

**ELIMHOUSE COMMUNITY ASSOCIATION
SOUTHWARK**



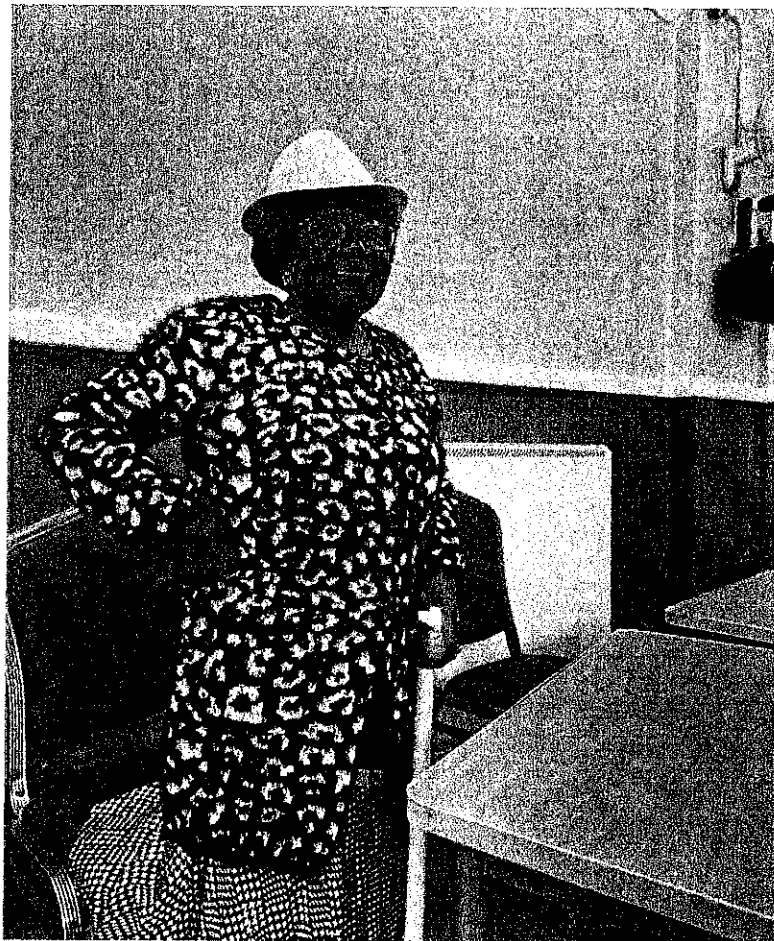
TRUSTEES' REPORT AND FINANCIAL STATEMENT

FOR THE YEAR ENDED 31 MARCH 2025

Official Address:
86-88, Bellenden Road,
Peckham, London SE15 4RQ
Website: elimhousedaycentre.org.uk



ELIMHOUSE COMMUNITY ASSOCIATION SOUTHWARK



Mrs Mavis Joseph joined the Day Centre 1.5 years ago and attends each day we are open (4 days per week). She enjoys playing dominoes and always plays a huge part in our weekly faith sessions and all our other activities internally & externally.



FOR THE YEAR ENDED 31 MARCH 2025

| CONTENTS | Page |
|--|-------------|
| Forward from Chairperson 3 | |
| Reference and Administrative Information | 4 |
| Picture taken at Event 26 August 2023 | 5 |
| Trustees' Report | 6 - 9 |
| Activities and Achievements | 9 – 11 |
| Users' Feedback Survey & Comments | 11 - 12 |
| Partnerships and Working performances | 12 – 13 |
| Financial Review & Future Plans | 13 - 14 |
| Trustee's statement of responsibilities | 15 |
| Independent Examiner's Report | 16 |
| Statement of Financial Activities | 17 |
| Balance Sheet | 18 |
| Notes to the Accounts | 19 - 20 |
| Detailed Income and Expenditure | 21 - 22 |



This is the Trustees' Report and Financial Statement for Elimhouse Community Association Southwark (ECAS), which was set up as a charitable organisation (CIO).

The Charity has an income of £229,394 for the year ending 31st March 2025; therefore it requires an independent examination. The trustees oversee the restricted fund established to deliver community support services, particularly health, social care and wellbeing support for Black Minority Ethnic Communities who are vulnerable in the areas of benefit.

The report follows the order set out in SORP and sets out how the Trustees have met the obligations for reporting the Charity's activities for the benefit of the public, including in "Our aims". We can confirm that the Trustees have considered the Charity Commission's general guidelines on public benefits and, in particular, its supplementary guidelines on the advancement of sickness, poverty and distress. The objectives and advancement sections include a description of the strategies followed to further the Charity's work and the policies regarding the allocation and use of the Charity's funds.

The "financial review" section includes a statement of the reserves policy. This policy explains that the total for reserves includes both the Charity, other tangible fixed assets and the designated funds set up to provide for staff, the operations, social welfare service and community activities for local people, particularly BME elderly people in Southwark.

