

# SOUTHWARK TRAVELLERS' ACTION GROUP LTD

England & Wales · Charity number 1184614

## Details

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**Other names** SOUTHWARK TRAVELLERS' ACTION GROUP

**Status** Registered

**Legal form** Charitable company

**Company number** [09996890](#)

**Registered** 2019-07-26

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** Sojourner Truth Community Centre  
161 Sumner Road  
London  
SE15 6JL

**Phone** 02073586818

**Email** [MANAGER@SOUTHWARKTRAVELLERSACTION.ORG.UK](mailto:MANAGER@SOUTHWARKTRAVELLERSACTION.ORG.UK)

**Website** [WWW.SOUTHWARKTRAVELLERSACTION.ORG.UK](http://WWW.SOUTHWARKTRAVELLERSACTION.ORG.UK)

## Activities

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**Objects:** TO PROMOTE FOR THE BENEFIT OF THE MEMBERS OF THE GYPSY, ROMA AND TRAVELLER COMMUNITIES:1. THE PREVENTION OR RELIEF OF POVERTY OR FINANCIAL HARDSHIP;2. THE RELIEF OF SICKNESS AND THE PROMOTION AND PROTECTION OF GOOD HEALTH; AND3. THE ADVANCEMENT OF EDUCATION OF MEMBERS OF THE COMMUNITY AND THE PUBLIC GENERALLY IN PROMOTING AN UNDERSTANDING OF THEIR WAY OF LIFE AND THE ISSUES THEY FACE.

**Activities:** Southwark Travellers Action Group, STAG, is a community organisation for Gypsies and Travellers based in Southwark. STAG supports the local Gypsy and Traveller community to overcome barriers to accessing services through one-to-one and group support. STAG also works to overcome the inequalities and disadvantages faced by the communities by running projects.

## Classification

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- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Arts/culture/heritage/science, Economic/community Development/employment, Human Rights/religious Or Racial Harmony/equality Or Diversity
- **Who:** People Of A Particular Ethnic Or Racial Origin

## Geography

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- Southwark

## Finances

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Period end	Income	Expenditure	Assets	Employees
2025-03-31	£181,411	£177,314	-	-
2024-03-31	£179,457	£165,332	-	-
2023-03-31	£156,380	£147,185	-	-
2022-03-31	£117,022	£124,104	-	-
2021-03-31	£150,305	£103,524	-	-

## Trustees

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Name	Role	Appointed
<b>Cedric Whilby</b>	Chair	2025-09-27
CATHERINE GREEN TREASURER		2023-02-28
Sarah McDonagh		2025-09-27

**SOUTHWARK TRAVELLERS' ACTION GROUP LTD**

England & Wales - Charity number 1184614

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# Accounts

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**SOUTHWARK TRAVELLERS' ACTION GROUP LTD**

**FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2025**

**COMPANY REGISTRATION NUMBER 09996890**

**CHARITY NUMBER 1184614**

**LONDON ACCOUNTANCY PRACTICE  
SOJOURNER TRUTH CENTRE  
161 SUMNER ROAD  
LONDON SE15 6JL**

**SOUTHWARK TRAVELLERS' ACTION GROUP LTD  
(A PRIVATE COMPANY LIMITED BY GUARANTEE)  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2025**

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**SOUTHWARK TRAVELLERS' ACTION GROUP LTD  
(A PRIVATE COMPANY LIMITED BY GUARANTEE)  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2025**

**ADMINISTRATIVE / LEGAL INFORMATION**

**REGISTRATION DETAILS:**

SOUTHWARK TRAVELLERS' ACTION GROUP LTD is an incorporated organisation registered as a Private Company limited by guarantee in England and Wales  
Company Number: 09996890.  
Charity Number: 1184614

**GOVERNING DOCUMENT**

SOUTHWARK TRAVELLERS' ACTION GROUP is an incorporated organisation governed by the Companies Act 2006 and Memorandum and Articles of Association respectively.

**COMMITTEE MEMBERS**

Sally Causer.....Chair  
Ian Redding.....Director  
Catherine Green.....Treasurer

**REGISTERED OFFICE**

SOUTHWARK TRAVELLERS' ACTION GROUP  
Sojourner Truth Community Centre  
161 Sumner Road  
London SE15 6JL

**BANKERS**

Unity Trust Bank  
Nine Brindleyplace  
Birmingham BI 2HB

**INDEPENDENT EXAMINERS**

London Accountancy Practice  
Sojourner Truth Centre  
161 Sumner Road  
London SE15 6JL

**SOUTHWARK TRAVELLERS' ACTION GROUP**

**(A PRIVATE COMPANY LIMITED BY GUARANTEE)  
REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2025**

The directors/trustees present their report and financial statements for the period ended 31 March 2025.

**PRINCIPAL ACTIVITIES**

The objects of the SOUTHWARK TRAVELLERS' ACTION GROUP are specifically restricted to the following:

To provide for members of the Gypsy, Roma and Traveller communities:

- The prevention or relief of poverty,
- The advancement of education,
- The advancement of health,
- The advancement of community development,
- The advancement of culture,
- The promotion of racial harmony and of equality and diversity,
- The relief of those in need by reason of financial hardship or other disadvantage.

**STATEMENT OF DIRECTORS AND TRUSTEES RESPONSIBILITIES**

The directors, who are also the trustees of the Company, are required to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Company at the end of the year and of its financial activities during the year then ended. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable standards and statement of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the project will continue in operation.

The directors/trustees are responsible for keeping proper accounting records which disclose at any time the financial position of the Company. They are also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.



Sign.....Treasurer

Catherine Green

**SOUTHWARK TRAVELLERS' ACTION GROUP  
REPORT OF THE DIRECTORS/TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2025**

**FINANCIAL REVIEW**

The results of the year's operation are set out in the attached financial statements. The net movement in funds for the year amounted to £. The retained reserves at 31 March 2025 amounted to £.

The trustees have been aware of the need to comply with good practice guidelines on free reserves and SOUTHWARK TRAVELLERS' ACTION GROUP policy is included in the notes to the accounts.

**RISK MANAGEMENT**

The trustees have examined the major risk which SOUTHWARK TRAVELLERS' ACTION GROUP 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.

**RESERVE POLICY**

As part of our financial management process, the Board of trustees has set a target of working towards accumulating and maintaining a reserve fund which represents three months annual operating costs. In the financial year 2024/25 this would amount to £44,328. These reserves would enable STAG to deal with the following contingencies:-

- Reduction in or withdrawal of funding.
- In the event of closure, three months running costs to wind up the organisation and pay redundancies, leasehold and other liabilities.

In addition, we wish to set aside the following amounts:

- £5,000.00 in the event of an increase in premises costs.
- £10,000.00 for unforeseen staffing issues such as the need to provide cover due to sickness, maternity or paternity leave.
- 5,000.00 fund for essential equipment such as telephone or IT.

The total of unrestricted reserves we therefore feel would be prudent to aim for is £64,328.

**TANGIBLE FIXED ASSETS**

The Company keeps a register of fixed assets

**SOUTHWARK TRAVELLERS' ACTION GROUP  
REPORT OF THE DIRECTORS/TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2025**

**FUNDS AVAILABLE**

The present level of funding is adequate to support the continuation of the Company operations for the medium term, and the trustees consider the financial position of the Company to be satisfactory.

**VOLUNTEERS**

SOUTHWARK TRAVELLERS' ACTION GROUP recognises the significant contributions made by volunteers.

**SOUTHWARK TRAVELLERS' ACTION GROUP  
(A Private Company Limited By Guarantee)  
INDEPENDENT EXAMINER'S REPORT  
FOR THE YEAR ENDED 31 MARCH 2025**

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/ 03 / 2025.

**Responsibilities and basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below \*) in connection with the examination which gives me cause to believe that in, any material respect:

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

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

.....*Ade Adebambo*.....  
Ade Adebambo, MBA, ACG, CGMA, ACMA  
London Accountancy Practice  
161 Sumner Road  
London SE15 6JL

Date *11 December 2025*

SOUTHWARK TRAVELLERS' ACTION GROUP LTD  
 STATEMENT OF FINANCIAL ACTIVITIES  
 FOR THE YEAR ENDED 31 MARCH 2025

	Unrestricted General Fund	Restricted Fund National Lottery Community Fund	Restricted Fund Southwark Council Public Health	Restricted Fund USTSC	Restricted Fund Newcomme Collett Foundation	Restricted Fund Southwark Council	Restricted Fund Government of Ireland	Restricted Fund Trust for London	2025 Total Fund £	2024 Total Fund £
Incoming Resources	2,070	47,901	13,620	10,000	447	25,331	57,000	25,042	181,411	186,557
Total Incoming Resources	2,070	47,901	0	10,000	447	25,331	57,000	25,042	181,411	186,557
<b>RESOURCES EXPENDED:</b>										
Charitable Activities	0	58,129	360	11,999	447	25,330	52,989	28,060	177,314	165,330
Total Resources Expended	0	58,129	360	11,999	447	25,330	52,989	28,060	177,314	165,330
Net Incoming Resources	2,070	-10,228	13,620	-1,999	0	1	4,011	-3,018	4,097	21,227
Fund Balance Brought Forward	48,136	18,011		1999		-1	19,537	3,018	90,700	69,473
Fund Balance Carried Forward	50,206	7,783	13,260	0	0	0	23,548	0	94,797	90,700

SOUTHWARK TRAVELLERS' ACTION GROUP LTD  
 BALANCE SHEET  
 AS AT 31 MARCH 2025

	£	2025 £	2024 £
<b>FIXED ASSETS</b>			
<b>CURRENT ASSETS</b>			
Debtors			7,100
Cash at bank	126,383		113,590
Cash in hand			88
		126,383	120,778
<b>CURRENT LIABILITIES</b>			
Deferred Income	14,250		14,250
Creditors & Accruals	17,336		15,828
		31,586	30,078
		<u>94,797</u>	<u>90,700</u>
<b>Capital and Reserves</b>			
<b>Funds</b>			
Unrestricted Fund		50,206	48,135
Designated Fund		15,637	13,428
Restricted Fund		28,954	29,137
		<u>94,797</u>	<u>90,700</u>

The directors who are also trustees consider that for the period ended 31 March 2025; the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

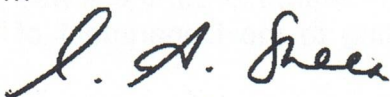
- The members have not required the company to obtain the audit of its accounts for the year in question in accordance with section 476.
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.
- These accounts have been prepared in accordance with the provisions applicable to companies subject to small companies' regime.

The financial statements on pages 7-9 were approved by the board of directors on

...4.11.25.....and signed on its behalf by



.....Chair, Sally Causer



.....Treasurer, Catherine Green

**SOUTHWARK TRAVELLERS' ACTION GROUP LTD  
(A PRIVATE COMPANY LIMITED BY GUARANTEE)  
NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 MARCH 2025**

**1. Accounting policies**

**(a) Basis of preparation**

- (i) These accounts are the Accounts of SOUTHWARK TRAVELLERS' ACTION GROUP
- (ii) These accounts have been prepared on an accruals basis and include income and expenditure as they are earned or incurred, rather than as cash are received or paid.
- (iii) The recommendations of the Statement of Recommended Practice have been followed in the preparation of these accounts

**(b) Fund Accounting**

- (i) The Company's general fund consists of funds, which the Company may use for its purposes at its discretion.
- (i) The Company's restricted funds are those where the donor has imposed restrictions on the use of the funds, which are legally binding.

**(c) Voluntary Income**

- (i) All voluntary income is included upon receipt.
- (ii) Grants receivable are credited to income immediately

**(d) Investment Income**

Credit is taken for interest when the interest falls due for payment.

**(e) Administration Expenditure**

Administration expenditure comprises costs incurred in running the Company. Where applicable, some of these costs have been treated as direct charitable expenditure.

**(f) Government of Ireland Emigrant Support Programme:**

The Government of Ireland Emigrant Support Programme approved the grant of £57,000 for the year 1<sup>st</sup> of July 2025 to 30<sup>th</sup> June 2025. As this account was prepared for the period ended 31<sup>st</sup> March 2025, there was therefore a deferred income of £14,250 relating to the Department of Foreign Affairs funding as detailed below

(g) Creditors	2025 £	2025 £
Accountancy Fees	1,700	1,400
Other Creditors	<u>17,336</u>	<u>14,428</u>
	<b><u>19,036</u></b>	<b><u>15,828</u></b>
 Deferred Income – ESP	 <u>14250</u>	 <u>14,250</u>
	<b><u>14250</u></b>	<b><u>14,250</u></b>

**SOUTHWARK TRAVELLERS' ACTION GROUP LTD  
DETAILED INCOME AND EXPENDITURE**

FOR THE YEAR ENDED 31 MARCH	Unrestricted General Fund	Restricted Fund	Restricted Fund	Restricted Fund	Restricted Fund	Restricted Fund	Restricted Fund	Restricted Fund	2025 Total	2024 Total
	National Lottery	Southwark Council	United St Saviours	Newcommen Collett	Southwark Council Common	Government of Ireland Emigrant	Trust for London		Fund	Fund
	Community Fund	Public Health	Charity	Foundation	Purpose Grant	Support Programme				
<b>INCOMING RESOURCES</b>	£	£	£	£	£	£	£	£	£	£
Southwark Council Common Purpose Grant					25,331				25,331	24,360
Trust for London							25,042		25,042	12,216
Government of Ireland Emigrant Support Programme						57,000			57,000	55,625
Greater London Authority (Voter ID Project)										28,400
Amazon Europe Core										18
Southwark Council Public Health Cancer Project			13,620						13,620	
The National Lottery Community Fund		47,901							47,901	41,841
The National Lottery Community Fund (Uplift)										4,697
Newcommen Collett Foundation				447					447	
United St Saviour's Charity				10,000					10,000	15,000
Community Southwark										400
Friends, Families, & Travellers	1,750								1,750	600
Shared Intelligence	170								170	
New Economics Foundation	150								150	
RRR Consultancy										2,850
Moving4Change										500
IPSOS MORI UK Ltd										30
	2,070	47,901	13,620	10,000	447	25,331	57,000	25,042	181,411	186,557

