



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 Witzendorf	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 Witzendorf 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).

Upper Norwood Library Trust

Company Limited by Guarantee

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

Year ended 31 March 2025

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:
 - o Sharing and Learning
 - o Health and Wellbeing
 - o Venue and Performance
 - o 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

Literacy & Numeracy

100% of parents surveyed indicated an improvement in their child or children's confidence in both literacy and numeracy

Adult Learning Referrals

187 registered

Creative children's camps

270 children

Free children's camp places

904 places
71% wanted to use the library more

1 Theory of Change launched

Children's creative wellbeing sessions for 200 children seeking asylum

83% of children said it made them feel happier

Health & Wellbeing

75% older adults said their health had improved on the chair exercise group

Energy advice

515 consumer

307 frontline

Creative Communities

106 under represented community members became creative people

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

<p>Consolidate and revitalise annual paid events performance programme that is representative of our diverse communities</p>	<p>Weston Foundation, Lambeth Council Lambeth Early Intervention and Prevention Grant Programme, Swan Mountain Trust, GLA Skills for Londoners Fund, Lambeth Warm Space, London Catalyst.</p> <p><u>Corporate Support:</u> 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.</p> <p><u>Space hire:</u> 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.</p> <p><i>"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</i></p> <p><u>Regular Hirers:</u> 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.</p> <p><i>'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.'</i> Palace Acappella Choir Leader</p> <p><u>Events:</u> 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.</p>
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<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	<p><u>Sharing & Learning:</u></p> <p><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.</p> <p><i>"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</i></p> <p><i>"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</i></p> <p><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.</p>

	<p>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.</p> <p>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.</p> <p>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.</p> <p>Wellbeing:</p> <p>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.</p> <p>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</p>
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	<p>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.</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, 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.</p>
	<p><u>Community Outreach:</u></p> <p>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.</p> <p><i>"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."</i></p> <p><u>SGN:</u> 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:</p> <ul style="list-style-type: none"> • 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 <p>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.</p> <p><u>Capacity Building:</u> 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</p>

	<p>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><u>National Lottery through Arts Council England:</u> 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</p> <p><i>"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></p> <p><i>"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></p> <p><i>"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</i></p>
	<p><u>Signposting and Progression:</u> 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.</p>
Co-designed/incubated and	<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</p>

hosted entrepreneurial community services	<p>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..</p> <p>https://clearcommunityweb.co.uk/bridging-the-digital-divide-reflections-from-our-creative-collaboration-with-upper-norwood-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 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.</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 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.</p>
Review impact measurement across the organisation	<p>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 UNLT 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.</p>

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

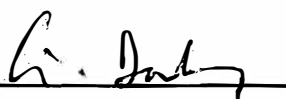
Our free reserves currently stand at £187,346 (2023/24: £219,291), which is above our target.

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

		Unrestricted funds	2025 Restricted funds	Total funds	2024 Total funds
	Note	£	£	£	£
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

		The Group		The Charity	
		2025	2024	2025	2024
	Note				
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	1,920
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	1,500
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

Notes to Financial Statements

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

			2025	2024
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Donations				
Voluntary donations	<u>7,924</u>	<u>-</u>	<u>7,924</u>	<u>2,639</u>
Total	<u>7,924</u>	<u>-</u>	<u>7,924</u>	<u>2,639</u>

3. Grants receivable

			2025	2024
	Unrestricted	Restricted	Total	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

			2025	2024
	Unrestricted	Restricted	Total	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

			2025	2024
	Unrestricted	Restricted	Total	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
	<u>21,481</u>	<u>-</u>	<u>21,481</u>	<u>29,889</u>
Total				

6. Raising funds

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

7. Expenditure on charitable activities

	Note			2025	2024
		Unrestricted	Restricted	Total	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 Fund		-	-	-	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 activities		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	2025	2024
	Unrestricted	Restricted	Total
	£	£	£
Direct costs	7,297	-	7,297
Support costs	9 11,993	-	11,993
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	2024
	£	£	£	£	Total	Total
Note	6	7	7	8	£	£
People costs - staff, consultants, volunteer	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		2024	
	Group	Charity	Group	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% (2023/24: 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	The Charity	The Group	The Charity
	2025	2025	2024	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
	<hr/>	<hr/>	<hr/>	<hr/>
	19,418	19,418	21,128	21,128
	<hr/>	<hr/>	<hr/>	<hr/>

16. Creditors: amounts falling due within 1 year

	The Group	The Charity	The Group	The Charity
	2025	2025	2024	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
	<hr/>	<hr/>	<hr/>	<hr/>
	36,306	36,307	21,707	21,708
	<hr/>	<hr/>	<hr/>	<hr/>

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 ELPS	-	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	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:

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