Trustees' plans to increase and maintain the level of services and activities available for elderly people in Southwark by increasing the days open from 4 to 5 days per week. The extension of activities and services may include ECAS's actual joint partnership with other similar organisations to deliver day care support. In achieving this Trustees plan to work in collaboration with other organisations, agencies, including the local authorities and grant funders, in the furtherance of our aims and the achievement of these plans. This and all future trustees' reports will be audited/financially examined in accordance with Auditing Practices Board standards, although this statement is not required by SORP.

The Accounts:

The accounts are fully SORP compliant and include a statement of Financial Activities, a Balance Sheet and notes of the accounts. The Statement of Financial Activities distinguishes between unrestricted and restricted funds.

Agreed:

By Trustees at a meeting of trustees, the Management Committee (MC) held at 86-88, Bellenden Road, SE15 4RQ on the:25 Nov 25.....

Signed by the Chairperson:

Date: 25 Nov 25.....



ELIMHOUSE COMMUNITY ASSOCIATION - SOUTHWARK
1. ADMINISTRATIVE INFORMATION: YEAR ENDED 31st MARCH 2025

REGISTRATION DETAILS

Elimhouse Community Association Southwark:
Charity number 1161422

MANAGEMENT COMMITTEE

Aubyn Graham
Emma Alder
Rexford Godfrey
Audrey Straker
Bill Morris
Jaimie D'Cruz
Gwendolene Belfon

Honorary Chairperson
Honorary Vice Chairperson
Honorary Secretary
Honorary Treasurer
Community Member
Community Member
Community Member

STAFF

Steven Rickman
Patsy Robinson
Icelyn Wilson
Tamara Vincent
Lisa Benjamin
Theresa Feka-rurhobo
Neville Wedderburn

Care and Activities Centre Worker
Senior Care and Activity Centre Worker
Activities and Care Centre Worker
Centre Manager
Catering Officer & Centre Cook
Engagement Care and Activity Worker
Centre Driver

VOLUNTEERS

Myrna Bryan
Audrey Straker
Alpha Kamara
Andrian Vaughan
Charlotte Epoh
Fatima Kawazti
Izack Johnson (Keep Fit Exercise)
Fitzroy Thompson (Handy Person & Temp Driver)
Damion Gordon (Temp Driver)

OCCASIONAL TUTORS:

Phillip Bobia

Keep Fit and Gentle Exercise

PRINCIPAL ADDRESS:

Elim House
86-88 Bellenden Road, Peckham, London,
SE15 4RQ.

INDEPENDENT EXAMINER:

Jasmin Aktar ACCA

BANKERS

Lloyds Bank Plc:
25 Gresham Street, London EC2V 7HN

Human Resources:

Croner HR Services
Croner House, Wheatfield Way, Hickley, LE1
1YG



2. Reference and Admin Information for year ending 31st March 2025

A. Structure, Governance and Management:

ECAS is constituted as a Charitable Incorporated Organisation (CIO) registered with the Charity Commission for England and Wales on 24 April 2015. The CIO governing document was adopted on 22 April 2015. However, the organisation was formed in November 1987 as the Black Elderly Group Southwark.

B. Organisational structure and decision-making:

The Charity Trustees are responsible for the general control and management of the charity as registered with the Charity Commission. The Charity Trustees volunteer their time free and receive no remuneration or other financial benefits.

The Trustees meet together as a body (the management committee) on an 8-weekly cycle and are responsible for all decisions taken in relation to the running of the CIO. This also includes the community facilities and activities provided by the CIO. To assist with the smooth running of the CIO, trustees may set up committees to help them oversee certain aspects of the CIO. Two committees are the Personnel Sub Committee and the Finance Sub Committee for overseeing human resources and finance matters, respectively. All Sub-Committees report back and make recommendation/s to the management committee. The sub-committees meet 4 times annually. The chair of trustees and both sub-committees, whose membership reflects the particular skills that trustees can bring to the work of the sub-committees

The day-to-day management and administration of the community facilities are delegated to the principal office (the Centre Manager), who is supported by a staff team. The Centre manager is also responsible for the collection of donations/fees from the community users and their use by other community groups. All fees, grants and donations received are used for the furtherance of the objects of the CIO.

C. Recruitment and appointment of trustees:

The existing trustees are responsible for the recruitment of new trustees; in so doing, the trustees seek the views and recommendations of the community network, centre users and potential centre users. Trustees believe this approach ensures representation from different community groups and a membership which subscribes to the objects of the CIO. We find this approach ensures diversity on the management committee, including access for people with disability. This approach also ensures the involvement of the local community in the management of the CIO and fosters good relations between the CIO and the local community it serves. New trustees are required to complete and sign the ECAS "conflict of interest" form before they can participate in a meeting of the management committee.

In selecting trustees, ECAS seeks to identify people who regularly attend events and are supportive of the work of the CIO, particularly those who willingly volunteer in our community work and the elderly day centre. Potential trustees are usually recommended by other members, other trustees, staff or open advertisement. Where possible, he/she would have an interview with the Chair of the Management Committees and or the Centre Manager.