	Unrestricted General Fund	Restricted Fund	Restricted Fund	Restricted Fund	Restricted Fund	Restricted Fund	Restricted Fund	Restricted Fund	2025 Total	2024 Total	
	National Lottery	Southwark Council	Public Health	USStC	Foundation	Common Purpose Grant	Southwark Council	Government of Ireland Emigrant	Trust for London	Fund	Fund
<b>RESOURCES EXPENDED</b>	£	£	£	£	£	£	£	£	£	£	
<b>Charitable Expenditure</b>											
Salaries		24,715		4,910			16,063	40,101	10,779	96,566	85,655
NI contribution & Tax		717					6,374	6,207	4,143	17,441	22,081
Employer's Pension Contributions		2,661					589		3,339	6,588	6,497
Sessional Staff		3,311					223		5,730	9,264	3,652
Staff Training		7								7	148
Staff Travel & Accommodation		16		24			85	175	12	312	108
Staff Food, Drinks, Refreshments & Outings		57		74				50	28	208	1,245
Training for clients											1,500
Rent & Rates		2,568						2,508	1,434	6,510	13,014
Computer Cost / Equipment / Software					447					447	836
Stationery/Postage/Printing		47		128			53	207		436	2,478
Payroll Services		73					291	138		502	498
Volunteer Expenses		756		1,223						2,301	4,280
Office/ General Administrative Expenses		562						13		575	459
Moving 4 Change											500
Telephone & Internet Expenses		958					669	1,713	278	3,618	2,143
Membership/Subscriptions		155								155	80
General Activities / Youth / Women's Groups		20,272	360	4,730			93			25,454	14,192
M&S Neighbourly fund											850
Advertisements		17								17	49
ICO								35		35	35
E-Mail & Website		60					123	123	17	322	237
Room Hire		1,130		810						1,940	963
Bank Charges		49					69	21		139	150
Accountancy Fees								1,700		1,700	1,400
Insurance							575			575	559
Other Professional Services				100			123			223	13
<b>TOTAL RESOURCES EXPENDED</b>	0	58,129	360	11,999	447	25,330	52,989	28,060	177,314	165,330	
<b>NET INCOMING RESOURCES</b>	2,070	-10,228	13,620	-1,999	0	1	4,011	-3,018	4,097	21,227	

SOUTHWARK TRAVELLERS' ACTION GROUP LTD

CASH MOVEMENT

FOR THE YEAR ENDED 31 MARCH 2025

CASH MOVEMENT FOR 2024-2025

	BALANCE B/F	INCOME	EXPENSES	BALANCE C/F
Government of Ireland Emigrant Supp	19,537	57,000	-52,989	23,548
Trust for London	3,018	25,042	-28,060	-00
Southwark Council Common Purpose	-1	25,331*	-25,330	-00
Southwark Council- Public Health	-00	13,620	-360	13,260
National Lottery Community Fund	18,011	47,901	-58,129	7,783
United St Saviour's Charity	1,999	10,000	-11,999	-00
Newcommem Collett	-00	447	-447	-00
Other Income	48,136	2,070		50,206
	<b>90,700</b>	<b>181,411</b>	<b>-177,314</b>	<b>94,797</b>

**SOUTHWARK TRAVELLERS' ACTION GROUP LTD**

England & Wales - Charity number 1184614

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# Accounts

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**SOUTHWARK TRAVELLERS' ACTION GROUP LTD**

**FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2024**

**COMPANY REGISTRATION NUMBER 09996890**

**CHARITY NUMBER 1184614**

**LONDON ACCOUNTANCY PRACTICE  
SOJOURNER TRUTH CENTRE  
161 SUMNER ROAD  
LONDON SE15 6JL**

**SOUTHWARK TRAVELLERS' ACTION GROUP LTD  
(A PRIVATE COMPANY LIMITED BY GUARANTEE)  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2024**

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**SOUTHWARK TRAVELLERS' ACTION GROUP LTD  
(A PRIVATE COMPANY LIMITED BY GUARANTEE)  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2024**

**ADMINISTRATIVE / LEGAL INFORMATION**

REGISTRATION DETAILS:	SOUTHWARK TRAVELLERS' ACTION GROUP LTD is an incorporated organisation registered as a Private Company limited by guarantee in England and Wales Company Number: 09996890. Charity Number: 1184614
GOVERNING DOCUMENT	SOUTHWARK TRAVELLERS' ACTION GROUP is an incorporated organisation governed by the Companies Act 2006 and Memorandum and Articles of Association respectively.
COMMITTEE MEMBERS	Sally Causer.....Director Ian Redding.....Director Catherine Green.....Treasurer
REGISTERED OFFICE	SOUTHWARK TRAVELLERS' ACTION GROUP Sojourner Truth Centre 161 Sumner Road London SE15 6JL
BANKERS	Unity Trust Bank Nine Brindley place Birmingham BI 2HB
INDEPENDENT EXAMINERS	London Accountancy Practice Sojourner Truth Centre 161 Sumner Road London SE15 6JL

**SOUTHWARK TRAVELLERS' ACTION GROUP  
(A PRIVATE COMPANY LIMITED BY GUARANTEE)  
REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2024**

The directors/trustees present their report and financial statements for the period ended 31 March 2024.

**PRINCIPAL ACTIVITIES**

The objects of the SOUTHWARK TRAVELLERS' ACTION GROUP are specifically restricted to the following:

To provide for members of the Gypsy, Roma and Traveller communities.

- The prevention or relief of poverty,
- The advancement of education,
- The advancement of health,
- The advancement of community development,
- The advancement of culture,
- The promotion of racial harmony and of equality and diversity,
- The relief of those in need by reason of financial hardship or other disadvantage.

**STATEMENT OF DIRECTORS AND TRUSTEES RESPONSIBILITIES**

The directors, who are also the trustees of the Company, are required to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Company at the end of the year and of its financial activities during the year then ended. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable standards and statement of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the project will continue in operation.

The directors/trustees are responsible for keeping proper accounting records which disclose at any time the financial position of the Company. They are also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.



Sign.....Treasurer

Catherine Green

**SOUTHWARK TRAVELLERS' ACTION GROUP  
REPORT OF THE DIRECTORS/TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2024**

**FINANCIAL REVIEW**

The results of the year's operation are set out in the attached financial statements. The net movement in funds for the year amounted to £14,126. The retained reserves at 31 March 2024 amounted to £83,600.

The trustees have been aware of the need to comply with good practice guidelines on free reserves and SOUTHWARK TRAVELLERS' ACTION GROUP policy is included in the notes to the accounts.

**RISK MANAGEMENT**

The trustees have examined the major risk which SOUTHWARK TRAVELLERS' ACTION GROUP 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.

**RESERVE POLICY**

As part of our financial management process, the Board of trustees has set a target of working towards accumulating and maintaining a reserve fund which represents three months annual operating costs. In the financial year 2023/24 this would amount to £41,333. These reserves would enable STAG to deal with the following contingencies:-

- Reduction in or withdrawal of funding.
- In the event of closure, three months running costs to wind up the organisation and pay redundancies, leasehold and other liabilities.

In addition, we wish to set aside the following amounts:

- £5,000.00 in the event of an increase in premises costs.
- £10,000.00 for unforeseen staffing issues such as the need to provide cover due to sickness, maternity or paternity leave.
- 5,000.00 fund for essential equipment such as telephone or IT.

The total of unrestricted reserves we therefore feel would be prudent to aim for is £61,333.

**TANGIBLE FIXED ASSETS**

The Company keeps a register of fixed assets

**SOUTHWARK TRAVELLERS' ACTION GROUP  
REPORT OF THE DIRECTORS/TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2024**

**FUNDS AVAILABLE**

The present level of funding is adequate to support the continuation of the Company operations for the medium term, and the trustees consider the financial position of the Company to be satisfactory.

**VOLUNTEERS**

SOUTHWARK TRAVELLERS' ACTION GROUP recognises the significant contributions made by volunteers.

**SOUTHWARK TRAVELLERS' ACTION GROUP  
(A Private Company Limited By Guarantee)  
INDEPENDENT EXAMINER'S REPORT  
FOR THE YEAR ENDED 31 MARCH 2024**

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/ 03 / 2024.

**Responsibilities and basis of report**

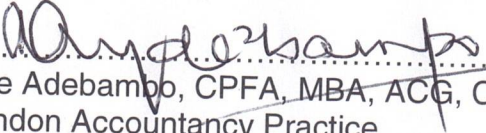
As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below \*) in connection with the examination which gives me cause to believe that in, any material respect:

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

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

.....  
Ade Adebambo, CPFA, MBA, ACG, CGMA, ACMA  
London Accountancy Practice  
161 Sumner Road  
London SE15 6JL

Date...17<sup>TH</sup> JANUARY 2025

SOUTHWARK TRAVELLERS' ACTION GROUP LTD  
 STATEMENT OF FINANCIAL ACTIVITIES  
 FOR THE YEAR ENDED 31 MARCH 2024

	Unrestricted General Fund	Restricted Fund National Lottery Community Fund	Restricted Fund Wates Foundation	Restricted Fund USiSC	Restricted Fund Iarks & Spence Neighbourly Fund	Restricted Fund Southwark	Restricted Fund Southwark	Restricted Fund Government of Ireland Emigration Support Programme	Restricted Fund Trust for London	2024 Total Fund £	2023 Total Fund £
<b>Incoming Resources</b>	4,398	46,538	0	15,000	0	24,380	28,400	55,625	12,216	186,557	156,380
<b>Total Incoming Resources</b>	<b>4,398</b>	<b>46,538</b>	<b>0</b>	<b>15,000</b>	<b>0</b>	<b>24,380</b>	<b>28,400</b>	<b>55,625</b>	<b>12,216</b>	<b>186,557</b>	<b>156,380</b>
<b>RESOURCES EXPENDED:</b>											
Charitable Activities	500	43,251	4,600	13,001	850	24,380	28,400	40,871	9,477	165,330	147,185
<b>Total Resources Expended</b>	<b>500</b>	<b>43,251</b>	<b>4,600</b>	<b>13,001</b>	<b>850</b>	<b>24,380</b>	<b>28,400</b>	<b>40,871</b>	<b>9,477</b>	<b>165,330</b>	<b>147,185</b>
<b>Net Incoming Resources</b>	<b>3,897</b>	<b>3,287</b>	<b>-4,600</b>	<b>1,999</b>	<b>-850</b>	<b>0</b>	<b>0</b>	<b>14,754</b>	<b>2,739</b>	<b>21,227</b>	<b>9,195</b>
Fund Balance Brought Forward	44,238	14,724	4,600	0	850	-1	0	4,783	279	69,473	60,278
<b>Fund Balance Carried Forward</b>	<b>48,135</b>	<b>18,011</b>	<b>0</b>	<b>1,999</b>	<b>0</b>	<b>-1</b>	<b>0</b>	<b>19,537</b>	<b>3,018</b>	<b>90,700</b>	<b>69,473</b>

SOUTHWARK TRAVELLERS' ACTION GROUP LTD			
BALANCE SHEET			
AS AT 31 MARCH 2024			
		2024	2023
	£	£	£
<b>FIXED ASSETS</b>			
Office Equipment		0	0
<b>CURRENT ASSETS</b>			
Debtors	7,100		0
Cash at bank	113,590		88,029
Cash in hand	88	120,778	88
			<u>88,117</u>
<b>CURRENT LIABILITIES</b>			
Deferred Income	14,250		12,875
Creditors & Accruals	15,828		5,769
		30,078	18,644
		<u>90,700</u>	<u>69,473</u>
<b>Capital and Reserves</b>			
<b>Funds</b>			
Unrestricted Fund		48,135	44,238
Designated Fund		13,428	
Restricted Fund		29,137	25,235
		<u>90,700</u>	<u>69,473</u>

**BALANCE SHEET (Continued)**  
**As at 31 March 2024**

The directors who are also trustees consider that for the period ended 31 March 2024; the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain the audit of its accounts for the year in question in accordance with section 476.
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.
- These accounts have been prepared in accordance with the provisions applicable to companies subject to small companies' regime.

The financial statements on pages 7-9 were approved by the board of directors on

...22<sup>nd</sup> January 2025.....and signed on its behalf by

Sally Causer

Director

Catherine Green

Treasurer

**SOUTHWARK TRAVELLERS' ACTION GROUP LTD  
(A PRIVATE COMPANY LIMITED BY GUARANTEE)  
NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 MARCH 2024**

**1. Accounting policies**

**(a) Basis of preparation**

- (i) These accounts are the Accounts of SOUTHWARK TRAVELLERS' ACTION GROUP
- (ii) These accounts have been prepared on an accruals basis and include income and expenditure as they are earned or incurred, rather than as cash are received or paid.
- (iii) The recommendations of the Statement of Recommended Practice have been followed in the preparation of these accounts

**(b) Fund Accounting**

- (i) The Company's general fund consists of funds, which the Company may use for its purposes at its discretion.
- (i) The Company's restricted funds are those where the donor has imposed restrictions on the use of the funds, which are legally binding.

**(c) Voluntary Income**

- (i) All voluntary income is included upon receipt.
- (ii) Grants receivable are credited to income immediately

**(d) Investment Income**

Credit is taken for interest when the interest falls due for payment.

**(e) Administration Expenditure**

Administration expenditure comprises costs incurred in running the Company. Where applicable, some of these costs have been treated as direct charitable expenditure.

