

LAMBETH CHINESE COMMUNITY ASSOCIATION

England & Wales · Charity number 1188688

Details

Status Registered

Legal form CIO

Registered 2020-03-20

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

Contact

Address 69 Stockwell Road
London
London
SW9 9PY

Phone 020 7733 4377

Email infoacca@msn.com

Website www.lambethchinese.org

Activities

Objects: (A) TO ADVANCE EDUCATION AMONG THE INHABITANTS OF THE LONDON BOROUGH OF LAMBETH, IN PARTICULAR AMONG MEMBERS OF THE CHINESE COMMUNITY, AND TO ADVANCE THE EDUCATION OF THE PUBLIC IN CHINESE HISTORY, ART, CULTURE AND TRADITIONS. (B) TO PROVIDE OR ASSIST IN THE PROVISION OF FACILITIES FOR THE RECREATION AND OTHER LEISURE TIME OCCUPATION FOR THE INHABITANTS OF THE LONDON BOROUGH OF LAMBETH AND IN PARTICULAR IN THE INTERESTS OF SOCIAL WELFARE AND WITH THE OBJECTS OF IMPROVING THEIR CONDITIONS OF LIFE. (C) TO RELIEVE POVERTY, SICKNESS AND DISTRESS AMONG MEMBERS OF THE CHINESE COMMUNITY IN THE LONDON BOROUGH OF LAMBETH. (D) TO WORK TOWARDS THE ELIMINATION OF RACIAL DISCRIMINATION AND THE PROMOTION OF GOOD RELATIONS BETWEEN PERSONS OF DIFFERENT ETHNIC ORIGINS RESIDING OR WORKING IN THE LONDON BOROUGH OF LAMBETH.

Activities: General charitable activities such as the care for the elderly, general education, the relieve of poverty and social isolation

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty, Human Rights/religious Or Racial Harmony/equality Or Diversity
- **Who:** Children/young People, Elderly/old People, People Of A Particular Ethnic Or Racial Origin

Geography

- Lambeth

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£170,900	£198,268	-	-
2024-03-31	£197,932	£211,130	-	-
2023-03-31	£202,029	£221,850	-	-
2022-03-31	£189,217	£240,515	-	-
2021-03-31	£236,224	£262,892	-	-

Trustees

Name	Role	Appointed
TERESA Suk ming NG	Chair	2009-09-10
Hung Leng Teoh		2025-03-06
KEM Ng		2025-03-06
MAGDELEINE MEE KIEW CHIA		2009-11-10
Swee Yang Chen		2019-11-16

LAMBETH CHINESE COMMUNITY ASSOCIATION

England & Wales - Charity number 1188688

Accounts

Lambeth Chinese Community Association

(A Charitable Incorporated Organisation)

Annual Report and Financial Statements

For the year ended 31 March 2025

**Charitable Incorporated Organisation
(CIO) Number: 1188688**

Lambeth Chinese Community Association

Trustees' Annual Report and Financial Statements for the year ended 31 March 2025

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**Lambeth Chinese Community Association
Trustees' Annual Report for the year ended 31 March 2025**

The Trustees of the Charity present their Annual Report and Accounts for the year ended 31 March 2023.

1. Reference and Administrative Details

Name of Charity: Lambeth Chinese Community Association

Charitable Incorporated Organisation Number: 1188688

Registered & Operational Office: 69 Stockwell Road
London
SW9 9PY

Bankers: HSBC Bank Plc
28 Borough High Street
London
SE1 1YB

Accountants: Samuel & Associates
36 Charcroft Gardens
Enfield
Middlesex
EN3 7HA

Reporting Accountants Ellisons
Chartered Certified Accountants
92 Avon Road
Upminster
Essex
RM14 1RF

The trustees who served during the period to the date of this report are:

Ms Teresa Ng	Chair	Elected 10.11.2009	
Ms Magdeleine Chia	Vice-Chair	Elected 10.11.2009	
Ms Julia SY Chen	Member	Elected 08.01.2019	
Ms Christine Tan	Member	Elected 21.01.2014	Resigned 28.03.2025
Dr Guowei Gu	Member	Elected 06.03.2023	
Ms Bernadette Hau	Member	Elected 28.03.2024	Resigned 28.03.2025
Ms Amy Ng	Member	Elected 28.03.2024	
Ms Jennie Teoh	Member	Elected 28.03.2024	

Lambeth Chinese Community Association Trustees' Annual Report for the year ended 31 March 2025

2. Structure, Governance and Management

Governing Document

Lambeth Chinese Community Association was first registered charity and a Company Limited by guarantee and incorporated on 14 July 1989. Lambeth Chinese Community Association is also known and referred to as LCCA. On 20 March 2020, LCCA was converted from Company Limited by Guarantee into a Charitable Incorporated Organization (CIO), with the same name and also registered with the Charity Commission for England and Wales number 1188688, with no member liability.