The roles and responsibilities of trustees would be explained, how the CIO functions, target group as the beneficiaries. ECAS constitution allows for open election at a general meeting of the CIO or by cooption by the management committee. Anyone who subscribes to the objects of the organisation can seek election at the Annual General Meeting. This process also allows due consideration of the person's eligibility, personal competence, specialist knowledge and skills, as a nomination form giving details, experience, skills and knowledge is required before the date of that AGM.



D. Trustees Induction and Training:

Following the appointment, new trustees are introduced to their roles as Trustees of ECAS. They are given a copy of the ECAS's governing documents and a copy of the most recent trustees' annual report, financial statement and guide to the policies and procedures adopted by the CIO. A number of publications from the Charity Commission are also provided, including the guidance on charities' public benefit and the relief of sickness, distress and poverty for public benefits. The new trustees are made aware of the scope and their responsibilities under the Charity Acts, and nationally recommended "Good Governance" guidance. Initially, it is the case that new trustees work with existing trustees, assisting on particular activities and projects run by the CIO. After satisfactory feedback from existing trustees, they are then given the tasks of leading a particular activity or project, reporting progress to the trustees at the MC meeting,

E. Risk Management:

Trustees have assessed the risk the CIO faces and have drawn up a matrix which identifies the major risks and areas of activity, the nature of those risks, the likelihood of the risk happening, and the measures taken to manage them. Trustees review this matrix regularly at their meetings and at meetings of the two sub-committees: finance and personnel. The trustees are satisfied that systems are in place, or arrangements are in hand, to manage the risks that have been identified. In particular, the financing of the CIO is kept under review, with appropriate Criminal Bureau (DBS) checks, and all-purpose insurance, supported by regular policy reviews. These reviews are made of all the work ECAS does and of personnel who work with the elderly and other vulnerable groups within the organisation and the local community.

F. Objectives and Activities

Our Aims:

The objects of the CIO are (a) to promote and protect the physical, mental and physical health of the local inhabitants by means of community care, (b) to release sickness and distress of the local inhabitants, particularly persons of Caribbean descent and other Black Minority Ethnic Communities, (BME) who are vulnerable and are in necessitous circumstances especially those who by reason of age, infirmity or disability are in need of care and attention.

G. The Objectives:

ECAS is a community-led organisation. This being so, its objectives are set to reflect the needs and aims of the local community. Each year, trustees review the objectives and activities to ensure they continue to reflect the aims. In carrying out these reviews, trustees consider the Charity Commission's general guideline on public benefits.

Our dual aims remain to provide a facility where BME elderly people and the local community can meet and to provide health and social care, community activities for all the inhabitants in the London Borough of Southwark and the adjacent neighbourhoods. Trustee's long-term ambition is to build the self-confidence of BME elderly people in the area and ensure that local people continue to benefit from ECAS's community facilities, services and activities, which also help make the area vibrant, diverse and harmonious for its inhabitants.

H. Strategies

Trustees aim to make the community Centre, our services and activities accessible and welcoming to everyone in the local area, where people get together and benefit from the work, services and activities being delivered. The community centre is open at all times for care and leisure time activities. We plan that the elderly people's day Centre will be open Mondays to Fridays, 09:00 hours to 16:00 hours, and there are occasional events at some weekends.

Important parts of our strategy are the protection and promotion of the public, the community welfare, health care and the well-being of elderly people, particularly BAME elderly people.



The community facilities and activities include health and care initiatives, public health and general welfare rights advice, information workshops and seminars. These are widely advertised throughout the community. ECAS welcomes the participation of all in the local community. Some activities are free. Others are affordable; there can be as little as £5 per visit to the Elderly Day Centre. However, the majority of the activities and services are funded by donations, grant funds, family support or by our working partnership with the local council.

ECAS maintains an open house policy, which is ***“never turn anyone away who seeks help from the Centre and who wants to benefit from our services and activities”***. We operate an open-door services and activities policy, based on first-come first-serve and that the most destitute people should benefit from our work. Considerations are given and concessions are made for people who need our services and do not have the means to pay. Elderly people are able to benefit from services/activities. ECAS assist day Centre users in securing funds for elderly people in these situations.

I. Use of volunteers:

Volunteers are at the heart of our Centre and are important to us. They make a meaningful difference by supporting the day-to-day care of older people and helping to deliver a wide range of community activities. Through their time, energy, and skills, volunteers enrich the lives of older people by reducing isolation, encouraging participation, and fostering a stronger sense of belonging within the community.

Each year, between 5 and 10 regular volunteers dedicate their time freely to the Centre. Where specific funds are available, we reimburse volunteers for travel and lunch expenses so that financial barriers do not prevent participation. Trustees also give their time freely and actively encourage both Centre users and members of the local community to volunteer, helping to create an environment where skills and experiences are shared for the benefit of all.

The impact of our volunteers extends well beyond practical support: they provide companionship, help build confidence, and strengthen community bonds. To safeguard everyone involved, all staff and volunteers are DBS certified, with checks renewed every three years.