**(f) Government of Ireland Emigrant Support Programme:**

The Government of Ireland Emigrant Support Programme approved the grant of £57,000 for the year 1<sup>st</sup> of July 2023 to 30<sup>th</sup> June 2024. As this account was prepared for the period ended 31<sup>st</sup> March 2024, there was therefore a deferred income of £10,750 relating to the Department of Foreign Affairs funding as detailed below

(g) Debtors	2024
	£
Greater London Authority	<u>7,100</u>

(h) Creditors	2024	2022
	£	£
Accountancy Fees	1,400	1,300
Other Creditors	<u>14,428</u>	<u>4,469</u>
	<u>15,828</u>	<u>5,769</u>
Deferred Income – ESP	14,250	12,875
	<u>14,250</u>	<u>12,875</u>

**SOUTHWARK TRAVELLERS' ACTION GROUP LTD**  
**CASH MOVEMENT**  
**FOR THE YEAR ENDED 31 MARCH 2024**

	CASH MOVEMENT FOR 2023-2024			BALANCE C/I
	BALANCE B/F	INCOME	EXPENSES	
Government of Ireland Emigrant Support Programme	4,783	55,625	-40,871	19,537
Trust for London	279	12,216	-9,477	3,018
GLA Voter ID		28,400	-28,400	-00
Southwark Council Common Purpose Grant	-1	24,380	-24,380	-1
National Lottery Community Fund	14,724	46,538	-43,251	18,011
Wates Foundation	4,600		-4,600	-00
United St Saviours Charity		15,000	-13,001	1,999
Marks & Spencers' Neighbourly	850		-850	-00
Other Income	44,238	4,398	-500	48,136
	<b>69,473</b>	<b>186,557</b>	<b>-165,330</b>	<b>90,700</b>

SOUTHWARK TRAVELLERS' ACTION GROUP LTD  
 DETAILED INCOME AND EXPENDITURE  
 FOR THE YEAR ENDED 31 MARCH 2024

	Unrestricted General Fund	Restricted Fund	Restricted Fund	Restricted Fund	Restricted Fund	Restricted Fund	Restricted Fund	Restricted Fund	Restricted Fund	Restricted Fund	2024 Total	2023 Total
		National Lottery Community Fund	Wates Foundation	Restricted Fund UStSC	Marks & Spence Neighbourly Fund	Southwark Council Common Purpose Grant	Govt of GLA Voter ID Project	Govt of Ireland Emigrant Support Programme	Trust for London		£	£
<b>INCOMING RESOURCES</b>	£	£	£	£	£	£	£	£	£	£	£	£
Southwark Council Common Purpose Grant						24,380					24,380	23,000
Trust for London									12,216		12,216	22,050
Government of Ireland Emigrant Support Programme								55,625			55,625	49,375
Greater London Authority (Voter ID Project)							28,400				28,400	0
Amazon Europe Core	18										18	5
Wates Foundation												7,000
The National Lottery Community Fund		41,841									41,841	45,622
The National Lottery Community Fund (Uplift)		4,697									4,697	0
The Benevolent Society of St Patricks												250
Marks & Spencers Neighbourly Fund												1,000
United St Saviour's Charity				15,000							15,000	0
Charities Aid Foundation												2,682
Community Southwark	400										400	730
Oak Project (Friends, Families, & Travellers)	600										600	0
Small Charities Coalition												716
Thames Water												2,000
Superhighways												50
RRR Consultancy	2,850										2,850	1,900
Moving4Change	500										500	0
IPSOS MORI UK Ltd	30										30	0
	<b>4,398</b>	<b>46,638</b>	<b>0</b>	<b>15,000</b>	<b>0</b>	<b>24,380</b>	<b>28,400</b>	<b>55,625</b>	<b>12,216</b>		<b>186,657</b>	<b>156,380</b>
	Unrestricted General Fund	Restricted Fund	Restricted Fund	Restricted Fund	Restricted Fund	Restricted Fund	Restricted Fund	Restricted Fund	Restricted Fund	Restricted Fund	2024 Total	2023 Total
		National Lottery Community Fund	Wates Foundation	Restricted Fund UStSC	Marks & Spence Neighbourly Fund	Southwark Council Common Purpose Grant	Govt of GLA Voter ID Project	Govt of Ireland Emigrant Support Programme	Trust for London		£	£
<b>RESOURCES EXPENDED</b>	£	£	£	£	£	£	£	£	£	£	£	£
Charitable Expenditure												
Salaries		18,239	1,340	5,275		10,480	13,899	28,757	7,666	85,655	80,110	
NI contribution & Tax		6,156		75		8,324	1,908	5,619		22,081	23,097	
Employer's Pension Contributions				1,016		3,225	968		1,288	6,497	6,244	
Sessional Staff		3,652								3,652	4,919	
Staff Training		78					70			148	293	
Staff Travel & Accommodation		43					62		3	108	67	
Staff Food, Drinks, Refreshments & Outings		170						1,075		1,245	35	
Training for clients			1,500							1,500		
Rent & Rates		3,752		1,632		1,259	2,500	3,870		13,014	9,993	
Computer Cost / Equipment / Software		390	399			22	25			836	2,773	
Stationery/Postage/Printing		140				14	1901	4	419	2,478	1,200	
Payroll Services		361				37		101		498	540	
Volunteer Expenses		3,923	655	100			1,314			5,991	345	
Office/ General Administrative Expenses		459								459	973	
Moving 4 Change	500									500	0	
Telephone & Internet Expenses		135	704			359	371	575		2,143	1,748	
Membership/Subscriptions									80	80	155	
General Activities / Youth/ Women's Groups		3,990		3,003			3,256			10,250	9,788	
The Benevolent Society of St Patrick grant											250	
M&S Neighbourly fund					850					850	150	
Advertisement							49			49	0	
ICO		10							25	35	35	
Bad debt written off London Fire Brigade											427	
E-Mail & Website		95				99	29	14		237	204	
Room Hire		420					543			963	275	
Wates Training for clients											1,500	
Petty cash		542		1,900			1,500			3,942		
Bank Charges		135	3			3	6	3		150	186	
Accountancy Fees		550						850		1,400	1,350	
Insurance						559				559	515	
Other Professional Services		13								13	13	
<b>TOTAL RESOURCES EXPENDED</b>	<b>500</b>	<b>43,251</b>	<b>4,600</b>	<b>13,001</b>	<b>850</b>	<b>24,380</b>	<b>28,400</b>	<b>40,871</b>	<b>9,477</b>	<b>165,330</b>	<b>147,185</b>	
<b>NET INCOMING RESOURCES</b>	<b>3,898</b>	<b>3,287</b>	<b>-4,600</b>	<b>1,999</b>	<b>-850</b>	<b>0</b>	<b>0</b>	<b>14,754</b>	<b>2,738</b>	<b>21,227</b>	<b>9,195</b>	

**SOUTHWARK TRAVELLERS' ACTION GROUP LTD**

England & Wales - Charity number 1184614

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# Accounts

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**SOUTHWARK TRAVELLERS' ACTION GROUP LTD**

**FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2023**

**COMPANY REGISTRATION NUMBER 09996890**

**CHARITY NUMBER 1184614**

**LONDON ACCOUNTANCY PRACTICE  
SOJOURNER TRUTH CENTRE  
161 SUMNER ROAD  
LONDON SE15 6JL**

**SOUTHWARK TRAVELLERS' ACTION GROUP LTD  
(A PRIVATE COMPANY LIMITED BY GUARANTEE)  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2023**

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**SOUTHWARK TRAVELLERS' ACTION GROUP LTD  
(A PRIVATE COMPANY LIMITED BY GUARANTEE)  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2023**

**ADMINISTRATIVE / LEGAL INFORMATION**

REGISTRATION DETAILS:	SOUTHWARK TRAVELLERS' ACTION GROUP LTD is an incorporated organisation registered as a Private Company limited by guarantee in England and Wales Company Number: 09996890. Charity Number: 1184614
GOVERNING DOCUMENT	SOUTHWARK TRAVELLERS' ACTION GROUP is an incorporated organisation governed by the Companies Act 2006 and Memorandum and Articles of Association respectively.
COMMITTEE MEMBERS	Sally Causer.....Director Ian Redding.....Director Catherine Green.....Treasurer
REGISTERED OFFICE	SOUTHWARK TRAVELLERS' ACTION GROUP Sojourner Truth Centre 161 Sumner Road London SE15 6JL
BANKERS	Unity Trust Bank Nine Brindleyplace Birmingham B1 2HB
INDEPENDENT EXAMINERS	London Accountancy Practice Sojourner Truth Centre 161 Sumner Road London SE15 6JL

**SOUTHWARK TRAVELLERS' ACTION GROUP  
(A PRIVATE COMPANY LIMITED BY GUARANTEE)  
REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2023**

The directors/trustees present their report and financial statements for the period ended 31 March 2023.

**PRINCIPAL ACTIVITIES**

The objects of the SOUTHWARK TRAVELLERS' ACTION GROUP are specifically restricted to the following:

To provide for members of the Gypsy, Roma and Traveller communities.

- The prevention or relief of poverty,
- The advancement of education,
- The advancement of health,
- The advancement of community development,
- The advancement of culture,
- The promotion of racial harmony and of equality and diversity,
- The relief of those in need by reason of financial hardship or other disadvantage.

**STATEMENT OF DIRECTORS AND TRUSTEES RESPONSIBILITIES**

The directors, who are also the trustees of the Company, are required to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Company at the end of the year and of its financial activities during the year then ended. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable standards and statement of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the project will continue in operation.

The directors/trustees are responsible for keeping proper accounting records which disclose at any time the financial position of the Company. They are also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**SOUTHWARK TRAVELLERS' ACTION GROUP  
REPORT OF THE DIRECTORS/TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2023**

**FINANCIAL REVIEW**

The results of the year's operation are set out in the attached financial statements. The net movement in funds for the year amounted to £9,195. The retained reserves at 31 March 2023 amounted to £69,473.

The trustees have been aware of the need to comply with good practice guidelines on free reserves and SOUTHWARK TRAVELLERS' ACTION GROUP policy is included in the notes to the accounts.

**RISK MANAGEMENT**

The trustees have examined the major risk which SOUTHWARK TRAVELLERS' ACTION GROUP 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.

**RESERVE POLICY**

As part of our financial management process, the Board of trustees has set a target of working towards accumulating and maintaining a reserve fund which represents three months annual operating costs. In the financial year 2022/23 this would amount to £36,797. These reserves would enable STAG to deal with the following contingencies:-

- Reduction in or withdrawal of funding.
- In the event of closure, three months running costs to wind up the organisation and pay redundancies, leasehold and other liabilities.

In addition, we wish to set aside the following amounts:

- £5,000.00 in the event of an increase in premises costs.
- £10,000.00 for unforeseen staffing issues such as the need to provide cover due to sickness, maternity or paternity leave.
- 5,000.00 fund for essential equipment such as telephone or IT.

The total of unrestricted reserves we therefore feel would be prudent to aim for is £55,692.

**TANGIBLE FIXED ASSETS**

The Company keeps a register of fixed assets

**SOUTHWARK TRAVELLERS' ACTION GROUP  
REPORT OF THE DIRECTORS/TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2023**

**FUNDS AVAILABLE**

The present level of funding is adequate to support the continuation of the Company operations for the medium term, and the trustees consider the financial position of the Company to be satisfactory.

**VOLUNTEERS**

SOUTHWARK TRAVELLERS' ACTION GROUP recognises the significant contributions made by volunteers.

Sign. 

Treasurer 29.2.24

Catherine Green



Sign

Chair 29.2.24

**SOUTHWARK TRAVELLERS' ACTION GROUP  
(A Private Company Limited By Guarantee)  
INDEPENDENT EXAMINER'S REPORT  
FOR THE YEAR ENDED 31 MARCH 2023**

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/ 03 / 2023.

**Responsibilities and basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement**

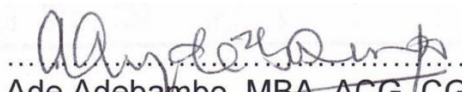
I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below \*) in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Act;

or

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

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

  
.....  
Ade Adebambo, MBA, ACG, CGMA, ACMA

London Accountancy Practice  
161 Sumner Road  
London SE15 6JL

Date...26.1.24.....

SOUTHWARK TRAVELLERS' ACTION GROUP LTD											
STATEMENT OF FINANCIAL ACTIVITIES											
FOR THE YEAR ENDED 31 MARCH 2023	Unrestricted	Restricted	Restricted	Restricted	Restricted	Restricted	Restricted	Restricted	Restricted	2023	2022
	General Fund	Fund	Fund	Fund	Fund	Fund	Fund	Fund	Fund	Total	Total
		National	Wates	UStSC	Newcomen	Southwark	Southwark	Government	Trust	Fund	Fund
		Lottery	Foundation		Collett	Council	Council	of Ireland	for London	£	£
		Community				Common	Covid-19	Emmigration			
		Fund				Purpose	Support				
						Grant	Programme				
<b>Incoming Resources</b>	8,083	45,622	7,000	250	1,000	23,000	0	49,375	22,050	156,380	117,022
<b>Total Incoming Resources</b>	<b>8,083</b>	<b>45,622</b>	<b>7,000</b>	<b>250</b>	<b>1,000</b>	<b>23,000</b>	<b>0</b>	<b>49,375</b>	<b>22,050</b>	<b>156,380</b>	<b>117,022</b>
<b>RESOURCES EXPENDED:</b>											
Charitable Activities	1,360	30,898	2,400	250	150	23,001	8,513	54,225	26,388	147,185	124,105
<b>Total Resources Expended</b>	<b>1,360</b>	<b>30,898</b>	<b>2,400</b>	<b>250</b>	<b>150</b>	<b>23,001</b>	<b>8,513</b>	<b>54,225</b>	<b>26,388</b>	<b>147,185</b>	<b>124,105</b>
<b>Net Incoming Resources</b>	<b>6,723</b>	<b>14,724</b>	<b>4,600</b>	<b>0</b>	<b>850</b>	<b>-1</b>	<b>-8,513</b>	<b>-4,850</b>	<b>-4,338</b>	<b>9,195</b>	<b>-7,081</b>
Fund Balance Brought Forward	37515	0	0	0	0	0	8513	9,633	4,617	60,278	67,359
<b>Fund Balance Carried Forward</b>	<b>44,238</b>	<b>14,724</b>	<b>4,600</b>	<b>0</b>	<b>850</b>	<b>-1</b>	<b>0</b>	<b>4,783</b>	<b>279</b>	<b>69,473</b>	<b>60,278</b>

<b>SOUTHWARK TRAVELLERS' ACTION GROUP LTD</b>			
<b>BALANCE SHEET</b>			
<b>AS AT 31 MARCH 2023</b>			
		<b>2023</b>	<b>2022</b>
<b>FIXED ASSETS</b>	<b>£</b>	<b>£</b>	<b>£</b>
Office Equipment		0	0
<b>CURRENT ASSETS</b>			
Debtors			11143
Cash at bank	88,029		61024
Cash in hand	88	88,117	245
			<u>72412</u>
<b>CURRENT LIABILITIES</b>			
Deferred Income	12,875		10750
Creditors & Accruals	5,769		1386
		18,644	12136
		<u><b>69,473</b></u>	<u><b>60276</b></u>
<b>Capital and Reserves</b>			
<b>Funds</b>			
Unrestricted Fund		44,238	37515
Restricted Fund		25,235	22761
		<u><b>69,473</b></u>	<u><b>60276</b></u>

### As at 31 March 2023

The directors who are also trustees consider that for the period ended 31 March 2023; the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain the audit of its accounts for the year in question in accordance with section 476.
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.
- These accounts have been prepared in accordance with the provisions applicable to companies subject to small companies' regime.

