



Company no. 08313429

Charity no. 1151668

Upper Norwood Library Trust

Company Limited by Guarantee

Annual Report and Financial Statements

31 March 2024

Contents

REFERENCE AND ADMINISTRATIVE DETAILS	3
CHAIR'S REPORT	5
STRUCTURE, GOVERNANCE AND MANAGEMENT	7
OBJECTIVES AND ACTIVITIES	9
ACHIEVEMENTS AND PERFORMANCE	12
FINANCIAL REVIEW	21
INDEPENDENT EXAMINER'S REPORT	23
NOTES TO THE FINANCIAL STATEMENTS	27

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 Witzendorf	Programme Producer	11 October 2024
Sub Baidya	Library Hub Manager	23 January 2024
Emily Blundell Owers	Project Assistant	
Harriet Ziebell	Senior Administrator (Joined 14 th February 2024)	
Charlotte Mugarra D'Cruz	Senior Administrator (Maternity Cover, Joined 17 th June 2024)	
Stephanie Ogu	Community Programme Manager (Joined 28 th 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 Witzendorf, 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).

Upper Norwood Library Trust

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) (continued)

Year ended 31 March 2024

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

Literacy &
Numeracy

92% parents
said their children's
literacy & numeracy
skills improved

ESOL

80%
increased
confidence

English
Support

104 people excluded
through language

Children's
creative
wellbeing
sessions for
children seeking
asylum

83% feel
happier

Event places

1693

Activity
camp
places

790

Free
children's
camp places

845

Warm
places

480

Energy
advice

617 residents
253 frontline

Joined
library

100% of families not
already a member of the
library joined after joining
Literacy & Numeracy
project



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	<p>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.</p> <p>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.</p>
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

<p>place to meet our annual income targets</p>	<p>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.</p> <p>Corporate Support: UNLT have continued to receive funding through the Benevity platform for employee giving towards our cause.</p> <p>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.</p> <p><i>"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</i></p>
<p>Consolidate and revitalise annual paid events performance programme that is representative</p>	<p>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.</p> <p><i>"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</i></p> <p>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</p>

<p>of our diverse communities</p>	<p>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.</p> <p><i>"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</i></p>
<p><u>Operational: Professionalise our organisation and lay the foundation for a positive culture</u></p>	
<p>Policy & procedure review</p>	<p>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.</p>
<p>IT & back-office systems</p>	<p>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.</p>
<p>Managing the building</p>	<p>UNLT continued lease negotiations with Lambeth and Croydon including discussions to 'make good'/repair.</p>
<p><u>Programmatic: Solidify our activities and to launch new programmes across South London</u></p>	

<p>Consolidate co-created charitable programme to meet needs of community during cost-of-living crisis</p>	<p><u>Sharing & Learning:</u></p> <p><u>Literacy and Numeracy Family Learning:</u> 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..</p> <p><i>"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."</i> <i>Family learning parent participant</i></p> <p><u>ESOL:</u> 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.</p> <p><u>Holiday Activities Fund:</u> 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</p>
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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

	<p>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.</p> <p><i>'I love to play French skipping and musical chairs' Project participant</i></p> <p><u>Community Summer Celebration:</u> 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.</p>
	<p><u>Venue & Performance:</u></p> <p><u>Warm Space:</u> 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.</p> <p><u>Kitchen upgrade:</u> 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.</p>
	<p><u>Community Outreach:</u></p> <p>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.</p> <p><i>"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!"</i></p> <p><i>"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></p> <p><i>"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"</i></p>

	<p><i>"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."</i></p> <p>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.</p> <p>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.</p>
	<p>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.</p>
Co-designed/incubated and hosted entrepreneurial community services	<p>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.</p> <p>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.</p>
Purpose: Have a tangible positive impact on local residents and the communities we serve	
Consolidate UNLT volunteer programme	<p>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</p>

	<p>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.</p>
<p>Review impact measurement across the organisation</p>	<p>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.</p>

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.

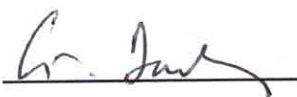
Our free reserves currently stand at £219,291 (2022/23: £221,926), which is above our target.