J. Activities and Achievements:

J1. Residents in the area of benefits, particular, particularly in Peckham, Nunhead and the adjacent neighbourhoods continues to face a range of complex social challenges, including the ongoing cost-of-living crisis, rising rates of dementia and Alzheimer and the national increasing concerns about mental health amongst family members. These issues have a profound effect on the quality of life and well-being. These prevailing social situations and health issues profoundly contribute to and heighten levels of isolation and loneliness amongst residents in the area of benefit, particularly BAME among older people. The intensity and complexity of these day-to-day challenges also present greater call on this organisation as a social welfare community organisation delivering charitable services and activities.

J2. Against this backdrop and financial challenges, the Community Day Centre has made significant progress over the past year. The Centre remained fully operational five days per week, including weekends and occasional evening events. The Elderly Day Centre, which was opened four days each week, provided a safe and welcoming environment where individuals could access vital health and social support, participate in meaningful leisure time activities, connect with other people and engage with the wider community. This availability and consistency of service for BAME elderly people played an important role in reducing loneliness and improving wellbeing, while also offering much-needed reassurance to elderly people, families and carers.



J3. The Elderly Day Centre delivers holistic day care services, including recreational, leisure time activities, community engagement events and signposting to other services and allied agencies in Southwark and adjacent boroughs.

- The Day Centre provides a wheelchair access transport service to and from the Centre for its Centre Users. Staff liaise with carers, TFL Dial A Ride and ComCab Taxi Service on behalf of Centre Users, securing and facilitating "taxi" services to and from the Centre.
- Day care including one-to-one help and ensuring that staff and volunteers are always available and attend to Centre Users' day care needs, which also include manicuring sessions; health, wellbeing and general information advice are also provided
- The Centre provides freshly cooked breakfast, lunch, and in the afternoon, high tea and biscuits are served. The Centre provides meals on wheels, and some Centre Users will get an additional meat to take home when they require this.
- Social and recreational activities include handcrafts workshops, painting, dominoes, bingo, and many other table games, as well as book readings, magazines, newspapers and reminiscences amongst former acquaintance and new friends
- Staff, volunteers and visiting professional enable the Centre Users to engage in digital inclusion sessions, with weekly computer classes enabling and supporting elderly people to communicate with and having vital access to essential services as their GP, NHS, the local authority, emergency services, utility providers, etc.
- The Centre's health promotion activities, including twice-weekly gentle exercise sessions, information sessions with healthcare advisors and visits from an optician providing on-site eye tests. Public health leaflets and pamphlets were also made available for users to take home some table games which encourage awareness amongst older people, particular amongst dementia sufferers.
- This year there were seaside outings to Margate in July 2024 for mobility users and another to Brighton in August 2024 for families, carers and other people from the local community.
- Of occasional activities and events there were over six, some reported below;
- Mental Health Awareness Month (May 2024), ECAS raised awareness by sharing information via pamphlets, games etc. throughout the entire month of May
- Open Day (23 July 2024), featuring information workshops, family activities, a Cultural Reminiscence Session, and entertainment.
- End of Summer BBQ (30 August 2024), A Day filled with music, food, games and fun for our members, family and the wider community. We also highlighted Jamaican Independence.
- Black History Month (26th October 2024). Celebrated with our members the significant contributions of Black people and Black heritage in British society.
- Harvest Festival (19th November 2024), ECAS celebrated this day with members and staff. We had blessing by Pastor Myra; we sang songs and gave out food parcels to be taken home.
- Christmas Lunch (19th December 2024), bringing together center users, families, the local community, and partner organisations to enjoy lovely music and food.
- Food-bank the Centre collects groceries and other daily essentials from Borough Market, London Bridge and 3 local supermarkets and distributes these items to Centre Users and other deserving families in the community.
- As a Community Centre we provides community for four regular groups three every week and one monthly. Families and other people from the local community had about eleven funerals and birthday celebrations events and there were up to 8 other events organized by local community groups where for the benefit of the community.



J4. Beneficiaries and Outcomes: The organisation maintains a contact list of just over one hundred thirty individuals and other stakeholders; other organisation from the voluntary, local businesses, statutory sectors.

- The registered Day Centre users number 47 which is a small increase due to the death rate amongst Centre Users. It should be noted here that 80% of Centre Users are over 75 years old; a few in their 90th.
- There is a daily attendance rate of approximately 85%. Not everyone attend each day the Centre is open. Day Centre Users are drawn from the word a mouth, the community network and referrals from Southwark Council, GP and Health Centers, through press add and social media as in our website.
- ECAS are in contact with **“Over 65s BAME” residents** in the borough who are experiencing social exclusion due to isolation, loneliness, lack of extended family member and with no affordable social welfare and or recreational facilities for them. The Centre seeks to improve their well-being and quality of life. They are regular participants of all the Centre open and community events, outings and public health events. The members of this group are attends a monthly social evening where they can reminisce, meet new and old acquaintances, socialise over a beer, have a dance, play domino and other indoor table games. The Over 65s Group activities are most welcoming by this group and on occasion up to 30people attends the once a month Friday evening events,
- The Christmas Lunch provided lunch, entertainment and gifts for 85 elderly last December with some receiving take-away meals. Including stall holders 83 people attended the Open Day throughout the day.