Appointment and induction of Trustees

LCCA has adopted the Charitable Incorporated Organization (CIO) constitution and is governed by its Executive Committee (Trustees) whose members are elected annually at the Annual General Meeting or co-opted by the Trustees.

Organisational Structure

LCCA is governed by its Executive Committee which is responsible for setting the strategic direction and policies of the charity. The Executive Committee carry the ultimate responsibility for the conduct of LCCA and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet every three months and delegate the day-to-day operations of the organisation to senior management.

Related Parties

LCCA Domiciliary Care Service is a registered charity with Care Quality Commission (CQC). It has contract with Lambeth Social Services and spot contracts with Wandsworth and Southwark Social Services. LCCA also co-operates with the UK Association of Chinese Schools in the running of its Saturday Chinese School.

LCCA premises were purchased from Lambeth Council in October 2005.

Major risks

Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end LCCA is continually monitoring and managing its risk, reviewing the corporate risk register and ensuring action plans are in place to mitigate its key risks.

Included in external risks is that of the loss of funding. The effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources including contracts with local authorities. The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

Lambeth Chinese Community Association Trustees' Annual Report for the year ended 31 March 2025

3. Objectives and Activities

The objects of the charity are:

- (1) To advance the education among the inhabitants of the London Borough of Lambeth, in particular among members of the Chinese community, and to advance the education of the public in Chinese history, art, culture and traditions.
- (2) To provide or assist in the provision of facilities for the recreation and other leisure time occupation for the inhabitants of the London Borough of Lambeth and in particular in the interests of social welfare and with the objects of improving their conditions of life.
- (3) To relieve poverty, sickness, and distress among members of the Chinese community in the London Borough of Lambeth.
- (4) To work towards the elimination of racial discrimination and the promotion of good relations between persons of different ethnic origins residing or working in the London Borough of Lambeth.

The Charity aims to be the first point of contact in Lambeth and the surrounding boroughs for those Chinese who need assistance, advice and support in their daily lives in a foreign land. We aim to help the elderly Chinese in particular to fight isolation and ill-health and provide a welcoming presence in our areas of operation for that purpose.

We have adopted the strategies of direct provision of services and support by ourselves and in collaboration with statutory authorities in the boroughs we operate in.

Since February 2022, following the UK Government published guidance 'Living with COVID', our centre has gradually restarted all centre-based services and activities including :

Information & Signpost Services

We assist member users to access the areas of service including hospital and medical appointments, housing repairs, over-the-phone interpretation, referrals, housing & council tax benefit enquiries and general information and signpost.

Older People and Health Project

We aim to provide social and recreational activities to alleviate the members from poverty, ill health and loneliness in the community. Activities include luncheon club, exercise, Tai Chi, day outings, residential trips, health seminars, massaging, yoga, body stretching, hairdressing, karaoke, mahjong etc.

Learning Programmes

Classes include Mandarin language, English language

Festival Celebrations:

Dragon Boats, Mooncake, Birthday parties, welcoming Chinese New Year.

Fundraising events

Dumplings making, mochi making, sesame ball making and foods selling.

Training

Training sessions for carers and volunteers to update their knowledge and skills.

Lambeth Chinese Community Association Trustees' Annual Report for the year ended 31 March 2025

Domiciliary Care Services

The main purpose for the service is to facilitate and improve the health and well-being for those elderly Chinese and Vietnamese residents of south London who are often isolated and lead socially excluded lives.

During the Covid-19 crisis, the project was facing an extremely challenging time. We appreciated all of our extraordinary carers who continued to play such a vital role and to provide hours to the housebound users without service disruptions. During the pandemic, we were able to provide sufficient PPE for our care workers as health and safety were the priority concerns to our workers. In order to sustain continuity of care for the vulnerability in the community an Infection Control Fund from the Lambeth Adult Social Care was available for those care workers if they were unable to carry out their duties due to Coronavirus isolations.

In the year, we delivered a total of 6,192.5 hours (2023/24: 7,497.75) for 11 clients (2023/24: 15). The project's turnover amounted to £123,009 (2023/24: £160,418), which had a fall of 23% compared with the previous year. Our future objectives and targets are to recruit more carers and provide them with more trainings to strengthen further our work force.