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

		Unrestricted funds	2024 Restricted funds	Total funds	Unrestricted funds	2023 Restricted funds	Total funds
	Note	£	£	£	£	£	£
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		<u>121,768</u>	<u>154,860</u>	<u>276,628</u>	<u>110,341</u>	<u>109,952</u>	<u>220,293</u>
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		<u>128,998</u>	<u>160,452</u>	<u>289,450</u>	<u>144,243</u>	<u>80,708</u>	<u>224,951</u>
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		<u>226,818</u>	<u>29,715</u>	<u>256,533</u>	<u>243,876</u>	<u>17,315</u>	<u>261,191</u>
Total funds carried forward at 31 March	17	<u>223,588</u>	<u>20,123</u>	<u>243,711</u>	<u>226,818</u>	<u>29,715</u>	<u>256,533</u>

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

		The Group		The Charity	
		2024	2023	2024	2023
Note					
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	1,920	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	-	1,500	-
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:

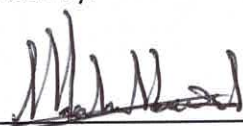
Grahame Danby:



Chair of Trustees

Company no. 08313429

Ade Adebola:



Treasurer

Charity no. 1151668

Notes to Financial Statements

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	<u>2,639</u>	<u>-</u>	<u>2,639</u>	<u>1,443</u>	<u>-</u>	<u>1,443</u>
Total	<u>2,639</u>	<u>-</u>	<u>2,639</u>	<u>1,443</u>	<u>-</u>	<u>1,443</u>

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
		£	£	£	£	£
Direct costs		330	-	330	171	-
Support costs	9	11,128	-	11,128	12,371	-
Total		11,458	-	11,458	12,542	-

7. Expenditure on charitable activities

	Note	2024			2023	
		Unrestricted	Restricted	Total	Unrestricted	Restricted
		£	£	£	£	£
From grants:						
Asda Foundation		-	-	-	-	2,000
Awards for All		-	6,751	6,751	-	-
CAB BESN Grant		-	14,000	14,000	-	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
Community Organisations Cost of Living Fund		-	11,216	11,216	-	-
Croydon Council - HAF		-	20,104	20,104	-	11,520
Croydon Council - Household Support Fund		-	-	-	-	4,842
Garfield Weston		-	12,000	12,000	-	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
Lambeth Council - Warm Spaces		-	2,000	2,000	-	1,000
London Catalyst 2022/23		-	2,930	2,930	-	70
National Lottery Communities Fund		-	-	-	1,500	-
Norwood Forum - Healthy Gipsy Hill		-	-	-	-	4,945
Oxford University		-	17,002	17,002	-	4,879
Postcode Society Trust		-	9,476	9,476	-	-
Power to Change 2022/23		-	3,416	3,416	-	6,583
Power to Change - Community Business Renewal		-	-	-	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
Direct expenditure on other charitable activities		9,064	-	9,064	8,457	-
Support costs	9	77,905	-	77,905	98,961	-
		86,969	160,452	247,421	116,918	80,708

8. Expenditure on trading activities

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

9. Support costs

	Note	Raising funds	Charitable support of the library - from grants	Charitable support of the library - general	Trading activities	2024	2023
						Total	Total
		£	£	£	£	£	£
		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
		<u>11,128</u>	<u>44,517</u>	<u>33,388</u>	<u>22,256</u>	<u>111,289</u>	<u>123,701</u>

10. Staff costs

	2024		2023	
	Group	Charity	Group	Charity
	£'000	£'000	£'000	£'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
	<u>146,490</u>	<u>146,490</u>	<u>118,084</u>	<u>118,084</u>

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		5,220	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
	<u>21,128</u>	<u>21,128</u>	<u>21,835</u>	<u>21,835</u>

16. Creditors: amounts falling due within 1 year

	The Group	The Charity	The Group	The Charity
	2024	2024	2023	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
	<u>21,707</u>	<u>21,708</u>	<u>17,331</u>	<u>17,332</u>

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	<u>29,715</u>	<u>154,860</u>	<u>(160,452)</u>	<u>(4,000)</u>	<u>20,123</u>
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	<u>226,818</u>	<u>121,768</u>	<u>(128,998)</u>	<u>4,000</u>	<u>223,588</u>
Total funds	<u>256,533</u>	<u>276,628</u>	<u>(289,450)</u>	<u>-</u>	<u>243,711</u>

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 within 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	2024			2023		
	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	-	-	-	-	-	-
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)
	<u>223,588</u>	<u>20,123</u>	<u>243,711</u>	<u>226,818</u>	<u>29,715</u>	<u>256,533</u>

The Charity	2024			2023		
	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)
	<u>223,588</u>	<u>20,123</u>	<u>243,711</u>	<u>226,818</u>	<u>29,715</u>	<u>256,533</u>

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