J5. Community Engagement and Promotion It is very important to note that Trustees ensures that the Community Centre is open to, and welcomes everyone from the local community who needs health, social care and community activities. Amongst the organization's beneficiaries; Centre Users and other stakeholders are people who represent diverse cultural and racial backgrounds, many of whom are of Caribbean, African, European and South Asian descent.

J6. Economic and Employment Impact: As a charity organisation delivering services to the community it also operates as a small business. The Charity contributes to the local economy providing 10 paid jobs and positions for 8 **volunteers** who gain work experience helping vulnerable people in the community. ECAS purchases goods and services from local providers and recorded an **annual turnover of £229,394** for the year ending 31st March 2025.

J7.Beneficiaries: Throughout the year, it is estimated that up to 4,100 people benefited from Centre activities and services. Amongst them were 2,500 direct beneficiaries who were Centre Users, family member, carers, community members who attended events, organized by the Centre's, regular community groups other guests of other stakeholders who used the Centre, such as Southwark Law Centre.

J8. Users Satisfaction and Services Outcomes:

The most recent Day Centre User's feedback survey was undertaken in October 2024. 35 elderly people responded. There were 10 males and 25 females. Of these 2 were over 55 years old, 6 were over 66 and 27 were over 75 years old. One elderly lady was over 105 years old.

How did you find the condition and environment of the Centre?

- 1 respondents said that the condition and environment of the Centre facilities was poor.



- 20 respondents said that the condition and environment of the Centre facilities were good
- 12 respondents said that the condition, facilities & environment of the Centre were excellent
- 2 people made did not respond to this question,

How do you find the welcome and hospitality of the Centre?

- 20 respondents said that the welcome and hospitality of the Centre were good,
- 12 respondents said that the welcome and hospitality of the Centre were excellent.
- 2 people made did not respond to this question,

How do you find the activities and events of the Day Centre?

- 18 respondents said that the activities and or event were good
- 15 respondents said that the activities and events were excellent
- 2 people made did not respond to this question,

How do you find the daily care support in the Centre?

- 2 respondents said that the care support was poor,
- 20 respondents said that the care support was good.
- 13 respondents said that the care support was excellent.

How do you find the Centre's daily transport to and from the Centre

- 1 respondent said that the Centre's daily transport service was poor.
- 18 respondents said that the Centre's daily transport service was good.
- 10 respondents said that the Centre's daily transport service was Excellent.
- 7 Centre Users attend the Centre using ComCab, Dial A Ride or with family member.

Overall, how do you find Elim House Community Centre?

- 1 respondent said that overall the Community Centre was poor.
- 20 respondents said that overall the Community Centre was good.
- 13 respondents said that overall the Community Centre was excellent.
- 1 respondent did not answer this question.

Would you recommend Elim House Day Centre to your friends and other people?

- 30 respondents said that they would recommend the Day Centre to others
- 3 respondents said that they would recommend Day Centre to others
- 1 respondent did not answer this question.

Some comments we received are as follows:

- This day centre is convenient, and I have my routine, but there used to be more activities ant they would stimulate you,
- I cook when I am at home. My daughter goes out to work so when she does, I tell her I want to go to the day centre. I live with my daughter.
- We need more adult table games, such as puzzles and dancing activities and dancing events,
- The Centre in nice and clean, the food is very good, and the staff/volunteers are very nice. I just do dominos and had to entertain ourselves if we did not have dominoes. We would do anything else. There in not much on offer.
- Centre Users have to find something to do, if they are not interested in the church service. ***Since October 2024 staff has discussed the above at staff meetings and feedback to Centre Users. Adjustment made to the planned activity and well as ensuring that staff and or volunteers give more attention to Centre Users who do not want to participate in some Centre activities.***



K. Summary:

In Summary, throughout the year ending March 2025 ECAS delivered a holistic programme of community development activities and social welfare services. As a Charity the organisation provided leisure time, community engagement activities, health, social care, welfare support services. Our main beneficiaries are elderly people. Trustees also welcome and support other vulnerable community groups in the area of benefit. All our beneficiaries are residents who are in needs of help, due to unfavorable social conditions, poor health and financial hardship. The Community Centre being a public meeting space where people engage with one another does tackle loneliness, isolation amongst elderly people and other vulnerable members of our community lacking the basic necessities. Centre Users also receives help and supporting accessing basic items and vital improvement in their daily standards of living.

- ***Trustees feel satisfied that the organisation's work as a charitable service provider continues to contribute to improvements in the quality life, health and well-being of life of elderly people and that of the local community as a whole. Participants' responses to the Centre Users survey give some indication of our achievements this area of our charity work.***

L. Partnership working and performance reviews

The organisation continues to maintain its service to the community. This is a major achievement in a culture of continuous funding constraint such as time expired grants and incensing overhead and staff cost. This being so volunteers have played a pivotal role supporting needy old people in the Southwark. Our partnership work extends to our grant funders, Southwark council as our major stakeholder and other allied organisation in the community network, such as Southwark Senior Social. Without volunteers, the "community coming together" and giving free time these services would not have been possible. Volunteers not only assist with day care, they also deliver activities, like our arts and crafts sessions and faith sessions each week. They also help with occasional event.

