went smoothly because the venue was perfect and they were always on hand to assist us!" UNLT hirer* **Regular Hirers:** The UNLT regular hires programme spanned an exciting mix of learning, wellbeing and arts programmes across Tai Chi, SE19 Dance, Palace Acapella Choir and the Norwood Society local history talks for the community, English and Maths classes for children, children's Ballet, Sign and Sign, Baby Sensory, Lucy Sparkles Mini First Aid for local families, Clear Community Web for digitally excluded adults and Croydon Adult Learning and Training (CALAT) ESOL classes for speakers of other languages. *'We love the Upper Norwood Library Hub. It's a brilliant space, with very helpful staff and a great sense of community. We are eternally grateful for their collaborative and supportive way of working which facilitates Palace Acappella achieving far more than we could do alone. The Upper Norwood Library Hub is not simply our venue, it is our home.' Palace Acappella Choir Leader* **Events:** UNLT has hosted a range of community events including our Laughs at the Library Comedy night, hosted by our Programme Producer with a range of up-and-coming comedy acts that delighted audiences across the year. UNLT has delivered Crystal Palace Performing Arts sessions for children across the year, working towards final term showcases. We partnered with Little Brushstrokes across the year to bring arts and crafts sessions for 270 local children. UNLT has partnered with the Big Fish Little Fish team to bring family raves to the Library Hub, Palace Acapella to host their end of term community choir events and UNLT delivered their successful performing arts holiday camps for children throughout the year as well as meet Santa community events at Christmas.
Consolidate and revitalise annual paid events performance programme that is representative of our diverse communities	

<u>Operational:</u> Professionalise our organisation and lay the foundation for a positive culture	
Policy & procedure review	UNLT continued to review and update their organisational policies following our annual review cycle with the Board and Sub Committees responsible for final sign off.
IT & back-office systems	UNLT further invested in online training for staff, workers and volunteers which includes unconscious bias training, allyship in the workplace, anti-racism in the workplace, EDI, safeguarding, health and safety, fire marshal, First Aid and manual handling.
Managing the building	UNLT continued lease negotiations with Lambeth and Croydon including discussions to 'make good'/repair.
<u>Programmatic:</u> Solidify our activities and to launch new programmes across South London	
Consolidate co-created charitable programme to meet needs of community during cost-of-living crisis	**<u>Sharing & Learning:</u>** <u>Literacy and Numeracy Family Learning:</u> Our SEN specialist delivered tailored family literacy and numeracy sessions, the twice weekly sessions have had a significant positive impact on participating children and their families: 100% of parents surveyed indicated an improvement in their child or children's confidence in both literacy and numeracy as a result of this project. 71% of reported that they felt better able to support their children's learning. 83% of reported they felt their parents were better able to support them in their maths and English. The sessions of family Literacy and Numeracy workshops are for children who access benefits related free school meals and their families reaching 23 Lambeth children and families. *"My planning has been continuously adapted to meet the unique needs of every child...parents were supported with practical strategies to help manage and extend their child's learning at home. [I shared] home-friendly resources such as visual timetables, social stories, and structured routines." - Lead Tutor* *"We gain so many benefits as a family from the boys attending this class. Structure at home, less fighting, helping each other, and helping me to feel less stressed because I don't have time to help them as much as I'd like. My husband is also more relaxed as they are going in the right direction." - Parent* <u>ESOL:</u> With support from Awards for All, we delivered 3 x weekly 1.5 hr English for integration classes a year for 104 refugees, asylum seekers and migrants with very limited English, some illiterate in their own language and some with qualifications from their country of origin. Sessions were co-produced and delivered in a hotel setting alongside in-person sessions at the library hub by trained and vetted language volunteers. All wanted to learn English to get a job, support their child's learning, speak to people from different backgrounds and get the healthcare and the support services they need.

	Holiday Activities Fund: With funding from Lambeth and Croydon Holiday Activity Funds we've delivered 4 creative education holiday camps delivering 904 places to children who access benefits related free school meals. Young people participated in structured activities like choreography, dance, and warm-ups. Drama and physical theatre activities promoted character development, core strength, and flexibility. The Healthy Plate activity educates children about nutrition through a hands-on game, teaching them to create balanced meals. Food preparation activities, like making smoothies, impart practical cooking skills and connect children to healthy eating. We handed out "take and make" boxes to cook with their children at home. Sessions focused on building confidence and improving social skills through theatre and arts and crafts. The camps offer singing, acting, dancing, arts and crafts, promoting inclusion and individual achievement. Sessions in the library promote lifelong library use, and parents attended a performance and exhibition facilitated by qualified professionals. 85% children learnt something new, 71% felt more confident, 64% made new friends, 78% felt more active, 71% wanted to use the library more. Lambeth EIPS: UNLT worked in partnership with London Thunder to deliver manifesto for change creative sessions with 12 young women with final work being exhibited at the Upper Norwood Library Hub on display for the wider community to experience to highlight equality for women in sport. The aims of the project were; improving communication, goal setting, creative skills and confidence. The Learning Project: We're delighted to be supported by the Mayor of London through the Skills for Londoners Community Outreach Programme 2024 25 which directly funds community organisations to raise awareness of London's adult skills opportunities, increase participation in adult learning skills provision, and help to build sustainable links between providers, community groups and the Londoners they work with. Many people we support at the Upper Norwood Library Hub are not aware of the adult learning opportunities that are available or may face barriers to learning and are finding this is a much-needed project. In the first year we've supported 187 adults experiencing barriers to accessing adult education.
	Wellbeing: Chairs, Chat & Connect: UNLT expanded their successful pilot project supporting older adults in deprived areas including Gipsy Hill estate, addressing issues including fuel poverty and mental health supporting 40 older adults this year. We've offered chair exercise sessions and additionally connected people to essential services including our SGN and Citizens Advice fuel poverty initiatives, Age UK services, their Creative Communities project and social activities. The project has reduced isolation and improved well-being. 91% told us they now exercise regularly, 100% had met new people, 75% said their health had improved, 91% felt they had improved their wellbeing, 66% knew about other local activities they could access. Children's Creative Wellbeing Sessions: Funded by Children in Need and the Swan Mountain Trust, UNLT partnered with SBH to support 200 children seeking sanctuary to deliver weekly creative education workshops, a community showcase and to feed into decision making within the library hub for children living in temporary accommodation. Children have taken part in creative activities, confidence building games, drama and dance, with a final showcase held in the foyer of the Upper Norwood Library Hub for the wider community to engage with. An activity day at the

	library hub offered children the chance to visit the library for the first time. They said that it enabled them to do something they enjoy but do not always get the chance to do, drawing and painting. They were happy they had a chance to share their heritage. Some children visited the library again after the project as they felt encouraged to go back after the activity day. 83% of children on the project to date said it made them feel happier, 92% that the project had helped them to do more exercise.
	Venue & Performance: Warm Space: We were a Warm Space during the winter months - safe, heated, welcoming, kind and inclusive, between November and March and welcome members of the public to stay for as long as they wish, use the facilities and have a space to be warm as the cost-of-living crisis continues to create significant challenges for people to keep warm in their own homes.
	Community Outreach: Energy Outreach Project (EOP) We delivered energy advice and support to 309 residents across London, plus advice and training sessions for 307 front facing professionals to help them inform and support service users. We worked with 6 London wide community partner organisations and were the London Regional Lead across the project. Our trained advisors gave personalised energy advice, support to access benefits eligibility checks, to access debt advice, to access energy schemes e.g. Warm Homes Discount, to sign up to the Priority Services Register and support to access other crisis support including foodbanks. *"Because of their advice, and the booklet of information they put together for us to take home, I was able to contact my water supplier and have my bill halved. The confidence that gave me in my rights to negotiate with suppliers has extended beyond those bills and has led me to contact my suppliers for my phone and internet, and have my bills reduced significantly for them also. This information has empowered me, as before I didn't know my rights! I have passed on what I have learned to my friends so they can benefit from it too. Thank you."* SGN: Through our experienced community approach and trusted community partnerships we reach the hardest to reach communities and support them during the cost-of-living crisis to: • Improve engagement with energy information • Improve access to support needed to maintain a safe and warm home • Improve understanding of risks of carbon monoxide • Improve health & wellbeing Through the SGN Safe and Warm project, UNLT supported an additional 206 vulnerable residents through the SGN energy advice project, signposting 116 people onto benefits eligibility checks, 111 to access debt advice, 164 to the priority services register and 131 onto crisis support such as food banks and clothing services. Capacity Building: In 2023, through support from the Charities Aid Foundation, we have reviewed the 6 areas of a resilient organisation and we have worked to ensure our Board are representative of the communities we serve, improve back-office systems and procedures and review our organisational brand and impact. This year we developed our Theory of Change to highlight the impact we make through our

	work. This was an important funding stream for us as a small organisation and gave us much needed breathing space to focus on these important areas as we grow and develop our services for the communities we serve. National Lottery through Arts Council England: 5 hyper local community groups researched and co-created visual artwork with a professional illustrator to visualise positive changes they want locally across themes of environment, wellbeing and equity. Through a physical visual and sound exhibition, we brought together 106 community members and people with power locally; to start a dialogue about creative and cultural activities our community library hub can co-create in the future and how these can be sustained. 100% children and families said they felt they could now visualise their ideas, 90% older adults improved their skills and knowledge, 100% young women said they could show their ideas through creativity, 75% of children seeking sanctuary felt more confident and 70% of adults with experience of digital exclusion said they met new people through the project. The final exhibition was held in the Burgundy Room at the Upper Norwood Library Hub, a space the community felt comfortable in and following the exhibition, elements toured local venues including the Old Library in West Norwood and the children's artwork from the hotel was displayed in the foyer of the hotel. We displayed the final artwork and participant artwork in the foyer of the library hub so everyone visiting the space could see the images as they entered and left the building. We created a lasting legacy of the project on the Upper Norwood Library Hub website... https://www.uppernorwoodlibraryhub.org/creative-communities *"I'm happy I can use the simple things to make people understand my life and make people understand my present and my community." Project participant* *"I'm a parent at the art hub, the Upper Norwood Library Hub. I find it very helpful after school to bring my grandchildren here, to do some lovely artwork and to be a part of the community. Seeing other children, their parents together is really nice. I think there should be more of these things available for us, especially people on low incomes who can't afford to do these things unless they're funded." Project participant* *"I've particularly enjoyed the art element of the project, making something, creating something and that being in a group which makes it sociable and the opposite of being lonely." Project participant*
	Signposting and Progression: An integral part across all our provision is to empower under-resourced parents, carers and adult participants find out what services are available to them locally and sign up to join the library service if they are not already a member. Through our partnership with the library services, we are embedded in the network of local services and we maintain a list of referral organisations who can support with additional advice including: Citizen's Advice, Age UK, English Classes, Digital Inclusion, crisis support including food, clothing, housing, health and wellbeing services.
Co-designed/incubated and	Our partnership with our digital community partner, ClearCommunityWeb, continues to provide invaluable opportunities for the organisation to engage with digitally excluded adults and we continue to seek joint funding to build opportunities

hosted entrepreneurial community services	for digitally excluded adults to take part in a range of activities at the library hub and this year we partnered with CCW on the Creative Communities Project and you can read their blog about the project.. https://clearcommunityweb.co.uk/bridging-the-digital-divide-reflections-from-our-creative-collaboration-with-upper-norwood-library-hub/ Our partnership with the Library of Things enabled the community to borrow equipment they needed and support the circular economy. We were delighted to host the Library of Things 10th birthday celebrations in 2024. Since opening at Crystal Palace, the total Things borrowed now exceeds 10,295! This equates to over £1,470,714 that has now been saved by residents.
Purpose: Have a tangible positive impact on local residents and the communities we serve	
Consolidate UNLT volunteer programme	UNLT offer volunteering roles across key areas including café hosts, ESOL, Literacy and Numeracy support and project specific volunteering opportunities. Volunteers undertake a structured induction programme and training in safeguarding, diversity and inclusion, health and safety and GDPR and are inducted into our organisational policies and take health and hygiene level 1 certification. We support local residents who may be older adults, people with physical and/or mental ill health, young people and residents from ethnically diverse communities reaching up to 25 volunteers annually. We have a lot of interest in our volunteering programmes and are seeking to grow support for volunteers to increase our internal capacity for the future.
Review impact measurement across the organisation	A strategic priority of UNLT is we are 'of' our community rather than 'for' our community meaning that residents and community members are the people leading our programmes. In practice this means our Board will always be representative of the communities we serve. Volunteers run our café; community members initiate ideas for new approaches and participants help us secure new funding and raise funds for specific projects. Community members tell our staff what they value and when things aren't quite right. Children tell our community facilitators what they want to do in their sessions based on their experiences, young people at risk make the UNLH space their own and put on community events for the wider community. Community members tell us through our annual programme survey what is difficult for them and what they want to be involved in and how and community members invite external groups to speak in their sessions for find out more about what they can get involved in. Due to our size and multiply funded project model, we often review programmes in line with evaluations for funders. We started to monitor and evaluate the full core programme to move from a 'project specific' monitoring to a 'cross organisational monitoring framework' which will enable us to take a holistic monitoring and evaluation approach across the organisation. We are actively seeking funding to improve our organisational wide impact measurement in the coming years.

GOING CONCERN AND OUR PLANS FOR 2025/26

Like many other organisations, we face uncertainty about our future. Trustees continue to work on sustainable plans in line with our 3-year strategy, supported the Director to secure grants and maintain the financial resilience of our Charity.

To generate income, we will:

- Continue to maintain a pipeline of funding opportunities and focus on securing multi-year funding wherever possible to assure our viability and future in the long term. Funding will also be sought to sustain and expand existing services and activities
- Revisit our branding and build a stronger foundation which more clearly communicates our objectives and intended impact
- Explore new partnership and funding opportunities with councils, arts organisations, academic institutions and community and public service organisations to bring local communities opportunities to help them thrive in education, support positive mental wellbeing and be creative people

Due to prudent management of our finances in earlier years we have sufficient reserves which, together with building a strong fundraising strategy has helped us weather this difficult time when we receive no core local authority funding.

Trustees will continue to meet with Lambeth and Croydon Councils to finalise outstanding building issues, utility and maintenance costs and lease arrangements.

We continue to maintain reserves to cushion any future period of closure or enforced reduced activity, and together with reduced operating costs and our plans to generate income, the trustees are content to adopt the going concern basis for preparing these accounts.

Volunteer Numbers

We enjoy the support of 20 volunteers, and volunteers support us across events and project delivery, teaching English, events, front of house and café hosts. In accordance with the SORP, due to the absence of any reliable measurement basis, the contribution of these volunteers is not recognised in the financial statements.

Pro Bono Legal Support – We have also benefitted from pro bono legal advice provided by Glayson Tavares Costa, Solicitor (England & Wales), SRA No. 7002504, assisting the Trust on governance and general legal matters. In accordance with the SORP, due to the absence of any reliable measurement basis, the value of this pro bono support is not recognised in the financial statements.

TRUSTEES' REPORT

Financial Review

The statement of financial activities on page 23 summarises the income and expenditure of the charity during the year ended 31 March 2025.

Income

Our principal funding sources are grants from charitable trusts and foundations, grants from Lambeth and Croydon councils for specific community activities, donations and income through use of the building and its facilities for the local community.

Total income for the year was £317,478 (2023/2024: £276,628). Donations for the year were £7,924 (2023/2024: £2,639) and grants received were £213,848 (2023/2024: £154,860). Income from Charitable Activities was £74,225 (2023/2024: £89,240) and from Trading Activities was £21,481 (2023/2024: £29,889).

Expenditure

Expenditure for the year was £299,414 (2023/2024: £289,450). £12,197 (2023/2024: £11,458) of this relates to raising funds, £267,927 (2023/2024: £247,421) was spent on charitable activities and £19,290 (2022/2023: £30,571) was spent on trading activities.

Financial Position

The net movement in funds for the year was a surplus of £18,064 (2023/2024: deficit of £12,822).

The Charity ended the year with reserves of £261,775 (2023/2024: £243,711) £61,553 of which was restricted (2023/2024: £20,123) and £200,222 (2023/2024 £223,588) was unrestricted.

Details of restricted funds can be found in note 17 to the financial statements together with an analysis of movements in the year. Funds raised in the year are held as either restricted funds (where grant funders or donors have specifically requested that their grants or donations are used on a project) or within unrestricted funds (where no restrictions are placed by the donor). The Trustees are satisfied with the year-end position of the Charity.

Reserves policy

The Trustees reviewed the Charity's reserves policy during the year. Trustees believe it is prudent to hold a level of free reserves to enable them to weather disruptions to income and cash flow, to take advantage of change and opportunity as it presents itself and to allow the fundraising and core charitable operations of the Charity to continue for a minimum of six months. This will allow the Charity to respond in a considered way to an adverse change in circumstances, give sufficient time to assess emerging circumstances, and to develop and implement appropriate plans, without requiring a crisis response. This was shown to be particularly important during the Covid crisis and in the lengthy recovery period since.

As the Charity's activities expand, the Trustees continue to assess the appropriate level of free reserves for such purposes to allow for the uncertainty of both actual receipt and timing of grants and future fundraising income and meeting the unplanned costs of urgent requirements or of sudden closure. These reserves will be held in liquid and readily realisable assets accessible within one month. Any free reserves held at any time over and above the agreed amount will be considered by Trustees to be available for new projects.

Our target reserve levels are set at a level to cover six months' fixed costs based on the higher of six months' fixed cost for the financial year ended or budgeted for the upcoming financial year. Based on their budget for 2025/26 this requires £124,000

Our free reserves currently stand at £187,346 (2023/24: £219,291), which is above our target.

Trustees believe a designation out of free reserves will be required for the obligations under the lease for the library building currently being negotiated with Lambeth and Croydon Councils but that until terms are agreed it has not been possible to accurately quantify this.

We expect to utilise the remaining free reserves to rebuild our income streams following the lengthy recovery period following Covid-19 closure and recommencement of activities following our reinvigorated strategy review. Further, we face headwinds of both a reduction of funding granted opportunities and increased competition for such funding, and increased costs, particularly in the running and maintenance of the building. We no longer receive any statutory grant funding from local councils.

Trustees will continue to monitor and manage spend across the organisation. We will continue to seek grant income to support improvements to the building and activities and services which benefit our community. We will undertake new trading initiatives to assure our long-term sustainability.

Grahame Danby
Chair of Trustees

Independent Examiner's Report to the Trustees of The Upper Norwood Library Trust ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2025.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of ICAEW which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or

2. the accounts do not accord with those records; or

3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or

4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Rajesh Amin FCA
ICAEW
BDA Associates Limited
Chartered Accountants
Global House
1 Ashley Avenue
Epsom
Surrey
KT18 5AD

Date: .....25/11/2025....

Statement of Financial Activities

Upper Norwood Library Trust

Company Limited by Guarantee

Statement of financial activities (incorporating an income and expenditure account) for the year ended 31 March 2025

	Note	Unrestricted funds	2025 Restricted funds	Total funds	2024 Total funds
		£	£	£	£
Income from:					
Voluntary donations	2	7,924	-	**7,924**	**2,639**
Grants receivable	3	15,000	198,848	**213,848**	**154,860**
Charitable activities	4	74,225	-	**74,225**	**89,240**
Trading activities	5	21,481	-	**21,481**	**29,889**
Total income		118,630	198,848	**317,478**	**276,628**
Expenditure on:					
Raising funds	6	12,197	-	**12,197**	**11,458**
Charitable activities	7	110,509	157,418	**267,927**	**247,421**
Trading activities	8	19,290	-	**19,290**	**30,571**
Total expenditure		141,996	157,418	**299,414**	**289,450**
Net income/(expenditure)		(23,366)	41,430	**18,064**	**(12,822)**
Transfers between funds					-
Net movement in funds		(23,366)	41,430	**18,064**	(12,822)
Reconciliation of funds					
Total funds brought forward at 1 April		223,588	20,123	**243,711**	256,533
Total funds carried forward at 31 March	17	**200,222**	**61,553**	**261,775**	243,711

All of the above results are derived from continuing activities.

There were no other recognised gains or losses other than those stated above.

Balance Sheet

Upper Norwood Library Trust

Company Limited by Guarantee

Balance Sheet as at 31 March 2025

	Note	The Group		The Charity	
		2025	2024	**2025**	2024
Fixed assets					
Tangible fixed assets	14	**2,288**	4,297	**2,288**	4,297
Investment in subsidiary company		-	-	1	1
Current assets					
Debtors and prepayments	15	19,418	21,128	19,418	21,128
Stock		1,361	1,275	1,361	1,275
Cash at bank and in hand		275,015	238,718	275,015	238,718
Total Current Assets		**295,794**	261,121	**295,794**	261,121
Liabilities					
Creditors: amounts falling due within 1 year	16	**(36,307)**	(21,707)	**(36,308)**	(21,708)
Net current assets		**259,487**	239,414	**259,487**	239,413
Total assets less current liabilities		**261,775**	243,711	**261,775**	243,711
Total net assets		**261,775**	243,711	**261,775**	243,711
The funds of the Charity					
Restricted funds					
Arts Council England		**5,428**	-	**5,428**	-
Awards for All		**11,092**	1,337	**11,092**	1,337
CAF		-	2,024	-	2,024
Children In Need		-	9,913	-	9,913
Co-op Chair Exercise		-	819	-	819
Croydon Council HAF		**3,047**	1,920	**3,047**	1920
Croydon Household Support Fund		-	158	-	158
Garfield Weston		**25,000**	-	**25,000**	-
GLA Skills for Londoners		**1,154**	-	**1,154**	-
Lambeth Council - HAF		**1,728**	1,980	**1,728**	1,980
London Catalyst		**2,629**	-	**2,629**	-
Postcode Society Trust		-	422	-	422
SGN		**7,305**	1,500	**7,305**	1500
Swan Mountain Trust		**547**	-	**547**	-
Tesco Groundworks		-	50	-	50
Walcott Foundation		**3,623**		**3,623**	
Unrestricted funds					
Fixed assets		**2,288**	4,297	**2,288**	4,297
Postcode Society Trust unrestricted grant		**10,588**		**10,588**	
General funds		**187,346**	219,291	**187,346**	219,291
Total Charity funds	17	**261,775**	243,711	**261,775**	243,711

Balance Sheet cont.

Upper Norwood Library Trust

Company Limited by Guarantee

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2025. The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2025 in accordance with Section 476 of the Companies Act 2006. The trustees acknowledge their responsibilities for:

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

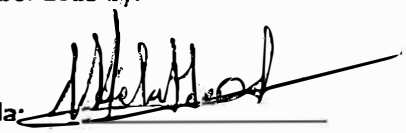
These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies' regime.

Approved by the Trustees and signed on their behalf on 18th November 2025 by:

Grahame Danby: 

Chair of Trustees

Company no. 08313429

Ade Adebola: 

Treasurer

Charity no. 1151668

Upper Norwood Library Trust
Company Limited by Guarantee
Notes to the financial statements
Year ended 31 March 2025

1. Principal accounting policies

a) Basis of preparation

The financial statements have been prepared under the historical cost convention and in accordance with UK Generally Accepted Accounting Practice, comprising the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' published in 2019 and Financial Reporting Standard (FRS) 102, together with the Companies Act 2006 and the Charities Act 2011. The Charity has adapted the Companies Act formats to reflect the SORP.

The trustees have assessed whether the use of going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charitable company to continue as a going concern.

The trustees have made this assessment for a period of at least one year from the date of the approval of these financial statements.

In particular, the trustees have considered the charitable company's forecasts and projections and have taken account of pressures on income. They have taken steps to reduce the expenses of the charity, seek funding from grant opportunities, corporates and major donors and develop a strategy for other income streams (see "Going Concern and Our Plans for 2025/26" and "Reserves Policy" sections for more information).

Considering these actions, together with the Charity's existing reserves, the trustees have concluded that there is a reasonable expectation that the charitable company has adequate resources to continue in operational existence for the foreseeable future. The charitable company therefore continues to adopt the going concern basis in preparing its financial statements.

The Charity is a public benefit entity. The financial statements are presented in sterling.

b) Income

Income is recognised once the Charity is entitled to receipt, it is probable (more likely than not) that the resources will be received and the amount can be measured with reasonable reliability. Where there are terms or conditions attached to income, particularly grants, then these terms or conditions must be met before the income is recognised as the entitlement condition will not be satisfied until that point. Where terms or conditions have not been met or uncertainty exists as to whether they can be met then the relevant income is not recognised in the year but deferred and shown on the balance sheet as deferred income. There are however no deferred grants this financial year.

Goods and services donated to the Charity

In the case of items donated for resale income is recognised at the point of sale as fundraising income.

c) Expenditure

Expenditure is included in the statement of financial activities on an accruals basis and recognised when there is a legal or constructive obligation to make payments to third parties and includes any attributable VAT which cannot be recovered.

Expenditure, including attributable VAT, is allocated to the particular activity where the cost relates directly to that activity and comprises the following:

1. The costs of raising funds are those costs attributable to generating income for the Charity, other than those costs incurred in undertaking charitable activities or the costs incurred in undertaking trading activities in furtherance of the Charity's objects. The costs of raising funds represent fundraising costs, direct costs and overheads associated with raising donated income.
2. Costs of charitable activities comprise all costs incurred in the pursuit of the charitable objects of the Charity.
3. Support costs, which include governance costs, are those costs which do not relate directly to a single activity. These comprise costs incurred which are directly attributable to the administration of the Charity, management of the Charity's assets, organisational procedures and the necessary legal procedures for compliance with statutory and constitutional requirements, and other support costs. The majority of costs are directly attributable to specific activities. Support costs are allocated on the basis of the proportion of overall resources attributable to each activity.

d) Employee benefits

The costs of short-term employee benefits are recognised as a liability and an expense. The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received. Termination benefits are recognised immediately as an expense when the Charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

e) Pension costs and other retirement benefits

Employees of the Charity, including the hub director, are entitled to join the People's Pensions Scheme. The Scheme is a defined contribution scheme.

A defined contribution plan is a pension plan under which fixed contributions are paid into a pension fund and the Charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised as employee benefit expense when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

f) Investment in subsidiary company

The Charity's investment in the subsidiary company is included in the financial statements valued at £1.00.

g) Tangible fixed assets and depreciation

Tangible fixed assets are initially recognised at their transaction value. Donated assets are recognised at the value provided by the company making the donation or the lower of market or net realisable cost. The assets are depreciated using the straight-line method over their expected useful lives – usually 3 years.

h) Debtors

Debtors are amounts owed to the Charity. They are measured based on the amount recoverable.

All amounts included as debtors fall due within one year.

i) Cash and cash equivalents

Cash at bank and in hand is held to meet the day-to-day running costs of the Charity and payments from grants received as they fall due. Any cash surplus to immediate requirements is held on deposit account.

j) Creditors

Creditors are amounts owed by the Charity. They are measured at the amount that the Charity expects to have to pay to settle the debt. Amounts which are payable in more than a year are shown as long-term creditors.

k) Restricted funds

Restricted funds comprise monies raised for, or their use restricted to, a specific purpose, or contributions subject to donor-imposed conditions.

l) General funds

General funds represent those monies which are freely available to the Trustees for application towards achieving any charitable purpose that falls within the Charity's charitable objects.

m) Going concern

The financial statements have been prepared on a going concern basis as the Trustees consider that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from the date of approval of these financial statements. The budgeted income and expenditure are sufficient with the level of reserves for the charity to be able to continue as a going concern.

2. Voluntary income

	Unrestricted	Restricted	2025 Total	2024 Total
	£	£	£	£
Donations				
Voluntary donations	7,924	-	7,924	2,639
Total	7,924	-	7,924	2,639

3. Grants receivable

	Unrestricted	Restricted	2025 Total	2024 Total
	£	£	£	£
Arts Council England	-	22,574	22,574	-
Awards for All	-	18,557	18,557	8,088
B&Q Kitchen	-	-	-	4,000
CAB BESN Grant	-	-	-	14,000
CAB EOP Grant	-	23,476	23,476	12,976
CAF	-	-	-	5,386
Charles Hayward	-	-	-	3,250
Children in Need	-	-	-	12,431
Co-operative Local Community Fund	-	1,380	1,380	959
Community Organisations Cost of Living	-	-	-	11,216
Croydon Council - HAF	-	18,567	18,567	17,928
Garfield Weston	-	50,000	50,000	-
GLA - Skills for Londoners	-	13,716	13,716	-
Lambeth EIPS	-	1,990	1,990	2,440
Lambeth Council - HAF	-	8,208	8,208	13,300
Lambeth Council - Warm Spaces	-	2,000	2,000	2,000
London Catalyst	-	3,879	3,879	-
Oxford University	-	-	-	12,500
Postcode Society Trust	15,000	-	15,000	9,898
SGN	-	19,905	19,905	14,000
Swan Mountain Trust	-	3,723	3,723	-
Tesco Groundworks	-	-	-	500
Walcott Foundation	-	10,873	10,873	9,988
Total	15,000	198,848	213,848	154,860

4. Income from charitable activities

	Unrestricted	Restricted	2025 Total	2024 Total
	£	£	£	£
Community Space Hire	46,965	-	46,965	60,112
Children's Arts Courses and Camps	21,218	-	21,218	27,565
Adult Performing Arts	6,042	-	6,042	1,262
Other educational events	-	-	-	271
ESOL classes	-	-	-	30
Total	74,225	-	74,225	89,240

5. Income from trading activities

	Unrestricted	Restricted	2025 Total	2024 Total
	£	£	£	£
Equipment Hire and other services	8,225	-	8,225	8,235
Events and bar	9,314	-	9,314	20,634
Other sales	3,942	-	3,942	1,020
Total	21,481	-	21,481	29,889

6. Raising funds

	Note	Unrestricted	Restricted	2025 Total	2024 Total
		£	£	£	£
Direct costs		205	-	205	330
Support costs	9	11,992	-	11,992	11,128
Total		12,197	-	12,197	11,458

7. Expenditure on charitable activities

	Note	Unrestricted	Restricted	2025 Total	2024 Total
		£	£	£	£
From grants:					
Arts Council England		-	17,146	17,146	-
Awards for All		-	8,802	8,802	6,751
CAB BESN Grant		-	-	-	14,000
CAB EOP Grant		-	23,476	23,476	12,976
CAF		-	2,024	2,024	3,362
Charles Hayward		-	-	-	3,250
Children in Need		-	9,913	9,913	2,518
Co-operative Local Community Fund		-	2,199	2,199	140
Community Organisations Cost of Living Fun		-	-	-	11,216
Croydon Council - HAF		-	17,440	17,440	20,104
Croydon Council - Household Support Fund		-	158	158	-
Garfield Weston		-	25,000	25,000	12,000
GLA - Skills for Londoners		-	12,562	12,562	-
Crystal Palace Mums - Junior Library		-	-	-	1,013
Lambeth EIPS		-	1,990	1,990	2,440
Lambeth Council - HAF		-	8,460	8,460	12,920
Lambeth Council - Warm Spaces		-	2,000	2,000	2,000
London Catalyst		-	1,250	1,250	2,930
Oxford University		-	-	-	17,002
Postcode Society Trust		4,412	422	422	9,476
Power to Change 2022/23		-	-	-	3,416
SGN		-	14,100	14,100	12,500
Swan Mountain Trust		-	3,176	3,176	-
Tesco Groundworks		-	50	50	450
Walcott Foundation		-	7,250	7,250	9,988
		4,412	157,418	161,830	160,452
Direct expenditure on other charitable activit		10,142	-	10,142	9,064
Support costs	9	95,955	-	95,955	77,905
		110,509	157,418	267,927	247,421

8. Expenditure on trading activities

	Note	Unrestricted £	Restricted £	2025 Total £	2024 Total £
Direct costs		7,297	-	7,297	8,315
Support costs	9	11,993	-	11,993	22,256
Total		19,290	-	19,290	30,571

9. Support costs

	Raising funds	Charitable support of the library - from grants	Charitable support of the library - general	Trading activities	2025 Total	2024 Total
	£	£	£	£	£	£
Note	6	7	7	8		
People costs - staff, consultants, voluntee	8,346	33,386	33,386	8,346	83,464	72,044
Library Building facilities	1,531	6,127	6,127	1,532	15,317	2,947
Marketing & communications	486	1,946	1,946	486	4,864	4,300
IT and other office costs	1,214	4,857	4,857	1,214	12,142	13,286
Governance	415	1,661	1,661	415	4,152	18,712
	11,992	47,977	47,977	11,993	119,939	111,289

10. Staff costs

	2025 Group £	2025 Charity £	2024 Group £	2024 Charity £
Wages and salaries	136,634	136,634	135,663	135,663
Social security costs	11,479	11,479	7,173	7,173
Other pension costs	12,303	12,303	3,654	3,654
	160,416	160,416	146,490	146,490

The salary of the Hub Director is set by the Trustees. Salaries of other staff are set by the Hub Director within the budget approved by Trustees. Employees of the Charity are entitled to join the People's Pensions Scheme. The Scheme is a defined contribution scheme. The hub director is in the Pension scheme. Pension payments recognised as an expense during the year amount to £12,303 (2023/24: £3,654). The average number of employees (full time equivalent) of the group and the Charity was 4.1 FTE (2023/24: 3.9FTE). Their time was split approximately 10% (2023/24: 10%) Fundraising; 80% (2023/24: 70%) Charitable activities and 10% (2023/234: 20%) Trading activities. No employees during the year received gross pay and benefits (excluding employer pension contributions) of £60,000 or more. No Trustee/Director has received any remuneration or

expenses during the year (2023/24: £300). The cost of untaken holiday at the year-end was accrued at the full rate of total salary cost at that date.