The financial statements on pages 7-9 were approved by the board of directors on ...7.2.24.....and signed on its behalf by



Sally Causer, Director



Catherine Green, Treasurer

**SOUTHWARK TRAVELLERS' ACTION GROUP LTD  
(A PRIVATE COMPANY LIMITED BY GUARANTEE)  
NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 MARCH 2023**

**1. Accounting policies**

**(a) Basis of preparation**

- (i) These accounts are the Accounts of SOUTHWARK TRAVELLERS' ACTION GROUP
- (ii) These accounts have been prepared on an accruals basis and include income and expenditure as they are earned or incurred, rather than as cash are received or paid.
- (iii) The recommendations of the Statement of Recommended Practice have been followed in the preparation of these accounts

**(b) Fund Accounting**

- (i) The Company's general fund consists of funds, which the Company may use for its purposes at its discretion.
- (i) The Company's restricted funds are those where the donor has imposed restrictions on the use of the funds, which are legally binding.

**(c) Voluntary Income**

- (i) All voluntary income is included upon receipt.
- (ii) Grants receivable are credited to income immediately

**(d) Investment Income**

Credit is taken for interest when the interest falls due for payment.

**(e) Administration Expenditure**

Administration expenditure comprises costs incurred in running the Company. Where applicable, some of these costs have been treated as direct charitable expenditure.

**(f) Government of Ireland Emigrant Support Programme:**

The Government of Ireland Emigrant Support Programme approved the grant of £51,500 for the year 1<sup>st</sup> of July 2022 to 30<sup>th</sup> June 2023. As this account was prepared for the period ended 31<sup>st</sup> March 2023, there was therefore a deferred income of £12,875 relating to the Department of Foreign Affairs funding as detailed below

<b>(g)</b>	<b>Debtors</b>	<b>2023</b>	<b>2022</b>
		£	£
	Trust for London	0	10,000
	KickStart Scheme	0	716
	London Fire Brigade	<u>0</u>	<u>427</u>
		<b><u>0</u></b>	<b><u>11,143</u></b>
<b>(h)</b>	<b>Creditors</b>	<b>2023</b>	<b>2022</b>
		£	£
	Accountancy Fees	1,350	1,300
	Other Creditors	<u>4,419</u>	<u>86</u>
		<b><u>5,769</u></b>	<b><u>1,386</u></b>
	Deferred Income – Government of Ireland Emigration Support Programme		
		<u>12,875</u>	<u>10,750</u>
		<b><u>12,875</u></b>	<b><u>10,750</u></b>

SOUTHWARK TRAVELLERS' ACTION GROUP LTD DETAILED INCOME AND EXPENDITURE FOR THE YEAR ENDED 31 MARCH 2023											
	Unrestricted General Fund	Restricted Fund	Restricted Fund	Restricted Fund	Restricted Fund	Restricted Fund	Restricted Fund	Restricted Fund	Restricted Fund	2023 Total	2022 Total
		National Lottery	Wates Foundation	Benevolent Society of St.	Marks & Spencers Fund	Southwark Council	Southwark Council	Govt of Ireland ESP	Trust for London	Fund	Fund
		Community Fund				Common Purpose Grant	COVID 19				
INCOMING RESOURCES	£	£	£	£	£	£	£	£	£	£	£
Southwark Council Common Purpose Grant						23,000				23,000	23,000
Trust for London									22,050	22,050	20,000
Government of Ireland Emigrant Support Programme								49,375		49,375	42,250
Southwark Council Small Business Grant										0	2,906
Southwark Council COVID-19 Outreach Fund										0	15,000
Amazon Smile	5									5	31
Wates Foundation			7,000							7,000	0
The National Lottery Community Fund		45,622								45,622	0
Newcomen Collett Foundation										0	1,000
The Benevolent Society of St Patricks				250						250	0
Marks & Spencers Neighbourly Fund					1,000					1,000	0
United St Saviour's Charity											1,000
Charities Aid Foundation	2,682									2,682	0
Community Southwark	730									730	148
KickStart Scheme										0	5,858
GATE Herts.										0	900
London Fire Brigade											427
Donations										0	2,702
Small Charities Coalition	716									716	0
Thames Water	2,000									2,000	0
Superhighways	50									50	0
RRR Consultancy	1,900									1,900	0
Irish Youth Foundation										0	750
HEAR Equality & Human Rights Network										0	300
Open Doors Education & Training										0	749
	8,083	45,622	7,000	250	1,000	23,000	0	49,375	22,050	156,380	117,021
RESOURCES EXPENDED	£	£	£	£	£	£	£	£	£	£	£
Charitable Expenditure											
Salaries		10,473				4,400	3,266	47,173	14,798	80,110	67,026
NI contribution & Tax		3,133	900			9,875	860	3,335	4,994	23,097	16,439
Employer's Pension Contributions						3,593			2,651	6,244	5,572
Sessional Staff		2,851						1,742	326	4,919	8,293
Staff Training						293				293	
Staff Travel & Accommodation						36			31	67	16
Staff Food, Drinks, Refreshments & Outings						35				35	63
Rent & Rates		4,419				1,480		3,021	1,073	9,993	8,125
Computer Cost / Equipment / Software		2,312				461				2,773	0
Stationery/Postage/Printing						497	216	218	269	1,200	1,612
Payroll Services								100	440	540	483
Volunteer Expenses									345	345	1,645
Office/ General Administrative Expenses	883	90								973	1,242
Bookkeeping-Quick Books										0	220
Telephone & Internet Expenses						152		360	1,236	1,748	1,461
Membership/Subscriptions									155	155	80
General Activities / Youth/ Women's Groups		7,359						2,429		9,788	8,283
The Benevolent Society of St Patrick grant				250						250	0
M&S Neighbourly fund					150					150	0
Advertisement										0	40
ICO									35	35	0
Bad debt written off London Fire Brigade	427									427	
E-Mail & Website		6				186		12		204	144
Room Hire		255				20				275	0
Wates Training for clients			1,500							1,500	
Bank Charges						145		6	35	186	110
Accountancy Fees	50					1,300				1,350	1,300
Insurance						515				515	491
Other Professional Services						13				13	1,460
<b>TOTAL RESOURCES EXPENDED</b>	<b>1,360</b>	<b>30,898</b>	<b>2,400</b>	<b>250</b>	<b>150</b>	<b>23,001</b>	<b>8,513</b>	<b>54,225</b>	<b>26,388</b>	<b>147,185</b>	<b>124,105</b>
<b>NET INCOMING RESOURCES</b>	<b>6,723</b>	<b>19,143</b>	<b>4,600</b>	<b>0</b>	<b>850</b>	<b>-1</b>	<b>-8,513</b>	<b>-4,850</b>	<b>-4,338</b>	<b>9,195</b>	<b>-7,510</b>

<b>SOUTHWARK TRAVELLERS' ACTION GROUP LTD</b>					
<b>CASH MOVEMENT</b>					
<b>FOR THE YEAR ENDED 31 MARCH 2023</b>					
	<b>CASH MOVEMENT FOR 2022-2023</b>				<b>BALANCE C/F</b>
	<b>BALANCE B/F</b>	<b>INCOME</b>	<b>EXPENSES</b>		
Government of Ireland Emigration Support Programme	9633	49375	-54225		4783
Trust for London	4617	22050	-26388		279
Southwark Council COVID -19	8513	0	-8513		0
Southwark Council Common Purpose Grant		23000	-23001		-1
National Lottery Community Fund	0	45622	-30898		14724
Wates Foundation	0	7000	-2400		4600
St Patrick's Benevolent Fund	0	250	-250		0
Newcomen Collett Foundation	0	1000	-150		850
Other Income	37515	8083	-1360		44238
	<b>60278</b>	<b>156380</b>	<b>-147185</b>		<b>69473</b>

**SOUTHWARK TRAVELLERS' ACTION GROUP LTD**

England & Wales - Charity number 1184614

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# Accounts

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**SOUTHWARK TRAVELLERS' ACTION GROUP LTD**

**FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2022**

**COMPANY REGISTRATION NUMBER 09996890**

**CHARITY NUMBER 1184614**

**LONDON ACCOUNTANCY PRACTICE  
SOJOURNER TRUTH CENTRE  
161 SUMNER ROAD  
LONDON SE15 6JL**

**SOUTHWARK TRAVELLERS' ACTION GROUP LTD  
(A PRIVATE COMPANY LIMITED BY GUARANTEE)  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2022**

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**SOUTHWARK TRAVELLERS' ACTION GROUP LTD  
(A PRIVATE COMPANY LIMITED BY GUARANTEE)  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2022**

**ADMINISTRATIVE / LEGAL INFORMATION**

**REGISTRATION DETAILS:**

SOUTHWARK TRAVELLERS' ACTION GROUP LTD is an incorporated organisation registered as a Private Company limited by guarantee in England and Wales  
Company Number: 09996890.  
Charity Number: 1184614

**GOVERNING DOCUMENT**

SOUTHWARK TRAVELLERS' ACTION GROUP is an incorporated organisation governed by the Companies Act 2006 and Memorandum and Articles of Association respectively.

**COMMITTEE MEMBERS**

Sally Causer.....Director  
Ian Redding.....Director  
Megan Preston.....Director  
Catherine Green.....Treasurer

**REGISTERED OFFICE**

SOUTHWARK TRAVELLERS' ACTION GROUP  
Sojourner Truth Centre  
161 Sumner Road  
London SE15 6JL

**BANKERS**

Unity Trust Bank  
Nine Brindleyplace  
Birmingham BI 2HB

**INDEPENDENT EXAMINERS**

London Accountancy Practice  
Sojourner Truth Centre  
161 Sumner Road  
London SE15 6JL

**SOUTHWARK TRAVELLERS' ACTION GROUP  
(A PRIVATE COMPANY LIMITED BY GUARANTEE)  
REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2022 \***

The directors/trustees present their report and financial statements for the period ended 31 March 2022.

**PRINCIPAL ACTIVITIES**

The objects of the SOUTHWARK TRAVELLERS' ACTION GROUP are specifically restricted to the following:

To provide for members of the Gypsy, Roma and Traveller communities.

- The prevention or relief of poverty,
- The advancement of education,
- The advancement of health,
- The advancement of community development,
- The advancement of culture,
- The promotion of racial harmony and of equality and diversity,
- The relief of those in need by reason of financial hardship or other disadvantage.

**STATEMENT OF DIRECTORS AND TRUSTEES RESPONSIBILITIES**

The directors, who are also the trustees of the Company, are required to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Company at the end of the year and of its financial activities during the year then ended. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable standards and statement of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the project will continue in operation.

The directors/trustees are responsible for keeping proper accounting records which disclose at any time the financial position of the Company. They are also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Sign.....



.....Treasurer

Catherine Green

**SOUTHWARK TRAVELLERS' ACTION GROUP  
REPORT OF THE DIRECTORS/TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2022**

**FINANCIAL REVIEW**

The results of the year's operation are set out in the attached financial statements. The net movement in funds for the year amounted to -£7,082. The retained reserves at 31 March 2022 amounted to £60,276.

The trustees have been aware of the need to comply with good practice guidelines on free reserves and SOUTHWARK TRAVELLERS' ACTION GROUP policy is included in the notes to the accounts.

**RISK MANAGEMENT**

The trustees have examined the major risk which SOUTHWARK TRAVELLERS' ACTION GROUP 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.

**RESERVE POLICY**

As part of our financial management process, the Board of trustees has set a target of working towards accumulating and maintaining a reserve fund which represents three months annual operating costs. In the financial year 2021/22 this would amount to £31,026. These reserves would enable STAG to deal with the following contingencies:-

- Reduction in or withdrawal of funding.
- In the event of closure, three months running costs to wind up the organisation and pay redundancies, leasehold and other liabilities.

In addition, we wish to set aside the following amounts:

- £5,000.00 in the event of an increase in premises costs.
- £10,000.00 for unforeseen staffing issues such as the need to provide cover due to sickness, maternity or paternity leave.
- 5,000.00 fund for essential equipment such as telephone or IT.

The total of unrestricted reserves we therefore feel would be prudent to aim for is £51,026.

**TANGIBLE FIXED ASSETS**

The Company keeps a register of fixed assets

**SOUTHWARK TRAVELLERS' ACTION GROUP  
REPORT OF THE DIRECTORS/TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2022**

**FUNDS AVAILABLE**

The present level of funding is adequate to support the continuation of the Company operations for the medium term, and the trustees consider the financial position of the Company to be satisfactory.

**VOLUNTEERS**

SOUTHWARK TRAVELLERS' ACTION GROUP recognises the significant contributions made by volunteers.