The fees received from User Groups and events are vital for our cash flow and the organisation running cost. The community working together as trustees, other supportive individuals, our staff and volunteer team are commitments. Their commitment enabled the Centre to deliver a full programme of service, activities and events to Southwark vulnerable OALs. Having a relatively smaller staff team the day centre has also had to improve organizational practices and work methods to stay afloat and maintain a quality of services for local elderly people.

Southwark Council has decided to go out to the wider community in providing an African and Caribbean Elderly Day Facility for Southwark elderly residents. Trustees have engaged with this LBS Project and are take an active part in its development. One option is ECAS to position itself as the operator of this new facility as well as continuing to serve as a voice for the Caribbean elderly communities in Southwark.

It is most important that Trustees continue to maintain good governance and regularly updates ECAS policies and procedures. For instance ensuring sound financial systems, which are supported by Quick Books System, continue to engage Corner Group for human resource support, Charity Commission and Southwark Communities for information and advice about new guidance, regulations, support and advice. Last year's Away Day Training for Trustees and the staff team is now and annual calendar initiative.

M. Financial review:

a) Risk management:

The trustees have reviewed and examined the major risk which the CIO faces and believe that maintaining our free reserves at a reasonable level, combined with our annual review of the controls over key financial systems will provide sufficient resources in the event of adverse



conditions. The trustees have also examined other operational and business risks which we face and confirm that they have established systems to mitigate the significant risks.

b) Financial Reserves Policy

Trustees are aware of and take note that a reserve policy is a key issue for the Charity Commission as the regulator for registered charity. ECAS Trustees have taken note of the Charity Commission requirements and that where the levels of reserves are set too high this would tie up money, which could and should be spent on charitable activities. On the other hand if they are too low, the future of the charity may be put at risk.

- i) **Our Reserves Policy** aim to setting money aside as a reserve, which is to protect Charity against unexpected drops in income and or an emergency. Our financial reserves policy allows the organisation to take advantage of new opportunities, so long as the opportunity is in furtherance of the organisation's objects. Our financial reserves policy also ensures trustees monitor spending and report restricted funds and unrestricted funds,
- ii) Trustees are conscious of the level of financial reserves the CIO needs to hold. Having a financial reserve is an important part of our financial plans in ensuring sound financial management. Our reserves policy also serves to benefit donors, funders and other stakeholders,
- iii) Trustees have carried out its annual reviews of the reserves of the CIO based on current and future plans of the financial activities of the CIO. The trustee's have decided to hold and maintain in reserves funds to meet 3 months' of the operational costs of the Community Centre, including community activities, care support and outreach activities against any unexpected drops in income and in any emergency. Where this level of reserves is not achieved, there will be notes in the trustee's and financial report to explain the reason and the measures trustees are putting in place to address short-falls.

In calculating the CIO's reserve for this year, the trustees have deducted from the total of unrestricted funds of the CIO. The level of reserves which was available year ending 31st March 2025 are set out in the attached financial statements. The net movement in funds for the year amounted to £46,886 compared with £(21,883) 2024. The retained reserves at 31st March 2025 amounted to £86,597.

N. Tangible fixed assets:

The organisation has no fixed assets

O. Principal funding sources:

The main sources of income are from fees and charges

P. Investment policy and performance:

Trustee policy is to ensure that all banking of cash and cheques are done within 2 days of receipt to accrue maximum interest and all surplus funds are placed in to a deposit account in the name of the charity. There have been no investment activity/ other bank interest received



Q. Principal funding sources:

The main sources of income are from fees, charges, donations and grant funding.

R. Plans for the future periods;

As detailed above, under review are activities and organizational operation. There are a number of issues that the charity is addressing in order to be in a better situation to represent and help the community and the target group; (older people). LBS have made major improvements which are welcomed. ECAS will continue to engage with the community and LBS officers in the development of this Project. The need for a fit for purpose Caribbean Community should be a priority for Trustees and the Caribbean Community in Southwark

Further, ECAS needs to give serious consideration of what it will provide in future and how this will be funded. It is most important ECAS expands its on-going marketing, review fees, expand funding activities, and seek out to attract other business opportunities "market" such as providing for vulnerable mental health support and review the staff team. ECAS must also take positive steps to engage in partnership working with other agencies. Annual need assessment survey and a development program for trustees, staff and volunteers are also vital components of our future plans for 2024/25

S. Statement of trustees' responsibilities

The charity trustees are responsible for preparing an annual report and financial statements financial statements in accordance with applicable law and United Kingdom Accounting Standards {United Kingdom Generally Accounted Accounting Practice}.