11.Taxation

Upper Norwood Library Trust is a registered charity and therefore is not liable to income tax or corporation tax on income derived from its charitable activities, as it falls within the various exemptions available to registered charities. It is exempt from these taxes on its other income and gains to the extent that these are applied to its charitable objects as primary purpose or ancillary to primary purpose trading.

12. Net incoming/(outgoing) resources before transfers

Net expenditure/income for the year is stated after charging depreciation on fixed assets (see note 14) of £2,973 (2023/24: £5,049). The members have not required the company to obtain an audit of its accounts the year to 31 March 2025 in accordance with section 476 of the Companies Act 2006.

13. Results of the subsidiary company

The Charity owns the whole of the issued share capital of Upper Norwood Library Enterprises Limited, a company registered in England (Company number 08313584). The subsidiary will be used for any significant non-primary purpose trading activities but did not trade during the period. As a dormant company since incorporation, the subsidiary company is exempt from the requirements to prepare individual accounts under section 394A, or to file individual accounts under 448A of the Companies Act 2006.

14. Tangible fixed assets

	Building Improve -ments	IT office and AV Equipment	2025 Total
	£	£	£
Cost or valuation			
At 1 April	28,000	15,007	43,007
Additions		964	964
Disposals			
At 31 March	28,000	15,971	43,971
Accumulated depreciation			
At 1 April	(25,333)	(13,377)	(38,711)
Depreciation for the current year	(1,333)	(1,640)	(2,973)
Disposals			
At 31 March	(26,667)	(15,017)	(41,684)
Net book value			
At 31 March	1,333	954	2,288

Fixed asset investments

The Charity holds the entire issued share capital of its subsidiary company, Upper Norwood Library Enterprises Limited, totalling £1

15. Debtors and prepayments

	The Group 2025 £	The Charity 2025 £	The Group 2024 £	The Charity 2024 £
Accounts Receivable	3,830	3,830	3,940	3,940
Grants Receivable	9,113	9,113	9,988	9,988
Prepayments and accrued income	6,475	6,475	7,200	7,200
	19,418	19,418	21,128	21,128

16. Creditors: amounts falling due within 1 year

	The Group 2025 £	The Charity 2025 £	The Group 2024 £	The Charity 2024 £
Amounts due to the subsidiary company	-	1	-	1
Accounts payable	17,532	17,532	5,063	5,063
HMRC	2,905	2,905	3,203	3,203
Accruals	8,976	8,976	5,798	5,798
Deferred income	6,893	6,893	7,643	7,643
	36,306	36,307	21,707	21,708

17. Movements in funds

The Group and the Charity	At 1 April 2024	Incoming resources	Outgoing resources	Transfers	At 31 March 2025
	£	£	£	£	£
Restricted Funds:					
Arts Council England	-	22,574	(17,146)		**5,428**
Awards for All	1,337	18,557	(8,802)		**11,092**
CAB BESN / EOP Grants	-	23,476	(23,476)		-
CAF	2,024		(2,024)		-
Children in Need	9,913		(9,913)		-
Co-operative Local Community Fund	819	1,380	(2,199)		-
Croydon Council HAF	1,920	18,567	(17,440)		**3,047**
Croydon Household Support Fund	158		(158)		-
Garfield Weston	-	50,000	(25,000)		**25,000**
GLA - Skills for Londoners	-	13,716	(12,562)		**1,154**
Lambeth EIPS	-	1,990	(1,990)		-
Lambeth Council - HAF	1,980	8,208	(8,460)		**1,728**
Lambeth Council - Warm Spaces	-	2,000	(2,000)		-
London Catalyst	-	3,879	(1,250)		**2,629**
Postcode Society Trust	422	-	(422)		-
SGN	1,500	19,905	(14,100)		**7,305**
Swan Mountain Trust	-	3,723	(3,176)		**547**
Tesco Groundworks	50	-	(50)		-
Walcott Foundation	-	10,873	(7,250)		**3,623**
Total Restricted Funds	**20,123**	**198,848**	**(157,418)**		**61,553**
Unrestricted Funds					
Designated fund - Fixed Assets	4,297	964	(2,973)		**2,288**
Postcode Society Trust	-	15,000	(4,412)		**10,588**
General funds	219,291	102,666	(134,611)		**187,346**
Total Unrestricted Funds	**223,588**	**118,630**	**(141,996)**		**200,222**
Total funds	**243,711**	**317,478**	**(299,414)**		**261,775**

The Group and the Charity	At 1 April 2023	Incoming resources	Outgoing resources	Transfers	At 31 March 2024
	£	£	£	£	£
Restricted Funds:					
Awards for All	-	8,088	(6,751)		1,337
B&Q Kitchen	-	4,000	-	(4,000)	-
CAB BESN / EOP Grants	-	26,976	(26,976)		-
CAF	-	5,386	(3,362)		2,024
Charles Hayward	-	3,250	(3,250)		-
Children in Need	-	12,431	(2,518)		9,913
Co-operative Local Community Fund	-	959	(140)		819
Community Organisations Cost of Living Fund	-	11,216	(11,216)		-
Croydon Council HAF	4,096	17,928	(20,104)		1,920
Croydon Household Support Fund	158	-	-		158
Garfield Weston	12,000	-	(12,000)		-
Junior Library (CP Mums)	1,013	-	(1,013)		-
Lambeth EIPS	-	2,440	(2,440)		-
Lambeth Council - HAF	1,600	13,300	(12,920)		1,980
Lambeth Council - Warm Spaces	-	2,000	(2,000)		-
London Catalyst 2022/23	2,930	-	(2,930)		-
Oxford University	4,501	12,500	(17,002)		-
Postcode Society Trust	-	9,898	(9,476)		422
Power to Change - 2022/23	3,416	-	(3,416)		-
SGN	-	14,000	(12,500)		1,500
Tesco Groundworks	-	500	(450)		50
Walcott Foundation	-	9,988	(9,988)		-
Total Restricted Funds	**29,715**	**154,860**	**(160,452)**	**(4,000)**	**20,123**
Unrestricted Funds					
Designated fund - Fixed Assets	4,409	-	-	(112)	4,297
General funds	222409	121,768	(128,998)	4,112	219,291
Total Unrestricted Funds	**226818**	**121,768**	**(128,998)**	**4,000**	**223,588**
Total funds	**256,533**	**276,628**	**(289,450)**	**-**	**243,711**

Purposes of restricted funds

The income funds of the Charity include restricted funds comprising balances of donations and grants held on trusts to be applied for specific purposes. The specific purposes for which the funds are to be applied are as follows:

The Energy Outreach Project (EOP) jointly funded by the Department for Business, Energy and Industrial Strategy (BEIS) and National Energy Action (NEA) via Citizens Advice

To deliver energy advice and support to residents across London, plus advice and training sessions for front facing professionals to help them inform and support service users and acting as the Regional London Lead.

Co-Op – Local Community Fund

To support Chairs, 'Chat and Connect' - older adults chair exercise and local health and wellbeing services connection programme.

Croydon Council Holiday Activities Fund

To support the delivery of children's holiday camps for the arts in the London Borough of Croydon.

Garfield Weston Foundation

Supporting our core costs of the organisation to support our work across health & wellbeing, sharing & learning, venue & performance and community outreach underpinned by volunteering, signposting and progression opportunities.

Lambeth Council Lambeth Early Intervention and Prevention Grant Programme

To empower local young people in partnership with London Thunder to mentor young people and produce a youth led exhibition at the Upper Norwood Library Hub.

Lambeth Council Holiday Activities Fund

To support the delivery of children's holiday camps for the arts in the London Borough of Lambeth.

Lambeth Council's Cost of Living Small Grants Fund

To help with costs towards utilities, cleaning and refreshment costs as a designated warm space in the winter months during the cost-of-living crisis.

London Catalyst

To support Chairs, 'Chat and Connect' - older adults chair exercise and local health and wellbeing services connection programme.

Postcode Society Trust

Unrestricted funding towards our work supporting marginalised groups and tackling inequality.

Walcot Foundation

To deliver a 3 year long family literacy and numeracy programme for children and their parents, carers resident in Lambeth.

The National Lottery Awards for All

To deliver weekly English for Integration classes for refugees, people seeking sanctuary and people excluded through language.

SGN (Southern Gas Networks) Safe and Warm Communities Scheme

To support under resourced communities across South London to engage with energy information, improve access to support needed to maintain a safe and warm home and understand the risks of carbon monoxide.

Charities Aid Foundation

To strengthen our resilience, ensure our Board are representative of the communities we serve, improve back-office systems and procedures, review our organisational brand and impact.

BBC Children in Need

To support children seeking sanctuary to take part in a creative programme of activities across a year of delivery and a community showcase and feed into decision making within the library hub.

National Lottery through Arts Council England

To deliver an arts project in partnership with local children, families and adults to explore and visualise positive changes they want locally across the themes of environment, wellbeing and equity.

Swan Mountain Trust

To support children seeking sanctuary to take part in a creative programme of activities across a year of delivery and a community showcase and feed into decision making within the library hub.

GLA Skills for Londoners Fund

To raise awareness of London's adult skills opportunities, increase participation in adult learning skills provision, and help to build sustainable links between providers, community groups and the Londoners they work with.

Tesco Community Grants

Funding towards creative, active education projects and healthy snacks for children experiencing food insecurity.

18. Analysis of net assets between funds

			2025	2024
The Group	**Unrestricted funds**	**Restricted funds**	**Total funds**	**Total funds**
	£	£	£	£
Fixed assets - IT equipment	2,288	-	**2,288**	**4,297**
Fixed asset investments	-	-	-	-
Current assets	234,241	61,553	**295,794**	**261,121**
Creditors: amounts falling due within 1 year	(36,307)	-	**(36,307)**	**(21,707)**
	200,222	**61,553**	**261,775**	**243,711**

The Charity	**Unrestricted funds**	**Restricted funds**	**Total funds**	**Total funds**
	£	£	£	£
Fixed assets - IT equipment	2,288	-	**2,288**	**4,297**
Fixed asset investments	1	-	**1**	**1**
Current assets	234,241	61,553	**295,794**	**261,121**
Creditors: amounts falling due within 1 year	(36,308)	-	**(36,308)**	**(21,708)**
	200,222	**61,553**	**261,775**	**243,711**

19. Liability of members

The Charity is constituted as a company limited by guarantee. In the event of the Charity being wound up, the members are required to contribute an amount not exceeding £1 each.

20. Related party transactions

Disclosure of related party transactions is provided in the Trustees' Report – Relationships with related parties on page 8. Other than the transactions disclosed in that section there were no related party transactions during the year.

Thank you
We would like to take the opportunity to thank all of our wonderful funders, supporters, fundraisers and volunteers.

Get in touch
We welcome feedback and suggestions for future activity that will benefit and enhance the local community.

Donate: https://localgiving.org/charity/uppernorwoodlibraryhub/

Find out more or to volunteer:

Visit: https://www.uppernorwoodlibraryhub.org/

Call: 020 8670 4321

UPPER NORWOOD LIBRARY TRUST

England & Wales - Charity number 1151668

Accounts

Upper Norwood Library hub

Company no. 08313429

Charity no. 1151668

Upper Norwood Library Trust

Company Limited by Guarantee

Annual Report and Financial Statements

31 March 2024

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Upper Norwood Library Trust (UNLT)
Company Limited by Guarantee
Reference and administrative details
Year ended 31 March 2024

The Trustees present their report and the unaudited financial statements for the year ended 31 March 2024. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered charity name: Upper Norwood Library Trust (UNLT)
UNLT runs the Upper Norwood Library Hub (UNLH)

Charity registration number: 1151668

Company registration number: 08313429

Registered Office: 39 Westow Hill
Upper Norwood
London SE19 1TQ

The Trustees:
The following Trustees who were in office at 31st March 2024 and at the time this report was approved and served throughout the year.

Trustee	Title	Joining Date	Resignation Date
Samantha C Brown	Trustee		20 November 2023
Grahame Danby	Chair	15 June 2021	
Sheung Wah Lee	Treasurer	2 May 2022	16 May 2024
Clare Paget	Chair	15 June 2021	29 February 2024
June O'Sullivan	Trustee	4 May 2017	
Andrew Sturtevant	Trustee	15 June 2021	
Angeliki Karydi	Trustee	2 May 2022	15 September 2023
Katie Finn	Trustee	12 July 2022	
Thea Edwards	Trustee	20 September 2023	
Ade Adebola	Trustee	21 February 2024	
Angela Thomas	Trustee	21 February 2024	
Nazgol Kafai	Trustee	21 February 2024	
Katy Parry	Trustee	21 February 2024	
Sarika Patel	Trustee	21 February 2024	

Board Advisers:

Clare Paget	Governance
Chris Manning	Buildings
Sheung Wah Lee	Finance

Staff:

Name	Title	Resignation Date
Jenny Irish	Hub Director	
Boris Witzenfeld	Programme Producer	11 October 2024
Sub Baidya	Library Hub Manager	23 January 2024
Emily Blundell Owers	Project Assistant	
Harriet Ziebell	Senior Administrator (Joined 14th February 2024)	
Charlotte Mugarra D'Cruz	Senior Administrator (Maternity Cover, Joined 17th June 2024)	
Stephanie Ogu	Community Programme Manager (Joined 28th October 2024)	

Bankers:

National Westminster Bank plc
PO Box 575
Rotherham, S63 3FJ

Solicitor:

Shoosmiths
9th Floor
Platform Building
New Station St
Leeds
LS1 4JB

Independent examiner:

BDA Associates Limited
Chartered Accountants
Global House
1 Ashley Avenue
Epsom
KT18 5AD

Exemptions from disclosure

No details concerning the names of Trustees, senior management team, the Charity's principal address, name of any chief executive officer or other senior staff members have been withheld from this report.

Funds held as custodian Trustee on behalf of others

Neither the Charity nor its Trustees are acting as custodian Trustees therefore this is not featured in this report.

Upper Norwood Library Trust (UNLT)
Company Limited by Guarantee
Trustees' Annual Report (Incorporating the Director's Report)
Year ended 31 March 2024

Chair's Report



Over the last year, Upper Norwood Library Trust has consolidated and continued to develop its activities around our core charitable objectives: supporting libraries and communities; promoting lifelong learning and wellbeing; advancing the arts. Our home is Upper Norwood Library Hub which has a unique location and history. Situated in Lambeth, Croydon is across the road. A short walk takes you to Bromley, Southwark or Lewisham. This location accounts for the fact that residents of all five boroughs enjoy our facilities and events. Particularly significant among the former is the excellent public library service provided by Lambeth and supported by Croydon, a much-loved asset that has its origins in Upper Norwood having the UK's only Joint Library. The quality of this service owes much to the helpfulness and professionalism of the library staff who work here and the wider Lambeth and Croydon Library services.

The Library Hub building also contains a Library of Things, a café and rooms where a wide range of activities take place: from exercise classes for older people to summer camps for younger children. We have well-received and much-used literacy and numeracy programmes as well as regular IT support sessions, all of which engage with some of the most excluded groups in society. Throughout our opening times we also provide an uncommon free public space where anyone can come to keep cool in summer and stay warm in winter. And we are more than proud to be the adopted home of Palace Acappella, a community choir in Crystal Palace that is the embodiment of fun and freedom.

Despite a challenging external fundraising environment, we have continued to increase our impact both locally and across London. Our expanded charitable programme has reached 2,332 people in the last year during which we also facilitated 206,507 visits to the library and the wider hub community services. All of this despite the departure during the year of our Library Hub Manager, Sub Baidya, who contributed so much to our offer, most notably in ensuring the room hire part of our business thrived. Following a reconfiguration of staffing responsibilities, we were all very pleased to welcome in his place Harriet Ziebell as Senior Administrator. During these times of change, it says much for the hard work, dedication and efficiency of Jenny Irish and Boris Witzenfeld, respectively the Hub Director and Programme Producer, that we continued to secure healthy income streams and maintained our social programmes and community activities. A good deal of creative help has come from our Project Assistant, Emily Blundell Owers.

The core staff team are ably assisted by a body of volunteers who understand the needs of a small charity and who give their time to help their local community. These unsung heroes could be volunteering in the café, looking after visitors to the building during afterhours events or supplementing our expertise in accountancy and other matters. My fellow trustees also freely give time, expertise and support and it was most reassuring to see several new trustees come forward just as we lost some valued colleagues to resignation. I particularly want to thank my predecessor as Chair, Clare Paget, for her immense contribution and sound advice during her tenure. Like our previous treasurer, Sheung Wah Lee, Clare has retained a role as an adviser to the Board. We greatly appreciate the all-important advice and suggestions we receive from our community and service users, for example in the form of surveys and requests for feedback on specific events. Some of these events

raise funds from voluntary donations and sales at the café. But income from grant-awarding bodies remains essential for the delivery of the many programmes and services detailed in the Annual Report and Financial Statements. We are all so grateful to all our funders, donors and partners.

The Trust has a very close relationship with Lambeth and Croydon Councils, who own the building, and we are appreciative of their interest and support in our work. I am hopeful that in the coming year, we will work with the Local Authorities to finally secure a lease. This will help to provide the stability for the longer term as well as the added certainty to ensure that Upper Norwood Library Trust continues to serve and include the diverse communities of Lambeth, Croydon and beyond.

Grahame Danby

Chair of Trustees

Structure Governance and Management

Structure and governance

Upper Norwood Library Trust ('the Charity') is a company limited by guarantee (Company no. 08313429) and a registered charity (Charity no. 1151668) governed by its memorandum and articles of association.

Appointment of Trustees

Upper Norwood Library Trust has a structured recruitment and interview process for Trustees. Diversity, Equality and Inclusion lies at the heart of the process, and the Charity welcomes trustees from all backgrounds, irrespective of sex, sexual orientation, age, disability, race, nationality, or political, religious or other beliefs. Applicants successful at interview are approved by Trustees before they join the Board. Trustee vacancies are advertised locally, in the library hub and through relevant professional networks particularly when seeking trustees with specific/specialist skills. Trustee vacancies are sometimes advertised in national charity/umbrella organisations. To ensure both new and existing trustees have the specific and general knowledge required of their responsibilities as a Charity Trustee to enable them to carry out their roles, UNLT has a structured induction programme including individual meetings with other trustees, as well as a Trustee Reference Manual, which includes material on the Charity Commission's regulation and guidelines, the Charity's policies and processes.

The Trustees are Directors of the Company for the purposes of company law.

Trustees meet quarterly as a Board. Trustees on the sub-committees of the Board meet quarterly and the sub-committees update the Board regarding their actions at the quarterly Board meetings. Trustees receive financial updates approved by the Finance Committee and detailed organisational and business reports from the Senior Management Team.

No Trustee received any remuneration from the Charity during the period (2023/24: £nil).

Organisational structure

The Charity is controlled by The Board of Trustees, who are also directors of the Company. Day-to-day management and decision making are delegated to the Hub Director, who is not a trustee.

Two sub-committees of the board, namely the Finance & Fundraising Committee and HR Committee, meet quarterly and support the strategic development and monitoring of the Charity's business, financial and fundraising strategies, legal, governance and organisational development activities.

Finance and Administration

The Charity uses Xero for day-to-day financial management and reporting. The Charity receives additional support on a volunteer basis from a previous Treasurer, bringing much-needed capacity to the team.

Everyday management accounting, secretarial, legal and administrative requirements of the charity is delegated to the Senior Management team, supported by the Treasurer. Trustees receive monthly financial updates from the Director, detailed management reports are then presented by the Finance Committee at quarterly trustee meetings for forward planning and decision making.

Arrangements for setting the pay and remuneration of the Charity's key senior management personnel

Senior management personnel are remunerated in line with market rates for comparable roles in similar organisations in the Charity sector. The Trustees reviewed the salary range for the role of UNLT Director when advertising the vacant position in March 2022 and approved a salary increase on this basis. The Trustees also approved salary increases based on market data for comparable roles in the sector when seeking to fill the position of Programme Manager and Library Hub Manager, both on a substantive continuing basis in July 2022. Our pay policy aims to ensure we can attract and retain staff at UNLT whilst ensuring the budget is well- managed.

Relationship with Third Party

There were no transactions with the Charity's wholly owned subsidiary Upper Norwood Library Enterprises Limited which was dormant throughout the period.

Other than those transactions stated above there were no related party transactions during the period.

Donation to Charity by Trustee or Third Party

The total amount of donations received from a Trustee or a related party was £150 (2022/23: £140).

OBJECTIVES AND ACTIVITIES

Charitable purpose

The charitable objects of the Charity relate to the community and residents of Upper Norwood and surrounding areas and in particular - but without - limitation are to:

1. Advance the education of the public by the provision of or assistance in the provision of a library and/or a library service to be available to the public at large;
2. Without prejudice to the generality of the above, advance the education of the public by the management and operation of The Upper Norwood Library, including facilities for adults, children, young people, including information and study facilities;
3. Advance the education of the public through the development of programmes to promote literacy and lifelong learning;
4. Develop the skills and capacity of those sections of the community in need, whether by reason of youth, age, infirmity, disability or social or economic circumstances to enable them to participate more fully in society;
5. Pursue such other charitable purposes consistent with the above, as the trustees in their absolute discretion shall determine.

Our Vision

To provide lifelong learning and opportunity for local communities.

Our Mission

Designing inclusive spaces for learning, wellbeing and the arts that support local communities and protect and sustain libraries.

Our aims and objectives

To:

a) Ensure local residents have ongoing access to a professional library service and community services they need locally and cannot access elsewhere. Delivered through the following activity areas:
   - Sharing and Learning
   - Health and Wellbeing
   - Venue and Performance
   - Community Outreach

Establish a robust and consistent fundraising strategy: to develop an overarching fundraising strategy and plan, with a well-rounded fundraising model. Fundraising will leverage community relationships for ongoing support, both with larger donations and consistent small contributions that will allow us to expand our impact. Build relationships with charitable trusts and foundations which offer core grants and project funding to support programmes based on identified local needs and experiment with new areas of delivery co-designed with communities themselves.

Public benefit

UNLT continues to identify and apply for grant funding to support the charity's work and to generate income through its programmes and services. During the year the Charity successfully applied for grants to deliver a range of services to local residents, which included:

- The Energy Outreach Project (EOP) jointly funded by the Department for Business, Energy and Industrial Strategy (BEIS) and National Energy Action (NEA) via Citizens Advice
- Co-Op Local Community Fund
- Croydon Council Holiday Activities Fund
- Garfield Weston Foundation
- Lambeth Council Lambeth Early Intervention and Prevention Grant Programme
- Lambeth Council Holiday Activities Fund
- Lambeth Council Cost of Living Small Grants Fund
- London Catalyst
- Minderoo Programme (*partnership with the Responsible Technology Institute at Oxford University and Orbit - RRI Ltd)*
- Postcode Society Trust
- B&Q Foundation
- Walcot Foundation
- The National Lottery Awards for All
- Tesco Community Grants
- SGN (Southern Gas Networks) Safe and Warm Communities Scheme
- Charities Aid Foundation
- Charles Hayward Foundation
- The Government's Community Organisations Cost of Living Fund delivered by The National Lottery Community Fund
- BBC Children in Need

The Charity is actively implementing different ways of generating income through music, arts, cultural and social events, funding applications, organising activities and letting space which will enable it to continue both housing the provision of the library service and provide free or subsidised cost services and activities which benefit the local community.

Organisational Achievements



Upper Norwood Library hub

Achievements and Performance

As we embarked on a new period for the Trust and for The Upper Norwood Library Hub, we set objectives that allow us to maximise the benefits to our community members, raise our revenue, and sustain the library hub.

What we set out to do	What we achieved
Strategy: Solidify our business strategy and rebrand UNLT	
Strategy kept under review	We revisited our strategy given the volatility of the financial climate and re-focused across our five strategic themes. Strategic objectives were built into staff work plans and trustee reporting mechanisms to ensure monitoring progress across the organisation was robust. This was year 1 of 3 of our 23 – 26 strategic plan.
Re-branding UNLT	As part of the growth and fundraising plans for the organisation, a re-brand of the parent charity 'Upper Norwood Library Trust' was agreed by the Board to ensure the organisation can operate outside of the SE19 location and tell a broader narrative of the charitable aims of the organisation, to sustain local communities and libraries. We've continued to work on this across the year.
Board is representative of the communities we serve	We secured a Charities Aid Foundation strategic governance grant to support our work in this area and broaden community representation at Board level. We welcomed 5 new Trustees to the Board. We maintained good governance and communication across the organisation. Trustees continued to meet quarterly. A number of policies were reviewed and updated in line with our annual Board review schedule.
Financial: Be self-sufficient and sustainable	
Sustain professional library service in the longer term, working in close collaboration with Lambeth and Croydon Councils	We work in close partnership with Croydon and Lambeth Library service and their expert librarian team to ensure the smooth running of our partner services. There were 206,507 visits to the library and wider hub community services up from 68,000 the previous year. We provide support for library visitors who have questions about local services and working together in our partnership ensures we can offer learning, wellbeing and arts activities for the local community to extend the library offer. We ensure we link with literary themes wherever possible in our programming and ensure participants on our charitable programmes know how to sign up to the library if they are not already a member. This year we supported the library team to purchase new equipment for the children's library from donations from the Crystal Palace Mum's group and secured pro-bono support from the B&Q team at the West Norwood store through a Neighbourly initiative who painted the junior library to refresh the space, donating £1,000 in materials to the task.
Diversified income fundraising strategy in	**Grants & Trusts:** Across the year UNLT built new funding relationships with Postcode Society Trust, B&Q Foundation, National Lottery – Awards for All, The Government's Community Organisations Cost of Living Fund delivered by The National Lottery Community Fund, Tesco, SGN, Charles Hayward, Children in Need and Lambeth Early

place to meet our annual income targets	Intervention and Prevention Grant Programme through a youth consortium partnership with the Norwood Consortium. UNLT secured ongoing funding partnerships with Citizens Advice, Lambeth and Croydon Holiday Activities Fund, Co-Op, Lambeth Warm Space funding and continue to deliver projects funded by London Catalyst, Oxford university, Walcot Foundation, Charities Aid Foundation and core funding from Garfield Weston Foundation. **Corporate Support:** UNLT have continued to receive funding through the Benevity platform for employee giving towards our cause. **Space hire:** UNLT achieved £60,112 across the period, the highest room hire income since we opened from a mix of regular hirer bookings, local sole traders, community organisations and businesses, ad hoc room bookings from local individuals, charities and businesses; averaging 300 visits per week. UNLT has hosted community clean air consultations, information on local projects such as the investment into Crystal Palace Sports Centre, Council hearings, Production Company Filming, community event rehearsals, pop up markets, music events, drama rehearsals, community Christmas markets, community training classes and weddings. *"Our whole experience was great, nothing was too much trouble and all staff involved were so helpful and professional. Our guests commented on how great the space is, and will be keen to use it too. Thank you so much for making it a really great day." UNLT hirer* **Regular Hirers:** The UNLT regular hires programme spanned an exciting mix of learning, wellbeing and arts programmes across Tai Chi, SE19 Dance, Life Drawing, Yoga, Sound Bath sessions, Palace Acapella Choir and the Norwood Society local history talks for the community, English and Maths classes for children, children's Ballet, Sign and Sign, La Ola Spanish, Baby Sensory, Lucy Sparkles and Baby Massage for babies and pre-schoolers, Mini First Aid for local families, Clear Community Web for digitally excluded adults and Croydon Adult Learning and Training (CALAT) ESOL classes for speakers of other languages. *"The library hub has been a huge benefit to my business as it's provided a fantastic regular venue in the area to carry out my classes. Families from Crystal Palace and surrounding areas had been saying that they wanted a class in the area, so it has been a huge benefit to those local families to be able to come to the hub and receive their first aid training". Liz, hirer*
Consolidate and revitalise annual paid events performance programme that is representative	**Events:** UNLT has hosted a range of community events including our Laughs at the Library Comedy night, hosted by our Programme Producer with a range of up-and-coming comedy acts that delighted audiences across the year. UNLT has delivered Crystal Palace Performing Arts sessions for children across the year, working towards final term showcases that included Buckets of Fun - A devised junk percussion piece using buckets and short pieces of

of our diverse communities	text exploring summer. This performance was outdoors in the car park to open the community BBQ event as part of the Mayor of London's big weekend funded BBQ event. Story blanket – A devised show exploring stories and their importance. Featuring the songs 'I like to move it move it' by Reel to Reel, 'Feliz Navidad' the traditional Spanish Christmas song and Seasons - A devised piece of movement theatre exploring the cycle of a year featuring the songs 'Seaside' by the Kooks & 'Seasons of love' from the musical Rent. We partnered with Little Brushstrokes across the year to bring arts and crafts sessions for 369 local children. UNLT has partnered with the Big Fish Little Fish team to bring family raves to the Library Hub, Paulus 'The Cabaret Geek' who performed 'Victoria Wood – Looking for Me Friend', Palace Acapella to host their end of term community choir events, One Click Away performed by Follow Through Collective and funded by the Arts Council who performed a community dance event for children and their families on the impact of shopping on the environment and UNLT delivered their successful performing arts holiday camps for children throughout the year as well as meet Santa community events at Christmas. *"Thank you so much to Upper Norwood Library Hub for all their help with room hire for our event. The night went smoothly because the venue was perfect and they were always on hand to assist us!" Droljang, hirer*
<u>Operational</u>: Professionalise our organisation and lay the foundation for a positive culture	
Policy & procedure review	UNLT continue to build on our foundations and professionalise our working model and update our policies and procedures and implemented a new staff and worker code of conduct and staff and worker handbooks with professional support from Personnel Consultancy. UNLT continued to review and update their organisational policies following our annual review cycle with the Board and Sub Committees responsible for final sign off.
IT & back-office systems	UNLT completed the consolidation of their back-office systems to ensure they are efficient and effective for the future and further invested in online training for staff, workers and volunteers which includes unconscious bias training, allyship in the workplace, anti-racism in the workplace, EDI, safeguarding, health and safety, fire marshal, First Aid and manual handling.
Managing the building	UNLT continued lease negotiations with Lambeth and Croydon including discussions to 'make good'/repair.
<u>Programmatic:</u> Solidify our activities and to launch new programmes across South London	