Saturday Weekend Chinese School

Lambeth Chinese School is an award-winning non-profit Chinese school taking place at St Martin in-the-Field High School in Tulse Hil. It is opened for all pupils aged 5-16 years old. In this year, we had 123 students (2023/24: 120), with a slight increase. The Management would like to thank the Head Teachers, teachers and students for their hard work during this financial year.

Financial Review

Financial Position

Incoming Resources in the year amounted to £170,899 (2023/24 – 197,932).

A deficit of £27,368 was made in the year (2023/24 - £13,198 deficit). On 31 March 2025 total funds amounted to £187,654 (2023/24 - £215,022).

Reserves Policy

The trustees are required to ensure that free monies are available in each financial year to meet any reasonably foreseeable contingency. The charity will maintain a projection of income for at least one year ahead and will ensure that this continues to be derived from as wide a variety of sources as possible. They will take all necessary steps to ensure that at no time within this period would it be possible for the cessation of one or more funding streams to present so serious a challenge to the future of the organisation that it could not be managed so as to continue to provide a best value service.

In reviewing the potential costs that could arise should a significant reduction in income be suffered, the trustees have determined that 'free' reserves should be maintained equal to 12 months of unrestricted total operating expenditure. Free reserves are defined as total free reserves less net fixed assets. This is equivalent to £86,714 in the year.

The amount of the current expenditure of £198,268 is above the required level of reserves and the trustees will continue to make the effort to achieve surpluses in future years to contribute towards achieving this aim.

Lambeth Chinese Community Association Trustees' Annual Report for the year ended 31 March 2025

Principal Funding Sources

The Trustees extend their gratitude to the following **partners and sponsors and donors** who continue to support the charity.

Partnerships & Networking

Lambeth Adult & Social Care Services
Wandsworth Adult & Social Care Services
Southwark Adult & Social Care Services
UK Association of Chinese Schools
St Martin-in-the-Field Girls' School
Thriving Stockwell
Hoo Hing Ltd
Bank of East China
Bright room Community Acupuncture by Sam Ma
San Mei Gallery

Project

Domiciliary Care
Domiciliary Care
Domiciliary Care
Chinese Language School
Chinese Language School
Community Services
Mid-Autumn Festival Celebration
Chinese New Year Celebration
Chinese Health Talk / Trial Sessions
Community Activities

Appeal Funds

Marlene & Claude Ah Yow	Han Mui Wong	Joe Lee	Margaret Lue
Yin Man Tang	Patrick Ng	Tim Wo Ho	Tay Sandra
Gerrard & Monique SY-Yan	Anne Wong	Jennie Teoh	Chuen Ho Tang
Lily Chan	Amy Ng	Fung Kuo Ming	Lian
Bernadette Hau	Sam Ma	Shirla Chan	Cecile Lau
Julia Chantry	Teresa Ng	Tay Sandra	W C Cheung

4. Future Plans

We have come to a crossroad as our main income project, Domiciliary Care, has been dramatically reduced in income in the recent years. We have lost 25% of our clients in last years. Most clients either getting old, moving to a care home or just passed away. Lambeth Council has dramatically cut the Care Plans and brought in tendering scheme for big Care providers. Being a small agent, we are not in any position to join in the tendering process and competition. We really need to re-think about our financial situation and set up the Dom Care project improvement strategy.

The Chinese school at St Martin's Tulse Hill has been recently taken over by the Oasis Charitable Trust. There is a little uncertainty as rent is concerned. So far, we haven't received any big increase, and we just hope rent increase is not happening. The school is doing well with a healthy account. It seems that change in management hasn't affect the school so far.

The centre, on the other hand, has been doing very well due to new enthusiastic staff. Old members come back, and we have many new members joining. The staff and members are looking for new activities – birthday parties, seasonable festival celebration, various new activities and trips have all been seeking in a very positive way.

**Lambeth Chinese Community Association
Trustees' Annual Report for the year ended 31 March 2025**

The immediate strategic plans for the Association will be :

Have a strategic plan for Domiciliary Care service. Needs to seek more clients especially the private clients.

- Must find resources for fund raising
- Needs to explore areas of financing and sharing of resources to reduce costs.
- Recruit more volunteers to help meet the younger and new members' needs.
- Continue to fund and expand the Older People project with our reserves.
- Seek every effort to secure more income resource.
- Work closely with local communities to develop new and/or extend existing projects.
- Explore areas of financing and sharing of resources to reduce costs.
- Expand further training provisions for care workers and volunteers to update their caring skills to meet the CQC requirements.
- Recruit more experienced teachers and maintain good national standard for the Saturday Chinese School

By order of the Board



.....
Ms Teresa Ng
Chair
9 October 2025

Independent Examiner's Report to the Trustees of Lambeth Chinese Community Association

I report to the charity trustees on my examination of the accounts of the CIO for the year ended 31 March 2025 which are set out on pages 8 to 16.