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which gives a true and fair view of the state of affairs of the charity and of the incoming resources and applicable of resources of the charity for that period, In preparing the financial statements, the trustees are required to;

- a) select suitable accounting policies and apply them consistently; observing the methods and principles of the Charities SORP;
- b) make judgements and estimates that are reasonable and prudent;
- c) state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- d) prepare the financial statement on the going concern basis unless it is inappropriate to presume that the charity will continue in business.
- e) The trustees are responsible for keeping proper records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 1933, the Charity (Accounts and Report) Regulations 2008 and the provisions in ECAS constitution. Trustees are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities

Sign.......... Chairperson

Dated.....25 November2025



**Independent Examiner's report to the Trustees of Elim House Community Association
For the Year ending 31 March 2025**

I report on the accounts of the charity for the period ending 31 March 2025

Respective Responsibilities of Trustees and Examiner

The charity's Trustees are responsible for the preparation of the accounts. The charity's Trustees consider that an audit is not required for this Period under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name: Ms Jasmin Aktar ACCA

Address: Admin Block A, Peabody, Vauxhall Bridge Rd, London SW1V 1TA

Date: 26 Nov 2025

ACCOUNTS

**ELIMHOUSE COMMUNITY ASSOCIATION
SOUTHWARK**



TRUSTEES' REPORT AND FINANCIAL STATEMENT

FOR THE YEAR ENDED 31 MARCH 2025

Official Address:
86-88, Bellenden Road,
Peckham, London SE15 4RQ
Website: elimhousedaycentre.org.uk



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

| | | Unrestricted Funds | Restricted Funds | Total Funds 2025 | Total Funds 2024 |
|--|-------|-----------------------|---------------------|------------------------|------------------------|
| | Notes | £ | £ | £ | £ |
| Income | | | | | |
| Donations | 2 | 1,981 | - | 1,981 | - |
| Charitable activities | 3 | 144,024 | 81,645 | 225,669 | 149,687 |
| Investments | 4 | 1,744 | - | 1,744 | 427 |
| | | 147,749 | 81,645 | 229,394 | 150,114 |
| Expenditure | | | | | |
| Charitable activities | | 100,863 | 81,645 | 182,508 | 171,570 |
| Total Expenditure | | 100,863 | 81,645 | 182,508 | 171,570 |
| Net Flow | | 46,886 | - | 46,886 | (21,883) |
| Transfers between funds | | 11,804 | (11,804) | - | - |
| Gross incoming/(outgoing) resources as at 31 March 25 | | 58,690 | (11,804) | 46,886 | (21,883) |
| Reconciliation of funds: | | | | | |
| Fund balances brought forward at 1 April 2024 | | 27,907 | 11,804 | 39,711 | 61,594 |
| Fund balances carried forward at 31 March 2025 | | 86,597 | - | 86,597 | 39,711 |

The notes on pages 20 to 26 form an integral part of these financial statements

**BALANCE SHEET**

As at 31 March 2025

Registered Charity 1176768

| | Notes | 2025 | 2024 |
|---|-------|---------------|---------------|
| | | £ | £ |
| CURRENT ASSETS | | | |
| Debtors | | 33,718 | - |
| Cash at bank and in hand | 7 | <u>61,841</u> | <u>41,607</u> |
| | | 95,559 | 41,607 |
| CREDITORS: Amounts falling due within one year | 8 | <u>8,962</u> | <u>1,896</u> |
| NET CURRENT ASSETS | | 86,597 | 39,711 |
| TOTAL ASSETS LESS CURRENT LIABILITIES | | <u>86,597</u> | <u>39,711</u> |
| Funds of the charity | | | |
| Restricted Funds | 9 | - | 11,804 |
| Unrestricted Funds | 10 | 86,597 | 27,907 |
| TOTAL FUNDS | | <u>86,597</u> | <u>39,711</u> |

The financial statements were approved and authorised for issue by the board and were signed on its behalf on 25 November 25

Chair Of Trustees

Treasurer



NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Basis of preparation

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value.

The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities, preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014, and applicable UK accounting standards and the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

The Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence. Therefore, they have adopted the going concern basis in preparing the annual report and financial statements

Income

Income is recognised in the period in which the charity is entitled to receive and the amount can be measured with reasonable certainty.

Grants from the government and other agencies have been included as income from activities in furtherance of the charity's objects where these amount to a contract for services.

Expenditure

Expenditure is included in the Statement of Financial Activities on an accruals basis and on the basis that consideration has been received for the expenditure.

Governance costs

Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include those related to statutory examination of the accounts. See note 5.

Pension Costs

The charity has a workplace pension scheme with Smart Pension. Employers' contributions of 3% have been provided to March 2025.

Related party transactions and trustee's remuneration

There were no related party transactions to report. Trustees received no remuneration in respect of their Trustees duties and no expenses were reimbursed.

Funds Accounting

Funds held by the charity are:

Unrestricted general funds - these are funds which can be used in accordance with the charitable objects at the discretion of the trustees.



Restricted funds - these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Taxation

The charity is exempt from Corporation Tax under Section 505 of the Income and Corporation Taxes Act 1998. The Charity is not registered for VAT and therefore any irrecoverable VAT has been included with the relevant expenditure.

Risk Management

The Management Committee has assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the charity and is satisfied that systems are in place to mitigate exposure to such major risks.

Operating Lease Agreements

Rentals applicable to operating leases where substantially all the benefits and risks of ownership remain with the lessor are charged on a straight-line basis over the period of the lease.