**SOUTHWARK TRAVELLERS' ACTION GROUP  
(A Private Company Limited By Guarantee)  
INDEPENDENT EXAMINER'S REPORT  
FOR THE YEAR ENDED 31 MARCH 2022**

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/ 03 / 2022.

**Responsibilities and basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below \*) in connection with the examination which gives me cause to believe that in, any material respect:

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

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

.....  
Ade Adebambo, MBA, ACG, CGMA, ACMA  
London Accountancy Practice  
161 Sumner Road  
London SE15 6JL

Date 23/8/2022

SOUTHWARK TRAVELLERS' ACTION GROUP LTD  
 STATEMENT OF FINANCIAL ACTIVITIES  
 FOR THE YEAR ENDED 31 MARCH 2022

	Unrestricted General Fund	Restricted Fund	Restricted Fund	Restricted Fund	Restricted Fund	Restricted Fund	Restricted Fund	Restricted Fund	Restricted Fund	Restricted Fund	2022 Total Fund	2021 Total Fund
		Kick Start Scheme	GATE Herts	Irish Youth Foundation	UStSC	Newcommen Collett	Southwark Council	Southwark Covid-19	Govt of Ireland ESP for London	Trust		
<b>Incoming Resources</b>												
Voluntary Income	7,264	5,858	900	750	1,000	1,000	23,000	15,000	42,250	20,000	117,022	150,305
<b>Total Incoming Resources</b>	<b>7,264</b>	<b>5,858</b>	<b>900</b>	<b>750</b>	<b>1,000</b>	<b>1,000</b>	<b>23,000</b>	<b>15,000</b>	<b>42,250</b>	<b>20,000</b>	<b>117,022</b>	<b>150,305</b>
<b>RESOURCES EXPENDED:</b>												
Charitable Activities	0	5,858	900	1,167	1,000	1,000	23,000	6,487	51,854	32,837	124,104	103,524
<b>Total Resources Expended</b>	<b>0</b>	<b>5,858</b>	<b>900</b>	<b>1,167</b>	<b>1,000</b>	<b>1,000</b>	<b>23,000</b>	<b>6,487</b>	<b>51,854</b>	<b>32,837</b>	<b>124,104</b>	<b>103,524</b>
<b>Net Incoming Resources</b>	<b>7,264</b>	<b>0</b>	<b>0</b>	<b>-417</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8,513</b>	<b>-9,604</b>	<b>-12,837</b>	<b>-7,082</b>	<b>46,781</b>
Fund Balance Brought Forward	30,251	0	0	417	0	0	0	0	19,237	17,454	67,359	20,578
<b>Fund Balance Carried Forward</b>	<b>37,515</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8,513</b>	<b>9,633</b>	<b>4,617</b>	<b>60,276</b>	<b>67,359</b>

**SOUTHWARK TRAVELLERS' ACTION GROUP LTD**  
**BALANCE SHEET**  
**AS AT 31 MARCH 2022**

**FIXED ASSETS**

Office Equipment

	2022		2021	
	£	£	£	£
		0		0

**CURRENT ASSETS**

Debtors	11143		0	
Cash at bank	61,024		82,281	
Cash in hand	245		0	
	<u>72,412</u>	72,412	<u>82,281</u>	82,281

**CURRENT LIABILITIES**

Deferred Income	10,750		10,000	
Creditors & Accruals	1,386	<u>12,136</u>	<u>4,921</u>	
		12,136		14,922
		<u>60,276</u>		<u>67,359</u>

**Capital and Reserves**

**Funds**

Unrestricted Fund		37,515		30,251
Restricted Fund		22,761		37,108
		<u>60,276</u>		<u>67,359</u>

**BALANCE SHEET (Continued)**

**As at 31 March 2022**

The directors who are also trustees consider that for the period ended 31 March 2022; the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain the audit of its accounts for the year in question in accordance with section 476.
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.
- These accounts have been prepared in accordance with the provisions applicable to companies subject to small companies' regime.

The financial statements on pages 7-9 were approved by the board of directors on

.....and signed on its behalf by



....Director, Sally Causer



.....Treasurer, Catherine Green

**SOUTHWARK TRAVELLERS' ACTION GROUP LTD  
(A PRIVATE COMPANY LIMITED BY GUARANTEE)  
NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 MARCH 2022**

**1. Accounting policies**

**(a) Basis of preparation**

- (i) These accounts are the Accounts of SOUTHWARK TRAVELLERS' ACTION GROUP
- (ii) These accounts have been prepared on an accruals basis and include income and expenditure as they are earned or incurred, rather than as cash are received or paid.
- (iii) The recommendations of the Statement of Recommended Practice have been followed in the preparation of these accounts

**(b) Fund Accounting**

- (i) The Company's general fund consists of funds, which the Company may use for its purposes at its discretion.
- (i) The Company's restricted funds are those where the donor has imposed restrictions on the use of the funds, which are legally binding.

**(c) Voluntary Income**

- (i) All voluntary income is included upon receipt.
- (ii) Grants receivable are credited to income immediately

**(d) Investment Income**

Credit is taken for interest when the interest falls due for payment.

**(e) Administration Expenditure**

Administration expenditure comprises costs incurred in running the Company. Where applicable, some of these costs have been treated as direct charitable expenditure.

**(f) Government of Ireland Emigrant Support Programme:**

The Government of Ireland Emigrant Support Programme approved the grant of £43,000 for the year 1<sup>st</sup> of July 2021 to 30<sup>th</sup> June 2022. As this account was prepared for the period ended 31<sup>st</sup> March 2022, there was therefore a deferred income of £10,750 relating to the Department of Foreign Affairs funding as detailed below

<b>(g)</b>	<b>Debtors</b>	<b>2022</b>	<b>2021</b>
		<b>£</b>	<b>£</b>
	Trust for London	10,000	<u>0</u>
	Kick start Scheme	716	
	London Fire Brigade	<u>427</u>	
		<b><u>11143</u></b>	<b><u>0</u></b>
<b>(h)</b>	<b>Creditors</b>	<b>2022</b>	<b>2021</b>
		<b>£</b>	<b>£</b>
	Accountancy Fees	1,300	1,250
	Payroll	86	0
	Other Creditors	<u>0</u>	<u>3,671</u>
		<b><u>1,386</u></b>	<b><u>4,921</u></b>
	Deferred Income – ESP	<u>10,750</u>	<u>10,000</u>
		<b><u>10,750</u></b>	<b><u>10,000</u></b>

**SOUTHWARK TRAVELLERS' ACTION GROUP LTD**  
**DETAILED INCOME AND EXPENDITURE**  
**FOR THE YEAR ENDED 31 MARCH 2022**

	Unrestricted General Fund	Restricted Fund Kick Start	Restricted Fund GATE Herts.	Restricted Fund Irish Youth Foundation	Restricted Fund USTISC Saviour's	Restricted Fund Newcomen Collett	Restricted Fund Southwark Council	Restricted Fund Southwark COVID 19	Restricted Fund ESP	Restricted Fund Trust for London	2022 Total Fund	2021 Total Fund
	£	£	£	£	£	£	£	£	£	£	£	£
<b>INCOMING RESOURCES</b>												
Southwark Council Common Purpose Grant							23,000				23,000	23,000
City Bridge Trust												5,070
National Lottery Fund distributed by City Bridge Trust												36,470
Govt of Ireland Emigrant Support Programme									42,250		42,250	38,750
Southwark Council Small Business Grant	2,906										2,906	14,002
Southwark Council COVID-19 Outreach Fund								15,000			15,000	1,000
Amazon Smile	31										31	0
PC World											0	97
Irish Youth Foundation				750							750	750
The National Lottery Community Fund											0	9,809
Newcomen Collett Foundation						1,000					1,000	900
Trust for London									20,000		20,000	19,000
Wakefield & Tetley Trust											0	1
HEAR Equality & Human Rights Network	300										300	600
Tudor Trust											0	500
United Saviour's Charity					1,000						1,000	0
Open Doors Education + Training	749										749	0
Charities Aid Foundation											0	356
Community Southwark	148										148	0
London Fire Brigade	427										427	0
KickStart Scheme		5,858									5,858	0
GATE Herts			900								900	0
Donations-AMP Exhibitions	15										15	0
Donations-Peckham Festival	3										3	0
Other Donations	2,684										2,684	0
	<b>7,264</b>	<b>5,858</b>	<b>900</b>	<b>750</b>	<b>1,000</b>	<b>1,000</b>	<b>23,000</b>	<b>15,000</b>	<b>42,250</b>	<b>20,000</b>	<b>117,022</b>	<b>150,305</b>

	Unrestricted General Fund	Restricted Fund Kick Start SCC	Restricted Fund GATE Herts	Restricted Fund Irish Youth Foundation	Restricted Fund USTISC Saviour's	Restricted Fund Newcomen Collett	Restricted Fund Southwark Council	Restricted Fund Southwark CPG	Restricted Fund ESP	Restricted Fund Trust for London	2022 Total Fund	2021 Total Fund
	£	£	£	£	£	£	£	£	£	£	£	£
<b>RESOURCES EXPENDED</b>												
<b>Charitable Expenditure</b>												
Salaries		3,445						11,162	2,083	36,691	13,644	67,026
NI contribution & Tax		197						4,416		6,048	5,778	16,439
Employer's Pension Contributions				27.29				2,277	505		2,763	5,572
Sessional Staff									2,369		5,924	8,293
Staff Training												850
Food, Drinks, Refreshments & Outings										10	53	63
Rent & Rates												8,125
Computer Cost							972			7,153		5,094
Stationery/Postage/Printing		257										2,908
Payroll Services					226							1,726
Volunteer Expenses								135	165	152	31	483
Office/ General Administrative Expenses		518						344			1,301	1,645
Bookkeeping-Quick Books					149			166		131	277	1,242
Telephone & Internet Expenses								220				215
Membership/Subscriptions								505		723	233	1,461
General Activities		1,441	873	1,167	584	1,000	300	80			65	80
Advertisement					40							40
ICO												34
E-Mail & Website							96					35
Room Hire									42	6	144	84
Travel & Accommodation											16	16
Bank Charges											16	105
Accountancy Fees							9		72	29	110	105
Insurance								491			1,300	1,250
Other Professional Services							1,108		352		491	465
<b>TOTAL RESOURCES EXPENDED</b>	<b>0</b>	<b>5,858</b>	<b>900</b>	<b>1,167</b>	<b>1,000</b>	<b>1,000</b>	<b>23,000</b>	<b>6,487</b>	<b>51,854</b>	<b>32,837</b>	<b>124,104</b>	<b>103,524</b>
	<b>7,264</b>	<b>0</b>	<b>0</b>	<b>-417</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8,513</b>	<b>-9,604</b>	<b>-12,837</b>	<b>-7,081</b>	<b>46,781</b>

**SOUTHWARK TRAVELLERS' ACTION GROUP LTD**  
**CASH MOVEMENT**  
**FOR THE YEAR ENDED 31 MARCH 2022**

	CASH MOVEMENT 2021-2022			BALANCE
	BALANCE	£ INCOME	EXPENSE	C/F
		£	£	£
Govt of Ireland Emigrant Support Programme (ESP)	19,237	42,250	(51,854)	<b>9,633</b>
Southwark Council Common Purpose Grant	0	23,000	(23,000)	<b>0</b>
Southwark Council Covis-19		15,000	(6,487)	<b>8,513</b>
Newcomen Collette	0	1,000	(1,000)	<b>0</b>
Irish Youth Foundation	417	750	(1,167)	<b>0</b>
Trust for London	17,454	20,000	(32,837)	<b>4,617</b>
Kick Start SCC		5,858	(5,858)	<b>0</b>
GATE Hearts		900	-900	<b>0</b>
United St, Saviours Church		1,000	-1000	<b>0</b>
Other Income	30,251	7264	0	<b>37,515</b>
	<b>67,359</b>	<b>117,022</b>	<b>(124,103)</b>	<b>60,278</b>

**SOUTHWARK TRAVELLERS' ACTION GROUP LTD**

England & Wales - Charity number 1184614

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# Accounts

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# **Southwark Travellers' Action Group (STAG)**

## **Annual Report 2020 – 21**

**November 2021**

**Registered charity number: 1184614**

**Company number: 09996890**



**Sojourner Truth Community Centre**

**161 Sumner Road**

**London SE15 6JL**

**[www.southwarktravellersaction.org.uk](http://www.southwarktravellersaction.org.uk)**

# STAG

Southwark Travellers' Action Group (STAG) is a community organisation for Gypsies, Roma and Travellers (GRT) connected to Southwark. STAG has existed since the early 1990s, developing into an independent organisation in early 2016.

## Our Vision

True equality for the Gypsy, Roma and Traveller communities both in terms of tackling discrimination and prejudice, and in Gypsies, Roma and Travellers being able to lead a traditional way of life if they choose to, whilst having equal access to opportunities and services to maximise their well-being.

## Our Mission

To provide support to the Gypsy, Roma and Traveller communities to maximise their well-being by focusing on addressing inequalities in the key areas of education, employment, accommodation and health, with the means of doing so being decided by Gypsies, Roma and Travellers themselves. To address the marginalisation of the community by celebrating the unique culture and history of Gypsies and Travellers.

## Chair's Report



After a difficult time without a permanent manager, the Trustees were delighted to welcome Alison Blackwood as the manager of STAG in December 2019. Despite having to deal with the issues caused by the pandemic, Alison has led STAG from strength to strength, providing additional services for the community and helping to stabilise our financial position.

I join Alison in thanking Kathleen for all the support she has continued to provide. Her dedication held the organisation together during the difficult times.

I would also like to thank my fellow Trustees, for helping to develop the vision for STAG and also to express my sadness on the death of one of our number, Garvey Harris who was so committed to the organisation, and social justice.