Responsibilities and basis of report

As the charity trustees of the CIO 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 CIO's accounts carried out under section 145 of the Act. In carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent Examiner's Statement

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

1. accounting records were not kept as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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.



.....
Henry M Adjetey FCCA

ELLISONS
92 Avon Road
Upminster
Essex RM14 1RF

9 October 2025

Lambeth Chinese Community Association

Statement of Financial Activities (Incorporating an Income and Expenditure Account) For the year ended 31 March 2025

	Notes	Unrestricted £	2025 £	2024 £
Income				
Donations and legacies	2	2,565	2,565	1,388
Other	2	5,000	5,000	5,000
Investment income	3	1,312	1,312	1,196
Income from charitable activities			-	
Education and awareness	4	36,991	36,991	29,930
Health and poverty reduction	5	<u>125,032</u>	<u>125,032</u>	<u>160,418</u>
Total income and endowments		<u>170,900</u>	<u>170,900</u>	<u>197,932</u>
Expenditure				
Expenditure on charitable activities				
Education and awareness	6	29,912	29,912	29,560
Health and poverty reduction	7	<u>168,356</u>	<u>168,356</u>	<u>181,570</u>
Total Charitable Expenditure	8,9	198,268	198,268	211,130
Total expenditure		<u>198,268</u>	<u>198,268</u>	<u>211,130</u>
Net income/(expenditure) for the year	10	(27,368)	(27,368)	(13,198)
Reconciliation of funds				
Total funds brought forward		<u>215,022</u>	<u>215,022</u>	<u>228,220</u>
Total funds carried forward	14	<u>187,654</u>	<u>187,654</u>	<u>215,022</u>

Lambeth Chinese Community Association

Balance Sheet

As at 31 March 2025

	Notes	Unrestricted £	2025 £	2024 £
Fixed Assets				
Tangible assets	11	100,940	100,940	97,670
Current Assets				
Debtors	12	10,472	10,472	16,205
Cash at bank and in hand		<u>83,697</u>	<u>83,697</u>	<u>107,559</u>
		94,169	94,169	123,764
Creditors: Amounts due within one year	13	<u>7,455</u>	<u>7,455</u>	<u>6,412</u>
Net current assets		<u>86,714</u>	<u>86,714</u>	<u>117,352</u>
Net assets		<u>187,654</u>	<u>187,654</u>	<u>215,022</u>
Funds of the Charity				
Unrestricted	14	<u>187,654</u>	<u>187,654</u>	<u>215,022</u>
Total funds		<u>187,654</u>	<u>187,654</u>	<u>215,022</u>

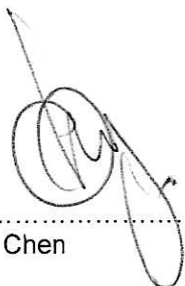
Lambeth Chinese Community Association
Balance Sheet as at 31 March 2025
(continued)

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities issued in March 2005.

The Trustees acknowledge their responsibilities for:

- ensuring that the company keeps accounting records
- preparing accounts which give a true and fair view of the state of affairs of the CIO as at 31 March 2025 and of its results for the year then ended

The financial statements were approved by the Trustees on 9 October 2025 and signed on their behalf by:



.....
Ms Julia SY Chen
Trustee

CIO number **1188688**

Lambeth Chinese Community Association

Notes to the accounts

1. Accounting Policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

a) Basis of Preparation

The financial statements have been prepared under the historical cost convention in accordance with applicable accounting standards and the Statement of Recommended Practice (SORP): Accounting and Reporting by Charities, issued in March 2005.

b) Charity Status

The charity is a Charitable Incorporated Organisation (CIO). The members of the charity include the trustees who are also ordinary members and named on page 1. In the event of the charity being wound up, the liability of members is nil.

c) Fund Accounting

Unrestricted Funds comprise accumulated surpluses and deficits on general funds that are available for use at the discretion of the Trustees in furtherance of the Charity's objects and that have not been designated for other purposes.

Restricted Funds are funds subject to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

d) Incoming Resources

Recognition of Incoming Resources

These are included in the Statement of Financial Activities (SOFA) when

- the charity becomes entitled to the resources
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

e) Resources Expended

Recognition of Expenditure and Liabilities

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Expenditure is recognised on an accruals basis as a liability is incurred.