2. Donations and Legacies

| | Unrestricted funds | Restricted funds | 2025 | 2024 |
|-------------------|-----------------------|---------------------|-------|--------|
| | £ | £ | £ | £ |
| General donations | 1,981 | - | 1,981 | 31,367 |

3. Income from Charitable Activities

| | Unrestricted funds | Restricted funds | Total Funds 2025 | Total Funds 2024 |
|--------------------------------------|-----------------------|---------------------|------------------------|------------------------|
| Income from grants | | | | |
| City Bridge Trust Grant | | 39,930 | 39,930 | 19,940 |
| LB Southwark-Personal Budget Holders | 91,905 | | 91,905 | 55,339 |
| Private Budget Holders | 22,533 | | 22,533 | 19,631 |
| Southwark Charities Grant | | 38,895 | 38,895 | 34,731 |
| Southwark Council Grants | | 2,820 | 2,820 | |
| LCPF United St Saviours | | | | 2,000 |
| Other | | | | |
| Activities, Outings & Events | 498 | | 498 | 1,318 |
| Regular User Groups | 5,513 | | 5,513 | 9,640 |
| Hall Bookings | 23,575 | | 23,575 | 7,088 |
| Total grant income | 144,024 | 81,645 | 225,669 | 149,687 |



4. Bank interest earned

| | 2025 | 2024 |
|---------------|--------------|------------|
| | £ | £ |
| Bank Interest | <u>1,744</u> | <u>427</u> |

5. Analysis on Governance Costs

| | 2025 | 2024 |
|----------------------------|------------|--------------|
| | £ | £ |
| Independent Examiners fees | <u>400</u> | <u>1,500</u> |

6. Staff Costs

| | 2025 | 2024 |
|--------------------|----------------|---------------|
| | £ | £ |
| Wages and Salaries | 101,987 | 93,191 |
| Pension provision | <u>4,973</u> | <u>5,629</u> |
| | <u>106,960</u> | <u>98,820</u> |

Executive committee remuneration and expenses

No expenses or remuneration has been paid to any Trustees or members of the Board of Trustees during the period in respect of their Trustee duties.

Particulars of employees:

The average number of employees during the period was 10 part-time (2024: 10)

No employee was paid more than £60,000 during the year.

7. Cash at bank and Debtors

| | 2025 | 2024 |
|---------------------|---------------|---------------|
| | £ | £ |
| Current Accounts | 2,137 | 876 |
| Investment Accounts | 59,221 | 40,731 |
| Debtors | <u>33,718</u> | <u>-</u> |
| | <u>95,076</u> | <u>41,607</u> |



8. Creditors: amounts falling due within one year

| | 2025 | 2024 |
|-----------|--------------|--------------|
| | £ | £ |
| Accruals | 1,450 | - |
| Creditors | 7,512 | 1,896 |
| | <u>8,962</u> | <u>1,896</u> |

| 9. Movement of Restricted funds | 1 April 2024 | Incoming Resources | Outgoing Resources | Transfers | 31 March 2025 |
|---------------------------------|-----------------|-----------------------|-----------------------|-----------------|------------------|
| | £ | £ | £ | £ | £ |
| Restricted funds | | | | | |
| City Bridge Trust Grant | - | 39,930 | 39,930 | - | - |
| Southwark Council Grants | - | 2,820 | 2,820 | - | - |
| Private Budget Holders | - | - | - | - | - |
| Southwark Charities Grant | 3,804 | 38,895 | 38,895 | (3,804) | - |
| LCPF United St Saviour's | 8,000 | - | - | (8,000) | - |
| Restricted funds | 11,804 | 81,645 | 81,645 | (11,804) | - |

| 10. Movement of Unrestricted funds | 1 April 2024 | Incoming Resources | Outgoing Resources | Transfers | 31 March 2025 |
|------------------------------------|-----------------|-----------------------|-----------------------|-----------|------------------|
| | £ | £ | £ | £ | £ |
| Unrestricted funds | | | | | |
| | 27,907 | 147,746 | 100,863 | - | 86,597 |
| Unrestricted funds | 27,907 | 147,746 | 100,863 | - | 86,597 |



11. Statement of Cash flows

For the year ended 31 March 2025

| | 2025 | 2024 |
|---|---------------|----------|
| | £ | £ |
| Cash flows from operating activities: | | |
| Net cash provided by (used in) operating activities | 18,490 | (21,487) |
| Cash flows from investing activities: | | |
| Investment income | 1,744 | 427 |
| Application of cash: | | |
| Purchase of property, plant and equipment | - | - |
| Net increase/(decrease) in operating activities | 20,234 | (21,060) |
| Cash and cash equivalents at the beginning Of the reporting period | 41,607 | 62,667 |
| Cash at bank and in hand | 61,841 | 41,607 |

Reconciliation of net income/(expenditure) to net cash flow from operating activities

| | | |
|---|-----------------|----------|
| Net income(expenditure) (as per the SOFA) | 46,886 | (21,456) |
| Adjustments for | | |
| Investment Income | (1,744) | (427) |
| (Increase)/decrease in debtors | (33,718) | - |
| Increase/(decrease) in creditors | 7,066 | 396 |
| Net Cash provided by operating activities | 18,490 | (21,487) |