The community we serve remains one of the most disadvantaged in our society and subject to serious discrimination, including systemic racism. In particular the criminalisation of Gypsy, Roma and Traveller people via provisions in the current **Police, Crime, Sentencing and Courts Bill** on 'unauthorised encampments'

STAG stands with the community in opposition to these provisions, and will join with others to fight discrimination and hate crime. We will continue in the coming year to empower the community around access to decent homes, education and improved financial situations.

**Sally Causer, Chair**

## Manager's Report



2020-21 has been a strange year for STAG. I started work in December 2019 and we went into lockdown in March 2020, when I hadn't had a chance to visit some of our Southwark Traveller sites and get to know many of our clients. With many being digitally excluded, the lockdowns presented a real difficulty for us to try and change to provide the same support that we had in the past. However, with the support of all our staff, Trustees, volunteers, funders and partners we managed to adapt, provide some new services and it was a real

pleasure for me to meet more and more of Southwark's Gypsies and Travellers over the year: first through phone calls and gradually face-to-face. I was particularly glad we received funding from City Bridge Trust and the National Lottery Community Fund so that more of our clients could get online, whether that was to help with school or college work, to do shopping, to look for jobs, claim the benefits they were entitled to or simply to keep them in touch with friends and family.

But I should also thank our usual funders: the Government of Ireland, Southwark Council and Trust for London for their continued support throughout this time and, in particular, our Development Worker, Kathleen Ryan, who despite personal and organisational difficulties kept working and supporting people through all three lockdowns, She continued to provide help and work to reduce inequalities for Gypsies and Travellers throughout this most difficult of years . It was also a huge bonus to us to be able to employ Becky Buchanan as our part-time Youth Engagement Worker in February 2021 and a huge thank you to her for all her work from both me and the young Travellers she got involved in different activities.

And things couldn't have continued without all the work of our Trustees. We were all shocked and saddened when Garvey Harris died from COVID-19 in January 2021 and will so miss his hard work and enthusiasm. We continue to miss him and to celebrate his work for us.

**Alison Blackwood, Manager**

## STAG priorities for 2020 – 21

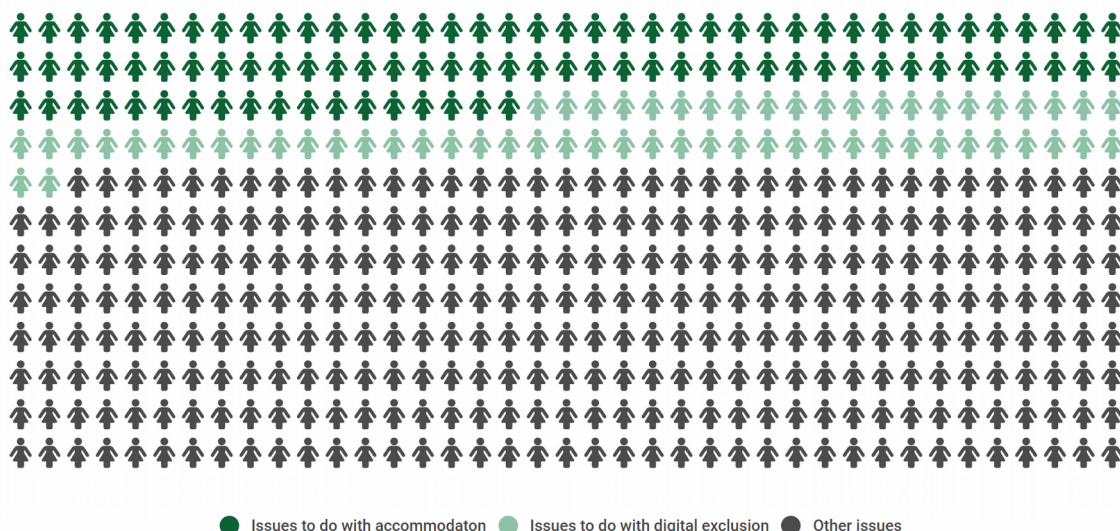
- **Core work:** Continue to deliver the successful STAG casework support and Women's and Youth Group activities. Build on this work through a review and action plan.
- **Youth activities:** Engage a sessional Youth Worker to further support the Youth Group
- **Planning and redevelopment in Southwark:** Support the community to have a voice in the major redevelopments that will impact on their environment. This will include work on the New Southwark Plan.
- **Representation:** Work with Southwark Council to ensure that the 2019 assessment of the accommodation needs of the GRT community in the borough is referenced in their planning policies and decisions, and to represent the needs of the GT community in the borough's Allocations policy, pitch agreements, licenses and resident engagement work.
- **Raising awareness of GRT culture:** Continue to raise awareness of the issues facing the GRT community and promote an understanding of the different GRT cultures with statutory bodies and local community organisations, through hosting more events that celebrate and raise awareness of GRT culture and by attending more local events and meetings.
- **Partnership working:** Build stronger partnerships with statutory agencies and local community organisations in order to increase access to services for, and tackle disadvantage within, the GRT community.
- **Community involvement:** Involve the GRT community in the governance of STAG and ensure that we can gain feedback and assess the needs of as many of the GT community in Southwark, as possible.
- **Organisational infrastructure:** Improve STAG's organisational capacity through better use of technology (financial management software, a content management system and use of the website and social media).
- **Campaigning and advocacy:** Increase STAG's engagement in local and national consultations and campaigns.
- **Financial stability:** Gain funding from a wider range of funders, and explore fundraising through sponsorship and donations

# STAG Social Benefit 2020 – 21

Overall STAG supported 276 Gypsies and Travellers in 2020-21, almost double the 127 supported in 2019-20. As a result of the COVID-19 pandemic and associated lockdowns there was a big change in the services STAG provided and how these were accessed over the year.

## Casework 2020-21

In 2020-21 STAG supported 75 Gypsies and Travellers with 209 different casework issues. 30 of these were new clients. The most common issue remained accommodation (20%), but there was a big increase in casework to help people who were digitally excluded (13%). The majority of this work was done through telephone support, with an increase in support by text, e-mail and WhatsApp also, and, as a result of COVID-19 a dramatic reduction in face-to-face support.



## Women’s and Youth Group 2020-21

Because of COVID-19 lockdowns, the STAG Women’s and Youth Groups could not meet face-to-face but over the course of the year 11 regular Women’s Group members and 15 regular Youth Group members remained in touch through WhatsApp and Facebook groups.

## Communications

Because of COVID-19, STAG started a bimonthly newsletter mailout, which developed into a monthly mailout to 92 Gypsy and Traveller households. We also started a Facebook page which is predominantly followed by Gypsies, Roma and Travellers. By the end of the 2020 – 21 year, it had 188 followers.

## Digital support project

Early in the pandemic STAG received funding from Newcomen Collett Foundation to support three households without laptops and through the Community Calling project to provide 10 households with a smartphone. Based on these initial pilots, STAG applied for COVID-19 funding to support our clients who were digitally excluded. We were successful in gaining funding from the National Lottery Community Fund and City Bridge Trust to develop a programme of equipment provision and technical support by telephone and remote access, which lasted from September 2020 to March 2021. At the end of the project an additional 30 people in 28 households (28 Irish Traveller and 2 English Gypsy) had been provided with equipment (smartphones, laptops, routers and /or booster aerials), set up, and telephone & remote access to support them to use them.

“I received a laptop from STAG during lockdown to help with my children's schooling. I had one phone and a tablet between three children, 2 of them had morning zoom calls with their teachers and classes that sometimes ran into each others time slots and my eldest had 2 zoom calls a day with her teacher and class. All their work was sent via email and a lot of it was online so when [STAG] got in touch about the laptop I went for it and when it arrived it helped a big time, my eldest is in year 5 so her work was a bit more demanding could attend her zoom calls without a problem and do all her work online and use the tools to do written work. The little ones could use it for purple mash and reading eggs etc.”

## Research, policy and campaigning

### New Southwark Plan

STAG submitted a response to the New Southwark Plan consultation on 26<sup>th</sup> October. We raised particular concerns about the Gypsy and Traveller Accommodation Needs Assessment and the way it had been used to develop Planning Policy 11: Homes for Gypsies and Travellers. To support Gypsies and Travellers to engage with, and inform, our response, we developed a short ten question survey: 17 surveys were completed through commissioning a qualified Irish Traveller researcher who lived in Southwark to conduct face-to-face (socially distanced) interviews with Irish Travellers on the Brideale Close site, or who were visiting the site, and six through Irish Travellers from Burnhill and Ilderton Road sites and those not living on Southwark sites completing online or telephone surveys. The survey results formed the basis of STAG's response, ensuring 23 Irish Travellers had their voices heard. We also prepared a short template response that was posted out with the newsletter in October and sent by e-mail to our partner organisations and supporters. As a result, 14 consultation responses to the New Southwark Plan mentioned objections to the homes for Gypsies and Travellers Planning Policy and eight of these used the STAG template response (including five

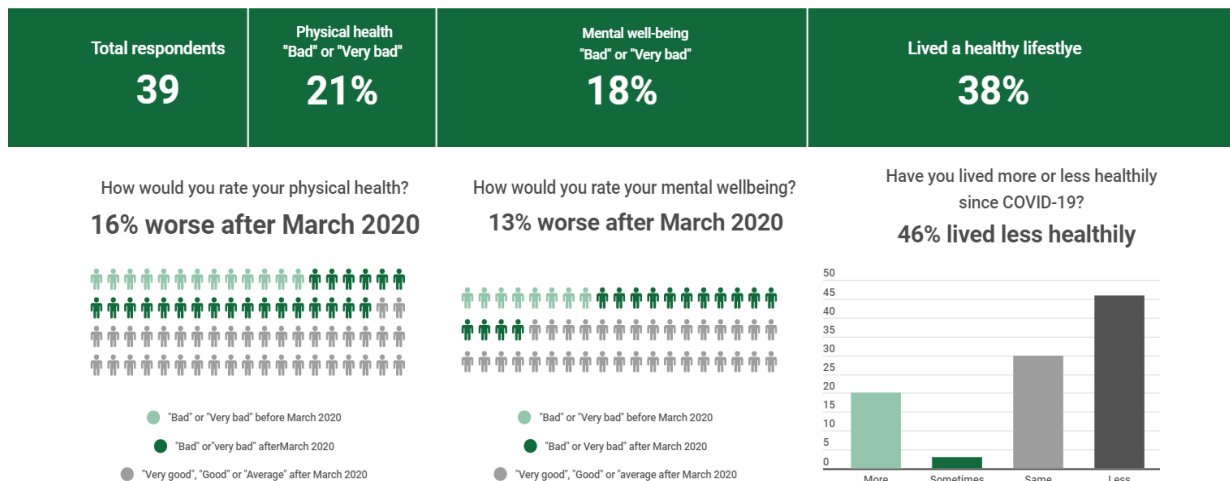
from Irish Travellers with a long-term connection to Southwark) – showing our work had supported 27 Irish Travellers in total to engage in the consultation in some way. As a result of this work we identified that there are Irish Travellers who had moved out of sites in the borough because of overcrowding issues, and Irish Travellers who lived in “bricks and mortar” accommodation in the borough, who wanted to have a pitch on a Southwark site.

STAG submitted a Written Submission to, and provided oral evidence at, the New Southwark Plan Examination in Public on 1<sup>st</sup> March 2021. We also supported an Irish Traveller from Brideale Close to provide oral evidence at the session. As a result, the Inspectors recommended all four Southwark sites should be safeguarded and the council look at how it will meet the five year need of 27 additional pitches in Southwark.

### Survey

We launched at the end of October 2020 and was completed by 40 Gypsies, Roma and Travellers with a connection to Southwark. This demonstrated the impact COVID-19 had had on health and mental wellbeing, income and employment.

## Impact of COVID-19 on health



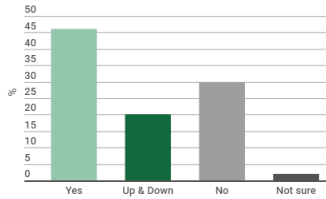
## Impact of COVID-19 on income and employment

Total respondents <b>40</b>	Employed <b>17%</b>	Self-employed <b>14%</b>	Unemployed or not working <b>69%</b>
--------------------------------	------------------------	-----------------------------	---

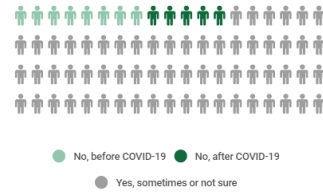
Have you lost your job / work since COVID-19?  
**10% lost work or job**



Has the cost of living gone up since COVID-19?  
**46% said "Yes"**



Could you manage on your income?  
**10% couldn't manage before COVID-19**  
**18% couldn't manage after COVID-19**



“We don’t get a lot of opportunity to go travelling as we’re sent away by every town, village and place we go....there’s good and bad in our community like any other community....we all shouldn't be painted with the one brush.”

“I dont feel involved at all by the council, they give no communication at all, they ignore us completely and give no information or feedback on anything at all, I think we’re the only race at the moment thats treated unfairly by the council”

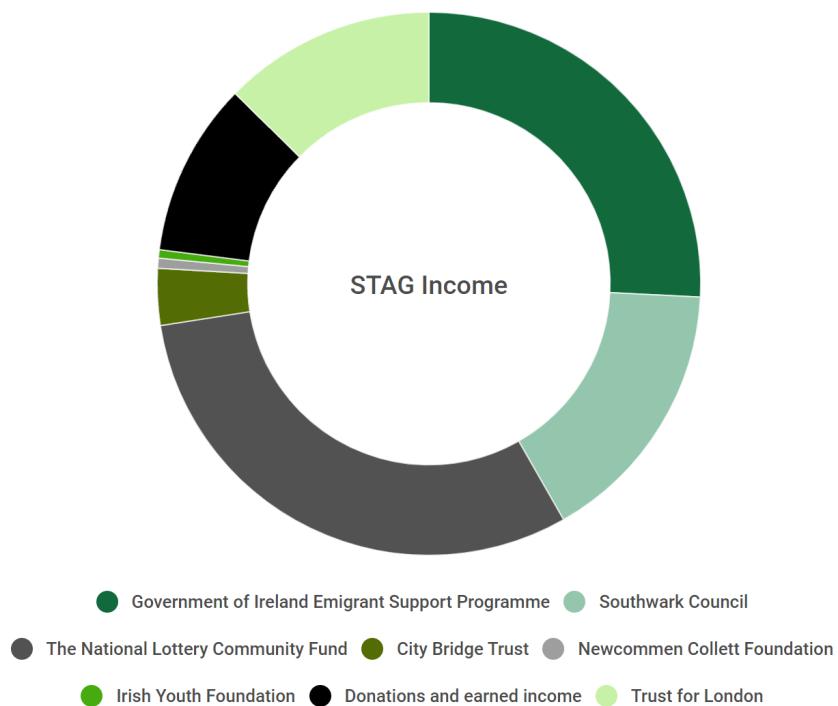
“I appreciate all your [STAG’s] hard work that you are doing for the community and thank you for keeping in touch in these very difficult times.”