Consolidate co-created charitable programme to meet needs of community during cost-of-living crisis	**Sharing & Learning:** Literacy and Numeracy Family Learning: The twice weekly sessions have had a significant positive impact on participating children and their families: - 100% of children who responded reported improvements in their math skills, 79% noted enhancements in their English abilities; and 88% of parents observed increased confidence in their children's literacy and numeracy. The sessions of family Literacy and Numeracy workshops are for children who access benefits related free school meals and their families reaching 44 Lambeth, Croydon and Southwark children and families (79% Lambeth). Our SEN specialist delivered tailored family literacy and numeracy sessions to provide desperately needed support to children, some of whom have fallen through the Covid and systemic education gaps and their families to learn how to support them. Initial feedback on what has been the most valuable part of this project so far.. *"Relief! Relief that there's nothing wrong, and that everything is achievable. Every child can achieve given the right support, and parents understanding how to give it." Family learning parent participant* ESOL: Building on 2 successful pilot projects we delivered 3 x weekly 1.5 hr English for integration classes a year for 104 refugees, asylum seekers and migrants with very limited English, some illiterate in their own language and some with qualifications from their country of origin. 90% were women, 10% were men and all were excluded by language, unable to access services they need for themselves and their children and experience inequity. People engaged on the programme originated from Albania, Iran, Iraq, Eritrea, Russia, El Salvador, Afghanistan, Ethiopia, Kuwait, Nigeria, Pakistan and Georgia. Sessions were co-produced and delivered in school and hotel setting alongside in-person sessions at the library hub by trained and vetted language volunteers. 75% of participants had children under 5 and have either settled status, leave to remain, are refugees or seeking asylum. All wanted to learn English to get a job, support their child's learning, speak to people from different backgrounds and get the healthcare and the support services they need. Of the people who have responded, 80% increased confidence, 90% increased language skills, 90% met new people, 30% improved health knowledge, 40% improved wellbeing, 60% were connected to local services that can help them with other needs through the library hub and our signposting and referral programme. Holiday Activities Fund: With funding from Lambeth and Croydon Holiday Activity Funds we've delivered 6 creative education holiday camps delivering 845 places to children who access benefits related free school meals. Young people participated in structured activities like choreography, dance, and warm-ups. Drama and physical theatre activities promoted character development, core strength, and flexibility. The Healthy Plate activity educates children about nutrition through a hands-on game, teaching them to create balanced meals. Food preparation activities, like making smoothies, impart practical cooking skills and connect children to healthy eating. We handed out "take and make" boxes to cook with their children at home. Sessions focused on building confidence and improving social skills through theatre and arts and crafts. The camps offer singing, acting, dancing, arts and crafts, promoting inclusion and individual achievement. Sessions in the library promote lifelong library use, and parents attended a performance and exhibition facilitated by qualified professionals. 78% children attending our HAF projects said they learnt

	something new, 67% felt more confident, 89% made new friends, 100% felt more active, 78% know about healthy eating and 89% would like to use the library more. Community Lab: We delivered innovative 5 Community Lab sessions, designed to support community decision-making, offering community members a chance to better understand and shape the emerging technologies that will be a part of their daily lives. The Lab ran in partnership with the Responsible Technology Institute at Oxford University and Orbit - RRI Ltd, funded by the Minderoo programme. We equipped 153 residents to ask critical questions, helped researchers listen to community led perspectives, explored strategies to influence AI development and governance, and created a blueprint for future projects to bring topics into local communities and empower residents. We delivered a final session with representation from 2 local Councillors, a community AI activist and Clear Community Web founder with an outcome being local Councillors holding their Councils to account on AI and how it is used across their operations to ensure under resourced communities are not impacted by bias in the systems. *"How important will the library service be in providing an interface between this very complicated digital world and citizens who would otherwise be excluded? If it weren't for libraries, the only other interface is the reception desk in the town halls"* The final report and film is available on our website and our impact in bringing emerging technologies to the community was cited by Dr Dan McQuillan, Lecturer in Creative and Social Computing, Department of Computing, Goldsmiths, University of London in his written evidence to the House of Lords Communications and Digital Select Committee inquiry: Large language models. Lambeth EIPS: UNLT worked in partnership with Rathbone Society to deliver in a 'Norwood' consortium with 6 hyper local Lambeth youth provision services where our Programme Producer mentored young people from the Central Hill Estate youth club to programme a 'Takeover' day of activity at UNLH where young people co-created a family fun day and UNLT supported them to plan and produce the event attended by 103 community members, family and friends with the aim of improving communication, leadership skills, problem solving, goal setting and relationships with family, friends and community.
	Wellbeing: Chairs, Chat & Connect: UNLT expanded their successful pilot project supporting older adults in deprived areas including Gipsy Hill estate, addressing issues including fuel poverty and mental health supporting 30 older adults this year. We've offered chair exercise sessions and additionally connected people to essential services including Brixton food bank, our SGN and Citizens Advice fuel poverty initiatives, Croydon Vision, Age UK services and social activities. The project has reduced isolation and improved well-being; key objectives following the pandemic. 91% told us they now exercise regularly, 100% had met new people, 75% said their health had improved, 91% felt they had improved their wellbeing, 66% knew about other local activities they could access. Children's Creative Wellbeing Sessions: UNLT partnered with Stay Belvedere Hotels to support 40 children seeking sanctuary to deliver weekly creative education workshops, a community showcase and to feed into decision making within the library hub for children living in temporary accommodation. We started in January

	and will be running sessions through to December and children have taken part in creative activities, confidence building games, drama and dance. 83% of children on the project to date said it made them feel happier, 92% that the project had helped them to do more exercise. *'I love to play French skipping and musical chairs' Project participant* Community Summer Celebration: We were funded by the National Lottery as part of the Mayor of London's Community Weekend where we welcomed 200 local residents. We celebrated the launch of our 'decarbonised' building jointly funded by Lambeth Council and the Public Sector Decarbonisation Scheme alongside our community events programme for the following year. The event was an opportunity for the whole community to come together, celebrate and meet new people and learn more about our library and library hub partnership.
	Venue & Performance: Warm Space: We were a Warm Space during the winter months - safe, heated, welcoming, kind and inclusive. Our volunteers served 240 Warm Space free refreshments in our café area and we estimate 480 visitors accessed our Warm Spaces specifically to keep warm between November and March. 6 volunteers gave 117 hours as warm space café hosts and welcomed people to the library hub. Kitchen upgrade: UNLT secured funding from the B&Q Foundation to upgrade the kitchen facilities in the library hub for the benefit of the local community, hub and library staff. The works were carried out by a local community member who has his own kitchen installation business and we were proud to support local traders through this project as well as design a kitchen that will help us serve community members and children lunches who access our programmes and services.
	Community Outreach: Energy Outreach Project (EOP) We delivered energy advice and support to 364 residents across London, plus advice and training sessions for 253 front facing professionals to help them inform and support service users. We worked with 15 London wide community partner organisations and were the London Regional Lead across the project. Our trained advisors gave personalised energy advice, support to access benefits eligibility checks, to access debt advice, to access energy schemes e.g. Warm Homes Discount, to sign up to the Priority Services Register and support to access other crisis support including foodbanks. *"I was so happy you don't even know- my bill will come down so much. You can't imagine the impact this has made on my life. Thank you thank you thank you!"* *"Learning about all of the help that is accessible for someone with my needs, and knowing I have someone to turn to to find out the answers to questions I have has made me feel like I can finally be independent."* *"I didn't know about so many of these schemes and resources, it was really helpful to know that they existed, and what I may be eligible for. I appreciate the potential for long-term support with an advisor that has built a relationship with me"*

	"It was so helpful to have the support of the advisor as a one-stop-shop for helpful information that she can find out for us, and ask questions on our behalf." SGN: UNLT supported an additional 253 vulnerable residents through the SGN energy advice project, so far signposting 100 people onto benefits eligibility checks, 86 to access debt advice, 79 to sign up to the warm home discount scheme, 85 to the priority services register and 30 onto crisis support such as food banks and clothing services saving an estimated £21,332 for people combined. Capacity Building: Through support from the Charities Aid Foundation, we have reviewed the 6 areas of a resilient organisation and we have worked to ensure our Board are representative of the communities we serve, improve back-office systems and procedures and review our organisational brand and impact. We will be building our Theory of Change to highlight the impact we make through our work. This was an important funding stream for us as a small organisation and gave us much needed breathing space to focus on these important areas as we grow and develop our services for the communities we serve.
	Signposting and Progression: An integral part across all our provision is to empower under-resourced parents, carers and adult participants find out what services are available to them locally and sign up to join the library service if they are not already a member. 89% of children accessing our creative camps wanted to use the library more after attending the project, all parents on our family literacy and numeracy project have been introduced to the library and how they can borrow books. Through our partnership with the library services, we are embedded in the network of local services and we maintain a list of referral organisations who can support with additional advice including: Citizen's Advice, Age UK, English Classes, Digital Inclusion, crisis support including food, clothing, housing, health and wellbeing services. This is an important area for us and one we hope to build on across future years.
Co-designed/incubated and hosted entrepreneurial community services	Our partnership with our digital community partner, ClearCommunityWeb, continues to provide invaluable opportunities for the organisation to engage with digitally excluded adults and we continue to seek joint funding to build opportunities for digitally excluded adults to take part in a range of activities at the library hub. Our partnership with the Library of Things enabled the community to borrow equipment they needed and support the circular economy. We hosted a team day to provide context of how the Library of Things originated. Since opening at Crystal Palace, the total Things borrowed now exceeds 8,000! This equates to over £260,000 that has now been saved by residents.
Purpose: Have a tangible positive impact on local residents and the communities we serve	
Consolidate UNLT volunteer programme	UNLT offer volunteering roles across key areas including café hosts, ESOL, Literacy and Numeracy support and project specific volunteering opportunities. Volunteers undertake a structured induction programme and training in safeguarding, diversity and inclusion, health and safety and GDPR and are inducted into our organisational

	policies and take health and hygiene level 1 certification. We support local residents who may be older adults, people with physical and/or mental ill health, young people and residents from ethnically diverse communities reaching up to 50 volunteers annually. Café host volunteers served 240 free refreshments and were available across a weekly rota at the front of the library when we operated as a Warm Space.
Review impact measurement across the organisation	We continued to request completed evaluations after each event and project activities; the analysis of these feed into the planning of future activities. We also complete evaluation reports for funders, we share our impact and the differences we make on our website, through our newsletters and with our partners and stakeholders. We started to monitor and evaluate the full core programme to move from a 'project specific' monitoring to a 'cross organisational monitoring framework' which will enable us to take a holistic monitoring and evaluation approach across the organisation. With our CAF funding we will be developing a Theory of Change to highlight our impact for local communities.

GOING CONCERN AND OUR PLANS FOR 2024/25

Like many other organisations, we face uncertainty about our future. Trustees continue to work on sustainable plans in line with our 3-year strategy, supported the Director to secure grants and maintain the financial resilience of our Charity.

To generate income, we will:

- Continue to maintain a pipeline of funding opportunities and focus on securing multi-year funding wherever possible to assure our viability and future in the long term. Funding will also be sought to sustain and expand existing services and activities
- Revisit our branding and build a stronger foundation which more clearly communicates our objectives and intended impact
- Explore new partnership and funding opportunities with councils, arts organisations, academic institutions and community and public service organisations to bring local communities opportunities to help them thrive in education, support positive mental wellbeing and be creative people

Due to prudent management of our finances in earlier years we have sufficient reserves which, together with building a strong fundraising strategy this helped us weather this difficult time when we receive no core local authority funding.

Trustees will continue to meet with Lambeth and Croydon Councils to finalise outstanding building issues, utility and maintenance costs and lease arrangements.

We continue to maintain reserves to cushion any future period of closure or enforced reduced activity, and together with reduced operating costs and our plans to generate income, the trustees are content to adopt the going concern basis for preparing these accounts.

Volunteer Numbers

We enjoy the support of 14 volunteers, and volunteers support us across events and project delivery, teaching English, events, front of house and café hosts.

In accordance with the SORP, due to the absence of any reliable measurement basis, the contribution of these volunteers is not recognised in the financial statements.

TRUSTEES' REPORT

Financial Review

The statement of financial activities on page 24 summarises the income and expenditure of the charity during the year ended 31 March 2024.

Income

Our principal funding sources are grants from charitable trusts and foundations, grants from Lambeth and Croydon councils, donations and income through use of the building and its facilities for the local community.

Total income for the year was £276,628 (2022/2023: £220,293). Donations for the year were £2,639 (2022/2023: £1,443) and grants received were £154,860 (2022/2023: £111,452). Income from Charitable Activities was £89,240 (2022/2023: £87,322) and from Trading Activities was £29,889 (2022/2023: £20,076).

Expenditure

Expenditure for the year was £289,450 (2022/2023: £224,951). £11,458 (2022/2023: £12,542) of this relates to raising funds, £247,421 (2022/2023: £197,626) was spent on charitable activities and £30,571 (2022/2023: £14,783) was spent on trading activities.

Financial Position

The net movement in funds for the year was a deficit of £12,822 (2022/2023: deficit of £4,658).

The Charity ended the year with reserves of £243,711 (2022/2023: £256,533) of which £20,123 was restricted (2022/2023: £29,715) and £223,588 (2022/2023: £226,818) was unrestricted.

Details of restricted funds can be found in note 17 to the financial statements together with an analysis of movements in the year. Funds raised in the year are held as either restricted funds (where grant funders or donors have specifically requested that their grants or donations are used on a project) or within unrestricted funds (where no restrictions are placed by the donor). The Trustees are satisfied with the year-end position of the Charity.

Reserves policy

The Trustees reviewed the Charity's reserves policy during the year. Trustees believe it is prudent to hold a level of free reserves to enable them to weather disruptions to income and cash flow, to take advantage of change and opportunity as it presents itself and to allow the fundraising and core charitable operations of the Charity to continue for a minimum of six months. This will allow the Charity to respond in a considered way to an adverse change in circumstances, give sufficient time to assess emerging circumstances, and to develop and implement appropriate plans, without requiring a crisis response. This was shown to be particularly important during the Covid crisis and in the lengthy recovery period since.

As the Charity's activities expand, the Trustees continue to assess the appropriate level of free reserves for such purposes to allow for the uncertainty of both actual receipt and timing of grants and future fundraising income and meeting the unplanned costs of urgent requirements or of sudden closure. These reserves will be held in liquid and readily realisable assets accessible within one month. Any free reserves held at any time over and above the agreed amount will be considered by Trustees to be available for new projects.

Our target reserve levels are set at a level to cover six months' fixed costs based on the higher of six months' fixed cost for the financial year ended or budgeted for the upcoming financial year. Based on their budget for 2024/25 this requires £120,000.

Our free reserves currently stand at £219,291 (2022/23: £221,926), which is above our target.

Trustees believe a designation out of free reserves will be required for the obligations under the lease for the library building currently being negotiated with Lambeth and Croydon Councils but that until terms are agreed it has not been possible to accurately quantify this.

We expect to utilise the remaining free reserves to rebuild our income streams following the lengthy recovery period following Covid-19 closure and recommencement of activities following our reinvigorated strategy review. Further, we face headwinds of both a reduction of funding granted opportunities and increased competition for such funding, and increased costs, particularly in the running and maintenance of the building. We no longer receive any statutory grant funding from local councils.

Trustees will continue to monitor and manage spend across the organisation. We will continue to seek grant income to support improvements to the building and activities and services which benefit our community. We will undertake new trading initiatives to assure our long-term sustainability.

Grahame Danby
Chair of Trustees

Independent Examiner's Report to the Trustees of The Upper Norwood Library Trust ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2024.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of ICAEW which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or

2. the accounts do not accord with those records; or

3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or

4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Rajesh Amin FCA
ICAEW
BDA Associates Limited
Chartered Accountants
Global House
1 Ashley Avenue
Epsom
Surrey
KT18 5AD

Date: 5/12/24

Statement of Financial Activities

Upper Norwood Library Trust

Company Limited by Guarantee

Statement of financial activities (incorporating an income and expenditure account) for the year ended 31 March 2024

	Note	2024 Unrestricted funds	2024 Restricted funds	2024 Total funds	2023 Unrestricted funds	2023 Restricted funds	2023 Total funds
		£	£	£	£	£	£
Income from:							
Voluntary donations	2	2,639	-	**2,639**	1,443	-	1,443
Grants receivable	3	-	154,860	**154,860**	1,500	109,952	111,452
Charitable activities	4	89,240	-	**89,240**	87,322	-	87,322
Trading activities	5	29,889	-	**29,889**	20,076	-	20,076
Total income		121,768	154,860	**276,628**	110,341	109,952	220,293
Expenditure on:							
Raising funds	6	11,458	-	**11,458**	12,542	-	12,542
Charitable activities	7	86,969	160,452	**247,421**	116,918	80,708	197,626
Trading activities	8	30,571	-	**30,571**	14,783	-	14,783
Total expenditure		128,998	160,452	**289,450**	144,243	80,708	224,951
Net income/(expenditure)		(7,230)	(5,592)	**(12,822)**	(33,902)	29,244	(4,658)
Transfers between funds		4,000	(4,000)	-	16,844	(16,844)	-
Net movement in funds		(3,230)	(9,592)	(12,822)	(17,058)	12,400	(4,658)
Reconciliation of funds							
Total funds brought forward at 1 April		226,818	29,715	256,533	243,876	17,315	261,191
Total funds carried forward at 31 March	17	223,588	20,123	243,711	226,818	29,715	256,533

All of the above results are derived from continuing activities.

There were no other recognised gains or losses other than those stated above.

Balance Sheet

Upper Norwood Library Trust

Company Limited by Guarantee

Balance Sheet as at 31 March 2024

	Note	The Group 2024	2023	The Charity 2024	2023
Fixed assets					
Tangible fixed assets	14	**4,297**	4,409	**4,297**	4,409
Investment in subsidiary company		**-**	-	**1**	1
Current assets					
Debtors and prepayments	15	**21,128**	21,835	**21,128**	21,835
Stock		**1,275**	891	**1,275**	891
Cash at bank and in hand		**238,718**	246,729	**238,718**	246,729
Total Current Assets		**261,121**	269,455	**261,121**	269,455
Liabilities					
Creditors: amounts falling due within 1 year	16	**(21,707)**	(17,331)	**(21,708)**	(17,332)
Net current assets		**239,414**	252,124	**239,413**	252,123
Total assets less current liabilities		**243,711**	256,533	**243,711**	256,533
Total net assets		**243,711**	256,533	**243,711**	256,533
The funds of the Charity					
Restricted funds					
Awards for All		**1,337**	-	**1,337**	-
CAF		**2,024**	-	**2,024**	-
Children In Need		**9,913**	-	**9,913**	-
Co-op Chair Exercise		**819**	-	**819**	-
Croydon Council HAF		**1,920**	4,096	**1920**	4,096
Croydon Household Support Fund		**158**	158	**158**	158
Junior Library (CP Mums)		**-**	1,013	**-**	1,013
Garfield Weston		**-**	12,000	**-**	12,000
Lambeth Council - HAF		**1,980**	1,600	**1,980**	1,600
London Catalyst 2022/23		**-**	2,930	**-**	2,930
Oxford University		**-**	4,501	**-**	4,501
Postcode Society Trust		**422**	-	**422**	-
Power to Change - 2022/23		**-**	3,417	**-**	3,417
SGN		**1,500**	-	**1500**	-
Tesco Groundworks		**50**	-	**50**	-
Unrestricted funds					
Fixed assets		**4,297**	4,409	**4,297**	4,409
General funds		**219,291**	222,407	**219,291**	222,407
Total Charity funds	17	**243,711**	256,533	**243,711**	256,533

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2023. The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2023 in accordance with Section 476 of the Companies Act 2006. The trustees acknowledge their responsibilities for:

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

Approved by the Trustees and signed on their behalf on 27th November 2024 by:

Grahame Danby: 

Chair of Trustees

Company no. 08313429

Ade Adebola: 

Treasurer

Charity no. 1151668

Upper Norwood Library Trust
Company Limited by Guarantee
Notes to the financial statements
Year ended 31 March 2024

1. Principal accounting policies

a) Basis of preparation

The financial statements have been prepared under the historical cost convention and in accordance with UK Generally Accepted Accounting Practice, comprising the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' published in 2019 and Financial Reporting Standard (FRS) 102, together with the Companies Act 2006 and the Charities Act 2011. The Charity has adapted the Companies Act formats to reflect the SORP.

The trustees have assessed whether the use of going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charitable company to continue as a going concern.

The trustees have made this assessment for a period of at least one year from the date of the approval of these financial statements.

In particular, the trustees have considered the charitable company's forecasts and projections and have taken account of pressures on income. They have taken steps to reduce the expenses of the charity, seek funding from grant opportunities, corporates and major donors and develop a strategy for other income streams (see "Going Concern and Our Plans for 2024/25" and "Reserves Policy" sections for more information).

Considering these actions, together with the Charity's existing reserves, the trustees have concluded that there is a reasonable expectation that the charitable company has adequate resources to continue in operational existence for the foreseeable future. The charitable company therefore continues to adopt the going concern basis in preparing its financial statements.

The Charity is a public benefit entity. The financial statements are presented in sterling.

b) Income

Income is recognised once the Charity is entitled to receipt, it is probable (more likely than not) that the resources will be received and the amount can be measured with reasonable reliability. Where there are terms or conditions attached to income, particularly grants, then these terms or conditions must be met before the income is recognised as the entitlement condition will not be satisfied until that point. Where terms or conditions have not been met or uncertainty exists as to whether they can be met then the relevant income is not recognised in the year but deferred and shown on the balance sheet as deferred income. There are however no deferred grants this financial year.

Goods and services donated to the Charity

In the case of items donated for resale income is recognised at the point of sale.

c) Expenditure

Expenditure is included in the statement of financial activities on an accruals basis and recognised when there is a legal or constructive obligation to make payments to third parties and includes any attributable VAT which cannot be recovered.

Expenditure, including attributable VAT, is allocated to the particular activity where the cost relates directly to that activity and comprises the following:

1. The costs of raising funds are those costs attributable to generating income for the Charity, other than those costs incurred in undertaking charitable activities or the costs incurred in undertaking trading activities in furtherance of the Charity's objects. The costs of raising funds represent fundraising costs, direct costs and overheads associated with raising donated income.
2. Costs of charitable activities comprise all costs incurred in the pursuit of the charitable objects of the Charity.
3. Support costs, which include governance costs, are those costs which do not relate directly to a single activity. These comprise costs incurred which are directly attributable to the administration of the Charity, management of the Charity's assets, organisational procedures and the necessary legal procedures for compliance with statutory and constitutional requirements, and other support costs. The majority of costs are directly attributable to specific activities. Support costs are allocated on the basis of the proportion of overall resources attributable to each activity.

d) Employee benefits

The costs of short-term employee benefits are recognised as a liability and an expense. The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received. Termination benefits are recognised immediately as an expense when the Charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

e) Pension costs and other retirement benefits

Employees of the Charity, including the hub director, are entitled to join the People's Pensions Scheme. The Scheme is a defined contribution scheme.

A defined contribution plan is a pension plan under which fixed contributions are paid into a pension fund and the Charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised as employee benefit expense when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

f) Investment in subsidiary company

The Charity's investment in the subsidiary company is included in the financial statements valued at £1.00.

g) Tangible fixed assets and depreciation

Tangible fixed assets are initially recognised at their transaction value. Donated assets are recognised at the value provided by the company making the donation or the lower of market or net realisable cost. The assets are depreciated using the straight-line method over their expected useful lives – usually 3 years.

h) Debtors

Debtors are amounts owed to the Charity. They are measured based on the amount recoverable.

All amounts included as debtors fall due within one year.

i) Cash and cash equivalents

Cash at bank and in hand is held to meet the day-to-day running costs of the Charity and grant payments as they fall due.

j) Creditors

Creditors are amounts owed by the Charity. They are measured at the amount that the Charity expects to have to pay to settle the debt. Amounts which are payable in more than a year are shown as long-term creditors.

k) Restricted funds

Restricted funds comprise monies raised for, or their use restricted to, a specific purpose, or contributions subject to donor-imposed conditions.

l) General funds

General funds represent those monies which are freely available to the Trustees for application towards achieving any charitable purpose that falls within the Charity's charitable objects.

m) Going concern

The financial statements have been prepared on a going concern basis as the Trustees consider that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from the date of approval of these financial statements. The budgeted income and expenditure are sufficient with the level of reserves for the charity to be able to continue as a going concern.

2. Voluntary income

	2024			2023		
	Unrestricted	Restricted	**Total**	Unrestricted	Restricted	Total
	£	£	**£**	£	£	£
Donations						
Voluntary donations	**2,639**	**-**	**2,639**	1,443	-	1,443
Total	**2,639**	**-**	**2,639**	1,443	-	1,443

3. Grants receivable

	2024			2023		
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	£	£	£	£	£	£
Asda Foundation	-	-	-	-	2,000	2,000
Awards for All	-	8,088	8,088			
B&Q Kitchen	-	4,000	4,000			
CAB BESN Grant	-	14,000	14,000	-	38,495	38,495
CAB EOP Grant	-	12,976	12,976			
CAF	-	5,386	5,386			
Charles Hayward	-	3,250	3,250			
Children in Need	-	12,431	12,431			
Co-operative Local Community Fund	-	959	959	-	2,261	2,261
Community Organisations Cost of Living Fund	-	11,216	11,216			
Croydon Council - HAF	-	17,928	17,928	-	15,616	15,616
Garfield Weston	-	-	-	-	15,000	15,000
Lambeth EIPS	-	2,440	2,440			
Lambeth Council - HAF	-	13,300	13,300	-	13,200	13,200
Lambeth Council - Warm Spaces	-	2,000	2,000	-	1,000	1,000
London Catalyst 2022/23	-	-	-	-	3,000	3,000
National Lottery Communities Fund	-	-	-	1,500	-	1,500
Oxford University	-	12,500	12,500	-	9,380	9,380
Postcode Society Trust	-	9,898	9,898			
Power to Change 2022/23	-	-	-	-	10,000	10,000
SGN	-	14,000	14,000			
Tesco Groundworks	-	500	500			
Walcott Foundation	-	9,988	9,988			
Total	-	154,860	154,860	1,500	109,952	111,452

4. Income from charitable activities

	2024			2023		
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	£	£	£	£	£	£
Community Space Hire	60,112	-	60,112	51,452	-	51,452
Children's Arts Courses and Camps	27,565	-	27,565	34,912	-	34,912
Adult Performing Arts	1,262	-	1,262	689	-	689
Other educational events	271	-	271	59	-	59
ESOL classes	30	-	30	210	-	210
Total	89,240	-	89,240	87,322	-	87,322

5. Income from trading activities

	2024			2023		
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	£	£	£	£	£	£
Equipment Hire and other services	8,235	-	8,235	6,966	-	6,966
Events and bar	20,634	-	20,634	12,392	-	12,392
Other sales	1,020	-	1,020	719	-	719
Total	29,889	-	29,889	20,077	-	20,077

6. Raising funds

	Note	2024			2023		
		Unrestricted	**Restricted**	**Total**	Unrestricted	Restricted	Total
		£	**£**	**£**	£	£	£
Direct costs		**330**	**-**	**330**	171	-	171
Support costs	9	**11,128**	**-**	**11,128**	12,371	-	12,371
Total		**11,458**	**-**	**11,458**	12,542	-	12,542

7. Expenditure on charitable activities

	Note	2024			2023		
		Unrestricted	**Restricted**	**Total**	Unrestricted	Restricted	Total
		£	**£**	**£**	£	£	£
From grants:							
Asda Foundation		**-**	**-**	**-**	-	2,000	2,000
Awards for All		**-**	**6,751**	**6,751**	-	-	-
CAB BESN Grant		**-**	**14,000**	**14,000**	-	28,008	28,008
CAB EOP Grant		**-**	**12,976**	**12,976**	-	-	-
CAF		**-**	**3,362**	**3,362**	-	-	-
Charles Hayward		**-**	**3,250**	**3,250**	-	-	-
Children in Need		**-**	**2,518**	**2,518**	-	-	-
Co-operative Local Community Fund		**-**	**140**	**140**	-	2,261	2,261
Community Organisations Cost of Living Fund		**-**	**11,216**	**11,216**	-	-	-
Croydon Council - HAF		**-**	**20,104**	**20,104**	-	11,520	11,520
Croydon Council - Household Support Fund		**-**	**-**	**-**	-	4,842	4,842
Garfield Weston		**-**	**12,000**	**12,000**	-	3,000	3,000
Crystal Palace Mums - Junior Library		**-**	**1,013**	**1,013**	-	-	-
Lambeth EIPS		**-**	**2,440**	**2,440**	-	-	-
Lambeth Council - HAF		**-**	**12,920**	**12,920**	-	11,600	11,600
Lambeth Council - Warm Spaces		**-**	**2,000**	**2,000**	-	1,000	1,000
London Catalyst 2022/23		**-**	**2,930**	**2,930**	-	70	70
National Lottery Communities Fund		**-**	**-**	**-**	1,500	-	1,500
Norwood Forum - Healthy Gipsy Hill		**-**	**-**	**-**	-	4,945	4,945
Oxford University		**-**	**17,002**	**17,002**	-	4,879	4,879
Postcode Society Trust		**-**	**9,476**	**9,476**	-	-	-
Power to Change 2022/23		**-**	**3,416**	**3,416**	-	6,583	6,583
Power to Change - Community Business Renewal		**-**	**-**	**-**	8,000	-	8,000
SGN		**-**	**12,500**	**12,500**	-	-	-
Tesco Groundworks		**-**	**450**	**450**	-	-	-
Walcott Foundation		**-**	**9,988**	**9,988**	-	-	-
		-	**160,452**	**160,452**	9,500	80,708	90,208
Direct expenditure on other charitable activities		**9,064**	**-**	**9,064**	8,457	-	8,457
Support costs	9	**77,905**	**-**	**77,905**	98,961	-	98,961
		86,969	**160,452**	**247,421**	116,918	80,708	197,626

8. Expenditure on trading activities

	Note	2024 Unrestricted £	Restricted £	Total £	2023 Unrestricted £	Restricted £	Total £
Direct costs		**8,315**	-	**8,315**	2,413	-	2,413
Support costs	9	**22,256**	-	**22,256**	12,370	-	12,370
Total		**30,571**	-	**30,571**	14,783	-	14,783

9. Support costs

	Raising funds	Charitable support of the library - from grants	Charitable support of the library - general	Trading activities	2024 Total	2023 Total
	£	£	£	£	£	£
Note	6	7	7	8		
People costs - staff, consultants, volunteers	**7,204**	**28,818**	**21,613**	**14,409**	**72,044**	80,239
Library Building facilities	**294**	**1,179**	**885**	**589**	**2,947**	21,051
Marketing & communications	**430**	**1,720**	**1,290**	**860**	**4,300**	6,000
IT and other office costs	**1,329**	**5,314**	**3,986**	**2,657**	**13,286**	13,165
Governance	**1,871**	**7,486**	**5,614**	**3,741**	**18,712**	3,246
	11,128	**44,517**	**33,388**	**22,256**	**111,289**	123,701

10. Staff costs

	2024 Group £'000	Charity £'000	2023 Group £'000	Charity £'000
Wages and salaries	135,663	135,663	110,617	110,617
Social security costs	7,173	7,173	4,643	4,643
Other pension costs	3,654	3,654	2,824	2,824
	146,490	**146,490**	118,084	118,084

The salary of the Hub Director is set by the Trustees. Salaries of other staff are set by the Hub Director within the budget approved by Trustees. Employees of the Charity are entitled to join the People's Pensions Scheme. The Scheme is a defined contribution scheme. The hub director is in the Pension scheme. Pension payments recognised as an expense during the year amount to £3,654 (2022/23: £2,824). The average number of employees (full time equivalent) of the group and the Charity was 3.9 FTE (2022/23: 4.1). Their time was split approximately 10% (2022/23: 10%) Fundraising; 70% (2022/23: 70%) Charitable activities and 20% (2022/23: 20%) Trading activities. No employees during the year received gross pay and benefits (excluding employer pension contributions) of £60,000 or more. One Trustee/Director has received any remuneration or expenses during the year of £300 for their role in writing copy for the website as part of the Community Lab Project. (2022/23: none). The cost of untaken holiday at the year-end was accrued at the full rate of total salary cost at that date.

11.Taxation

Upper Norwood Library Trust is a registered charity and therefore is not liable to income tax or corporation tax on income derived from its charitable activities, as it falls within the various exemptions available to registered charities. It is exempt from these taxes on its other income and gains to the extent that these are applied to its charitable objects as primary purpose or ancillary to primary purpose trading.

12. Net incoming/(outgoing) resources before transfers

Net expenditure/income for the year is stated after charging depreciation on fixed assets (see note 14) of £5,049 (2022/23: £12,559). The members have not required the company to obtain an audit of its accounts the year to 31 March 2024 in accordance with section 476 of the Companies Act 2006.

13. Results of the subsidiary company

The Charity owns the whole of the issued share capital of Upper Norwood Library Enterprises Limited, a company registered in England (Company number 08313584). The subsidiary will be used for any significant non-primary purpose trading activities but did not trade during the period. As a dormant company since incorporation, the subsidiary company is exempt from the requirements to prepare individual accounts under section 394A, or to file individual accounts under 448A of the Companies Act 2006.