“STAG is very good support for Travellers and Gypsies they never fail to help when requested.”

# Finances 2020-21

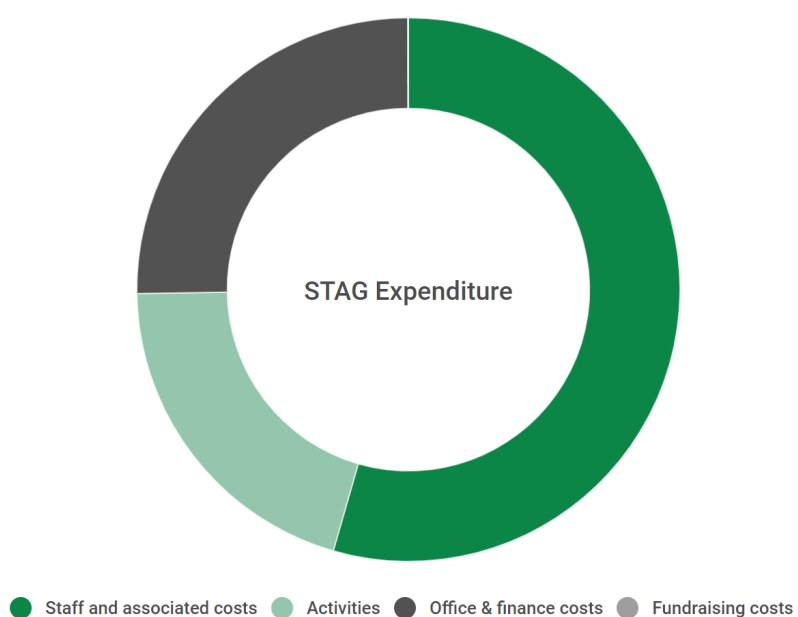
## Income 2020 - 21

Total income was £150,305 an increase of 88% on 2019-20



## Expenditure 2020-21

Total expenditure was £103,524 an increase of 40% on 2019-20



## Fund balance carried forward

At the end of the financial year 2020-21, STAG carried £67,359 forward.

(£)	Unrestricted General Fund	Restricted Funds	2021 Total Funds	2020 Total Funds
<b>Incoming Resources</b>				
Voluntary Income	15,556	134,749	150,305	79,548
<b>Total Incoming Resources</b>	<b>15,556</b>	<b>134,749</b>	<b>150,305</b>	<b>79,548</b>
<b>Resources Expended</b>				
Charitable Activities	347	102,977	103,324	73,816
<b>Total Resources Expended</b>	<b>347</b>	<b>102,977</b>	<b>103,324</b>	<b>73,816</b>
<b>Net Incoming Resources</b>	<b>15,209</b>	<b>31,572</b>	<b>46,781</b>	<b>5,900</b>
Fund Balance Brought Forward	15,042	5,536	20,578	14,678
<b>Fund Balance Carried Forward</b>	<b>30,251</b>	<b>37,108</b>	<b>67,359</b>	<b>20,578</b>

## Reserves policy

As part of our Financial Management processes, the Board of Trustees has set a target of working towards accumulating and maintaining a reserve fund which represents three months annual operating costs. In the financial year 2020-21 this would amount to £25,881. These reserves would enable STAG to deal with the following contingencies: -

- Reductions in or withdrawal of funding
- In the event of closure, three months running costs to wind up the organisation and pay redundancies, leasehold and other liabilities.

In addition, we wish to set aside the following amounts:

- £5,000 in the event of an increase in premises costs
- £10,000 for unforeseen staffing issues such as the need to provide cover due to sickness, maternity or paternity leave.
- £5,000 fund for replacing essential equipment such as telephones or IT

The total amount of unrestricted reserves to aim for is £45,881 and we are on course to achieve this with an increase from £20,578 to £30,251 over 2020-21.

## STAG: Organisational summary

## **Purpose**

The objects of Southwark Travellers' Action Group (STAG) are specifically restricted to provide for, among members of the Gypsy, Roma and Traveller communities:

- The prevention or relief of poverty
- The advancement of education
- The advancement of health
- The advancement of community development
- The advancement of culture
- The promotion of racial harmony and of equality and diversity
- The relief of those in need by reason of financial hardship or other disadvantage.

The activities provided in relation to those purposes for the public benefit are:

- One-to-one casework support for Gypsies and Travellers
- Development of and support for a Women's Group
- Development and support for a Youth Group
- Projects that reduce poverty, advance education, improve health and well-being and promote community development amongst Gypsies and Travellers connected to Southwark
- Activities and events that promote the culture and heritage of Gypsies and Travellers to ensure it is more widely understood.
- Activities and events that bring Gypsies and Travellers together that contribute to a community development approach.

## **Contribution made by volunteers**

STAG recognises the significant contributions made by volunteers. This year we would like to thank, in particular Geraldine O'Brien who has provided transport and support throughout the year and, particularly at the beginning of lockdown.

## **Other support**

We would also like to thank Josie O'Driscoll, Ilinca Diaconescu, Lauren Tapp, Jenni Berlin, Chelsea McDonagh and Yvonne MacNamara for their support for STAG's work throughout the year.

## **Type of governing document**

Memorandum & Articles of Association

## **Constituted**

Private company limited by guarantee without share capital

## **Names of Trustees**

Sally Causer – Chair

Catherine Green – Treasurer  
Ian Redding  
Megan Preston  
Jennie Corbett (until May 2021)  
Garvey Harris (until January 2021)

### **Names of staff**

Alison Blackwood – Manager  
Kathleen Ryan – Development Worker  
Becky Buchanan – Youth Engagement Worker (from February 2021)

### **Trustee selection**

The charity may by ordinary resolution:

- (1) Appoint a person who is willing to act to be a director; and
- (2) Determine the rotation in which any additional directors are to retire.

No person other than a director retiring by rotation may be appointed a director at any general meeting unless:

- (1) He or she is recommended for re-election by the directors; or
- (2) Not less than fourteen not more than thirty-five clear days before the date of the meeting, the charity is given a notice that:
  - (a) Is signed by a member entitled to vote at the meeting;
  - (b) States the member's intention to propose the appointment of a person as a director;
  - (c) Contains the details that, if the person were to be appointed, the charity would have to file at Companies House; and
  - (d) Is signed by the person who is to be proposed to show his or her willingness to be appointed.

All members who are entitled to receive notice of a general meeting must be given not less than seven nor more than twenty-eight clear days' notice of any resolution to be put to the meeting to appoint a director other than a director who is to retire by rotation.

The directors may appoint a person who is willing to act to be a director.

A director appointed by a resolution of the other directors must retire at the next annual general meeting and must not be taken into account in determining the directors who are to retire by rotation.

## Funders

STAG wants to thank the following funders who supported our work in 2020-21:



## Government of Ireland Emigrant Support Programme



An Roinn Gnóthaí Eachtracha agus Trádála  
Department of Foreign Affairs and Trade





as well as Newcomen Collett Foundation

## Declarations

The Trustees declare that they have approved the Trustees' report above.

Signed on behalf of the Trustees by:

Signature		
Name	Sally Causer	Catherine Green
Position	Chair	Treasurer
Date	3.11.21	3.11.21

**SOUTHWARK TRAVELLERS' ACTION GROUP LTD**

**FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2021**

**COMPANY REGISTRATION NUMBER 09996890**

**CHARITY NUMBER 1184614**

**LONDON ACCOUNTANCY PRACTICE  
SOJOURNER TRUTH CENTRE  
161 SUMNER ROAD  
LONDON SE15 6JL**

**SOUTHWARK TRAVELLERS' ACTION GROUP LTD  
(A PRIVATE COMPANY LIMITED BY GUARANTEE)  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2021**

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**SOUTHWARK TRAVELLERS' ACTION GROUP LTD  
(A PRIVATE COMPANY LIMITED BY GUARANTEE)  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2021**

**ADMINISTRATIVE / LEGAL INFORMATION**

**REGISTRATION DETAILS:**

SOUTHWARK TRAVELLERS' ACTION GROUP LTD is an incorporated organisation registered as a Private Company limited by guarantee in England and Wales  
Company Number: 09996890.  
Charity Number: 1184614

**GOVERNING DOCUMENT**

SOUTHWARK TRAVELLERS' ACTION GROUP is an incorporated organisation governed by the Companies Act 2006 and Memorandum and Articles of Association respectively.

**COMMITTEE MEMBERS**

Sally Causer.....Director  
Ian Redding.....Director  
Garvey G Harris.....Director  
Megan Preston.....Director  
Catherine Green.....Treasurer

**REGISTERED OFFICE**

SOUTHWARK TRAVELLERS' ACTION GROUP  
Sojourner Truth Centre  
161 Sumner Road  
London SE15 6JL

**BANKERS**

Unity Trust Bank  
Nine Brindleyplace  
Birmingham BI 2HB

**INDEPENDENT EXAMINERS**

London Accountancy Practice  
Sojourner Truth Centre  
161 Sumner Road  
London SE15 6JL

**SOUTHWARK TRAVELLERS' ACTION GROUP  
(A PRIVATE COMPANY LIMITED BY GUARANTEE)  
REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2021**

The directors/trustees present their report and financial statements for the period ended 31 March 2021.

**PRINCIPAL ACTIVITIES**

The objects of the SOUTHWARK TRAVELLERS' ACTION GROUP are specifically restricted to the following:

- To provide for, among members of the Gypsy, Romã and Traveller communities.
- The prevention or relief of poverty,
- The advancement of education,
- The advancement of health,
- The advancement of community development,
- The advancement of culture,
- The promotion of racial harmony and of equality and diversity,
- The relief of those in need by reason of financial hardship or other disadvantage.

**STATEMENT OF DIRECTORS AND TRUSTEES RESPONSIBILITIES**

The Directors, who are also the trustees of the Company, are required to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Company at the end of the year and of its financial activities during the year then ended. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable standards and statement of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the project will continue in operation.

The directors/trustees are responsible for keeping proper accounting records which disclose at any time the financial position of the Company. They are also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Sign.



Catherine Green

Treasurer

**SOUTHWARK TRAVELLERS' ACTION GROUP  
REPORT OF THE DIRECTORS/TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2021**

**FINANCIAL REVIEW**

The results of the year's operation are set out in the attached financial statements. The net movement in funds for the year amounted to £46,781. The retained reserves at 31 March 2021 amounted to £67,359.

The trustees have been aware of the need to comply with good practice guidelines on free reserves and SOUTHWARK TRAVELLERS' ACTION GROUP policy is included in the notes to the accounts.

**RISK MANAGEMENT**

The trustees have examined the major risk which SOUTHWARK TRAVELLERS' ACTION GROUP 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.

**RESERVE POLICY**

As part of our financial management process, the Board of trustees has set a target of working towards accumulating and maintaining a reserve fund which represents three months annual operating costs. In the financial year 2020/21 this would amount to £25,881. These reserves would enable STAG to deal with the following contingencies:-

- Reduction in or withdrawal of funding.
- In the event of closure, three months running costs to wind up the organisation and pay redundancies, leasehold and other liabilities.

In addition, we wish to set aside the following amounts:

- £5,000.00 in the event of an increase in promises costs.
- £10,000.00 for unforeseen staffing issues such as the need to provide cover due to sickness, maternity or paternity leave.
- 5,000.00 fund for essential equipment such as telephone or IT.

The total of unrestricted reserves we therefore feel would be prudent to aim for is £45881.00.

**TANGIBLE FIXED ASSETS**

The Company keeps a register of fixed assets

**SOUTHWARK TRAVELLERS' ACTION GROUP  
REPORT OF THE DIRECTORS/TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2021**

**FUNDS AVAILABLE**

The present level of funding is adequate to support the continuation of the Company operations for the medium term, and the trustees consider the financial position of the Company to be satisfactory.

**VOLUNTEERS**

SOUTHWARK TRAVELLERS' ACTION GROUP recognises the significant contributions made by volunteers.

**SOUTHWARK TRAVELLERS' ACTION GROUP  
(A Private Company Limited By Guarantee)  
INDEPENDENT EXAMINER'S REPORT  
FOR THE YEAR ENDED 31 MARCH 2021**

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/ 03 / 2021.

**Responsibilities and basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement**

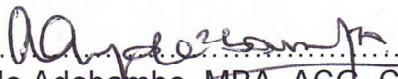
I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below \*) in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Act;

or

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

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

.....  
Ade Adebambo, MBA, ACG, CGMA, ACMA  
London Accountancy Practice  
161 Sumner Road  
London SE15 6JL

Date...3/11/2021...

SOUTHWARK TRAVELLERS' ACTION GROUP LTD  
 STATEMENT OF FINANCIAL ACTIVITIES  
 FOR THE YEAR ENDED 31 MARCH 2021

	Unrestricted General Fund	Restricted Fund	Restricted Fund	Restricted Fund	Restricted Fund	Restricted Fund	Restricted Fund	Restricted Fund	Restricted Fund	Restricted Fund	2021 Total	2020 Total
		Irish Youth Foundation	City Bridge Trust	National Lottery CF	Newcommen Collett	Southwark Council	Southwark Council	Southwark Council Cov19	Govt of Ireland Support Programme	Restricted Trust	Restricted Fund	Restricted Fund
<b>Incoming Resources</b>												
Voluntary Income	15,556	750	5,070	46,279	900	23,000	1,000	38,750	19,000	150,305	79,548	168
<b>Total Incoming Resources</b>	<b>15,556</b>	<b>750</b>	<b>5,070</b>	<b>46,279</b>	<b>900</b>	<b>23,000</b>	<b>1,000</b>	<b>38,750</b>	<b>19,000</b>	<b>150,305</b>	<b>79,716</b>	
<b>RESOURCES EXPENDED:</b>												
Charitable Activities	347	333	5,070	51,815	900	23,000	1,000	19,513	1,546	103,524	73,816	
<b>Total Resources Expended</b>	<b>347</b>	<b>333</b>	<b>5,070</b>	<b>51,815</b>	<b>900</b>	<b>23,000</b>	<b>1,000</b>	<b>19,513</b>	<b>1,546</b>	<b>103,524</b>	<b>73,816</b>	
<b>Net Incoming Resources</b>	<b>15,209</b>	<b>417</b>	<b>0</b>	<b>-5,536</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>19,237</b>	<b>17,454</b>	<b>46,781</b>	<b>5,900</b>	
Fund Balance Brought Forward	15042			5,536				0		20,578	14,678	
<b>Fund Balance Carried Forward</b>	<b>30,251</b>	<b>417</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>19,237</b>	<b>17,454</b>	<b>67,359</b>	<b>20,578</b>	

**SOUTHWARK TRAVELLERS' ACTION GROUP LTD  
BALANCE SHEET  
FOR THE YEAR ENDED 31 MARCH 2021**

**FIXED ASSETS**

Office Equipment

	2021	2020
£	£	£
	0	0

**CURRENT ASSETS**

Debtors

0	2,400
---	-------

Cash at bank

82,281	30,855
--------	--------

<b>82,281</b>	<b>82,281</b>	<b>33,255</b>	33,255
---------------	---------------	---------------	--------

**CURRENT LIABILITIES**

Deferred Income

10,000	8,750
--------	-------

PAYE / Salary / Pensions

2,677
-------

Creditors & Accruals

4,921	1,250
-------	-------

14,921	12,677
--------	--------

<b>67,359</b>	<b>20,578</b>
---------------	---------------

**Capital and Reserves**

**Funds**

Unrestricted Fund

30,251	2,091
--------	-------

Restricted Fund

37,108	18,487
--------	--------

<b>67,359</b>	<b>20,578</b>
---------------	---------------


Approved by the Management Committee

on .....2021

and signed on their behalf by

..... Sally Causer

..... Catherine Green




3.11.2021

## BALANCE SHEET (Continued)

As at 31 March 2021

The directors who are also trustees consider that for the period ended 31 March 2021, the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain the audit of its accounts for the year in question in accordance with section 476.
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.
- These accounts have been prepared in accordance with the provisions applicable to companies subject to small companies' regime.

The financial statements on pages 7-9 were approved by the board of directors on 3<sup>rd</sup> November 2021 and signed on its behalf by



.....Chair

**Sally Causer**

**SOUTHWARK TRAVELLERS' ACTION GROUP LTD  
(A PRIVATE COMPANY LIMITED BY GUARANTEE)  
NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 MARCH 2021**

**1. Accounting policies**

**( a ) Basis of preparation**

- (i) These accounts are the Accounts of SOUTHWARK TRAVELLERS' ACTION GROUP
- (ii) These accounts have been prepared on an accruals basis and include income and expenditure as they are earned or incurred, rather than as cash are received or paid.
- (iii) The recommendations of the Statement of Recommended Practice have been followed in the preparation of these accounts

**( b ) Fund Accounting**

- (i) The Company's general fund consists of funds, which the Company may use for its purposes at its discretion.
- (i) The Company's restricted funds are those where the donor has imposed restrictions on the use of the funds, which are legally binding.

**( c ) Voluntary Income**

- (i) All voluntary income is included upon receipt.
- (ii) Grants receivable are credited to income immediately

**( d ) Investment Income**

Credit is taken for interest when the interest falls due for payment.

**( e ) Administration Expenditure**

Administration expenditure comprises costs incurred in running the Company. Where applicable, some of these costs have been treated as direct charitable expenditure.

**(f) Government of Ireland Emigrant Support Programme:**

The Government of Ireland Emigrant Support Programme approved the grant of £40,000 for the year 1<sup>st</sup> of July 2020 to 30<sup>th</sup> June 2021. As this account was prepared for the period ended 31<sup>st</sup> March 2021, there

was therefore a deferred income of £10,000 relating to the Department of Foreign Affairs funding as detailed below

<b>(g) Debtors</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Wakefield & Tetley Trust	<u>0</u>	<u>2,400</u>
	<u>0</u>	<u>2,400</u>
<b>(h) Creditors</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Accountancy Fees	1,250	1,250
Other Creditors	3,671	0
PAYE/Pensions	0	2677
Deferred Income – ESP	<u>10,000</u>	<u>8750</u>
	<u>14,921</u>	<u>12,677</u>

(i)

	CASH MOVEMENT 2020-2021				
	BALANCE B/F	INCOME	TOTAL	EXPENSES	BALANCE C/F
	£	£	£	£	£
Government of Ireland Emigrant Support Programme	-	38,750	38,750	(19,513)	19,237
Southwark Council Common Purpose Grant		23,000	23,000	(23,000)	-
Southwark Council Small Business Grant		14,002	14,002		14,002
Southwark Council COVID 19 Community Fund		1,000	1,000	(1,000)	-
Peoples Health Trust	13,491		13,491		13,491
The National Lottery Community Fund (Award for All)	5,538	46,279	51,815	(51,815)	-
Wakefield & Tetley Trust	268	1	267	(267)	-
Charities Aid Foundation (CAF)		358	358		358
The National Lottery Community Fund		36,470	36,470	(36,470)	-
Human Rights & Equalities Network (HEAR)		600	600		600
Irish Youth Foundation		750	750	(333)	417
City Bridge Trust		5,070	5,070	(5,070)	-
The National Lottery Community Fund		9,809	9,809	(9,809)	-
Newcommen Collett Foundation		900	900	(900)	-
Trust for London		19,000	19,000	(1,546)	17,454
Tudor Trust		500	500		500
Other Income	1,268	114	1,382	(80)	1,302
	<u>20,561</u>	<u>196,601</u>	<u>217,162</u>	<u>(149,803)</u>	<u>67,359</u>

**SOUTHWARK TRAVELLERS' ACTION GROUP LTD**  
**DETAILED INCOME AND EXPENDITURE**  
**FOR THE YEAR ENDED 31 MARCH 2021**

	Unrestricted General Fund	Restricted Fund	Restricted Fund	Restricted Fund	Restricted Fund	Restricted Fund	Restricted Fund	Restricted Fund	Restricted Fund	2021 Total	2020 Total	
		Irish Youth Foundation	City Bridge Trust	National Lottery CF	Newcomen Collett	Southwark Council	Southwark Council	Southwark Council COVID 19	Govt of Ireland Emigrant Support Programme	Trust for London	Fund	Fund
	£	£	£	£	£	£	£	£	£	£	£	
Southwark Council Common Purpose Grant						23,000					23,000	23,000
City Bridge Trust			5,070								5,070	
The National Lottery Community Fund distributed by City Bridge Trust				36,470							36,470	
Govt of Ireland Emigrant Support Programme									38,750		38,750	38,750
Southwark Council Small Business Grant	14,002										14,002	
Southwark Council Covid 19								1,000			1,000	
PC World	97										97	5,558
Irish Youth Foundation		750									750	
The National Lottery Community Fund				9,809							9,809	9,840
Newcomen Collett Foundation					900						900	
Trust for London										19,000	19,000	
Wakefield & Tetley Trust	1						0				1	2,400
Human Rights & Equalities Network	600										600	
Tudor Trust	500										500	
Charities Aid Foundation	356										356	
Fundraising Income												168
	<b>15,556</b>	<b>750</b>	<b>5,070</b>	<b>46,279</b>	<b>900</b>	<b>23,000</b>		<b>1,000</b>	<b>38,750</b>	<b>19,000</b>	<b>150,305</b>	<b>79,716</b>

	Unrestricted General Fund	Restricted Fund	Restricted Fund	Restricted Fund	Restricted Fund	Restricted Fund	Restricted Fund	Restricted Fund	Restricted Fund	2021 Total	2020 Total	
		Irish Youth Foundation	City Bridge Trust	National Lottery CF	Newcomen Collett	Southwark Council	Southwark Council	Southwark Council COVID 19	Govt of Ireland Support Programme	Trust for London	Fund	Fund
	£	£	£	£	£	£	£	£	£	£	£	
<b>Charitable Expenditure</b>												
Salaries	52			2,193	900	12,330		60	14,640	1,035	50,110	42,124
Ni contribution & Tax				5,678		2,770			3,707	365	12,509	10,441
Employer's Pension Contributions				1,278		2,768				106	4,152	2,911
Sessional Staff				850							850	0
Women's Group Expenses											0	1,380
Staff Training			10	45							55	0
Food, Drinks, Refreshments & Outings												5,612
Rent & Rates				67	624		3,730		443		5,094	5,068
Computer Cost				229	2,215				464		2,908	0
Stationery/ Postage/Printing				210	1,489		27				1,720	0
Payroll Services					90		282		25		386	343
Volunteer Expenses				1,213						50	1,268	0
Office/ General Administrative Expenses				115	100						215	580
Bookkeeping-Quick Books				14	14		43		144		215	0
Telephone & Internet Expenses	156			73	781						995	1,461
Membership/Subscriptions	80										80	0
General Activities			333	2,914	16,034			477			19,758	0
Advertisement				34							34	0
ICO	35										35	35
E-Mail & Website	24				60						84	0
Room Hire				100							100	675
Late Payment Fine												400
Bank Charges				3	24		51		27		105	128
Accountancy Fees					1,250						1,250	1,250
Insurance							485				485	519
Other Professional Services				43	20		534		528		1,131	0
<b>TOTAL RESOURCES EXPENDED</b>	<b>347</b>	<b>333</b>	<b>5,070</b>	<b>51,815</b>	<b>900</b>	<b>23,000</b>		<b>1,000</b>	<b>19,513</b>	<b>1,546</b>	<b>103,524</b>	<b>73,816</b>
	<b>15,209</b>	<b>417</b>	<b>0</b>	<b>-5,536</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>19,237</b>	<b>17,454</b>	<b>46,781</b>	<b>5,900</b>	

**SOUTHWARK TRAVELLERS' ACTION GROUP LTD**  
**DETAILED INCOME AND EXPENDITURE**  
**FOR THE YEAR ENDED 31 MARCH 2021**

	Unrestricted General Fund	Restricted Fund	2021 Total Fund	2020 Total Fund
	£		£	£
<b>INCOMING RESOURCES</b>				
Southwark Council Common Purpose Grant	0	23,000	23,000	23,000
The National Lottery Community Fund	0	46,279	46,279	9,840
Government of Ireland Emigrant Support Programme	0	38,750	38,750	38,750
Peoples' Health Trust - Womens' Project	0	0	0	5,558
Southwark Council Small Business Grant	14,002	0	14,002	0
Southwark Council COVID 19 Community Fund	0	1,000	1,000	0
City Bridge Trust	0	24,070	24,070	0
Newcomen Collett Foundation	0	900	900	0
Irish Youth Foundation	0	750	750	0
Human Rights & Equalities Network (HEAR)	600	0	600	0
Tudor Trust	500	0	500	0
Charities Aid Foundation	356	0	356	0
PC World	97	0	97	0
Wakefield & Tetley Trust	1	0	1	2,400
Fundraising Income	0	0	0	168
	<b>15,556</b>	<b>134,749</b>	<b>150,305</b>	<b>79,716</b>

	Unrestricted General Fund	Restricted Fund	2021 Total Fund	2020 Total Fund
	£	£	£	£
<b>RESOURCES EXPENDED</b>				
<b>Charitable Expenditure</b>				
Salaries	52	50,058	50,110	42,124
NI contribution & Tax	0	12,509	12,509	10,441
Employer's Pension Contributions	0	4,152	4,152	2,911
Sessional Staff	0	850	850	0
Women's Group Expenses	0	0	0	1,380
Staff Training	0	55	55	0
Food, Drinks, Refreshments & Outings	0	0	0	5,612
Rent & Rates	0	5,094	5,094	5,958
Computer Cost	0	2,908	2,908	5,816
Stationery/Postage/Printing	0	1,726	1,726	0
Payroll Services	0	386	386	343
Volunteer Expenses	0	1,268	1,268	0
Office/ General Administrative Expenses	0	215	215	580
Bookkeeping	0	215	215	0
Telephone & Internet Expenses	156	839	995	1,461
General Activities	0	19,757	19,757	0
Membership/Subscriptions	80	0	80	0
Advertisement	0	34	34	0
e-mail & website	24	60	84	0
Room Hire	0	100	100	675
Late Payment Fine	0	0	0	400
Bank Charges	0	105	105	128
Other Professional Services	0	1,131	1,131	2,262
Accountancy Fees	0	1,250	1,250	1,250
Insurance	0	465	465	519
ICO	35	0	35	35
<b>TOTAL RESOURCES EXPENDED</b>	<b>347</b>	<b>103,177</b>	<b>103,524</b>	<b>73,816</b>

**SOUTHWARK TRAVELLERS' ACTION GROUP  
(A Private Company Limited By Guarantee)  
INDEPENDENT EXAMINER'S REPORT  
FOR THE YEAR ENDED 31 MARCH 2021**

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/ 03 / 2021.

**Responsibilities and basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below \*) in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Act;

or

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

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

.....*Ade Adebambo*.....  
Ade Adebambo, MBA, ACG, CGMA, ACMA  
London Accountancy Practice  
161 Sumner Road  
London SE15 6JL

Date...3/11/2021...