14. Tangible fixed assets

	Building Improve -ments	IT office and AV Equipment	2024 Total	Building Improve -ments	IT office and AV Equipment	2023 Total
	£	£	£	£	£	£
Cost or valuation						
At 1 April	24,000	19,290	**43,290**	24,000	16,272	40,272
Additions	4,000	937	**4,937**	-	3,018	3,018
Disposals		(5,220)	**(5,220)**	-	-	-
At 31 March	28,000	15,007	**43,007**	24,000	19,290	43,290
Accumulated depreciation						
At 1 April	(24,000)	(14,881)	**(38,881)**	(16,000)	(10,322)	(26,322)
Depreciation for the current year	(1,333)	(3,716)	**(5,049)**	(8,000)	(4,559)	(12,559)
Disposals		5220	**5,220**	-	-	-
At 31 March	(25,333)	(13,377)	**(38,710)**	(24,000)	(14,881)	(38,881)
Net book value						
At 31 March	2,667	1,630	**4,297**	-	4,409	4,409

Fixed asset investments

The Charity holds the entire issued share capital of its subsidiary company, Upper Norwood Library Enterprises Limited, totalling £1

15. Debtors and prepayments

	The Group 2024	The Charity 2024	The Group 2023	The Charity 2023
	£	£	£	£
Accounts Receivable	**3,940**	**3,940**	2,748	2,748
Grants Receivable	**9,988**	**9,988**	11,020	11,020
Prepayments and accrued income	**7,200**	**7,200**	8,067	8,067
	21,128	**21,128**	21,835	21,835

16. Creditors: amounts falling due within 1 year

	The Group 2024 £	The Charity 2024 £	The Group 2023 £	The Charity 2023 £
Amounts due to the subsidiary company	-	1	-	1
Accounts payable	5,063	5,063	2,777	2,777
HMRC	3,203	3,203	2,848	2,848
Accruals	5,798	5,798	8,050	8,050
Deferred income	7,643	7,643	3,657	3,657
	21,707	21,708	17,331	17,332

17. Movements in funds

The Group and the Charity	At 1 April 2023 £	Incoming resources £	Outgoing resources £	Transfers £	At 31 March 2024 £
Restricted Funds:					
Awards for All	-	8,088	(6,751)		1,337
B&Q Kitchen	-	4,000		(4,000)	-
CAB BESN / EOP Grants	-	26,976	(26,976)		-
CAF	-	5,386	(3,362)		2,024
Charles Hayward	-	3,250	(3,250)		-
Children in Need	-	12,431	(2,518)		9,913
Co-operative Local Community Fund	-	959	(140)		819
Community Organisations Cost of Living Fund		11,216	(11,216)		-
Croydon Council HAF	4,096	17,928	(20,104)		1,920
Croydon Household Support Fund	158	-	-		158
Garfield Weston	12,000	-	(12,000)		-
Junior Library (CP Mums)	1,013	-	(1,013)		-
Lambeth EIPS	-	2,440	(2,440)		-
Lambeth Council - HAF	1,600	13,300	(12,920)		1,980
Lambeth Council - Warm Spaces	-	2,000	(2,000)		-
London Catalyst 2022/23	2,930	-	(2,930)		-
Oxford University	4,501	12,500	(17,002)		-
Postcode Society Trust	-	9,898	(9,476)		422
Power to Change - 2022/23	3,416	-	(3,416)		-
SGN	-	14,000	(12,500)		1,500
Tesco Groundworks	-	500	(450)		50
Walcott Foundation	-	9,988	(9,988)		-
Total Restricted Funds	29,715	154,860	(160,452)	(4,000)	20,123
Unrestricted Funds					
Designated fund - Fixed Assets	4,409	-	-	(112)	4,297
General funds	222,409	121,768	(128,998)	4,112	219,291
Total Unrestricted Funds	226,818	121,768	(128,998)	4,000	223,588
Total funds	256,533	276,628	(289,450)	-	243,711

Purposes of restricted funds

The income funds of the Charity include restricted funds comprising balances of donations and grants held on trusts to be applied for specific purposes. The specific purposes for which the funds are to be applied are as follows:

From grants:

The Energy Outreach Project (EOP) jointly funded by the Department for Business, Energy and Industrial Strategy (BEIS) and National Energy Action (NEA) via Citizens Advice

To deliver energy advice and support to residents across London, plus advice and training sessions for front facing professionals to help them inform and support service users.

Co-Op – Local Community Fund

To support Chairs, 'Chat and Connect' - older adults chair exercise and local health and wellbeing services connection programme.

Croydon Council Holiday Activities Fund

To support the delivery of children's holiday camps for the arts in the London Borough of Croydon.

Garfield Weston Foundation

Supporting our core costs of the organisation to support our work across health & wellbeing, sharing & learning, venue & performance and community outreach underpinned by volunteering, signposting and progression opportunities.

Lambeth Council Lambeth Early Intervention and Prevention Grant Programme

To empower local young people in partnership with the Norwood Consortium to 'takeover' the Upper Norwood Library Hub and co-produce a family fun day.

Lambeth Council Holiday Activities Fund

To support the delivery of children's holiday camps for the arts in the London Borough of Lambeth.

Lambeth Council's Cost of Living Small Grants Fund

To help with costs towards utilities, cleaning and refreshment costs as a designated warm space in the winter months during the cost-of-living crisis.

London Catalyst

To support Chairs, 'Chat and Connect' - older adults chair exercise and local health and wellbeing services connection programme.

Minderoo Programme (*partnership with the Responsible Technology Institute at Oxford University and Orbit - RRI Ltd)*

To deliver a pilot community lab to develop community decision-making processes about AI-based technologies.

Postcode Society Trust

To expand English classes and match funding for family Literacy and Numeracy project.

B&Q Foundation

To upgrade the kitchen facilities.

Walcot Foundation

To deliver a year long family literacy and numeracy programme for children and their parents, carers resident in Lambeth.

The National Lottery Awards for All

To deliver weekly English for Integration classes for refugees, people seeking sanctuary and people excluded through language.

Tesco Community Grants

Funding towards creative, active education projects and healthy snacks for children experiencing food insecurity.

SGN (Southern Gas Networks) Safe and Warm Communities Scheme

To support under resourced communities across South London to engage with energy information, improve access to support needed to maintain a safe and warm home and understand the risks of carbon monoxide.

Charities Aid Foundation

To strengthen our resilience, ensure our Board are representative of the communities we serve, improve back-office systems and procedures, review our organisational brand and impact.

Charles Hayward

To support Chairs, 'Chat and Connect' - older adults chair exercise and local health and wellbeing services connection programme.

The Government's Community Organisations Cost of Living Fund delivered by The National Lottery Community Fund

To fund some increases in core costs during cost-of-living pressures for community organisations and to support an expansion of volunteer led community café as a warm space and associated costs.

BBC Children in Need

To support children seeking sanctuary to take part in a creative programme of activities across a year of delivery and a community showcase and feed into decision making withi
n the library hub.

Other:

Junior library

To provide facilities for the junior section of the library from funds raised by local community group Crystal Palace Mums.

18. Analysis of net assets between funds

The Group	Unrestricted funds £	Restricted funds £	2024 Total funds £	Unrestricted funds £	Restricted funds £	2023 Total funds £
Fixed assets - IT equipment	4,297	-	**4,297**	4,409	-	4,409
Fixed asset investments	-	-	**-**	-	-	-
Current assets	240,997	20,123	**261,121**	239,740	29,715	269,455
Creditors: amounts falling due within 1 year	(21,707)	-	**(21,707)**	(17,331)	-	(17,331)
	223,588	20,123	**243,711**	226,818	29,715	256,533

The Charity	Unrestricted funds £	Restricted funds £	Total funds £	Unrestricted funds £	Restricted funds £	Total funds £
Fixed assets - IT equipment	4,297	-	**4,297**	4,409	-	4,409
Fixed asset investments	1	-	**1**	1	-	1
Current assets	240,997	20,123	**261,121**	239,740	29,715	269,454
Creditors: amounts falling due within 1 year	(21,708)	-	**(21,708)**	(17,332)	-	(17,332)
	223,588	20,123	**243,711**	226,818	29,715	256,533

19. Liability of members

The Charity is constituted as a company limited by guarantee. In the event of the Charity being wound up, the members are required to contribute an amount not exceeding £1 each.

20. Related party transactions

Disclosure of related party transactions is provided in the Trustees' Report – Relationships with related parties on page 8. Other than the transactions disclosed in that section there were no related party transactions during the year.

Thank you
We would like to take the opportunity to thank all of our wonderful funders, supporters, fundraisers and volunteers.

Get in touch
We welcome feedback and suggestions for future activity that will benefit and enhance the local community.

Donate: https://localgiving.org/charity/uppernorwoodlibraryhub/

Find out more or to volunteer:

Visit: https://www.uppernorwoodlibraryhub.org/

Call: 020 8670 4321

UPPER NORWOOD LIBRARY TRUST

England & Wales - Charity number 1151668

Accounts

Upper Norwood Library hub

Company no. 08313429

Charity no. 1151668

Upper Norwood Library Trust

Company Limited by Guarantee

Annual Report and Financial Statements

31 March 2023

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Upper Norwood Library Trust (UNLT)
Company Limited by Guarantee
Reference and administrative details
Year ended 31 March 2023

The Trustees present their report and the unaudited financial statements for the year ended 31 March 2023. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered charity name: Upper Norwood Library Trust (UNLT)
UNLT runs the Upper Norwood Library Hub (UNLH)

Charity registration number: 1151668

Company registration number: 08313429

Registered Office: 39 Westow Hill
Upper Norwood
London SE19 1TQ

The Trustees:
The following Trustees who were in office at 31st March 2023 and at the time this report was approved and served throughout the year.

Trustee	Title	Joining Date	Resignation Date
Samantha C Brown	Trustee		20 November 2023
Grahame Danby	Trustee	15 June 2021	
Thea J Edwards	Chair		11 July 2022
Sheung Wah Lee	Treasurer	2 May 2022	
Clare Paget	Chair	15 June 2021 (Chair from 11 July 2022)	
June O'Sullivan	Trustee		
Andrew Sturtevant	Trustee	15 June 2021	
Yee Man Anna Hui	Treasurer		15 April 2022
Angeliki Karydi	Trustee	2 May 2022	15 September 2023
Katie Finn	Trustee	12 July 2022	
Thea Edwards	Trustee	20 September 2023	

Senior Management:

Name	Title	Resignation Date
Jenny Irish	Hub Director (appointed 2 August 2022)	
Boris Witzenfeld	Programme Producer	
Chris Neath	Library Hub Manager	30 June 2022
Sub Baidya	Library Hub Manager (appointed 15 September 2022)	

Bankers:	National Westminster Bank plc PO Box 575 Rotherham, S63 3FJ
Solicitor:	Shoosmiths 9th Floor Platform Building New Station St Leeds LS1 4JB
Independent examiner:	BDA Associates Limited Chartered Accountants Global House 1 Ashley Avenue Epsom KT18 5AD

Exemptions from disclosure

No details concerning the names of Trustees, senior management team, the Charity's principal address, name of any chief executive officer or other senior staff members have been withheld from this report.

Funds held as custodian Trustee on behalf of others

Neither the Charity nor its Trustees are acting as custodian Trustees therefore this is not featured in this report.

Upper Norwood Library Trust (UNLT)
Company Limited by Guarantee
Trustees' Annual Report (Incorporating the Director's Report)
Year ended 31 March 2023

Chair's Report



Upper Norwood Library Trust is a small, passionate, innovative community business located in the Upper Norwood Library Hub in the heart of Crystal Palace. Our building houses the library service provided by the London Boroughs of Lambeth and Croydon, and the Trust ensures the continuation of library services. We also provide a home to the Library of Things. The Hub provides educational, cultural, performance, and wellbeing services for the benefit of the community.

Our building is owned by the Local Authorities of Lambeth and Croydon and the Trust is continuing to negotiate the terms of a lease. Visitors to the Hub will know that there are much-needed repairs to the building which have been agreed. The London Borough of Lambeth secured a decarbonisation grant to enable some of the repair work required and some upgrading to go ahead in summer 2023 to make the beautiful old building more environmentally efficient and sustainable, for instance installing an air source heat pump.

This year, UNLT appointed a new Director, Jenny Irish, who joined us from the inclusion through language charity 'Learn English at Home' in August 2022. Under Jenny's leadership, the Trust has professionalised its operations, and has begun to raise significant funds through grants and charitable trusts. This is an extremely important funding stream, as the direct funding from the Local Authorities came to an end in financial year 20/21, meaning the Trust must financially stand on its own two feet.

This year, Sub Baidya joined us as Library Hub Manager and Boris Witzenfeld provided valuable continuity by remaining as the Programme Producer. We are grateful to the team for their excellent and valuable work with the Trust, which has provided huge benefits to the community of Crystal Palace and beyond.

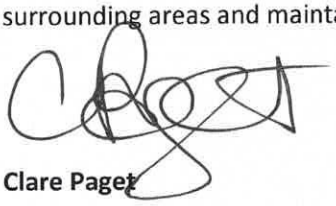
This year the Trust has worked to retain and re-build its offer to the local community so the whole community can feel that they belong at the Hub and the Hub belongs to them. The services provided at the Hub include yoga and life drawing classes, Performing Arts for children, a choir, IT access classes, and events such as comedy and music nights.

The Hub also provides much-needed support to the community that is feeling the effects of the pandemic and the cost-of-living crisis, including English as a Second Language (ESOL) classes, as well as the Big Energy Saving Network - an initiative in which we support vulnerable consumers across London and frontline workers to help them support people at highest risk during a very difficult winter. We operated a warm hub in the winter months supported by Lambeth Council, and continued to provide a safe and warm space for residents, open six days a week. The offer to the community at the Hub continues to develop to meet the needs of the local area, and this year was informed by a community survey where people told us what they wanted from us and what were priorities to address.

We continue to generate income to enhance our offering to the community by providing space for hire for private events, including weddings and parties, and this continues to grow since re-opening following the pandemic.

The Trustees and the Hub Director have focussed on business resilience and inclusion this year and will continue to do so. Our key focus for the coming year is working with the local authorities to ensure that the building is secured and fit for purpose. The Trust is grateful to the Lambeth and Croydon local authorities for their pragmatic approach to enable the Trust to weather the energy challenges that emerged this year. The focus of UNLT will be on continuing to ensure that the future of the Library Hub is secure and that we have a compelling offer to our local community and communities across London through our 'library without walls' outreach work. We will continue to work for a stable and secure future for our community services and the library.

I would like to thank all our staff, volunteers, trustees, funders, donors, partners, library staff and Lambeth and Croydon councils for their continued support for the Trust as well as our community and service users. We look forward to continuing our work with the people of Crystal Palace and surrounding areas and maintain the place of the Library Hub at the heart of the community.



Clare Paget

Chair of Trustees

Structure Governance and Management

Structure and governance

Upper Norwood Library Trust ('the Charity') is a company limited by guarantee (Company no. 08313429) and a registered charity (Charity no. 1151668) governed by its memorandum and articles of association.

Appointment of Trustees

Upper Norwood Library Trust has a structured recruitment and interview process for Trustees. Diversity and Equality lies at the heart of the process, and the Charity welcomes trustees from all backgrounds, irrespective of sex, sexual orientation, age, disability, race, nationality, or political, religious or other beliefs. Applicants successful at interview are approved by Trustees before they join the Board. Trustee vacancies are advertised locally, in the library hub and through relevant professional networks particularly when seeking trustees with specific/specialist skills. Trustee vacancies are sometimes advertised in national charity/umbrella organisations. To ensure both new and existing trustees have the specific and general knowledge required of their responsibilities as a Charity Trustee to enable them to carry out their roles, UNLT has a structured induction programme including individual meetings with other trustees, as well as a Trustee Reference Manual, which includes material on the Charity Commission's regulation and guidelines, the Charity's policies and processes.

The Trustees are Directors of the Company for the purposes of company law.

Before the Covid-19 pandemic, trustees met as a body four times and additionally considered specific items via group email or visits/informal meetings with the Hub Directors. Trustees met virtually with increased frequency from March 2020 when the pandemic started, sometimes weekly. Since January 2021, they meet monthly as a Board. Trustees on the sub-committees of the Board meet quarterly and the sub-committees update the Board regarding their actions at the monthly and now quarterly Board meetings. Trustees receive financial updates approved by the Finance Committee and detailed organisational and business reports from the Senior Management Team.

No Trustee received any remuneration from the Charity during the period (2022/23: £nil).

Organisational structure

The Charity is controlled by The Board of Trustees, who are also directors of the Company. Day-to-day management and decision making are delegated to the Hub Director, who is not a trustee.

Two sub-committees of the board, namely the Finance & Fundraising Committee and HR Committee, meet quarterly and support the strategic development and monitoring of the Charity's business, financial and fundraising strategies, legal, governance and organisational development activities.

Finance and Administration

The Charity uses Xero for day-to-day financial management and reporting. The Charity receives additional support on a volunteer basis from a previous Treasurer, bringing much-needed capacity to the team.

Everyday management accounting, secretarial, legal and administrative requirements of the charity is delegated to the Senior Management team, supported by the Treasurer. Trustees receive monthly financial updates from the Senior Management team, detailed management reports are then presented by the Finance Committee at quarterly trustee meetings for forward planning and decision making.

Arrangements for setting the pay and remuneration of the Charity's key senior management personnel

Senior management personnel are remunerated in line with market rates for comparable roles in similar organisations in the Charity sector. The Trustees reviewed the salary range for the role of UNLT Director when advertising the vacant position in March 2022 and approved a salary increase on this basis. The Trustees also approved salary increases based on market data for comparable roles in the sector when seeking to fill the position of Programme Manager and Library Hub Manager, both on a substantive continuing basis in July 2022. Our pay policy aims to ensure we can attract and retain staff at UNLT whilst ensuring the budget is well- managed.

Relationship with Third Party

There were no transactions with the Charity's wholly owned subsidiary Upper Norwood Library Enterprises Limited which was dormant throughout the period.

Other than those transactions stated above there were no related party transactions during the period.

Donation to Charity by Trustee or Third Party

The total amount of donations received from a Trustee or a related party was £140 (2021/22: £0).

OBJECTIVES AND ACTIVITIES

Charitable purpose

The charitable objects of the Charity relate to the community and residents of Upper Norwood and surrounding areas and in particular - but without - limitation are to:

1. Advance the education of the public by the provision of or assistance in the provision of a library and/or a library service to be available to the public at large;
2. Without prejudice to the generality of the above, advance the education of the public by the management and operation of The Upper Norwood Library, including facilities for adults, children, young people, including information and study facilities;
3. Advance the education of the public through the development of programmes to promote literacy and lifelong learning;
4. Develop the skills and capacity of those sections of the community in need, whether by reason of youth, age, infirmity, disability or social or economic circumstances to enable them to participate more fully in society;
5. Pursue such other charitable purposes consistent with the above, as the trustees in their absolute discretion shall determine.

Our Vision

To provide lifelong learning and opportunity for local communities.

Our Mission

Designing inclusive spaces for learning, wellbeing and the arts that support local communities and protect and sustain libraries.

Our aims and objectives

To:

a) Ensure local residents have ongoing access to a professional library service and community services they need locally and cannot access elsewhere. Delivered through the following activity areas:
   - Sharing and Learning
   - Health and Wellbeing
   - Venue and Performance
   - Community Outreach

Establish a robust and consistent fundraising strategy: to develop an overarching fundraising strategy and plan, with a well-rounded fundraising model. Fundraising will leverage community relationships for ongoing support, both with larger donations and consistent small contributions that will allow us to expand our impact. Build relationships with charitable trusts and foundations which offer unrestricted and capital funds to keep the building in good repair and to improve the premises. Utilise project funds to support programmes and experiment with new areas of delivery for the community.

Public benefit

UNLT continues to identify and apply for grant funding to support the charity's work and to generate income through its programmes and services. During the year the Charity successfully applied for grants to deliver a range of services to local residents, which included:

- Asda Foundation
- The Big Energy Saving Network (BESN) jointly funded by the Department for Business, Energy and Industrial Strategy (BEIS) and National Energy Action (NEA)
- Co-Op
- Croydon Council Holiday Activities Fund
- Garfield Weston
- Lambeth Council Lambeth Early Intervention and Prevention Grant Programme
- Lambeth Council Holiday Activities Fund
- Lambeth Council – Warm Space
- London Catalyst
- Minderoo Programme (*partnership with the Responsible Technology Institute at Oxford University and Orbit - RRI Ltd)*
- Power to Change – Resilient Communities

The Charity is actively investigating and implementing different ways of generating income through music, arts, cultural and social events, funding applications, organising activities and letting space which will enable it to continue both housing the provision of the library service and provide free or subsidised cost services and activities which benefit the local community.

ACHIEVEMENTS AND PERFORMANCE

As we embarked on a new period for the Trust and for The Upper Norwood Library Hub, we set objectives that allow us to maximise the benefits to our community members, raise our revenue, and sustain the library hub.

What we set out to do	What we achieved
Strategy: Solidify our business strategy and rebrand UNLT	
Strategy kept under review	We revisited our strategy given the volatility of the financial climate and re-focused across five strategic areas. Strategic objectives were built into staff work plans and trustee reporting mechanisms to ensure monitoring across the organisation was robust.
Re-branding UNLT	As part of the growth and fundraising plans for the organisation, a re-brand of the parent charity 'Upper Norwood Library Trust' was agreed by the Board to ensure the organisation can operate outside of the SE19 location and tell a broader narrative of the charitable aims of the organisation in its broadest sense, to sustain local communities and libraries.
Board is representative of the communities we serve	We secured a Charities Aid Foundation strategic governance grant to support our work in this area and broaden community representation at Board level. We maintained good governance and communication across the organisation. Trustees continued to meet quarterly. A number of policies were reviewed and updated. We revised existing HR and organisational policies and introduced new ones.
Financial: Be self-sufficient and sustainable	
Sustain professional library service in the longer term, working in close collaboration with Lambeth and Croydon Councils	With a change of UNLH delivery team, we worked hard to build close working relationships with Croydon and Lambeth Library service and their expert librarian team to ensure the smooth running of our partner services. There are 68,000 visits to the Upper Norwood library service per year, which we are delighted to facilitate as one of our core charitable objectives.
Diversified income fundraising strategy in place to meet our annual income targets	**Grants & Trusts:** Across the year we built new funding relationships with Garfield Weston, Oxford University, the Asda Foundation, London Catalyst, Lambeth Early Intervention and Prevention Grant Programme through a youth consortium partnership with the Norwood Collective. We secured ongoing funding partnerships with Big Energy Saving Network, Lambeth and Croydon Holiday Activities Fund and Power to Change. **Space hire:** We increased our community venue hires through a mix of regular and one-off hires offering affordable and attractive spaces

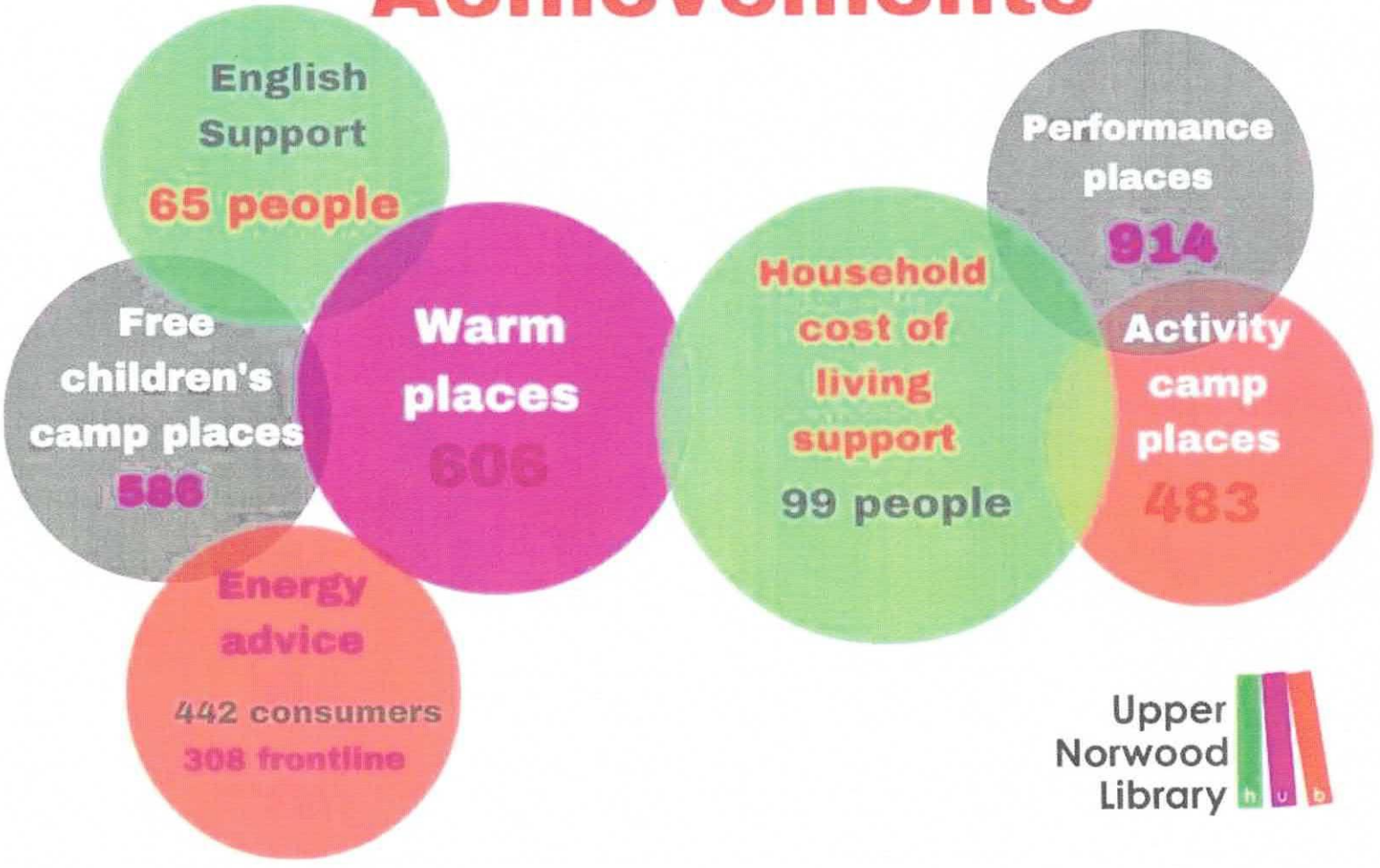
	to hire for parties, gigs, weddings, celebrations, theatre, comedy, competitions and choirs. **Events:** We re-started our 'Laughs at the Library' comedy night in November. Crystal Palace Performing Arts continued as a successful performance school in the community, and continued to engage local children and young people across two weekly sessions. We delivered a Community Christmas programme as well and hosted a new year 'Big Fish Little Fish' Family rave with a London- wide audience.
Operational: Professionalise our organisation and lay the foundation for a positive culture	
Policy & procedure review	We embarked upon a policy and procedural review across the organisation to build on our foundations and further professionalise our working model.
IT & back-office systems	We began work to consolidate our back-office systems, for instance reviewing our digital storage, to ensure we are efficient and effective for the future.
Managing the building	We negotiated with suppliers to keep running costs low and continued lease negotiations with Lambeth and Croydon including discussions to 'make good'/repair.
Programmatic: Solidify our activities and to launch new programmes across South London	
Consolidate co-created charitable programme to meet needs of community during cost-of-living crisis	**Sharing & Learning:** ESOL: Our valued long term ESOL volunteers continued to support a number of people with limited English. Their commitment and passion enabled us to support people with English Language skills both at a local school and in the community. Participants told us they want to learn English to get the healthcare and other support services they need, speak to people from different backgrounds, support their child's learning, get a job in the future and to understand more about the UK. Holiday Activities Fund: We delivered Croydon and Lambeth Holiday Activities and Food Projects as part of our children's creative holiday camps, providing meals for local children throughout the holiday period alongside creative, educational activities. 78% of children attending our HAF projects said they learned something new, 67% felt more confident, 89% made new friends, 100% felt more active, 78% learned about healthy eating and 89% would like to use the library more. Community Lab: The UNLH Community Lab is designed to support community decision-making, offering community members a chance

	to better understand and shape the emerging technologies that will be a part of their daily lives. The Lab will host five sessions across the year on various topics related to AI and its impact on society. The Lab is in partnership with the Responsible Technology Institute at Oxford University and Orbit - RRI Ltd, funded by the Minderoo programme. We delivered our first session exploring artificial intelligence and the role it plays in children's lives. 100% found the session interesting with 44% feeling their expressed will impact change in this area.
	Wellbeing: Chairs, Chat & Connect: We developed our chair exercise class for older adults to improve their health & wellbeing through exercise, connecting with others and vital support services to positively address social determinants of health. 91% told us they now exercise regularly, 100% had met new people on the project, 75% said their health had improved, 91% felt they had improved their wellbeing, 66% knew about other local activities they could access.
	Venue & Performance: Warm Space: We were a warm space during the winter months - we are safe, heated, welcoming, kind and inclusive. We supported 606 individuals as a warm space. *"I come here quite often to keep warm. I've found it very beneficial. Thank you."* *"My heating is electric which makes it very expensive. I had to turn the heating off from November and sit with an electric blanket."*
	Community Outreach: Big Energy Saving Network (BESN): We delivered the BESN project reaching 442 consumers and 308 frontline staff across London, working with 31 London wide community partner organisations and were the London Regional Lead across the project. Croydon Household Support Fund: We're funded by Croydon Council to distribute items to Croydon households experiencing challenges heating their homes or requiring support with food costs during the cost-of-living crisis. In this reporting year, we distributed 99 £49 food and energy vouchers to Croydon residents.
Consolidate and revitalise annual paid events performance programme that is representative of our diverse communities	We offered a varied programme of theatre and performances reaching 914 people via our community spaces, and our community ran numerous classes and activities through our space hires. This vibrant offer has helped solidify our presence as a leading venue locally. Our Programme Producer coordinated performance, cultural, and creative activities; to build new connections and opportunities for

	the library hub and our community, and to support our drive for sustainability. We continued to build our trading income and explore opportunities through hiring of equipment, rooms in the library hub, and our studio space. We offer a licensed bar during events, activities and for hire.
Co-designed/incubated and hosted entrepreneurial community services	Our partnership with our digital partner, ClearCommunityWeb, continues to provide invaluable opportunities for the organisation to engage with digitally excluded adults. Our partnership with the Library of Things enabled the community to borrow equipment they needed and support the circular economy. Since opening at Crystal Palace, the total Things borrowed now exceeds 7,000! This equates to over £230,000 that has now been saved by residents having the opportunity to borrow rather than buy.
<u>Purpose:</u> Have a tangible positive impact on local residents and the communities we serve	
Review impact measurement across the organisation	We continued to request completed evaluations after each event and project activities; the analysis of these feed into the planning of future activities. We also complete evaluation reports for funders, we share our impact and the differences we make on our website, through our newsletters and with our partners and stakeholders. We started to build on existing tools developed by our Impact and Evaluation Coordinator to monitor and evaluate the full core programme to move from a 'project specific' monitoring to a 'cross organisational monitoring framework' which will enable us to take a holistic monitoring and evaluation approach across the organisation to move to a whole organisation impact measurement framework.

2022 - 2023

Organisational Achievements



Upper Norwood Library hub

GOING CONCERN AND OUR PLANS FOR 2023/24

Like many other organisations, we face unprecedented uncertainty about our future. Trustees continue to work on recovery plans, supported the Director to secure grants and maintain the financial resilience of our Charity, and to review the impact on our staff and our services. We continue to adapt and keeping our five-year business plan under review as we emerge from the pandemic in a very competitive market place.

To generate income, we will:

- Continue to maintain a pipeline of funding opportunities and focus on securing multi-year funding wherever possible to assure our viability and future in the long term. Funding will also be sought to sustain and expand existing services and activities.
- Revisit our branding and build a stronger foundation which more clearly communicates our objectives and intended impact
- Explore new partnership and funding opportunities with councils, arts and theatres, and community and public service organisations to bring local communities the services they need and want.

We will also continue to strengthen the library hub as an organisation, recognising our evolving needs as we grow and become more established. We recently initiated an employee wellbeing programme and instituted a pay policy for the organisation.

Due to prudent management of our finances in earlier years we had sufficient reserves which, together with securing some available specific funding, helped us weather this difficult time.

Trustees will continue to meet with Lambeth and Croydon Councils to finalise outstanding building issues and lease arrangements.

We continue to maintain reserves to cushion any future period of closure or enforced reduced activity, and together with reduced operating costs and our plans to generate income, the trustees are content to adopt the going concern basis for preparing these accounts.

Volunteer Numbers

We enjoy the support of 10 volunteers, and are bringing in more volunteers in to support building services, teaching English, events, library of things, front of house, events and projects.

In accordance with the SORP, due to the absence of any reliable measurement basis, the contribution of these volunteers is not recognised in the financial statements.

Financial Review

The statement of financial activities on page 20 summarises the income and expenditure of the charity during the year ended 31 March 2023.

Income

Our principal funding sources are grants from charitable trusts and foundations, grants from Lambeth and Croydon councils, donations, consultancy and income through use of the building and its facilities for the local community.

Total income for the year was £220,293 (2021/2022: £332,586). Donations for the year were £1,443 (2021/2022: £4,659) and grants received were £111,452 (2021/2022: £135,748). Income from Charitable Activities was £35,870 (2021/2022: £66,010) and from Trading Activities was £71,528 (2021/2022: £84,271).

Expenditure

Expenditure for the year was £224,951 (2021/2022: £332,411). £12,542 (2021/2022: £13,443) of this relates to raising funds, £181,968 (2021/2022: £258,481) was spent on charitable activities and £30,441 (2021/2022: £60,487) was spent on trading activities.

Financial Position

The net movement in funds for the year was a deficit of £4,658 (2021/2022: surplus £175).

The Charity ended the year with reserves of £256,533 (2021/2022: £261,191) of which £29,715 was restricted (2021/2022: £17,315) and £226,818 (2021/2022: £243,876) was unrestricted.

Details of restricted funds can be found in note 17 to the financial statements together with an analysis of movements in the year. Funds raised in the year are held as either restricted funds (where grant funders or donors have specifically requested that their grants or donations are used on a project) or within unrestricted funds (where no restrictions are placed by the donor). The Trustees are satisfied with the year-end position of the Charity.

Reserves policy

The Trustees reviewed the Charity's reserves policy during the year. Trustees believe it is prudent to hold a level of free reserves to enable them to weather disruptions to income and cash flow, to take advantage of changes and opportunities as they arise, and to allow the fundraising and core charitable operations of the Charity to continue for a minimum of six months. This will allow the Charity to respond in a considered way to an adverse change in circumstances, give sufficient time to assess emerging circumstances, and to develop and implement appropriate risk assessment plans. This was shown to be particularly important during the Covid crisis and in the lengthy recovery period since.

As the Charity's activities expand, the Trustees continue to assess the appropriate level of free reserves for such purposes to allow for the uncertainty of both actual receipt and timing of grants and future fundraising income and meeting the unplanned costs of urgent requirements or of sudden closure. These reserves will be held in liquid and readily realisable assets accessible within one month. Any free reserves held at any time over and above the agreed amount will be considered by Trustees to be available for new projects.

Our target reserve levels are set at a level to cover six months' fixed costs based on the higher of six months' fixed cost for the financial year ended or budgeted for the upcoming financial year. Based on the budget for 2023/24 this requires £160,000.

Our free reserves currently stand at £222,409 (2021/22: £221,926), which is above our target.

We expect to utilise the reserves above our target to rebuild our income streams following the lengthy recovery period following Covid-19 closure and recommencement of activities following our reinvigorated strategy review. Further, we face headwinds of a reduction of grant funding opportunities, increased competition for such funding, and increased costs, particularly in the running and maintenance of the aging building. We no longer receive any statutory grant funding from local councils.

Trustees will continue to monitor and manage spend across the organisation. We will continue to seek grant income to support improvements to the building and activities and services which benefit our community. We will undertake new trading initiatives to assure our long-term sustainability.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by the order of the board of Trustees on 4th December 2023 and signed on its behalf by:

Clare Paget
Chair of Trustees

Independent Examiner's Report to the Trustees of The Upper Norwood Library Trust ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2023.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of ICAEW which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or

2. the accounts do not accord with those records; or

3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or

4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Rajesh Amin FCA
ICAEW
BDA Associates Limited
Chartered Accountants
Global House
1 Ashley Avenue
Epsom
Surrey
KT18 5AD

Date: 06.12.2023

Statement of Financial Activities

Upper Norwood Library Trust

Company Limited by Guarantee

Statement of financial activities (incorporating an income and expenditure account) for the year ended 31 March 2023

	Note	2023 Unrestricted funds £	2023 Restricted funds £	2023 Total funds £	2022 Unrestricted funds £	2022 Restricted funds £	2022 Total funds £
Income from:							
Voluntary donations	2	1,443	-	**1,443**	4,659	-	**4,659**
Grants receivable	3	1,500	109,952	**111,452**	41,040	94,708	**135,748**
Charitable activities	4	87,322	-	**87,322**	104,221	-	**104,221**
Trading activities	5	20,076	-	**20,076**	46,060	-	**46,060**
Furlough scheme		-	-	**-**	41,898	-	**41,898**
Total income		110,341	109,952	**220,293**	237,878	94,708	**332,586**
Expenditure on:							
Raising funds	6	12,542	-	**12,542**	13,443	-	**13,443**
Charitable activities	7	116,918	80,708	**197,626**	178,823	87,310	**266,133**
Trading activities	8	14,783	-	**14,783**	52,835	-	**52,835**
Total expenditure		144,243	80,708	**224,951**	245,101	87,310	**332,411**
Net income/(expenditure)		(33,902)	29,244	**(4,658)**	(7,223)	7,398	**175**
Transfers between funds		16,844	(16,844)	-	(397)	397	-
Net movement in funds		(17,058)	12,400	**(4,658)**	(7,620)	7,795	**175**
Reconciliation of funds							
Total funds brought forward at 1 April		243,876	17,315	**261,191**	251,496	9,520	**261,016**
Total funds carried forward at 31 March	17	226,818	29,715	**256,533**	243,876	17,315	**261,191**

All of the above results are derived from continuing activities.

There were no other recognised gains or losses other than those stated above.

Balance Sheet

Upper Norwood Library Trust

Company Limited by Guarantee

Balance Sheet as at 31 March 2023

	Note	The Group 2023 £	The Group 2022 £	The Charity 2023 £	The Charity 2022 £
Fixed assets					
Tangible fixed assets	14	4,409	13,950	4,409	13,950
Investment in subsidiary company		-	-	1	1
Current assets					
Debtors and prepayments	15	21,835	30,634	21,835	30,634
Stock		891	1,504	891	1,504
Cash at bank and in hand		246,729	250,019	246,729	250,019
Total Current Assets		269,455	282,157	269,455	282,157
Liabilities					
Creditors: amounts falling due within 1 year	16	(17,331)	(34,916)	(17,332)	(34,917)
Net current assets		252,124	247,241	252,123	247,240
Total assets less current liabilities		256,533	261,191	256,533	261,191
Total net assets		256,533	261,191	256,533	261,191
The funds of the Charity					
Restricted funds					
Junior Library (CP Mums)		1,013	1,013	1,013	1,013
Croydon Council HAF		4,096	6,357	4,096	6,357
Croydon Household Support Fund		158	5,000	158	5,000
Garfield Weston		12,000		12,000	
Lambeth Council - HAF		1,600		1,600	
London Catalyst 2022/23		2,930		2,930	
Oxford University		4,501		4,501	
Power to Change - 2022/23		3,417		3,417	
Norwood Forum - Healthy Gipsy Hill		-	4,945	-	4,945
Unrestricted funds					
Fixed assets		4,409	13,950	4,409	13,950
Power to Change - Community Business Renewal		-	8,000	-	8,000
General funds		222,409	221,926	222,409	221,926
Total Charity funds	17	256,533	261,191	256,533	261,191

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2023. The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2023 in accordance with Section 476 of the Companies Act 2006. The trustees acknowledge their responsibilities for:

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

Approved by the Trustees and signed on their behalf on 4th December 2023 by:

Clare Paget _____ **Sheung Wah Lee:** _____

Trustees and Directors

Company no. 08313429 **Charity no. 1151668**

Upper Norwood Library Trust
Company Limited by Guarantee
Notes to the financial statements
Year ended 31 March 2023

1. Principal accounting policies

a) Basis of preparation

The financial statements have been prepared under the historical cost convention and in accordance with UK Generally Accepted Accounting Practice, comprising the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' published in 2019 and Financial Reporting Standard (FRS) 102, together with the Companies Act 2006 and the Charities Act 2011. The Charity has adapted the Companies Act formats to reflect the SORP.

The trustees have assessed whether the use of going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charitable company to continue as a going concern.

The trustees have made this assessment for a period of at least one year from the date of the approval of these financial statements.

In particular, the trustees have considered the charitable company's forecasts and projections and have taken account of pressures on income. They have taken steps to reduce the expenses of the charity, seek funding from grant opportunities, corporates and major donors and develop a strategy for other income streams (see "Going Concern and Our Plans for 2022/23" and "Reserves Policy" sections for more information).

Considering these actions, together with the Charity's existing reserves, the trustees have concluded that there is a reasonable expectation that the charitable company has adequate resources to continue in operational existence for the foreseeable future. The charitable company therefore continues to adopt the going concern basis in preparing its financial statements.

The Charity is a public benefit entity. The financial statements are presented in sterling.

b) Income

Income is recognised once the Charity is entitled to receipt, it is probable (more likely than not) that the resources will be received and the amount can be measured with reasonable reliability. Where there are terms or conditions attached to income, particularly grants, then these terms or conditions must be met before the income is recognised as the entitlement condition will not be satisfied until that point. Where terms or conditions have not been met or uncertainty exists as to whether they can be met then the relevant income is not recognised in the year but deferred and shown on the balance sheet as deferred income. There are however no deferred grants this financial year.

Goods and services donated to the Charity

In the case of items donated for resale income is recognised at the point of sale.

c) Expenditure

Expenditure is included in the statement of financial activities on an accruals basis and recognised when there is a legal or constructive obligation to make payments to third parties and includes any attributable VAT which cannot be recovered.

Expenditure, including attributable VAT, is allocated to the particular activity where the cost relates directly to that activity and comprises the following:

1. The costs of raising funds are those costs attributable to generating income for the Charity, other than those costs incurred in undertaking charitable activities or the costs incurred in undertaking trading activities in furtherance of the Charity's objects. The costs of raising funds represent fundraising costs, direct costs and overheads associated with raising donated income.
2. Costs of charitable activities comprise all costs incurred in the pursuit of the charitable objects of the Charity.
3. Support costs, which include governance costs, are those costs which do not relate directly to a single activity. These comprise costs incurred which are directly attributable to the administration of the Charity, management of the Charity's assets, organisational procedures and the necessary legal procedures for compliance with statutory and constitutional requirements, and other support costs. The majority of costs are directly attributable to specific activities. Support costs are allocated on the basis of the proportion of overall resources attributable to each activity.

d) Employee benefits

The costs of short-term employee benefits are recognised as a liability and an expense. The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received. Termination benefits are recognised immediately as an expense when the Charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

e) Pension costs and other retirement benefits

Employees of the Charity, including the hub director, are entitled to join the People's Pensions Scheme. The Scheme is a defined contribution scheme.

A defined contribution plan is a pension plan under which fixed contributions are paid into a pension fund and the Charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised as employee benefit expense when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

f) Investment in subsidiary company

The Charity's investment in the subsidiary company is included in the financial statements valued at £1.00.

g) Tangible fixed assets and depreciation

Tangible fixed assets are initially recognised at their transaction value. Donated assets are recognised at the value provided by the company making the donation or the lower of market or net realisable cost. The assets are depreciated using the straight-line method over their expected useful lives – usually 3 years.

h) Debtors

Debtors are amounts owed to the Charity. They are measured based on the amount recoverable.

All amounts included as debtors fall due within one year.

i) Cash and cash equivalents

Cash at bank and in hand is held to meet the day-to-day running costs of the Charity and grant payments as they fall due.

j) Creditors

Creditors are amounts owed by the Charity. They are measured at the amount that the Charity expects to have to pay to settle the debt. Amounts which are payable in more than a year are shown as long-term creditors.

k) Restricted funds

Restricted funds comprise monies raised for, or their use restricted to, a specific purpose, or contributions subject to donor-imposed conditions.

l) General funds

General funds represent those monies which are freely available to the Trustees for application towards achieving any charitable purpose that falls within the Charity's charitable objects.

m) Going concern

The financial statements have been prepared on a going concern basis as the Trustees consider that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from the date of approval of these financial statements. The budgeted income and expenditure are sufficient with the level of reserves for the charity to be able to continue as a going concern.

2. Donations

	2023			2022		
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	£	£	£	£	£	£
Donations						
Voluntary donations	1,443	-	1,443	4,659	-	4,659
Total	1,443	-	1,443	4,659	-	4,659

3. Grants receivable

	2023			2022		
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	£	£	£	£	£	£
Asda Foundation	-	2,000	2,000	-	-	-
CAB BESN Grant	-	38,495	38,495	-	20,758	20,758
Co-operative Local Community Fund	-	2,261	2,261	-	-	-
Croydon Council - HAF	-	15,616	15,616	-	29,985	29,985
Garfield Weston	-	15,000	15,000	-	-	-
Lambeth Council - HAF	-	13,200	13,200	-	-	-
Lambeth Council - Warm Spaces	-	1,000	1,000	-	-	-
London Catalyst 2022/23	-	3,000	3,000	-	-	-
National Lottery Communities Fund	1,500	-	1,500	-	-	-
Oxford University	-	9,380	9,380	-	-	-
Power to Change 2022/23	-	10,000	10,000	-	-	-
Arts Philanthropy Trust	-	-	-	-	2,500	2,500
GLA - HSFA	-	-	-	-	20,000	20,000
Lambeth Council - Business restart grants	-	-	-	24,000	-	24,000
Norwood Forum - Healthy Gipsy Hill	-	-	-	-	4,945	4,945
Power to Change - Peer Brokerage	-	-	-	-	16,120	16,120
Power to Change - Community Business Renewal	-	-	-	15,373	-	15,373
SSE - Community Business Trade Up	-	-	-	1,667	400	2,067
Total	1,500	109,952	111,452	41,040	94,708	135,748

4. Income from Charitable Activities

	2023			2022		
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	£	£	£	£	£	£
Space Hire	51,452	-	51,452	38,211	-	38,211
Children's Arts Courses and Camps	34,912	-	34,912	59,995	-	59,995
Adult Performing Arts Courses	689	-	689	5,111	-	5,111
Other educational events	59	-	59	484	-	484
ESOL classes	210	-	210	420	-	420
Total	87,322	-	87,322	104,221	-	104,221

5. Income from Trading Activities

	2023			2022		
	Unrestricted	Restricted	**Total**	Unrestricted	Restricted	Total
	£	£	**£**	£	£	£
Equipment Hire & Other Services	6,966	-	**6,966**	6,219	-	6,219
Events and bar	12,392	-	**12,392**	39,762	-	39,762
Consultancy		-	**-**	-	-	-
Other sales	719	-	**719**	79	-	79
Total	20,076	-	**20,076**	46,060	-	46,060

6. Raising funds

	Note	2023			2022		
		Unrestricted	Restricted	**Total**	Unrestricted	Restricted	Total
		£	£	**£**	£	£	£
Direct costs		171	-	**171**	96	-	96
Support costs	9	12,371	-	**12,371**	13,347	-	13,347
Total		12,542	-	**12,542**	13,443	-	13,443

7. Expenditure on charitable activities

	Note	2023			2022		
		Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
		£	£	£	£	£	£
From grants:							
Lambeth Council - HAF		-	11,600	**11,600**			
Lambeth Council - Warm Spaces		-	1,000	**1,000**			
Croydon Council - HAF		-	11,520	**11,520**		18,628	18,628
Croydon Council - Household Support Fund		-	4,842	**4,842**			
Asda Foundation		-	2,000	**2,000**			
CAB BESN Grant		-	28,008	**28,008**	-	20,758	20,758
Co-operative Local Community Fund		-	2,261	**2,261**			
Garfield Weston		-	3,000	**3,000**			
London Catalyst 2022/23		-	70	**70**			
Oxford University		-	4,879	**4,879**			
Power to Change 2022/23		-	6,583	**6,583**			
National Lottery Communities Fund		1,500	-	**1,500**			
Norwood Forum - Healthy Gipsy Hill		-	4,945	**4,945**			
Power to Change - Community Business Renewal		8,000	-	**8,000**			
Arts Philanthropy Trust		-	-	**-**	24,000	-	24,000
Power to Change - Peer Brokerage		-	-	**-**	-	16,120	16,120
GLA - HSFA		-	-	**-**	-	20,000	20,000
SSE - Community Business Trade Up		-	-	**-**	6,500	1,150	7,650
Croydon Council Cultural Grant		-	-	**-**	-	4,000	4,000
Power to Change - C-19 Emergency Support		-	-	**-**	-	3,007	3,007
Arts Philanthropy Trust		-	-	**-**		2,500	2,500
Power to Change - Community Business Renewal		-	-	**-**	7,373	-	7,373
Local Voluntary Partnership Grant		-	-	**-**	-	750	750
Arts Council - All Alone Together		-	-	**-**	-	311	311
Croydon Council Virtual Connections		-	-	**-**	-	86	86
		9,500	80,708	**90,208**	37,873	87,310	125,183
Direct expenditure on other charitable activities		8,457	-	**8,457**	47,523	-	47,523
Support costs	9	98,961	-	**98,961**	106,772	-	106,772
		116,918	80,708	**197,626**	192,168	87,310	279,478

8.Expenditure on trading activities

	Note	2023			2022		
		Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
		£	£	£	£	£	£
Direct costs		2,413	-	**2,413**	26,142	-	26,142
Support costs	9	12,370	-	**12,370**	13,347	-	13,347
Total		14,783	-	**14,783**	39,489	-	39,489

9.Support costs

	Raising funds	Charitable support of the library - from grants	Charitable support of the library - general	Trading activities	2023 Total	2022 Total
	£	£	£	£	£	£
Note	6	7	7	8		
People costs - staff, consultants, volunteers	8,024	32,095	32,096	8,024	**80,239**	78,370
Library Building facilities	2,105	8,420	8,421	2,105	**21,051**	30,603
Marketing & communications	600	2,400	2,400	600	**6,000**	1,454
IT and other office costs	1,317	5,265	5,266	1,317	**13,165**	9,352
Governance	325	1,299	1,298	324	**3,246**	13,687
	12,371	49,479	49,481	12,370	**123,701**	133,466

Allocations are made on the basis of the proportion of overall resources attributable to each activity.

10. Staff costs

	2023		2022	
	Group £'000	Charity £'000	Group £'000	Charity £'000
Wages and salaries	110,617	110,617	141,898	141,898
Social security costs	4,643	4,643	6,570	6,570
Other pension costs	2,824	2,824	3,375	3,375
	118,084	118,084	151,843	151,843

The salary of the Hub Director is set by the Trustees. Salaries of other staff are set by the Hub Director within the budget approved by Trustees.

Employees of the Charity are entitled to join the People's Pensions Scheme. The Scheme is a defined contribution scheme. The Hub Director is a member of the Pension scheme.

Pension payments recognised as an expense during the year amount to £2,824 (2021/22: £3,375).

The average number of employees (full time equivalent) of the group and the Charity was 4.1FTE (2021/22: 4.8). Their time was split approximately 10% (2021/22: 10%) Fundraising; 80% (2021/22: 80%) Charitable activities and 10% (2021/22: 10%) Trading activities.

No employees during the year received gross pay and benefits (excluding employer pension contributions) of £60,000 or more.

No Trustee/Director has received any remuneration or expenses during the year (2021/22: none).

The cost of untaken holiday at the year-end has been accrued at the full rate.

11.Taxation

Upper Norwood Library Trust is a registered charity and therefore is not liable to income tax or corporation tax on income derived from its charitable activities, as it falls within the various exemptions available to registered charities. It is exempt from these taxes on its other income and gains to the extent that these are applied to its charitable objects as primary purpose or ancillary to primary purpose trading.

12. Net incoming/(outgoing) resources before transfers

Net expenditure/income for the year is stated after charging depreciation on fixed assets (see note 14) of £12,559 (2021/22: £11,631). The members have not required the company to obtain an audit of its accounts the year to 31 March 2023 in accordance with section 476 of the Companies Act 2006.

13. Results of the subsidiary company

The Charity owns the whole of the issued share capital of Upper Norwood Library Enterprises Limited, a company registered in England (Company number 08313584). The subsidiary will be used for any significant non-primary purpose trading activities but did not trade during the period. As a dormant company since incorporation, the subsidiary company is exempt from the requirements to prepare individual accounts under section 394A, or to file individual accounts under 448A of the Companies Act 2006.

14. Fixed assets

Tangible fixed assets

	Building Improve -ments	IT office and AV Equipment	2023 Total	Building Improve -ments	IT office and AV Equipment	2022 Total
IT equipment	£	£	£	£	£	£
Cost or valuation						
At 1 April	24,000	16,272	**40,272**	24,000	9,303	33,303
Additions	-	3,018	**3,018**	-	6,969	6,969
Disposals	-	-	-	-	-	-
At 31 March	24,000	19,290	**43,290**	24,000	16,272	40,272
Accumulated depreciation						
At 1 April	(16,000)	(10,322)	**(26,322)**	(8,000)	(6,691)	(14,691)
Depreciation for the current year	(8,000)	(4,559)	**(12,559)**	(8,000)	(3,631)	(11,631)
Disposals	-	-	-	-	-	-
At 31 March	(24,000)	(14,881)	**(38,881)**	(16,000)	(10,322)	(26,322)
Net book value						
At 31 March	-	4,409	**4,409**	8,000	5,950	13,950

Fixed asset investments

The Charity holds the entire issued share capital of its subsidiary company, Upper Norwood Library Enterprises Limited, totalling £1

15. Debtors and prepayments

	The Group 2023 £	The Charity 2023 £	The Group 2022 £	The Charity 2022 £
Accounts Receivable	2,748	2,748	27,250	27,250
Grants Receivable - CAB - BESN	11,020	11,020	-	-
Prepayments	8,067	8,067	3,384	3,384
	21,835	21,835	30,634	30,634

16. Creditors: amounts falling due within one year

	The Group 2023 £	The Charity 2023 £	The Group 2022 £	The Charity 2022 £
Amounts due to the subsidiary company	-	1	-	1
Accounts payable	2,777	2,777	9,391	9,391
HMRC	2,848	2,848	4,237	4,237
Accruals	8,050	8,050	17,248	17,248
Deferred income	3,657	3,657	4,040	4,040
	17,331	17,332	34,916	34,917

17. Movements in funds

The Group and the Charity	At 1 April 2022	Incoming resources	Outgoing resources	Transfers	At 31 March 2023
	£	£	£	£	£
Restricted Funds:					
Junior Library (CP Mums)	1,013	-	-	-	1,013
CAB BESN Grants	-	38,495	(28,008)	(10,487)	-
Croydon Council HAF	6,357	15,616	(11,520)	(6,357)	4,096
Croydon Household Support Fund	5,000	-	(4,842)		158
GLA - HSFA	-	-			-
Norwood Forum - Healthy Gipsy Hill	4,945	-	(4,945)		-
Power to Change - Peer Brokerage	-	-	-	-	-
Arts Council - All Alone Together	-				-
Croydon Covid-19 Grant - Virtual Connections	-				-
Asda Foundation	-	2,000	(2,000)		-
Co-operative Community Fund	-	2,261	(2,261)		-
Garfield Weston	-	15,000	(3,000)		12,000
Lambeth Council - HAF	-	13,200	(11,600)		1,600
Lambeth Council - Warm Spaces	-	1,000	(1,000)		-
London Catalyst 2022/23	-	3,000	(70)		2,930
Oxford University	-	9,380	(4,879)		4,501
Power to Change - 2022/23	-	10,000	(6,583)		3,417
Total Restricted Funds	17,315	109,952	(80,708)	(16,844)	29,715
Unrestricted Funds					
Fixed Assets	13,950	3,018	(12,559)	-	4,409
Power to Change - Community Business Renewal Fund	8,000	-	(8,000)	-	-
National Lottery Communities Fund	-	1,500	(1,500)	-	-
General funds	221,926	105,823	(122,184)	16,844	222,409
Total Unrestricted Funds	243,876	110,341	(144,243)	16,844	226,818
Total funds	261,191	220,293	(224,951)	-	256,533

The Group and the Charity	At 1 April 2021	Incoming resources	Outgoing resources	Transfers	At 31 March 2022
	£	£	£	£	£
Restricted Funds:					
Croydon Council Cultural Grant	4,000	-	(4,000)	-	-
Junior Library (CP Mums)	1,013	-	-	-	1,013
Local Voluntary Partnership Grant	750	-	(750)	-	-
Power to Change - C-19 Emergency Support	3,007	-	(3,007)	-	
SSE - Community Business Trade Up - Finance & consultanc	750	400	(1,150)	-	-
Arts Philanthropy Trust	-	2,500	(2,500)	-	-
CAB BESN Grant	-	20,758	(20,758)	-	-
Croydon Council HAF	-	24,985	(18,628)		6,357
Croydon Household Support Fund	-	5,000	-		5,000
GLA - HSFA	-	20,000	(20,000)		-
Norwood Forum - Healthy Gipsy Hill	-	4,945	-		4,945
Power to Change - Peer Brokerage	-	16,120	(16,120)	-	-
Arts Council - All Alone Together	-	-	(311)	311	-
Croydon Covid-19 Grant - Virtual Connections	-	-	(86)	86	-
Total Restricted Funds	9,520	94,708	(87,310)	397	17,315
Unrestricted Funds					
Fixed Assets	18,612	6,969	(11,631)	-	13,950
Lambeth Council - Hospitality, leisure & business restart gr	-	24,000	(24,000)	-	-
Power to Change - Community Business Renewal Fund	-	15,373	(7,373)		8,000
SSE - Community Business Trade Up	4,833	1,667	(6,500)	-	-
General funds	228,051	189,869	(195,597)	(397)	221,926
Total Unrestricted Funds	251,496	237,878	(245,101)	(397)	243,876
Total funds	261,016	332,586	(332,411)	-	261,191

Purposes of restricted funds

The income funds of the Charity include restricted funds comprising balances of donations and grants held on trusts to be applied for specific purposes. The specific purposes for which the funds are to be applied are as follows:

From grants:

Asda Foundation

To support costs towards heating the building to enable our activities to take place in a warm space during the cost-of-living crisis.

CAB BESN Energy saving advice programme (Big Energy Saving Network)

To deliver energy advice and support to local residents, plus advice and training sessions for front facing professionals to help them inform and support service users.

Co-operative Community Fund

To support children who have been affected by domestic abuse through creative projects.

Croydon Council HAF

To support the delivery of children's holiday camps for the arts in the London Borough of Croydon.

Croydon Household Support Fund

To support a Food & Fuel Poverty project.

Garfield Weston

Supporting our core costs of the organisation to support our work across health & wellbeing, sharing & learning, venue & performance and community outreach underpinned by volunteering, signposting and progression opportunities.

Lambeth Council Warm Spaces

To help with costs towards utilities, cleaning and refreshment costs as a designated warm space in the winter months during the cost-of-living crisis.

Lambeth Council HAF

To support the delivery of children's holiday camps for the arts in the London Borough of Lambeth

London Catalyst 2022/23

To support Chairs, 'Chat and Connect' - older adults chair exercise and local health and wellbeing services connection programme.

Norwood Forum – Healthy Gypsy Hill

To support Stay Active and Social older people's project.

Oxford University

To deliver a pilot community lab to develop community decision-making processes about AI-based technologies.

Power to Change – 2022/23

To support core staff costs, energy bills and delivery of services for residents during the cost-of-living crisis.

Other:

Junior library

To provide facilities for the junior section of the library from funds raised by local community group Crystal Palace Mums.

18. Analysis of net assets between funds

The Group	Unrestricted funds	estricted funds	2023 Total funds	2022 Total funds
	£	£	£	£
Fixed assets - IT equipment	4,409	-	**4,409**	13,950
Fixed asset investments	-	-	**-**	-
Current assets	239,740	29,715	**269,455**	282,157
Creditors: amounts falling due within 1 year	(17,331)	-	**(17,331)**	(34,916)
	226,818	29,715	**256,533**	261,191

The Charity	Unrestricted funds	estricted funds	Total funds	Total funds
	£	£	£	£
Fixed assets - IT equipment	4,409	-	**4,409**	13,950
Fixed asset investments	1	-	**1**	1
Current assets	239,740	29,715	**269,454**	282,157
Creditors: amounts falling due within 1 year	(17,332)	-	**(17,332)**	(34,917)
	226,818	29,715	**256,533**	261,191

19. Liability of members

The Charity is constituted as a company limited by guarantee. In the event of the Charity being wound up, the members are required to contribute an amount not exceeding £1 each.

20. Related party transactions

Disclosure of related party transactions is provided in the Trustees' Report – Relationships with related parties on page 7. Other than the transactions disclosed in that section there were no related party transactions during the year.

Thank you
We would like to take the opportunity to thank all of our wonderful funders, supporters, fundraisers and volunteers.

Get in touch
We welcome feedback and suggestions for future activity that will benefit and enhance the local community.

Donate: https://localgiving.org/charity/uppernorwoodlibraryhub/

Find out more or to volunteer:

Visit: https://www.uppernorwoodlibraryhub.org/

Call: 020 8670 4321

UPPER NORWOOD LIBRARY TRUST

England & Wales - Charity number 1151668

Accounts

Upper Norwood Library hub

Company no. 08313429

Charity no. 1151668

Upper Norwood Library Trust

Company Limited by Guarantee

Annual Report and Financial Statements

31 March 2022

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Upper Norwood Library Trust (UNLT)
Company Limited by Guarantee
Reference and administrative details
Year ended 31 March 2022

The Trustees present their report and the unaudited financial statements for the year ended 31 March 2021. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered charity name: Upper Norwood Library Trust (UNLT)
UNLT runs the Upper Norwood Library Hub (UNLH)

Charity registration number: 1151668

Company registration number: 08313429

Registered Office: 39 Westow Hill
Upper Norwood
London SE19 1TQ

The Trustees:
The following Trustees who were in office at 31st March 2022 and at the time this report was approved and served throughout the year.

Trustee	Title	Joining Date	Resignation Date
Samantha C Brown	Trustee		
Grahame Danby	Trustee	15 June 2021	
Thea J Edwards	Chair	(to 11 July 2022)	11 July 2022
Sarah Fok	Trustee		25 September 2021
Pam M Gray	Trustee		1 December 2021
Sheung Wah Lee	Treasurer	2 May 2022	
Clare Paget	Chair	15 June 2021 (Chair from 11 July 2022)	
June O'Sullivan	Trustee		
Andrew Sturtevant	Trustee	15 June 2021	
Yee Man Anna Hui	Treasurer		15 April 2022
Angeliki Karydi	Trustee	2 May 2022	
Katie Finn	Trustee	12 July 2022	

Senior Management:

Name	Title	Resignation Date
Margaret Adjaye	Joint Hub Director	30 November 2021
Emily Jewell	Joint Hub Director	11 March 2022
Chris Neath	Library Hub Manager	30 June 2022
Jenny Irish	Hub Director (appointed 2 August 2022)	
Sub Baidya	Library Hub Manager (appointed 15 September 2022)	

Bankers:	National Westminster Bank plc PO Box 575 Rotherham, S63 3FJ
Solicitor:	Shoosmiths 9th Floor Platform Building New Station St Leeds LS1 4JB
Independent examiner:	BDA Associates Limited Chartered Accountants Global House 1 Ashley Avenue Epsom KT18 5AD

Exemptions from disclosure

No details concerning the names of Trustees, senior management team, the Charity's principal address, name of any chief executive officer or other senior staff members have been withheld from this report.

Funds held as custodian Trustee on behalf of others

Neither the Charity nor its Trustees are acting as custodian Trustees therefore this is not featured in this report.

Chair's Report



Upper Norwood Library Trust is a small, passionate innovative community business located in the Upper Norwood Library Hub in the heart of Crystal Palace. Our building houses the library service provided by Boroughs of Lambeth and Croydon and the Trust ensures the continuation of library services. We also provide a home to the Library of Things. The Hub provides educational, cultural, performance and wellbeing services for the benefit of the community.

Our building is owned by the Local Authorities of Lambeth and Croydon and the Trust are in the final stages of agreeing the terms of a lease. Much needed repair work on the building has been agreed. The London Borough of Lambeth have secured a decarbonisation grant to enable works to go ahead to make the beautiful old building more environmentally efficient and sustainable

UNLT continued to provide services for the community through the pandemic thanks to specialists in our team who worked to provide a live stream service when the premises were closed. When the Hub opened up its doors again the community, service users returned, as did service providers who came back to provide events, classes and clubs for the benefit of the community. The Trust were able once again to provide holiday camps for children and performing arts clubs and wellbeing services. The services currently provided at the Hub include services for the community such as the Big Energy Saving Network which assists vulnerable energy consumers with their energy bills, and The Clear Community Web, which provides computer classes and advice to local residents and English classes. We regularly run events, such as comedy and music nights, and provide regular children's performing arts classes during the week and at weekends as well as providing space for hire for private events, including weddings. The Hub has emerged from the pandemic as a lively and vibrant community asset, providing events, education and assistance for all sections of the community.

The Trust has not been immune to the national trend of job movement post pandemic. Our Joint Hub Directors, Margaret Adjaye and Emily Jewell (who job shared the Joint Hub Director post), sadly left to move on to pastures new. The Board wishes to record our appreciation and thanks to our outgoing Joint Hub Directors who took UNLT through the difficult circumstances of the pandemic with creativity, innovation and hard work and the management team who stepped up to take the reins during a period of staff turnover.

The Board also saw some fluctuations of personnel post pandemic. We sadly said goodbye to Anna Hui, our Treasurer. I am writing this report as our Chair, Thea Edwards also sadly stepped down in August 2022. The Board would like to place on record their appreciation and thanks to the outgoing Trustees for all their hard work and dedication to UNLT and the community of Crystal Palace.

The Trustees have recruited Jenny Irish as our new Hub Director who began her role on the 2nd of August.

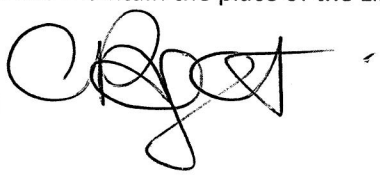
UNLT has emerged from the pandemic with a reinvigorated sense of purpose and energy. The Trustees and the Hub Director will focus on business resilience, inclusion and ensuring that the building is secured and fit for purpose, particularly in relation to the forthcoming energy challenges. The focus of UNLT will be on continuing to ensure that the future of the Library Hub is secure, and ensuring that

we have a compelling offer to all sections of the community. We will continue to work for a stable and secure future for community services and the library.

I would like to thank all our staff, volunteers, trustees, funders, donors, partners, library staff and Lambeth and Croydon councils for their continued support for the Trust as well as our community and service users. We look forward to continuing our work with the people of Crystal Palace and surrounding areas and maintain the place of the Library Hub at the heart of the community.

Clare Paget

Chair of Trustees



Structure Governance and Management

Structure and governance

Upper Norwood Library Trust ('the Charity') is a company limited by guarantee (Company no. 08313429) and a registered charity (Charity no. 1151668) governed by its memorandum and articles of association.

Appointment of Trustees

Upper Norwood Library Trust has a structured recruitment and interview process for Trustees. Diversity and Equality lies at the heart of the process, and the Charity welcomes trustees from all backgrounds, irrespective of sex, sexual orientation, age, disability, race, nationality, or political, religious or other beliefs. Applicants successful at interview are approved by Trustees before they join the Board. Trustee vacancies are advertised locally, in the library hub and through relevant professional networks particularly when seeking trustees with specific/specialist skills. Trustee vacancies are sometimes advertised in national charity/umbrella organisations. To ensure both new and existing trustees have the specific and general knowledge required of their responsibilities as a Charity Trustee to enable them to carry out their roles, UNLT has a structured induction programme including individual meetings with other trustees, as well as a Trustee Reference Manual, which includes material on the Charity Commission's regulation and guidelines, the Charity's policies and processes.

The Trustees are Directors of the Company for the purposes of company law.

Before the pandemic ("Covid-19"), trustees met as a body four times and additionally considered specific items via group email or visits/informal meetings with the Hub Directors. Trustees met virtually with increased frequency from March 2020 when the pandemic started, sometimes weekly. Since January 2021, they meet monthly as a Board. Trustees on the sub-committees of the Board meet quarterly and the sub-committees update the Board regarding their actions at the monthly and now quarterly Board meetings. Trustees receive financial updates approved by the Finance Committee and detailed organisational and business reports from the Senior Management Team.

No Trustee received any remuneration from the Charity during the period (2020/21: £nil).

Organisational structure

The Charity is controlled by The Board of Trustees, who are also directors of the Company. Day to day management and decision making is delegated to the Hub Directors who are not trustees.

Three sub-committees of the board, namely the Finance Working Group, HR Committee and the Fundraising and Income Generation Working Group meet quarterly and support the strategic development and monitoring of the Charity's business, financial and fundraising strategies, legal, governance and organisational development activities.

Finance and Administration

The Charity uses Xero for day-to-day financial management and reporting. The Charity received a small grant from the Community Trade Up Programme (a Power to Change and the School for Social Entrepreneurs initiative), and with Trustees approval, it invested in Calxa. Calxa provides accurate monthly reports, forecasts and business insights. The Charity also secured additional support on a volunteer basis from the previous Treasurer, bringing much needed capacity to the team.

Everyday management accounting, secretarial, legal and administrative requirements of the charity is delegated to the Senior Management team, supported by the Treasurer. Trustees receive monthly financial updates from the Senior Management team, detailed management reports are then presented by the Finance Committee at quarterly trustee meetings for forward planning and decision making.

Arrangements for setting the pay and remuneration of the Charity's key senior management personnel

Senior management personnel are remunerated in line with market rates for comparable roles in similar organisations in the Charity sector. The Trustees reviewed the salary range for the role of UNLT Director when advertising the vacant position in March 2022 and approved a salary increase on this basis. The Trustees also approved salary increases based on market data for comparable roles in the sector when seeking to fill the position of Programme Manager and Library Hub Manager, both on a substantive continuing basis in July 2022. Our pay policy aims to ensure we can attract and retain staff at UNLT whilst ensuring the budget is well managed.

Relationship with Third Party

There were no transactions with the Charity's wholly owned subsidiary Upper Norwood Library Enterprises Limited which was dormant throughout the period.

Other than those transactions stated above there were no related party transactions during the period.

Donation to Charity by Trustee or Third Party

The total amount of donations received from a Trustee or a related party was £Nil (2020/21: £500).

OBJECTIVES AND ACTIVITIES

Charitable purpose

The charitable objects of the Charity relate to the community and residents of Upper Norwood and surrounding areas and in particular but without limitation are to:

1. Advance the education of the public by the provision of or assistance in the provision of a library and/or a library service to be available to the public at large;
2. Without prejudice to the generality of the above, advance the education of the public by the management and operation of The Upper Norwood Library, including facilities for adults, children, young people, including information and study facilities;
3. Advance the education of the public through the development of programmes to promote literacy and lifelong learning;
4. Develop the skills and capacity of those sections of the community in need, whether by reason of youth, age, infirmity, disability or social or economic circumstances to enable them to participate more fully in society;
5. Pursue such other charitable purposes consistent with the above, as the trustees in their absolute discretion shall determine.

Our Vision

To provide lifelong learning and opportunity for local communities.

Our Mission

Designing inclusive spaces for learning, wellbeing and the arts that support local communities and protect and sustain libraries.

Our aims and objectives

To:

a) Ensure local residents have ongoing access to a professional library service and community services they need locally and cannot access elsewhere. Delivered through the following activity areas:
   - Culture and Creativity
   - Lending and Sharing
   - Community Enterprise
   - Community learning
   - Health and wellbeing
   - Financial Growth

Establish a robust and consistent fundraising strategy: to develop an overarching fundraising strategy and plan, with a well-rounded fundraising model. Fundraising will leverage community relationships for ongoing support, both with larger donations and consistent small contributions that will allow us to expand our impact. Build relationships with charitable trusts and foundations who offer unrestricted and capital funds to keep the building in good repair and to improve the premises. Utilise project funds to support programmes and experiment with new areas of delivery for the community.

Public benefit

UNLT continues to identify and apply for grant funding to support the charity's work and to generate income through its programmes and services.
During the year the Charity successfully applied for grants to deliver a range of services to local residents which included:

- Arts Philanthropy Trust
- Power To Change – Community Business Renewal Fund
- The Big Energy Saving Network (BESN) jointly funded by the Department for Business, Energy and Industrial Strategy (BEIS) and National Energy Action (NEA)
- Croydon Council HAF
- Norwood Forum – Gipsy Hill Health & Wellbeing Fund
- GLA High Street Delivery
- Croydon Council – Croydon Household Support Fund
- Lambeth Council – Local Restart Grant
- Lambeth Council – Local Restart Grant
- Lambeth Council – Lambeth Omicron Hospitality and Leisure Grant

The Charity is actively investigating and implementing different ways of generating income through music, arts, cultural and social events, funding applications, organising activities and letting space which will enable it to continue both housing the provision of the library service and provide free or subsidised cost services and activities which benefit the local community.

ACHIEVEMENTS AND PERFORMANCE

What we set out to do	**What we achieved**
Manage the UNLH building	We negotiated with some suppliers to keep running costs low and followed guidance during the Omicron wave of the pandemic. We continued lease negotiations with Lambeth and Croydon including discussions to 'make good'/repair
Sustain and develop Community Learning activities in the library hub	Crystal Palace Performing Arts developed into a very successful performance school in the community and continued to engage local children and young people across 2 weekly sessions. We delivered Croydon and Lambeth Holiday Activities and Food Projects as part of our children's creative holiday camps providing meals for local children throughout the holiday period alongside creative, educational activities.
Grow and sustain wellbeing activities.	Our partnership with our digital partner ClearCommunityWeb continues to be invaluable and our space provides weekly opportunities for the organisation to engage with digitally excluded adults. Our valued long term ESOL volunteers continued to support a number of people online all through the pandemic. Their commitment and passion enabled us to support 100s of people who needed support with English Language skills. We started delivering weekly chair exercise classes for older adults to improve their health and wellbeing as well as meet others, feel connected and part of their

	local community. We introduced Boxercise to improve physical and mental wellbeing amongst local residents.
Sustain and develop the lending and sharing economy	The library co-funded by Lambeth and Croydon Council continued to serve the local community and the Library of Things enabled the community to borrow equipment they desperately needed.
Grow our reputation as a local performance, cultural and creative hub.	We offered a varied programme of theatre and performances via our community spaces and our community ran numerous classes and activities through our space hires. This vibrant offer has helped solidify our presence as a leading venue locally. We recruited a Programme Producer to ramp up our performance, cultural and creative activities; to build new connections and opportunities for the library hub and our community, and to support our drive for sustainability. UNLH is always striving to create partnerships which will benefit its communities, and we secured a partnership with RTI & ORBIT to launch a pilot community lab later in 2022.
Develop and sustain enterprise activities in order to increase trading income	We continued to build our trading income and explore opportunities through hiring of equipment, rooms in the library hub and our studio space. The bar was available for people to use during events, activities and for hire. We extended our successful children's performance arts events across libraries and venues in Croydon generating some income to support the organisation and to increase our social impact.
Maintain good governance and communication across the organisation	Trustees continued to meet quarterly. A number of policies were reviewed and updated. In June 2021, we recruited additional trustees with legal, HR and research experience and have since recruited additional Trustees with environmental and marketing experience and a new Treasurer. We revised existing HR and organisational policies and introduced new ones. Weekly meetings were initiated with staff and volunteers to continue to strengthen communication across the organisation and to update them on the changes we made to our HR and organisational policies.
Continue to monitor and report on our impact and the differences we make.	We recruited an Impact and Evaluations officer to maintain and develop our impact and reporting framework. We continued to request completed evaluations after each event and project activities; the analysis of these feed into the planning of future activities. We also complete evaluation reports for funders, we share our impact and the differences we make on our website, through our newsletters and with our partners and stakeholders.

GOING CONCERN AND OUR PLANS FOR 2022/23

Like many other organisations, we are still facing unprecedented uncertainty about our future. Trustees continued to work on recovery plans and worked hard to secure grants and maintain the financial resilience of our Charity, and to review the impact on our staff and our services. We continue to adapt and keeping our 5-year business plan under review as we emerge from the pandemic in a very competitive market place.

To generate income, we will:

- continue to maintain a pipeline of funding opportunities and work hard to secure multi-year funding wherever possible to assure our viability and future in the long term. Funding will also be sought to sustain and expand existing services and activities.
- Revisit our branding and build a stronger foundation which more clearly communicates our objectives and intended impact
- explore new partnership and funding opportunities with councils, arts and theatres, and community and public service organisations to bring local communities the services they need and want.

We will also continue to strengthen the library hub as an organisation, recognising our evolving needs as we grow and become more established. We recently initiated an employee wellbeing programme and instituted a pay policy for the organisation

Due to prudent management of our finances in earlier years we had sufficient reserves which, together with securing some available specific funding, helped us weather this difficult time.

Trustees will continue to meet with Lambeth and Croydon Councils to finalise outstanding building issues and lease arrangements. Further, we will strengthen involvement in the Community Managed Libraries peer network to ensure learning from the Network's activities and engagement with government, statutory and national bodies to inform decision making/plans in the organisation.

We continue to maintain reserves to cushion any future period of closure or enforced reduced activity, and together with reduced operating costs and our plans to generate income, the trustees are content to adopt the going concern basis for preparing these accounts.

Volunteer Numbers

We supported 21 volunteers, bringing more volunteers in to support building services, reading with children, events, library of things, front of office, events, bid writing, social impact, marketing and communications.

In accordance with the SORP, due to the absence of any reliable measurement basis, the contribution of these volunteers is not recognised in the financial statements.

Financial Review

The statement of financial activities on page 16 summarises the income and expenditure of the charity during the year ended 31 March 2022.

Income

Our principal funding sources are grants from charitable trusts and foundations, grants from Lambeth and Croydon councils, donations, consultancy and income through use of the building and its facilities for the local community.

Total income for the year was £332,586 (2020/2021: £351,989). Donations for the year were £4,659 (2020/2021: £30,778) and grants received were £135,748 (2020/2021: £181,561). Income from

Charitable Activities was £66,010 (2020/2021: £16,041) and from Trading Activities was £84,271 (2020/2021: £45,779). Due to the pandemic, we lost income from performance arts and community events and from confirmed space hire bookings. Potential income was also lost as enquirers and those ready to make a booking did not go ahead due to Covid-19, There has been a slow return to previous activities. We received furlough payments from the Government's Job Support Scheme of £41,898 (2020/2021: £77,830).

Expenditure

Expenditure for the year was £332,411 (2020/2021: £221,435), £13,443 (2020/2021: £9,915) of this relates to raising funds; £258,481 (2020/2021: £172,400) was spent on charitable activities and £60,487 (2020/2021: £39,120) was spent on trading activities. Due to the pandemic and reduction in events expenditure was correspondingly below budget in many areas.

Financial Position

The net movement in funds for the year was a surplus of £175 (2020/2021: surplus £130,554). This is due mainly to lower furlough payments and to expenditure on grants, especially those which are supporting recovery from the effects of the pandemic, and to a return to keeping the building operational 7 days a week.

The Charity ended the year with reserves of £261,191 (2020/2021: £261,016) of which £17,315 was restricted (2020/2021: £9,520) and £243,876 (2020/2021: £251,496) was unrestricted.

Details of restricted funds can be found in note 17 to the financial statements together with an analysis of movements in the year. Funds raised in the year are held as either restricted funds (where grant funders or donors have specifically requested that their grants or donations are used on a project) or within unrestricted funds (where no restrictions are placed by the donor). The Trustees are satisfied with the year-end position of the Charity.

Reserves policy

The Trustees reviewed the Charity's reserves policy during the year. Trustees believe it is prudent to hold a level of free reserves to enable them to weather disruptions to income and cash flow, to take advantage of change and opportunity as it presents itself and to allow the fundraising and core charitable operations of the Charity to continue for a minimum of six months. This will allow the Charity to respond in a considered way to an adverse change in circumstances, give sufficient time to assess emerging circumstances, and to develop and implement appropriate plans, without requiring a crisis response. This was shown to be particularly important during the Covid crisis and in the lengthy recovery period since.

As the Charity's activities expand, the Trustees continue to assess the appropriate level of free reserves for such purposes to allow for the uncertainty of both actual receipt and timing of grants and future fundraising income and meeting the unplanned costs of urgent requirements or of sudden closure. These reserves will be held in liquid and readily realisable assets accessible within one month.

Any free reserves held at any time over and above the agreed amount will be considered by Trustees to be available for new projects.

Our target reserve levels are set at a level to cover six months' fixed costs based on the higher of six months' fixed cost for the financial year ended or budgeted for the upcoming financial year. Based on the budget for 2022/23 this requires £100,000.

Our free reserves currently stand at £221,926 (2020/21: £228,051) which is above our target.
We expect to utilise the reserves above our target to rebuild our income streams following the lengthy recovery period following Covid-19 closure and recommencement of activities following our reinvigorated strategy review. Further, we face headwinds of both a reduction of funding granted opportunities and increased competition for such funding, and increased costs, particularly in the running and maintenance of the building. We no longer receive any statutory grant funding from local councils. Our financial projections for FY22/23 indicate that for the next financial year, we will be operating at a net loss which will naturally erode our level of free reserves.

Trustees will continue to monitor and manage spend across the organisation. The organisation will continue to use experienced volunteers for specific project activities reducing staff costs wherever possible. We will continue to seek grant income to support improvements to the building and activities and services which benefit our community. We will undertake new trading initiatives to assure our long-term sustainability

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by the order of the board of Trustees on 8th December 2022 and signed on its behalf by:

Clare Paget
Chair of Trustees

Independent Examiner's Report to the Trustees of Upper Norwood Library Trust

Independent examiner's report to the trustees of Upper Norwood Library Trust ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2022.

Responsibilities and basis of report
As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement
Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of ICAEW which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

BDA Associates

Rajesh Amin FCA
ICAEW
BDA Associates Limited
Chartered Accountants
Global House
1 Ashley Avenue
Epsom
Surrey
KT18 5AD
Date: .....15 December 2022.....

Statement of Financial Activities

Upper Norwood Library Trust

Company Limited by Guarantee

Statement of financial activities (incorporating an income and expenditure account) for the year ended 31 March 2022

		2022			2021		
		Unrestricted funds	Restricted funds	Total funds	Unrestricted funds	Restricted funds	Total funds
	Note	£	£	£	£	£	£
Income from:							
Voluntary donations	2	4,659	-	**4,659**	30,778	-	30,778
Grants receivable	3	41,040	94,708	**135,748**	86,261	95,300	181,561
Charitable activities	4	66,010	-	**66,010**	16,041	-	16,041
Trading activities	5	84,271	-	**84,271**	45,779	-	45,779
Furlough scheme		41,898	-	**41,898**	77,830	-	77,830
Total income		237,878	94,708	**332,586**	256,689	95,300	351,989
Expenditure on:							
Raising funds	6	13,443	-	**13,443**	9,915	-	9,915
Charitable activities	7	171,171	87,310	**258,481**	73,859	98,541	172,400
Trading activities	8	60,487	-	**60,487**	39,120	-	39,120
Total expenditure		245,101	87,310	**332,411**	122,894	98,541	221,435
Net income/(expenditure)		(7,223)	7,398	**175**	133,795	(3,241)	130,554
Transfers between funds		(397)	397	**-**	(427)	427	-
Net movement in funds		(7,620)	7,795	**175**	133,368	(2,814)	130,554
Reconciliation of funds							
Total funds brought forward at 1 April		251,496	9,520	**261,016**	118,128	12,334	130,462
Total funds carried forward at 31 March	17	243,876	17,315	**261,191**	251,496	9,520	261,016

All of the above results are derived from continuing activities.
There were no other recognised gains or losses other than those stated above.

Balance Sheet

Upper Norwood Library Trust

Company Limited by Guarantee

Balance Sheet as at 31 March 2022

	Note	The Group 2022 £	The Group 2021 £	The Charity 2022	The Charity 2021
Fixed assets					
Tangible fixed assets	14	**13,950**	18,612	**13,950**	18,612
Investment in subsidiary company		-	-	**1**	1
Current assets					
Debtors and prepayments	15	**30,634**	18,632	**30,634**	18,632
Stock		**1,504**	-	**1,504**	-
Cash at bank and in hand		**250,019**	255,268	**250,019**	255,268
Total Current Assets		**282,157**	273,900	**282,157**	273,900
Liabilities					
Creditors: amounts falling due within 1 year	16	**(34,916)**	(31,496)	**(34,917)**	(31,497)
Net current assets		**247,241**	242,404	**247,240**	242,403
Total assets less current liabilities		**261,191**	261,016	**261,191**	261,016
Total net assets		**261,191**	261,016	**261,191**	261,016
The funds of the Charity					
Restricted funds					
Junior Library (CP Mums)		**1,013**	1,013	**1,013**	1,013
Local Voluntary Partnership Grant		-	750	-	750
Power to Change - C-19 Emergency Support		-	3,007	-	3,007
Croydon Cultural grant		-	4,000	-	4,000
Croydon Council HAF		**6,357**	-	**6,357**	-
Croydon Household Support Fund		**5,000**	-	**5,000**	-
SSE - Community Business Trade Up		-	750	-	750
Norwood Forum - Healthy Gipsy Hill		**4,945**	-	**4,945**	-
Unrestricted funds					
Fixed assets		**13,950**	18,612	**13,950**	18,612
Power to Change - Community Business Renewal		**8,000**	-	**8,000**	-
SSE - Community Business Trade Up		-	4,833	-	4,833
General funds		**221,926**	228,051	**221,926**	228,051
Total Charity funds	17	**261,191**	261,016	**261,191**	261,016

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2022. The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2022 in accordance with Section 476 of the Companies Act 2006. The trustees acknowledge their responsibilities for:

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its Upper Norwood Library Trust Annual Report and Financial Statements 2021/22 surplus or deficit for each financial year in accordance with

the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company. These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies' regime.

Approved by the Trustees and signed on their behalf on 8th December 2022 by:

Clare Paget _____ **Sheung Wah Lee:** _____

Trustees and Directors

Company no. 08313429 **Charity no. 1151668**

Notes to Financial Statements
Upper Norwood Library Trust

Company Limited by Guarantee

Notes to the financial statements

Year ended 31 March 2022

1. Principal accounting policies

a) Basis of preparation

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 preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Companies Act 2006 and UK Generally Accepted Practice as it applies from 1 January 2015.

The trustees have assessed whether the use of going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charitable company to continue as a going concern.

The trustees have made this assessment for a period of at least one year from the date of the approval of these financial statements.

In particular, the trustees have considered the charitable company's forecasts and projections and have taken account of pressures on income.

The trustees have assessed the consequences of the Covid-19 pandemic and recognise that this will impact income from donations, grants and the Charity's ability to generate income from its building and other assets. The Directors and Trustees have taken steps to reduce the expenses of the charity, seek funding from grant opportunities, corporates and major donors and develop a strategy to offer paid services online and grow our supporter scheme (see "Going Concern and Our Plans for 2022/23" and "Reserves Policy" sections for more information).

Considering these actions, together with the Charity's existing reserves, the trustees have concluded that there is a reasonable expectation that the charitable company has adequate resources to continue in operational existence for the foreseeable future. The charitable company therefore continues to adopt the going concern basis in preparing its financial statements.

The Charity is a public benefit entity. The financial statements are presented in sterling.

b) Income

Income is recognised once the Charity is entitled to receipt, it is probable (more likely than not) that the resources will be received and the amount can be measured with reasonable reliability. Where there are terms or conditions attached to income, particularly grants, then these terms or conditions must be met before the income is recognised as the entitlement condition will not be satisfied until that point. Where terms or conditions have not been met or uncertainty exists as to whether they can

be met then the relevant income is not recognised in the year but deferred and shown on the balance sheet as deferred income. There are however no deferred grants this financial year.

Goods and services donated to the Charity

In the case of items donated for resale income is recognised at the point of sale.

c) Expenditure

Expenditure is included in the statement of financial activities on an accruals basis and recognised when there is a legal or constructive obligation to make payments to third parties and includes any attributable VAT which cannot be recovered.

Expenditure, including attributable VAT, is allocated to the particular activity where the cost relates directly to that activity and comprises the following:

1. The costs of raising funds are those costs attributable to generating income for the Charity, other than those costs incurred in undertaking charitable activities or the costs incurred in undertaking trading activities in furtherance of the Charity's objects. The costs of raising funds represent fundraising costs, direct costs and overheads associated with raising donated income.

2. Costs of charitable activities comprise all costs incurred in the pursuit of the charitable objects of the Charity.

3. Support costs, which include governance costs, are those costs which do not relate directly to a single activity. These comprise costs incurred which are directly attributable to the administration of the Charity, management of the Charity's assets, organisational procedures and the necessary legal procedures for compliance with statutory and constitutional requirements, and other support costs. The majority of costs are directly attributable to specific activities. Support costs are allocated on the basis of the proportion of overall resources attributable to each activity.

d) Employee benefits

The costs of short-term employee benefits are recognised as a liability and an expense. The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received. Termination benefits are recognised immediately as an expense when the Charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

e) Pension costs and other retirement benefits

Employees of the Charity, including the hub directors, are entitled to join the People's Pensions Scheme. The Scheme is a defined contribution scheme.

A defined contribution plan is a pension plan under which fixed contributions are paid into a pension fund and the Charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised as employee benefit expense when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

f) Investment in subsidiary company

The Charity's investment in the subsidiary company is included in the financial statements valued at £1.00.

g) Tangible fixed assets and depreciation

Tangible fixed assets are initially recognised at their transaction value. Donated assets are recognised at the value provided by the company making the donation or the lower of market or net realisable cost. The assets are depreciated using the straight-line method over their expected useful lives – usually 3 years.

h) Debtors

Debtors are amounts owed to the Charity. They are measured based on the amount recoverable. All amounts included as debtors fall due within one year.

i) Cash and cash equivalents

Cash at bank and in hand is held to meet the day-to-day running costs of the Charity and grant payments as they fall due.

j) Creditors

Creditors are amounts owed by the Charity. They are measured at the amount that the Charity expects to have to pay to settle the debt. Amounts which are payable in more than a year are shown as long-term creditors.

k) Restricted funds

Restricted funds comprise monies raised for, or their use restricted to, a specific purpose, or contributions subject to donor-imposed conditions.

l) General funds

General funds represent those monies which are freely available to the Trustees for application towards achieving any charitable purpose that falls within the Charity's charitable objects.

m) Going concern

The financial statements have been prepared on a going concern basis as the Trustees consider that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from the date of approval of these financial statements. The budgeted income and expenditure are sufficient with the level of reserves for the charity to be able to continue as a going concern.

2. Donations

	2022			2021		
	Unrestricted	Restricted	**Total**	Unrestricted	Restricted	Total
	£	£	**£**	£	£	£
Donations						
Voluntary donations	4,659	-	**4,659**	6,778	-	6,778
Donation of building improvements (bar area)	-	-	**-**	24,000	-	24,000
Total	4,659	-	**4,659**	30,778	-	30,778

3. Grants receivable

	2022			2021		
	Unrestricted	Restricted	**Total**	Unrestricted	Restricted	Total
	£	£	**£**	£	£	£
Lambeth Council -Business restart grants	24,000	-	**24,000**	50,428	-	50,428
Croydon Council		29,985	**29,985**	27,500	7,593	35,093
CAB BESN Grant	-	20,758	**20,758**	-	25,475	25,475
Arts Council - All Alone Together	-	-	**-**	-	30,043	30,043
GLA - HSFA	-	20,000	**20,000**	-	-	-
Norwood Forum - Healthy Gipsy Hill	-	4,945	**4,945**	-	-	-
Power to Change - Community Business Renewal	15,373	-	**15,373**	-	-	-
Power to Change - C-19 Emergency Support	-	-	**-**	-	24,470	24,470
SSE - Community Business Trade Up	1,667	400	**2,067**	8,333	750	9,083
Local Voluntary Partnership	-	-	**-**	-	5,000	5,000
Arts Philanthropy Trust	-	2,500	**2,500**	-	489	489
Power to Change - Peer Brokerage	-	16,120	**16,120**	-	1,000	1,000
Good Things Foundation	-	-	**-**	-	600	600
Neighbourly Community Fund	-	-	**-**	-	400	400
Power to Change-Seed Fund - grant balance refunded	-	-	**-**	-	(520)	(520)
Total	41,040	94,708	**135,748**	86,261	95,300	181,561

4. Income from Charitable Activities

	2022			2021		
	Unrestricted	Restricted	**Total**	Unrestricted	Restricted	Total
	£	£	**£**	£	£	£
Children's Arts Courses and Camps	59,995	-	**59,995**	11,806	-	11,806
Adult Performing Arts Courses	5,111	-	**5,111**	3,708	-	3,708
Other educational events	484	-	**484**	-	-	-
ESOL classes	420	-	**420**	527	-	527
Total	66,010	-	**66,010**	16,041	-	16,041

5. Income from Trading Activities

	2022			2021		
	Unrestricted	Restricted	**Total**	Unrestricted	Restricted	Total
	£	£	**£**	£	£	£
Space and equipment Hire	44,430	-	**44,430**	7,334	-	7,334
Events and bar	39,762	-	**39,762**	26,070	-	26,070
Consultancy	-	-	**-**	12,375	-	12,375
Other sales	79	-	**79**	-	-	-
Total	84,271	-	**84,271**	45,779	-	45,779

6. Raising funds

	Note	2022			2021		
		Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
		£	£	£	£	£	£
Direct costs		96	-	**96**	96	-	96
Support costs	9	13,347	-	**13,347**	9,819	-	9,819
Total		13,443	-	**13,443**	9,915	-	9,915

7. Expenditure on charitable activities

	Note	2022			2021		
		Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
		£	£	£	£	£	£
From grants:							
Lambeth Council - Business restart grants		24,000	-	**24,000**			
GABBESN Grant		-	20,758	**20,758**	-	25,475	25,475
GLA - HSFA		-	20,000	**20,000**	-	-	-
Croydon Council HAF		-	18,628	**18,628**	-	-	-
Power to Change - Peer Brokerage		-	16,120	**16,120**	-	1,152	1,152
SSE - Community Business Trade Up		6,500	1,150	**7,650**	3,500	-	3,500
Croydon Council Cultural Grant		-	4,000	**4,000**	-	-	-
Power to Change - C-19 Emergency Support		-	3,007	**3,007**	-	21,463	21,463
Arts Philanthropy Trust			2,500	**2,500**	-	489	489
Power to Change - Community Business Renewal		7,373	-	**7,373**		-	-
Local Voluntary Partnership Grant		-	750	**750**	-	4,250	4,250
Arts Council - All Alone Together		-	311	**311**	-	30,043	30,043
Croydon Council Virtual Connections		-	86	**86**	-	3,593	3,593
National libraries peer network programme*		-	-	-	-	11,076	11,076
Good Things Foundation		-	-	-	-	600	600
Neighbourly Community Fund		-	-	-	-	400	400
		37,873	87,310	**125,183**	3,500	98,541	102,041
Direct expenditure on other charitable activities		39,872	-	**39,872**	1,628	-	1,628
Support costs	9	93,426	-	**93,426**	68,731	-	68,731
		171,171	87,310	**258,481**	73,859	98,541	172,400

* This was the balance of the grant from Power to Change agreed with them to be transferred to the new charity Community Managed Libraries National Peer Network which was established following work led by UNLT

8. Expenditure on trading activities

	Note	2022 Unrestricted £	Restricted £	Total £	2021 Unrestricted £	Restricted £	Total £
Direct costs		33,794	-	33,794	19,483	-	19,483
Support costs	9	26,693	-	26,693	19,637	-	19,637
Total		60,487	-	60,487	39,120	-	39,120

9. Support costs

	Raising funds	Charitable support of the library - grant funded	Charitable support of the library - general	Trading activities	2022 Total	2021 Total
	£	£	£	£	£	£
Note	6	7	7	8		
People costs - staff, consultants, volunteers	7,838	31,348	23,511	15,674	78,371	86,041
Library Building facilities	3,060	12,241	9,181	6,121	30,603	10,464
Marketing & communications	145	582	436	291	1,454	60
IT and other office costs	935	3,741	2,806	1,871	9,353	822
Governance	1,369	5,474	4,106	2,736	13,685	800
	13,347	53,386	40,040	26,693	133,466	98,187

Allocations are made on the basis of the proportion of overall resources attributable to each activity.

10. Staff costs

	2022 Group £'000	2022 Charity £'000	2021 Group £'000	2021 Charity £'000
Wages and salaries	141,898	141,898	126,359	126,359
Social security costs	6,570	6,570	4,352	4,352
Other pension costs	3,375	3,375	3,209	3,209
	151,843	151,843	133,920	133,920

The salaries of the Hub Directors are set by the Trustees. Salaries of other staff are set by the Hub Director within the budget approved by Trustees.

Employees of the Charity are entitled to join the People's Pensions Scheme. The Scheme is a defined contribution scheme. The hub directors are on the Pension scheme.

Pension payments recognised as an expense during the year amount to £3,375 (2020/21: £3,209).

The average number of employees (full time equivalent) of the group and the Charity was 4.8FTE (2020/21: 4.8). Their time was split approximately 10% (2020/21: 10%) Fundraising; 70% (2020/21: 70%) Charitable activities and 20% (2020/21: 20%) Trading activities.

No employees during the year received gross pay and benefits (excluding employer pension contributions) of £60,000 or more.

No Trustee/Director has received any remuneration or expenses during the year (2020/21: none).

The Charity claimed allowable furlough payments from HMRC. The Charity topped up staff wages and salaries where furlough payments did not cover the full amounts staff would normally have expected to have received. The cost of untaken holiday at the year-end has been accrued at the full rate, reflecting the right of furloughed staff to carry forward holiday accrued.

11.Taxation

Upper Norwood Library Trust is a registered charity and therefore is not liable to income tax or corporation tax on income derived from its charitable activities, as it falls within the various exemptions available to registered charities. It is exempt from these taxes on its other income and gains to the extent that these are applied to its charitable objects as primary purpose or ancillary to primary purpose trading.

12. Net incoming/(outgoing) resources before transfers

Net expenditure/income for the year is stated after charging depreciation on fixed assets (see note 14) of £11,631 (2021: £9,471). The members have not required the company to obtain as audit of its accounts the year to 31 March 2022 in accordance with section 476 of the Companies Act 2006.

13. Results of the subsidiary company

The Charity owns the whole of the issued share capital of Upper Norwood Library Enterprises Limited, a company registered in England (Company number 08313584). The subsidiary will be used for any significant non-primary purpose trading activities but did not trade during the period. As a dormant company since incorporation, the subsidiary company is exempt from the requirements to prepare individual accounts under section 394A, or to file individual accounts under 448A of the Companies Act 2006.

14. Fixed assets

Tangible fixed assets

The Group and the Charity

	Building Improve -ments	IT office and AV Equipment	2022 Total	Building Improve -ments	IT office and AV Equipment	2021 Total
IT equipment	£	£	£	£	£	£
Cost or valuation						
At 1 April	24,000	9,303	33,303	-	5,220	5,220
Additions	-	6,969	6,969	24,000	4,083	28,083
Disposals	-	-	-	-	-	-
At 31 March	24,000	16,272	40,272	24,000	9,303	33,303
Accumulated depreciation						
At 1 April	(8,000)	(6,691)	(14,691)	-	(5,220)	(5,220)
Depreciation for the current year	(8,000)	(3,631)	(11,631)	(8,000)	(1,471)	(9,471)
Disposals	-	-	-		-	-
At 31 March	(16,000)	(10,322)	(26,322)	(8,000)	(6,691)	(14,691)
Net book value						
At 31 March	8,000	5,950	13,950	16,000	2,612	18,612

Fixed asset investments

The Charity holds the entire issued share capital of its subsidiary company, Upper Norwood Library Enterprises Limited, totalling £1

15. Debtors and prepayments

	The Group 2022 £	The Charity 2022 £	The Group 2021 £	The Charity 2021 £
Accounts Receivable	27,250	27,250	5,360	5,360
Prepayments	3,384	3,384	2,685	2,685
Overpayment to HMRC offset in 2021/22	-	-	10,587	10,587
	30,634	30,634	18,632	18,632

16. Creditors: amounts falling due within one year

	The Group 2022 £	The Charity 2022 £	The Group 2021 £	The Charity 2021 £
Amounts due to Community Managed Libraries National Peer Network	-	-	11,076	11,076
Amounts due to the subsidiary company	-	1	-	1
Accounts payable	9,391	9,391	1,274	1,274
Accruals and deferred income	25,525	25,525	19,146	19,146
	34,916	34,917	31,496	31,497

17. Movements in funds

The Group and the Charity	At 1 April 2021 £	Incoming resources £	Outgoing resources £	Transfers £	At 31 March 2022 £
Restricted Funds:					
Croydon Council Cultural Grant	4,000	-	(4,000)	-	-
Junior Library (CP Mums)	1,013	-	-	-	1,013
Local Voluntary Partnership Grant	750	-	(750)	-	-
Power to Change - C-19 Emergency Support	3,007	-	(3,007)	-	
SSE - Community Business Trade Up - Finance & consultanc	750	400	(1,150)	-	-
Arts Philanthropy Trust	-	2,500	(2,500)	-	-
CAB BESN Grant	-	20,758	(20,758)	-	-
Croydon Council HAF	-	24,985	(18,628)		6,357
Croydon Household Support Fund	-	5,000	-		5,000
GLA - HSFA	-	20,000	(20,000)		-
Norwood Forum - Healthy Gipsy Hill	-	4,945	-		4,945
Power to Change - Peer Brokerage	-	16,120	(16,120)	-	-
Arts Council - All Alone Together	-	-	(311)	311	-
Croydon Covid-19 Grant - Virtual Connections	-	-	(86)	86	-
Total Restricted Funds	9,520	94,708	(87,310)	397	17,315
Unrestricted Funds					
Fixed Assets	18,612	6,969	(11,631)	-	13,950
Lambeth Council - Hospitality, leisure & business restart gr	-	24,000	(24,000)	-	-
Power to Change - Community Business Renewal Fund	-	15,373	(7,373)		8,000
SSE - Community Business Trade Up	4,833	1,667	(6,500)	-	-
General funds	228,051	189,869	(195,597)	(397)	221,926
Total Unrestricted Funds	251,496	237,878	(245,101)	(397)	243,876
Total funds	261,016	332,586	(332,411)	-	261,191

The Group and the Charity	At 1 April 2020 restated	Incoming resources	Outgoing resources	Transfers	At 31 March 2021
	£	£	£	£	£
Restricted Funds:					
National libraries peer network programme	10,822	-	(11,076)	254	-
Groundwork London WonderWheels project	(1)	-	-	1	-
Junior Library (CP Mums)	1,013	-	-	-	**1,013**
Arts Council - All Alone Together	-	30,043	(30,043)	-	-
CAB BESN Grant	-	25,475	(25,475)	-	-
Local Voluntary Partnership Grant	-	5,000	(4,250)	-	**750**
Power to Change- Seed Fund	500	(520)	-	20	-
Power to Change - C-19 Emergency Support	-	24,470	(21,463)	-	**3,007**
Power to Change - Peer Brokerage	-	1,000	(1,152)	152	-
Good Things Foundation	-	600	(600)	-	-
Croydon Council Cultural Grant	-	4,000	-	-	**4,000**
Croydon Council Virtual Connections	-	3,593	(3,593)	-	-
SSE - Community Business Trade Up	-	750	-	-	**750**
Arts Philanthropy Trust	-	489	(489)	-	-
Neighbourly Community Fund	-	400	(400)	-	-
Total Restricted Funds	12,334	95,300	(98,541)	427	**9,520**
Unrestricted Funds					
Fixed Assets	-	28,083	(9,471)	-	**18,612**
Lambeth and Croydon Councils	(17,267)	77,928	(60,661)	-	-
SSE - Community Business Trade Up	-	8,333	(3,500)	-	**4,833**
General funds	135,395	142,345	(49,262)	(427)	**228,051**
Total Unrestricted Funds	118,128	256,689	(122,894)	(427)	**251,496**
Total funds	130,462	351,989	(221,435)	-	**261,016**

Purposes of restricted funds

The income funds of the Charity include restricted funds comprising balances of donations and grants held on trusts to be applied for specific purposes. The specific purposes for which the funds are to be applied are as follows:

From grants:

Arts Council – All Alone Together

Supporting local artists, creating livestreamed content for the community and cataloguing a Library of Voices heard throughout the pandemic.

CAB BESN Energy saving advice programme (Big Energy Saving Network)

To deliver energy advice and support to local residents, plus advice and training sessions for front facing professionals to help them inform and support service users.

Local Voluntary Partnerships (LVP Croydon)

Created more opportunities for the elderly, vulnerable, isolated and lonely to access digital services – virtual and inhouse. They developed new skills, learnt how to connect with family and friends on their tablets, phones and laptops and also allowed for more social networking both on and offline.

Power to Change – C-19 Emergency Support

Emergency funding awarded to support and compensate for loss of trading income due to the Covid-19 pandemic.

Power to Change – Peer Brokerage

To deliver peer support/mentoring to community business leaders.

Croydon Council Cultural Grant

To support the delivery of artistic programme(s) in the London Borough of Croydon.

Croydon Council HAF

To support the delivery of Children's Holiday Camps for the Arts in the London Borough of Croydon

Croydon Household Support Fund

To support a Food & Fuel Poverty project

Croydon Virtual Connections Covid-19 Emergency Fund

Supported our digital inclusion services that moved online as soon as the pandemic struck. It connected, informed and supported the elderly, vulnerable, and most isolated in the community.

GLA – HSFA

To undertake stage one feasibility and study work as part of the High Streets for All Challenge

School for Social Entrepreneurs (SSE)

To help us improve our financial and management reporting and to deliver support and advice to other community organisations.

Arts Philanthropy Trust

To support development of skills seeking to fundraise and generate income from the arts.

Norwood Forum – Healthy Gypsy Hill

To support Stay Active and Social older people's project

Other:

Junior library

To provide facilities for the junior section of the library from funds raised by local community group Crystal Palace Mums.

18. Analysis of net assets between funds

The Group	Unrestricted funds	Restricted funds	2022 Total funds	2021 Total funds
	£	£	£	£
Fixed assets - IT equipment	13,950	-	**13,950**	18,612
Fixed asset investments	-	-	**-**	-
Current assets	264,842	17,315	**282,157**	273,900
Creditors: amounts falling due within 1 year	(34,916)	-	**(34,916)**	(31,496)
	243,876	17,315	**261,191**	261,016

The Charity	Unrestricted funds	Restricted funds	Total funds	Total funds
	£	£	£	£
Fixed assets - IT equipment	13,950	-	**13,950**	18,612
Fixed asset investments	1	-	**1**	1
Current assets	264,842	17,315	**282,157**	273,900
Creditors: amounts falling due within 1 year	(34,917)	-	**(34,917)**	(31,497)
	243,876	17,315	**261,191**	261,016

19. Liability of members

The Charity is constituted as a company limited by guarantee. In the event of the Charity being wound up, the members are required to contribute an amount not exceeding £1 each.

20. Related party transactions

Disclosure of related party transactions is provided in the Trustees' Report – Relationships with related parties on page 7. Other than the transactions disclosed in that section there were no related party transactions during the year.

Thank you

We would like to take the opportunity to thank all of our wonderful funders, supporters, fundraisers and volunteers.

Get in touch

We welcome feedback and suggestions for future activity that will benefit and enhance the local community.

Donate: https://localgiving.org/charity/uppernorwoodlibraryhub/

Find out more or to volunteer:

Visit: https://www.uppernorwoodlibraryhub.org/

Call: 020 8670 4321

UPPER NORWOOD LIBRARY TRUST

England & Wales - Charity number 1151668

Accounts

Upper Norwood Library hub

Company no. 08313429

Charity no. 1151668










Upper Norwood Library Trust

Company Limited by Guarantee

Annual Report and Financial Statements

31 March 2021

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Upper Norwood Library Trust (UNLT)

Company Limited by Guarantee
Reference and administrative details
Year ended 31 March 2021

The Trustees present their report and the unaudited financial statements for the year ended 31 March 2021. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered charity name:	Upper Norwood Library Trust (UNLT) UNLT runs the Upper Norwood Library Hub (UNLH)
Charity registration number:	1151668
Company registration number:	08313429
Registered Office:	39 Westow Hill Upper Norwood London SE19 1TQ

The Trustees:
The following Trustees were in office at 31st March 2021 and at the time this report was approved and served throughout the year, except where indicated:

Trustee	Title	Joining Date	Resignation Date
Samantha C Brown	Trustee		
Grahame Danby	Trustee	15 June 2021	
Thea J Edwards	Chair		
Sarah Fok	Trustee		25 September 2021
Pam M Gray	Trustee		1 December 2021
Clare Paget	Trustee	15 June 2021	
June O'Sullivan	Trustee		
Andrew Sturtevant	Trustee	15 June 2021	
Yee Man Anna Hui	Treasurer		

Senior Management:
The following Senior Management team were in office at 31 March 2021 and at the time this report was approved, except where indicated:

Name	Title	Resignation Date
Margaret Adjaye	Joint Hub Director	30 November 2021
Emily Jewell	Joint Hub Director	
Chris Neath	Library Hub Manager	

Bankers:	National Westminster Bank plc PO Box 575 Rotherham, S63 3FJ

Solicitor: Winkworth Sherwood
Minerva House
5 Montague Close
London SE1 9BB

Independent examiner: Jane Chandler

Exemptions from disclosure

No details concerning the names of Trustees, senior management team, the Charity's principal address, name of any chief executive officer or other senior staff members have been withheld from this report.

Funds held as custodian Trustee on behalf of others

Neither the Charity nor its Trustees are acting as custodian Trustees therefore this is not featured in this report.

Upper Norwood Library Trust (UNLT)

Company Limited by Guarantee
Trustees' Annual Report (Incorporating the Director's Report)
Year ended 31 March 2021

CHAIR'S REPORT



We are a small, passionate and innovative community business located in the heart of Crystal Palace. Our building, co-owned by Lambeth and Croydon Councils, houses and ensures the continuation of a joint library service. It is also home to a thriving Library of Things, a growing sustainability initiative to allow locals to borrow, rather than buy, many items. The Upper Norwood Library Hub delivers innovative performance, cultural, arts and wellbeing services for everyone in our community. We exist to protect and sustain the library - both the service and its historic building - for many years to come, evolving as we go to become a library for the 21st Century and beyond.

Like most organisations across the country and globally, Covid 19 hit us really hard. Trustees stepped up, meeting weekly with the management team to ensure we kept the organisation running to meet our community's needs. We identified savings, put some services on hold, negotiated with suppliers to reduce our running costs and utilised the furlough scheme. We benefited from the Local Restrictions Support Grant and the Business Interruption Grant. We secured grants from new and some existing funders such as Power to Change, the Arts Council, Arts Philanthropy Trust, Croydon Council's Cultural and Covid-19 funds, Neighbourly and the Citizens Advice Bureau Energy grant. We also received generous donations from our community.

We are lucky to have a technical specialist in our team who volunteered, along with a trustee, to set up a livestream service (generously supported by Power to Change and the Arts Council). Together with local volunteers the service connected, informed and supported our community during lockdown, by streaming live music, comedy and artistic events through the All Alone Together project. Our output included digital inclusion, mindfulness and ESOL classes, and a lunch time magazine show featuring interviews with local residents and other organisations. Through this service we were able to maintain contact with many residents including seniors, and to connect some vulnerable residents to vital local services. Our resilience, community spirit and care for others did not go unnoticed, as one beneficiary commented:
"I'm so impressed with the way you've adapted to online events - they are a great resource and there is something for everyone!"

When lockdown measures eased, we organised a Christmas event for children with live reindeer which sold out, meeting a real demand from local families for in-person activities.

Learning from our life in lockdown is helping us to re-engineer our services and reconsider our working models. We now have cultural and artistic camps for children, delivered in partnership with local residents/organisations. We are in discussions with Croydon Council about delivering some of our services in their libraries, and we are starting to review our business plan and strategies. An ongoing, and critical focus for us has been to agree with Lambeth and Croydon Councils a lease for the building, along with vital repair work. Moving from a licence to a formal lease will give us the certainty and stability we need to consolidate and expand our offer and business model.

Over the upcoming year, we will continue to secure the future of Upper Norwood Library Hub, focussing on business resilience, inclusion and making sure our building is fit for purpose. We will ensure our internal processes and systems are strengthened and will continue in earnest to protect, support and care for all our staff and volunteers.

I would like to take this opportunity to thank all our staff, volunteers, trustees, funders, donors, partners, Lambeth and Croydon Councils, our community and service users for their continued commitment and support. We will continue to work with and alongside the Crystal Palace community to make it the best place to live and work, and to protect and sustain the library for current and future generations.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Structure and governance

Upper Norwood Library Trust ('the Charity') is a company limited by guarantee (Company no. 08313429) and a registered charity (Charity no. 1151668) governed by its memorandum and articles of association.

Appointment of Trustees

Upper Norwood Library Trust has a structured recruitment and interview process for Trustees. Diversity and Equality lies at the heart of the process, and the Charity welcomes trustees from all backgrounds, irrespective of sex, sexual orientation, age, disability, race, nationality, or political, religious or other beliefs. Applicants successful at interview are approved by Trustees before they join the Board.

Trustee vacancies are advertised locally, in the library hub and through relevant professional networks particularly when seeking trustees with specific/specialist skills. Trustee vacancies are sometimes advertised in national charity/umbrella organisations.

To ensure both new and existing trustees have the specific and general knowledge required of their responsibilities as a Charity Trustee to enable them to carry out their roles, UNLT has a structured induction programme including individual meetings with other trustees, as well as a Trustee Reference Manual, which includes material on the Charity Commission's regulation and guidelines, the Charity's policies and processes.

The Trustees are Directors of the Company for the purposes of company law.

Before the pandemic ("Covid-19"), trustees met as a body four times and additionally considered specific items via group email or visits/informal meetings with the Hub Directors. Trustees met virtually with increased frequency from March 2020 when the pandemic started, sometimes weekly. Since January 2021, they meet monthly. Trustees receive financial updates approved by the Finance Committee and detailed organisational and business reports from the Senior Management Team.

No Trustee received any remuneration from the Charity during the period (2019/20: £nil).

Organisational structure

The Charity is controlled by The Board of Trustees, who are also directors of the Company. Day to day management and decision making is delegated to the Hub Directors who are not trustees.

Three sub-committees of the board, namely the Finance Working Group, HR Committee and the Fundraising and Income Generation Working Group meet quarterly and support the strategic development and monitoring of the Charity's business, financial and fundraising strategies, legal, governance and organisational development activities.

Finance and administration

The Charity uses Xero for day-to-day financial management and reporting. The Charity received a small grant from the Community Trade Up Programme (a Power to Change and the School for Social Entrepreneurs initiative), and with Trustees approval, invested in Calxa. Calxa provides accurate monthly reports, forecasts and business insights. The Charity also secured additional support on a volunteer basis from the previous Treasurer, bringing much needed capacity to the team.

Everyday management accounting, secretarial, legal and administrative requirements of the charity is delegated to the Senior Management team, supported by the Treasurer. Trustees receive monthly financial updates from the Senior Management team, detailed management reports are then presented by the Finance Committee at quarterly trustee meetings for forward planning and decision making.

Arrangements for setting the pay and remuneration of the Charity's key senior management personnel

Senior management personnel are remunerated in line with market rates for comparable roles in similar organisations in the Charity sector. Salaries are set by the Trustees. Trustees will implement an Organisational Pay Policy in the 2021/22 financial year to reflect our values, make UNLT an attractive place to work and attract and retain high-performing staff while ensuring that our pay budget is well managed.

Relationships with related parties

There were no transactions with the Charity's wholly owned subsidiary Upper Norwood Library Enterprises Limited which was dormant throughout the period.

Other than those transactions stated above there were no related party transactions during the period.

Donations to the Charity from a Trustee or a related party

We received a donation of £500 from Anna Hui's employer, RBC Capital Markets through the Benevity platform. There were no specific conditions attached to this donation. The total amount of donations received from a Trustee or a related party without conditions was £500 (2019/20: £324).

OBJECTIVES AND ACTIVITIES

Charitable purpose

The charitable objects of the Charity relate to the community and residents of Upper Norwood and surrounding areas and in particular but without limitation are to:

1. Advance the education of the public by the provision of or assistance in the provision of a library and/or a library service to be available to the public at large;
2. Without prejudice to the generality of the above, advance the education of the public by the management and operation of The Upper Norwood Library, including facilities for adults, children, young people, including information and study facilities;
3. Advance the education of the public through the development of programmes to promote literacy and lifelong learning;
4. Develop the skills and capacity of those sections of the community in need, whether by reason of youth, age, infirmity, disability or social or economic circumstances to enable them to participate more fully in society;
5. Pursue such other charitable purposes consistent with the above, as the trustees in their absolute discretion shall determine.

Background

The Upper Norwood Library Trust (UNLT) was formed in November 2012 by local residents who campaigned to save the library building from closure. After successful negotiations with Lambeth and Croydon Councils, the Upper Norwood Library Trust established the Upper Norwood Library Hub (UNLH) in 2016 to take on the operation, governance and management of the building.

Today, the Upper Norwood Library Hub (UNLH) is a multi-purpose community and performance space available for hire, it also offers learning, wellbeing and enterprise services and a professional library service delivered by Lambeth Council, co-funded by Croydon Council. In partnership with Library of Things (a separate entity) and Crystal Palace Transition Town, UNLH hosts Crystal Palace Library of Things (the first library in the UK with a Library of Things). UNLH also created a live-stream studio in March 2020 in response to Covid-19 to provide some of its activities online and to engage, inform and support the community.

Our Vision

To protect and enhance the library service for current and future generations and make our community stronger, wiser and healthier**.**

Our Mission

To maintain financial sustainability so we can provide a long-term home for our professional library service and activities our community need and want.

Our aims and objectives

To:

a) Ensure local residents have ongoing access to a professional library service and community services they need locally and cannot access elsewhere. This is delivered through the following activity areas:
    - Culture and Creativity
    - Lending and Sharing
    - Community Enterprise
    - Community learning
    - Health and wellbeing
    - Financial Growth

b) Continue to diversify income streams to achieve financial growth and stability for the library hub as follows:

- **Use of the building and facilities:** generate income from the building, through equipment, space and car park hire; from community activities, entertainment and performance events such as large scale entertainment and box office events; increase daytime hire of spaces in the building and develop innovative community initiatives on our own or in partnership with organisations and local residents.

- **Grants from Trusts and Foundations:** develop relationships with charitable trusts and foundations who offer unrestricted funds; apply for project funds to support partnership, learning, education and wellbeing initiatives, and capital funds for repairs and improvements to the building.

- **Distributed delivery model:** identify and agree opportunities for partnership working, co-location of statutory services, or project funding with statutory agencies.

- **Intensify marketing and promotional activities:** increase promotion of the Supporters' scheme, and invest time in fundraising, corporate and sponsorship activities.

- **Library without Walls**: Library without Walls (LWW) defines the Charity's commitment to 'think and do things outside of the box' to supports its aims and objectives. An example being the Community Managed Libraries Peer Network, a successful project that has become a national Charity in its own right. During the pandemic Arts Council England funded us to create a 'Library of Voices', a series of podcasts to document personal experiences from this historic time: https://uppernorlibhub.buzzsprout.com.

Public benefit

The charitable objects of the Charity as set out above centre on the education and welfare of our community and the provision of a library service to the public at large. The Charity entered into an initial two-year agreement with Lambeth and Croydon Councils in 2016-18, which included core funding to support the Charity's establishment and the requirement that the Charity's building host a library service jointly funded by Lambeth and Croydon councils. The agreement was extended for another three years (2019 – 2021) albeit with the core funding tapered downwards over this period, ending in March 2021. Core funding from the councils,

along with core and grant funding from charitable trusts and partner organisations enables the Charity to meet its aims and objectives.

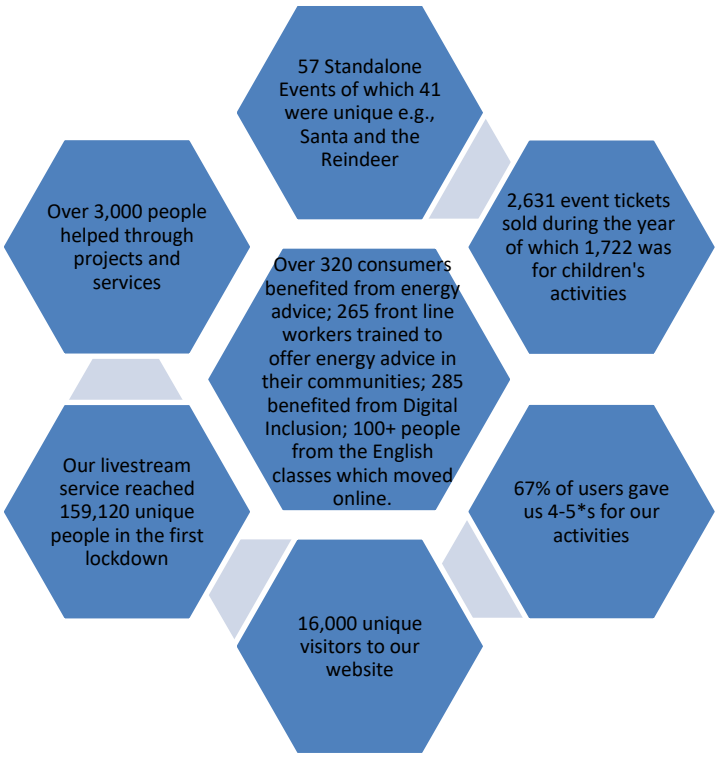
During the year the Charity successfully applied for grants to deliver a range of services to local residents which included:

- The Big Energy Saving Network (BESN) jointly funded by the Department for Business, Energy and Industrial Strategy (BEIS) and National Energy Action (NEA) to deliver help and advice to vulnerable residents in our community
- Groundwork's Cycling grants to share the joys and benefits of cycling with local residents in partnership with Bromley and Croydon Women's aid
- Local Voluntary Partnerships Grant to continue our 'Digital Inclusion and Skills Development Support in Crystal Palace'
- Croydon Council grant to extend the digital inclusion service
- Croydon Council's Cultural Relief Grant, the council's grant to help the creative community and organisations impacted by the Covid-19 pandemic
- The Arts Council's Emergency Fund which supported our All Alone Together Initiative in partnership with local artists affected by Pandemic. Funding invested in equipment for our live stream studio; we also showcased a number of creative talents online, conducted community research and captured the voices of a Community in Lockdown through a series of Podcasts.
- Power to Change's Emergency Fund which helped us to make our building Covid-19 safe, invest in equipment, initiate new community business ideas
- Community Trade Up initiative (joint initiative between Power to Change and the School for Social Entrepreneurs) which helped us to transform our social media and marketing activities.
- Neighbourly Fund which supported online volunteering activities during Covid-19, benefiting people with limited English Language Skills
- Donation from Benevity which contributed to our running costs when lockdown measures eased.
- Good Things Foundation Grant, which enabled us to work with our digital partner ClearCommunityWeb to help the elderly, carers and vulnerable adults stay connected online.
- Power to Change's final grant for the Community Managed Libraries National Peer Network. This allowed us to support subscribers to the Peer Network through online networking, information sharing and peer support sessions and a range of resources during the pandemic.
- Power to Change support for the Peer Network's Research into 'Community Managed Libraries as Community Hubs'.

The Charity is actively investigating and implementing different ways of generating income through music, arts, cultural and social events, funding applications, organising activities and letting space which will enable it to continue both housing the provision of the library service and provide free or subsidised cost services and activities which benefit the local community.

Therefore, the Trustees believe they have complied with the duty to have due regard to the guidance on public benefit published by the Charity Commission.

ACHIEVEMENTS AND PERFORMANCE



What we set out to do	What we achieved
Manage the UNLH building	We followed all government restrictions and lockdown rules during the pandemic, with the building entirely closed down and all in-person services ceased from March 2020, before returning and halting again in line with subsequent lockdowns. During this period we negotiated with some suppliers to keep running costs low and secured grant funding to make the building safe for our users when we re-opened. We started lease negotiations with Lambeth and Croydon including discussions to 'make good'/repair
Sustain and develop Community Learning activities in the library hub	As lockdown measures eased the team developed the Crystal Palace Performance Arts School ('CPPA') for children, and another for adults. CPPA is developing into a very successful performance school in the community and has benefited over 604 children and their families since it was started in 2020. Through our involvement with the Community Managed Libraries National Peer Network, we contributed to over 10 Networking and Peer Support sessions for CMLs across England. We also established close links with the Archibald Corbett's Public Space Management course, supported by Roehampton University.

Grow and sustain wellbeing activities.

Our partnership with our digital partner ClearCommunityWeb continues to be invaluable. When the pandemic started, the services moved online in March 2020 and continued to support and connect seniors, vulnerable adults and the isolated online. ClearCommunityWeb completed 285 Community Tech Support cases for older people, vulnerable adults and carers across South London. Computers were also given or loaned to those most in need. Local volunteers were trained to provide additional capacity; they engaged and supported the most vulnerable during the pandemic.

Our valued long term ESOL volunteers continued to support a number of people online all through the pandemic. Their commitment and passion enabled us to support hundreds of people who needed support with English Language skills.

Sustain and develop the lending and sharing economy

Though the library had to close for a long period at the height of the pandemic, as lockdown measures eased, some of the lending services resumed by appointment or through a Click and Collect service. Library of Things also implemented measures to allow the community to borrow equipment they desperately needed by appointment.

Grow our reputation as a local performance, cultural and creative hub.

We established a livestream service in March 2020 in response to the pandemic and immediately launched the “Library Lunch” show which attracted viewers from different demographics. The service gave our community an opportunity to engage with each other on local activities and keep up to date with the latest news in the area, including through interviews with other community projects and social enterprises. We hosted events which helped to diversify our audience base, an example being Atlanta Mae, a singer-songwriter from South London; it attracted viewers aged 25 - 34.

During the first lockdown the channel hosted a wide range of events for adults and parents, entertainment, health and wellbeing, kids activities, live performances, talk shows, workshops and classes. The channel also started hosting more live performances that have generated larger viewing figures and built on UNLH as being a performing arts space. These online events have become a way to bring people together and celebrate events such as Christmas, Halloween and Mother’s Day. Through feedback from viewers, it is clear that these events benefited the health & wellbeing in the community.

In addition to UNLH events, the channel has developed from activities with community members to events from other organisations and groups. This has enabled UNLH to create a platform that shares stories, experiences and views from under-represented groups in the community, building UNLH as an inclusive space for the whole community to enjoy.

We invested in a social media expert who transformed our communication online, increasing attendance at our events by tenfold.

Develop and sustain enterprise activities in order to increase trading income

We demonstrated our resilience and commitment during one of the most challenging times. As and when lockdown measures eased, we introduced ideas and activities which enabled us to generate income. Led by one Hub Director, Hub Manager and the Events Co-ordinator, supported by other colleagues, volunteers and associates, we initiated and implemented a number of income-generating initiatives. From children’s camps to theatrical events, as well as the reputable CPPA and Little Brushstrokes we continued to build the artistic skills of local children. A very successful and well attended Santa event

in December 2020 – complete with live reindeer! - was rated by local residents as one of the most inspiring and much needed events during the pandemic.

The team also started discussions with Croydon Council about running some of our camps and performance activities in their libraries, and also researched opportunities to take the services out of the building into other parts of the community and beyond. The Events Co-ordinator and Technical Manager worked hard on the All Alone Together Initiative, showcasing a range of artistic, theatrical and cultural events, short story reading (including by local actress and writer Isy Suttie, musical comedian) in the building and online. The popular Monday Visual Conversations (film nights) also started, reaching and showcasing films made by diverse artists, often touching on sensitive and difficult topics, e.g. discrimination, environmental contamination, gender based issues and more.

Maintain good governance and communication across the organisation	Trustees met with increased frequency during the pandemic and ensured good governance and communication was sustained alongside an agile response to changes in services during the pandemic. A number of policies were reviewed and updated. In June 2021, we recruited additional trustees with legal, HR and research experience.
Continue to monitor and report on our impact and the differences we make.	The library hub continues to request completed evaluations after each event and project activities; the analysis of these feed into the planning of future activities. We also complete evaluation reports for funders. We introduced a social impact monitoring process during the pandemic. We started to gather a broader dataset including ethnicity, disability, sexuality and religion/belief for events that have been ticketed.

GOING CONCERN AND OUR PLANS FOR 2021/22

Like many other organisations, due to Covid-19, we are facing unprecedented uncertainty about our future.

We saw an instant decline in room and car park bookings, cancellations of events and activities, and much reduced footfall to the building during pandemic. Trustees started to work on recovery plans and worked hard to secure grants and maintain the financial resilience of our Charity, and to review the impact on our staff and our services. We are reviewing and adapting our 5-year business plan as information and our assessment of the longer-term impacts of Covid-19 emerge and develop.

To generate income, we will

- continue to maintain a pipeline of funding opportunities and work hard to secure funding wherever possible to assure our viability and future in the long term. Funding will also be sought to sustain existing services and activities.
- continue to target increasing earned income as part of our objective to become sustainable. This will involve trialling new trading activities and identifying strategies to generate income from corporates and major donors.

- continue with plans to improve our marketing, social media and branding with support from our freelance social media expert and an external resource.
- work with Lambeth and Croydon Councils to refurbish key areas of the building and ensure it meets all regulatory requirements
- complete lease discussions with the councils.
- build and grow our community and performance arts programmes online, offline and outside (through outreach and at other locations)
- explore new partnership opportunities with the councils, statutory, theatrical, community and public service organisations to bring into our community the services they need and want.
- improve our branding, communication and marketing strategies

We will also continue to strengthen the library hub as an organisation, recognising our evolving needs as we grow and become more established. We recently initiated an employee wellbeing programme and instituted a pay policy for the organisation.

The organisation has used the lockdown period to attract volunteers to support various activities across the organisation, support learning and ensure the organisation is ready for activities post-lockdown.

In relation to expenditure, the Charity utilised the government Coronavirus Job Retention Scheme. We have reviewed our cost base and reduced the operating cost of our building during the closure period and plan to maintain this cost focus going forwards.

Due to prudent management of our finances in earlier years we had sufficient reserves which, together with securing some available specific funding, helped us weather this difficult time.

Overall, we will continue to monitor the ongoing impact of Covid-19 and engage with our stakeholders to identify risks and avoid significant impact on the organisation.

Trustees have met virtually with increased frequency to monitor the impact of Covid-19 and take remedial actions as appropriate. They will meet with the Councils, other statutory providers and grant funders to support fundraising and income generation efforts.

Trustees will also meet with Lambeth and Croydon Councils to finalise outstanding building issues and lease arrangements. Further, we will strengthen involvement in the Community Managed Libraries peer network to ensure learning from the Network's activities and engagement with government, statutory and national bodies to inform decision making/plans in the organisation.

To plan for the restoration of our services, the trustees will also work with the councils on recovery plans. To minimise the risk of Covid-19 infections arising from the building, we will be looking at phased re-opening, intensive cleaning and appropriate health and safety measures in line with government guidelines. Activities and events in the building will adhere to government guidelines; risk assessments and training for staff, event leaders and hirers will be provided as appropriate.

We continue to maintain reserves to cushion any future period of closure or enforced reduced activity, and together with reduced operating costs and our plans to generate income, the trustees are content to adopt the going concern basis for preparing these accounts.

OUR VOLUNTEERS

We have grown volunteer numbers to 91 (of which 17 are regular) and will continue to grow this further, bringing more volunteers in to support building services, reading with children, events, library of things, front of office, events, bid writing, social impact, marketing and communications.

In accordance with the SORP, due to the absence of any reliable measurement basis, the contribution of these volunteers is not recognised in the financial statements.

FINANCIAL REVIEW

Financial performance

The statement of financial activities on page 20 summarises the income and expenditure of the charity during the year ended 31 March 2021.

Income

Our principal funding sources are grants from charitable trusts and foundations, statutory grants from Lambeth and Croydon councils, donations, consultancy and income through use of the building and its facilities.

Total income for the year was 2020/2021: £351,989 (2019/20: £249,980). Donations for the year were £30,778 (2019/20: £10,688) and grants received were £181,561 (2019/20: £137,297). Income from Charitable Activities was £16,041 (2019/20: £14,902) and from Trading Activities was £45,779 (2019/20: £87,093). Due to the pandemic, we lost income from performance arts and community events and from confirmed space hire bookings. Potential income was also lost as enquirers and those ready to make a booking did not go ahead due to Covid-19. We received furlough payments from the Government's Job Support Scheme of £77,830 (2019/20: £nil).

Expenditure

Expenditure for the year was £221,435 (2019/20: £265,318), £9,915 (2019/20: £15,512) of this relates to raising funds; £172,400 (2019/20: £174,225) was spent on charitable activities and £39,120 (2018/20: £75,581) was spent on trading activities. Due to the pandemic and reduction in events expenditure was correspondingly below budget in all areas.

Financial Position

The net movement in funds for the year was a surplus of £130,554 (2019/20: loss (£15,338)). This is due mainly to furlough payments and to grants we received that will be used to support future recovery from the effects of the pandemic.

The Charity ended the year with reserves of 2020/21: £261,016 (2019/20: £130,462) of which £9,520 was restricted (2019/20: £12,334) and £251,496 (2019/20: £118,128) was unrestricted.

Details of restricted funds can be found in note 18 to the financial statements together with an analysis of movements in the year. Funds raised in the year are held as either restricted funds (where grant funders or donors have specifically requested that their grants or donations are

used on a project) or within unrestricted funds (where no restrictions are placed by the donor). The Trustees are satisfied with the year-end position of the Charity.

Reserves policy

The Trustees reviewed the Charity's reserves policy during the year. Trustees believe it is prudent to hold a level of free reserves to enable them to weather disruptions to income and cash flow, to take advantage of change and opportunity as it presents itself and to allow the fundraising and core charitable operations of the Charity to continue for a minimum of six months. This will allow the Charity to respond in a considered way to an adverse change in circumstances, give sufficient time to assess emerging circumstances, and to develop and implement appropriate plans, without requiring a crisis response. This has been shown to be particularly important during the current Covid crisis.

As the Charity's activities expand, the Trustees continue to assess the appropriate level of free reserves for such purposes to allow for the uncertainty of both actual receipt and timing of grants and future fundraising income and meeting the unplanned costs of urgent requirements or of sudden closure. These reserves will be held in liquid and readily realisable assets accessible within one month. Any free reserves held at any time over and above the agreed amount will be considered by Trustees to be available for new projects.

Our target reserve levels are set at a level to cover six months' fixed costs based on the higher of six months' fixed cost for the financial year ended or budgeted for the upcoming financial year.

Our free reserves currently stand at £228,051 (2019/20: £118,128) which is above our target. We expect to utilise the reserves above our target to rebuild our income streams following the reopening of the building and recommencement of activities. Further, we face headwinds of both a reduction of funding granted opportunities and increased competition for such funding, and the end of statutory grant funding from Lambeth and Croydon councils in March 2021. Our financial projections for FY21/22 indicate that for the next financial year, we will be operating at a net loss which will naturally erode our level of free reserves.

Trustees will continue to monitor and manage spend across the organisation. The organisation will continue to use experienced volunteers for specific project activities reducing staff costs wherever possible. We will continue to seek grant income to support improvements to the building and activities and services which benefit our community. We will undertake new trading initiatives to assure our long-term sustainability.

Risks, uncertainties and risk management

The Trustees reviewed the risk policy during the year and have given consideration to the major risks to which the Charity is exposed and believe that the Charity has established systems and procedures to manage those risks. The Trustees seek actively to manage the Charity's key strategic risks, which are assessed by the Trustees on a regular basis (at least annually). The current key strategic risks are considered to be:

1) Effects of Covid-19 on financial performance

Due to Covid-19 UNLH saw a decline in room and car park hires and in regular performance and community activities. This affected income from trading and charitable activities this financial year, particularly as UNLT's strategy is to use the building more to generate income, improve marketing and promotion of services and strive towards reducing reliance on grants in the long term. However, we were fortunate to receive several grants to help mitigate the effects of Covid-19 and help us prepare for adaptations to how we can operate in future. The Government's Furlough scheme helped us to support and retain our staff during one of the most challenging times for the organisation.

2) Effects of Covid-19 on organisation performance

Our livestream services continued to offer a number of performance arts, wellbeing and learning events for all ages and backgrounds online. The online service was a major lifeline for the community; it also enabled UNLH to share news from the community, to entertain, inform and support the community during lockdown.

3) Health and Safety of staff, library users and customers

Trustees placed the health and safety of staff, library users and customers at the heart of all decision making and responded accordingly to Government Covid-19 regulations. Staff were furloughed, though some were flexi-furloughed or were un-furloughed when restrictions eased to kick-start social innovation and income generation plans. We ensured the building was kept safe, secured funding to support wellbeing and entertainment activities online and for recovery planning.

4) Fundraising risk for committed projects and activities

This risk is mitigated through the application of the Trustees' reserves policy such that a commitment will not be made unless funding has been secured or where Trustees agree a designation from free reserves to cover the balance not yet fully secured.

5) Imminent cessation of local authority funding

As the funding from the councils came to an end in March 2021, Trustees are allocating resources towards identifying and realising alternative funding sources.

6) Increasing media focus on regulation of fundraising, economic environment and competitive market for charities

This risk is mitigated through the Charity implementing a strategic fundraising plan which is:

a) focused on investment in a wide assortment of fundraising and revenue generating activities to reduce reliance on a more limited range;
b) responsive to staying abreast of all the regulatory changes and best practice requirements for fundraising; and facilitates the growth of income under new regulations; and
c) reviewed and updated quarterly by trustees.

These risks and other identified risks relating to the Charity are analysed in a formal risk register which includes controls and actions to mitigate the risks. There is now increased frequency in the review of fundraising and financial performance by trustees. This review compares actual outcomes against key indicators, including review of the forecast financial outturn. Trends will be acted upon through tactical shifts in the plan.

Upper Norwood Library Trust

Company Limited by Guarantee

Independent Examiner's Report to the Trustees of Upper Norwood Library Trust. Year Ended 31st March 2021

INDEPENDENT EXAMINER'S REPORT

Independent examiner's report to the members of Upper Norwood Library Trust (Registered Charity no. 1151668) on accounts for the year ended 31 March 2021 set out on pages 13 to 31.

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 March 2021.

Respective responsibilities of trustees and examiner

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination being a qualified member of the Chartered Institute of Management Accountants.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: Jane Chandler 14/12/21

Name: Jane Chandler, ACMA

Address : 18 Limekiln Place, London SE19 2RE

Upper Norwood Library Trust

Company Limited by Guarantee

Statement of financial activities (incorporating an income and expenditure account) for the year ended 31 March 2021

STATEMENT OF FINANCIAL ACTIVITIES

		2021			2020 restated		
		Unrestricted funds	**Restricted funds**	**Total funds**	Total funds restated	Unrestricted funds restated	Restricted funds restated
	Note	**£**	**£**	**£**	£	£	£
Income from:							
Voluntary donations	3	30,778	-	**30,778**	10,688	10,688	-
Grants receivable	4	86,261	95,300	**181,561**	137,297	83,000	54,297
Charitable activities	5	16,041	-	**16,041**	14,902	14,902	
Trading activities	6	45,779	-	**45,779**	87,093	87,093	-
Furlough scheme		77,830	-	**77,830**	-	-	-
Total income		256,689	95,300	**351,989**	249,980	195,683	54,297
Expenditure on:							
Raising funds	7	9,915	-	**9,915**	15,512	15,512	-
Charitable activities	8	73,859	98,541	**172,400**	174,225	111,769	62,456
Trading activities	9	39,120	-	**39,120**	75,581	75,581	-
Total expenditure		122,894	98,541	**221,435**	265,318	202,862	62,456
Net income/(expenditure)		133,795	(3,241)	**130,554**	(15,338)	(7,179)	(8,159)
Transfers between funds		(427)	427	**-**	-	8,542	(8,542)
Net movement in funds		133,368	(2,814)	**130,554**	(15,338)	1,363	(16,701)
Reconciliation of funds							
Total funds brought forward at 1 April		118,128	12,334	**130,462**	145,800	116,765	29,035
Total funds carried forward at 31 March	18	251,496	9,520	**261,016**	130,462	118,128	12,334

All of the above results are derived from continuing activities.

There were no other recognised gains or losses other than those stated above.

Upper Norwood Library Trust
Company Limited by Guarantee
Balance Sheet as at 31 March 2021

BALANCE SHEET

		The Group		The Charity	
		2021	2020	**2021**	2020
	Note	**£**	£		£
Fixed assets					
Tangible fixed assets	15	**18,612**	-	**18,612**	-
Investment in subsidiary company		**-**	-	**1**	1
Current assets					
Debtors and prepayments	16	**18,632**	11,887	**18,632**	11,887
Stock		**-**	1,147	**-**	1,147
Cash at bank and in hand		**255,268**	132,556	**255,268**	132,556
Total Current Assets		**273,900**	145,590	**273,900**	145,590
Liabilities					
Creditors: amounts falling due within 1 year	17	**(31,496)**	(15,128)	**(31,497)**	(15,129)
Net current assets		**242,404**	130,462	**242,403**	130,461
Total assets less current liabilities		**261,016**	130,462	**261,016**	130,462
Total net assets		**261,016**	130,462	**261,016**	130,462
The funds of the Charity					
Restricted funds					
Junior Library (CP Mums)		**1,013**	1,013	**1,013**	1,013
Local Voluntary Partnership Grant		**750**	-	**750**	-
Power to Change - Seed Fund		**-**	500	**-**	500
Power to Change - Peer Brokerage		**-**	(300)	**-**	(300)
Power to Change - C-19 Emergency Support		**3,007**	-	**3,007**	-
Croydon Cultural grant		**4,000**	-	**4,000**	-
SSE - Community Business Trade Up		**750**	-	**750**	-
Community Managed Libraries peer network programme		**-**	11,121	**-**	11,121
Unrestricted funds					
Fixed assets		**18,612**	-	**18,612**	-
Lambeth and Croydon Councils		**-**	(17,267)	**-**	(17,267)
SSE - Community Business Trade Up		**4,833**	-	**4,833**	-
General funds		**228,051**	135,395	**228,051**	135,395
Total Charity funds	18	**261,016**	130,462	**261,016**	130,462

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2021 in accordance with Section 476 of the Companies Act 2006. The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its Upper Norwood Library Trust Annual Report and Financial Statements 2020/21 surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

Approved by the Trustees and signed on their behalf on 14 December 2021 by:

Thea Edwards _____ **Anna Hui:** _____

Trustees and Directors

Company no. 08313429 **Charity no. 1151668**

NOTES TO THE FINANCIAL STATEMENTS

1. Principal accounting policies

a) Basis of preparation

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 preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Companies Act 2006 and UK Generally Accepted Practice as it applies from 1 January 2015.

The trustees have assessed whether the use of going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charitable company to continue as a going concern.

The trustees have made this assessment for a period of at least one year from the date of the approval of these financial statements.

In particular, the trustees have considered the charitable company's forecasts and projections and have taken account of pressures on income.

The trustees have assessed the consequences of the Covid-19 pandemic and recognise that this will impact income from donations, grants and the Charity's ability to generate income from its building and other assets. The Directors and Trustees have taken steps to reduce the expenses of the charity, seek funding from grant opportunities, corporates and major donors and develop a strategy to offer paid services online and grow our supporter scheme (see "Going Concern and Our Plans for 2021/22" and "Reserves Policy" sections for more information).

Considering these actions, together with the Charity's existing reserves, the trustees have concluded that there is a reasonable expectation that the charitable company has adequate resources to continue in operational existence for the foreseeable future. The charitable company therefore continues to adopt the going concern basis in preparing its financial statements.

The Charity is a public benefit entity. The financial statements are presented in sterling.

b) Income

Income is recognised once the Charity is entitled to receipt, it is probable (more likely than not) that the resources will be received and the amount can be measured with reasonable reliability. Where there are terms or conditions attached to income, particularly grants, then these terms or conditions must be met before the income is recognised as the entitlement condition will not be satisfied until that point. Where terms or conditions have not been met or

uncertainty exists as to whether they can be met then the relevant income is not recognised in the year but deferred and shown on the balance sheet as deferred income. There are however no deferred grants this financial year.

Goods and services donated to the Charity

In the case of items donated for resale income is recognised at the point of sale.

c) Expenditure

Expenditure is included in the statement of financial activities on an accruals basis and recognised when there is a legal or constructive obligation to make payments to third parties and includes any attributable VAT which cannot be recovered.

Expenditure is allocated to the particular activity where the cost relates directly to that activity and comprises the following:

- The costs of raising funds are those costs attributable to generating income for the Charity, other than those costs incurred in undertaking charitable activities or the costs incurred in undertaking trading activities in furtherance of the Charity's objects. The costs of raising funds represent fundraising costs, direct costs and overheads associated with raising donated income.
- Costs of charitable activities comprise all costs incurred in the pursuit of the charitable objects of the Charity.
- Support costs, which include governance costs, are those costs which do not relate directly to a single activity. These comprise costs incurred which are directly attributable to the administration of the Charity, management of the Charity's assets, organisational procedures and the necessary legal procedures for compliance with statutory and constitutional requirements, and other support costs. The majority of costs are directly attributable to specific activities. Support costs are allocated on the basis of the proportion of overall resources attributable to each activity.

d) Investment in subsidiary company

The Charity's investment in the subsidiary company is included in the financial statements valued at £1.00.

e) Tangible fixed assets and depreciation

Tangible fixed assets are initially recognised at their transaction value. Donated assets are recognised at the value provided by the company making the donation or the lower of market or net realisable cost. The assets are depreciated using the straight-line method over their expected useful lives – usually 3 years.

f) Debtors

Debtors are amounts owed to the Charity. They are measured based on the amount recoverable. All amounts included as debtors fall due within one year.

g) Cash and cash equivalents

Cash at bank and in hand is held to meet the day-to-day running costs of the Charity and grant payments as they fall due.

h) Creditors

Creditors are amounts owed by the Charity. They are measured at the amount that the Charity expects to have to pay to settle the debt.

Amounts which are payable in more than a year are shown as long-term creditors.

i) Restricted funds

Restricted funds comprise monies raised for, or their use restricted to, a specific purpose, or contributions subject to donor-imposed conditions.

j) General funds

General funds represent those monies which are freely available to the Trustees for application towards achieving any charitable purpose that falls within the Charity's charitable objects.

k) Going concern

The financial statements have been prepared on a going concern basis as the Trustees consider that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from the date of approval of these financial statements. The budgeted income and expenditure are sufficient with the level of reserves for the charity to be able to continue as a going concern.

2. Restatement of 2020 Financial Statements

A Power to Change Sandbox grant was awarded to UNLT in 2018-19 to formalise the Community Managed Libraries National Peer Network (CMLNPN), improve governance, create a business and financial plan, develop a membership programme, improve communication, organise shared learning activities including an annual conference and develop and grow its activities nationally. During 2019/20 a separate charity was set up for CMLNPN and Power to Change has formally agreed for the balance of this grant to be transferred to that charity. UNLT continued to manage the finances of CMLNPN until recently. During the year it was noted and agreed that four items of expenditure totalling £299 which had been charged in 2019/20 against the Power to Change grant transferred to CMLNPN actually related to work undertaken by UNLT against another Power to Change grant. These items have now been corrected in the accounting records and as a result the 2019/20 financial statement figures have been restated. At the year-end a balance of £11,076 was held on behalf of CMLNPN and the remaining balance was transferred to that charity's new bank account after the balance sheet date.

A review of the classification of income and associated expenditure of UNLT was undertaken during the year and it was recognized that certain changes in recognition would be more appropriate. To provide a comparison on a like for like basis the prior year figures from 2019/20 have been restated.

3. Donations

	Unrestricted	Restricted	**2021 Total**	2020 restated Total
	£	£	**£**	£
Donations				
Voluntary donations	6,778	-	**6,778**	10,688
Donation of building improvements (bar area)	24,000	-	**24,000**	-
Total	30,778	-	**30,778**	10,688

A new style Café/bar was made possible through pro-bono support from Grimshaw Architect in July 2020. It improved the front of the library hub building and the café/bar space and is valued at £24,000, to be depreciated over 3 years.

4. Grants receivable

	Unrestricted	Restricted	**2021 Total**	2020 restated Total
	£	£	**£**	£
Lambeth Council	50,428	-	**50,428**	40,000
Croydon Council	27,500	7,593	**35,093**	40,000
CAB BESN Grant	-	25,475	**25,475**	11,000
Arts Council - All Alone Together	-	30,043	**30,043**	-
Power to Change - C-19 Emergency Support	-	24,470	**24,470**	-
SSE - Community Business Trade Up	8,333	750	**9,083**	-
Local Voluntary Partnership	-	5,000	**5,000**	-
Arts Philanthropy Trust	-	489	**489**	-
Power to Change - Peer Brokerage	-	1,000	**1,000**	-
Good Things Foundation	-	600	**600**	-
Neighbourly Community Fund	-	400	**400**	-
Arts Council - Attic Arts	-	-	**-**	15,000
National libraries peer network programme	-	-	**-**	14,999
Arts Council - Catalyst Fund	-	-	**-**	2,418
Groundwork London - Wonder Wheels - CG	-	-	**-**	1,920
Local Voluntary Partnership Grant	-	-	**-**	4,960
Power to Change- Seed Fund - grant balance refunded	-	(520)	**(520)**	2,500
Croydon Digital Funding	-	-	**-**	1,500
Total	86,261	95,300	**181,561**	134,297

5. Income from Charitable Activities

	Unrestricted	Restricted	**2021 Total**	2020 restated Total
	£	£	**£**	£
Children's Arts Courses and Camps	11,806	-	**11,806**	14,262
Adult Performing Arts Courses	3,708	-	**3,708**	-
ESOL classes	527	-	**527**	640
Total	16,041	-	**16,041**	14,902

6. Income from Trading Activities

	Unrestricted	Restricted	**2021 Total**	2020 restated Total
	£	£	**£**	£
Space Hire	7,334	-	**7,334**	37,087
Events and bar	26,070	-	**26,070**	33,689
Consultancy	12,375	-	**12,375**	15,358
Other sales	-	-	**-**	959
Total	45,779	-	**45,779**	87,093

7. Raising funds

	Note	Unrestricted	Restricted	**2021 Total**	2020 restated Total
		£	£	**£**	£
Direct costs		96	-	**96**	581
Support costs	10	9,819	-	**9,819**	14,931
Total		9,915	-	**9,915**	15,512

8. Expenditure on charitable activities

	Note	Unrestricted	Restricted	**2021** Total	2020 restated Total
		£	£	**£**	£
From grants:					
Arts Council - All Alone Together		-	30,043	**30,043**	-
CAB BESN Grant		-	25,475	**25,475**	10,250
Local Voluntary Partnership Grant		-	4,250	**4,250**	3,673
Power to Change- Seed Fund		-	-	**-**	2,000
Power to Change - C-19 Emergency Support		-	21,463	**21,463**	-
Power to Change - Peer Brokerage		-	1,152	**1,152**	-
Good Things Foundation		-	600	**600**	-
Croydon Council Virtual Connections		-	3,593	**3,593**	-
Arts Philanthropy Trust		-	489	**489**	-
Neighbourly Community Fund		-	400	**400**	-
SSE - Community Business Trade Up		3,500	-	**3,500**	-
Arts Council - Catalyst Fund		-	-	**-**	7,289
WonderWheels project		-	-	**-**	3,870
National libraries peer network programme*		-	11,076	**11,076**	13,134
Men in Sheds cycle project		-	-	**-**	6,515
Arts Council - Attic Arts		-	-	**-**	14,475
Croydon Digital Funding		-	-	**-**	1,250
Direct expenditure on other charitable activities		1,628	-	**1,628**	7,241
Support costs	10	68,731	-	**68,731**	104,528
		73,859	98,541	**172,400**	174,225

***** This is the balance of the grant from Power to Change agreed with them to be transferred to the new charity

Community Managed Libraries National Peer Network which was established following work led by UNLT

9. Expenditure on trading activities

	Note	Unrestricted	Restricted	**2021** Total	2020 restated Total
		£	£	**£**	£
Direct costs		19,483	-	**19,483**	45,716
Support costs	10	19,637	-	**19,637**	29,865
Total		39,120	-	**39,120**	75,581

10. Support costs

	Raising funds	Charitable support of the library - from grants	Charitable support of the library - general	Trading activities	2021 Total	2020 restated Total
	£	£	£	£	£	£
Note	7	8	8	9		
People costs - staff, consultants, volunteer	8,605	34,417	25,811	17,208	**86,041**	89,984
Library Building facilities	1,046	4,186	3,139	2,093	**10,464**	40,643
Marketing & communications	6	24	18	12	**60**	1,127
IT and other office costs	82	329	247	164	**822**	16,909
Governance	80	320	240	160	**800**	662
	9,819	39,276	29,455	19,637	**98,187**	149,325

Allocations are made on the basis of the proportion of overall resources attributable to each activity. 2020 support costs have been restated on a like-for-like basis.

11. Staff costs

Staff costs during the year were as follows:

	2021		2020	
	Group	**Charity**	Group	Charity
	£'000	**£'000**	£'000	£'000
Wages and salaries	126,359	126,359	120,598	120,598
Social security costs	8,352	8,352	8,558	8,558
Other pension costs	3,209	3,209	3,102	3,102
	137,920	137,920	132,258	132,258

The salaries of the Hub Directors are set by the Trustees. Salaries of other staff are set by the Hub Directors within the budget approved by Trustees.

Employees of the Charity are entitled to join the People's Pensions Scheme. The Scheme is a defined contribution scheme. The two joint directors are on the Pension scheme.

Pension payments recognised as an expense during the year amount to £3,209 (2019/20: £3,102).

The average number of employees (full time equivalent) of the group and the Charity was 4.8FTE (2019/20: 4.8). Their time was split approximately 10% (2019/20: 10%)., Fundraising, 70% (2019/20: 70%) Charitable activities and 20% (2019/20: 20%) trading activities.

No employees during the year received gross pay and benefits (excluding employer pension contributions) of £60,000 or more.

No Trustee/Director has received any remuneration or expenses during the year (2019/20 none).

The Charity claimed allowable furlough payments from HMRC. The Charity topped up staff wages and salaries where furlough payments did not cover the full amounts staff would normally have expected to have received. The cost of untaken holiday at the year-end has been accrued at the full rate, reflecting the right of furloughed staff to carry forward holiday accrued.

No payments were made to the professional accountant who independently examined and verified the accounts**.**

12. Taxation

Upper Norwood Library Trust is a registered charity and therefore is not liable to income tax or corporation tax on income derived from its charitable activities, as it falls within the various exemptions available to registered charities.

13. Net incoming/(outgoing) resources before transfers

The members have not required the company to obtain as audit of its accounts the year to 31 March 2021 in accordance with section 476 of the Companies Act 2006.

14. Results of the subsidiary company

The Charity owns the whole of the issued share capital of Upper Norwood Library Enterprises Limited, a company registered in England (Company number 08313584). The subsidiary will be used for any significant non-primary purpose trading activities but did not trade during the period. As a dormant company since incorporation, the subsidiary company is exempt from the requirements to prepare individual accounts under section 394A, or to file individual accounts under 448A of the Companies Act 2006.

15. Fixed assets

Tangible fixed assets

The Group and the Charity

	Building Improve -ments	IT and AV Equipment	Total	IT equipment	2020
IT equipment	£	£	**£**	£	£
Cost or valuation					
At 1 April	-	5,220	**5,220**	5,220	5,220
Additions	24,000	4,083	**28,083**	-	-
Disposals	-	-	**-**	-	-
At 31 March	24,000	9,303	**33,303**	5,220	5,220
Accumulated depreciation					
At 1 April	-	(5,220)	**- 5,220**	(5,220)	(5,220)
Depreciation for the current year	(8,000)	(1,471)	**- 9,471**	-	-
Disposals		-	**-**	-	-
At 31 March	(8,000)	(6,691)	**(14,691)**	(5,220)	(5,220)
Net book value					
At 31 March	16,000	2,612	**18,612**	-	-

Fixed asset investments

The Charity holds the entire issued share capital of its subsidiary company, Upper Norwood Library Enterprises Limited, totalling £1

16. Debtors and prepayments

	The Group 2021 £	The Charity 2021 £	The Group 2020 £	The Charity 2020 £
Accounts Receivable	**5,360**	**5,360**	10,608	10,608
Prepayments	**2,685**	**2,685**	1,279	1,279
Overpayment to HMRC to offset in 2021/22	**10,587**	**10,587**	-	-
	18,632	**18,632**	11,887	11,887

17. Creditors: amounts falling due within one year

	The Group	**The Charity**	The Group	The Charity
	2021	**2021**	2020	2020
	£	**£**	£	£
Amounts due to Community Managed Libraries National Peer Network	**11,076**	**11,076**	-	
Amounts due to the subsidiary company	**-**	**1**	-	1
Accounts payable	**1,274**	**1,274**	7,628	7,628
Accruals	**19,146**	**19,146**	7,500	7,500
	31,496	**31,497**	15,128	15,129

18. Movements in funds

The Group and the Charity	**At 1 April 2020 restated**	**Incoming resources**	**Outgoing resources**	**Transfers**	**At 31 March 2021**
	£	**£**	**£**	**£**	**£**
Restricted Funds:					
National libraries peer network programme	10,822	-	(11,076)	254	-
Groundwork London WonderWheels project	(1)	-	-	1	-
Junior Library (CP Mums)	1,013	-	-	-	**1,013**
Arts Council - All Alone Together	-	30,043	(30,043)	-	-
CAB BESN Grant	-	25,475	(25,475)	-	-
Local Voluntary Partnership Grant	-	5,000	(4,250)	-	**750**
Power to Change- Seed Fund	500	(520)	-	20	-
Power to Change - C-19 Emergency Support	-	24,470	(21,463)	-	**3,007**
Power to Change - Peer Brokerage	-	1,000	(1,152)	152	-
Good Things Foundation	-	600	(600)	-	-
Croydon Council Cultural Grant	-	4,000	-	-	**4,000**
Croydon Council Virtual Connections	-	3,593	(3,593)	-	-
SSE - Community Business Trade Up	-	750	-	-	**750**
Arts Philanthropy Trust	-	489	(489)	-	-
Neighbourly Community Fund	-	400	(400)	-	-
Total Restricted Funds	12,334	95,300	(98,541)	427	**9,520**
Unrestricted Funds					
Fixed Assets	-	28,083	(9,471)	-	**18,612**
Lambeth and Croydon Councils	(17,267)	77,928	(60,661)	-	-
SSE - Community Business Trade Up	-	8,333	(3,500)	-	**4,833**
General funds	135,395	142,345	(49,262)	(427)	**228,051**
Total Unrestricted Funds	118,128	256,689	(122,894)	(427)	**251,496**
Total funds	130,462	351,989	(221,435)	-	**261,016**

Purposes of restricted funds

The income funds of the Charity include restricted funds comprising balances of donations and grants held on trusts to be applied for specific purposes. The specific purposes for which the funds are to be applied are as follows:

From grants:

Community Managed Libraries National Peer Network (Power to Change).

Refer to Note 2

Groundwork London Wonder Wheels Project

To promote and support cycling amongst local residents.

Arts Council – All Alone Together

Supporting local artists, creating livestreamed content for the community and cataloguing a Library of Voices heard throughout the pandemic.

Energy saving advice programme (National Energy Action – Big Energy Saving Network)

To deliver energy advice and support to local residents, plus advice and training sessions for front facing professionals to help them inform and support service users.

Local Voluntary Partnerships (LVP Croydon)

Created more opportunities for the elderly, vulnerable, isolated and lonely to access digital services – virtual and inhouse. They developed new skills, learnt how to connect with family and friends on their tablets, phones and laptops and also allowed for more social networking both on and offline.

Power to Change – Seed Fund

UNLT administered the grant on behalf of P2C which supported local community business initiatives.

Power to Change – C-19 Emergency Support

Emergency funding awarded to support and compensate for loss of trading income due to the Covid-19 pandemic.

Power to Change – Peer Brokerage

To deliver peer support/mentoring to community business leaders.

Good Things Foundation

Supporting our digital inclusion services offering in person support for the elderly and vulnerable in the community.

Croydon Council Cultural Grant

To support the delivery of artistic programme(s) in the London Borough of Croydon.

Croydon VCS Covid-19 Emergency Fund

Supported our digital inclusion services that moved online as soon as the pandemic struck. It connected, informed and supported the elderly, vulnerable, and most isolated in the community.

School for Social Entrepreneurs (SSE) and Power to Change Community Trade Up

To help us recover and rebuild income from trading and pandemic proof our business.

Arts Philanthropy Trust

To support development of skills seeking to fundraise and generate income from the arts.

Neighbourly Community Fund

To support our digital inclusion services through connectivity.

Other:

Junior library

To provide facilities for the junior section of the library from funds raised by local community group Crystal Palace Mums.

19. Analysis of net assets between funds

			2021	2020
The Group	**Unrestricted funds**	**Restricted funds**	**Total funds**	Total funds
	£	**£**	**£**	£
Fixed assets - IT equipment	18,612	-	**18,612**	-
Fixed asset investments	-	-	**-**	-
Current assets	264,380	9,520	**273,900**	145,590
Creditors: amounts falling due within 1 year	(31,496)	-	**(31,496)**	(15,128)
	251,496	9,520	**261,016**	130,462

The Charity	**Unrestricted funds**	**Restricted funds**	**Total funds**	Total funds
	£	**£**	**£**	£
Fixed assets - IT equipment	18,612	-	**18,612**	-
Fixed asset investments	1	-	**1**	1
Current assets	264,380	9,520	**273,900**	145,590
Creditors: amounts falling due within 1 year	(31,497)	-	**(31,497)**	(15,129)
	251,496	9,520	**261,016**	130,462

20. Liability of members

The Charity is constituted as a company limited by guarantee. In the event of the Charity being wound up, the members are required to contribute an amount not exceeding £1 each.

21. Related party transactions

Disclosure of related party transactions is provided in the Trustees' Report – Relationships with related parties on page 18. Other than the transactions disclosed in that section there were no related party transactions during the year.

Thank you

We would like to take the opportunity to thank all of our wonderful funders, supporters, fundraisers and volunteers.

Get in touch

We welcome feedback and suggestions for future activity that will benefit and enhance the local community.

Donate: https://localgiving.org/charity/uppernorwoodlibraryhub/

Find out more or to volunteer:

Visit: https://www.uppernorwoodlibraryhub.org/

Call: 020 8670 4389