Costs of Charitable Activities

These comprise those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. They include both costs that can be directly allocated to the charity's activities and costs of an indirect nature necessary to support these activities.

Lambeth Chinese Community Association

Notes to the accounts

Governance Costs

These are the costs associated with the governance arrangements of the charity. They include the costs of the preparation and examination of statutory accounts, trustees' meetings and the costs of any legal advice given to trustees on governance or constitutional matters.

All costs are charged between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity (or project) are allocated directly; others are apportioned on an appropriate basis.

f) Volunteer Help

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report, where material.

g) Fixed Assets

Tangible Fixed Assets for charity's own use

These are capitalised if they can be used for more than one year and cost at least £500. They are valued at cost or, if gifted, at the value to the charity on receipt.

A fixed asset acquired fully or partly from a restricted grant is included at its full cost of acquisition without netting off the grant proceeds and the grant reported as an incoming resource. Where the use of the asset such acquired is not restricted by the grantor, an amount equal to the grant is transferred into a designated fund to be written off over the useful life of the asset in accordance with the recommendations of SORP 2005, paragraph 111.

h) Depreciation

Freehold Land & Buildings are not depreciated in view of their high level of maintenance. Other Tangible Fixed Assets are depreciated so as to write off their cost less any estimated residual value over their useful lives at the following rates:

Freehold property	50 years
Improvement to building	15% reducing balance.
Other fixed assets	15% reducing balance.

Lambeth Chinese Community Association

Notes to the accounts

2. Donations and legacies	Unrestricted	2025	2024
	£	£	£
Gifts and donations	1,241	1,241	890
Membership dues	1,324	1,324	498
	<u>2,565</u>	<u>2,565</u>	<u>1,388</u>
Other income			
Employment allowance	5,000	5,000	5,000
	<u>5,000</u>	<u>5,000</u>	<u>5,000</u>
3. Investment income	Unrestricted	2025	2024
	£	£	£
Bank interest received	1,312	1,312	1,196
	<u>1,312</u>	<u>1,312</u>	<u>1,196</u>
4. Education and Awareness	Unrestricted	2025	2024
	£	£	£
Chinese School Project & Chinese New Year	36,991	36,991	29,930
Total	<u>36,991</u>	<u>36,991</u>	<u>29,930</u>
5. Health and poverty	Unrestricted	2025	2024
	£	£	£
Domiciliary Care	123,009	123,009	160,418
Old People's Project & Luncheon Club	2,023	2,023	-
Total	<u>125,032</u>	<u>125,032</u>	<u>160,418</u>
6. Education and Awareness	Unrestricted	2025	2024
	£	£	£
Chinese School & New Year Project-Direct	26,062	26,062	25,914
Support costs	3,850	3,850	3,645
	<u>29,912</u>	<u>29,912</u>	<u>29,560</u>

Lambeth Chinese Community Association

Notes to the accounts

7. Health and Poverty Reduction

	Unrestricted	2025	2024
	£	£	£
Domiciliary Care - Direct	133,709	133,709	148,762
Support costs- Dom care	34,647	34,647	32,808
Total	<u>168,356</u>	<u>168,356</u>	<u>181,570</u>

8. Charitable Expenditure- Summary

	Unrestricted	2025	2024
	£	£	£
Direct expenditure			
Direct programme costs	14,226	14,226	13,431
Direct Staff costs	145,545	145,545	161,245
Total Direct Expenditure	<u>159,771</u>	<u>159,771</u>	<u>174,676</u>
Support costs (based on staff time)			
Support staff costs	12,074	12,074	9,648
Premises costs	11,698	11,698	8,898
Office costs	9,655	9,655	13,396
Governance costs	5,070	5,070	4,512
Total support costs	<u>38,497</u>	<u>38,497</u>	<u>36,454</u>
Total Charitable Expenditure	<u>198,268</u>	<u>198,268</u>	<u>211,130</u>

Share of Support costs

Project	Support staff	Office	Premises	Governance	Total
	£	£	£	£	2025
					£
Domiciliary care	10,867	8,689	10,528	4,563	34,647
School	1,207	966	1,170	507	3,850
2025 Total	<u>12,074</u>	<u>9,655</u>	<u>11,698</u>	<u>5,070</u>	<u>38,497</u>
2024 Total	<u>9,648</u>	<u>13,396</u>	<u>8,898</u>	<u>4,512</u>	<u>36,454</u>

Lambeth Chinese Community Association

Notes to the accounts

9. Governance costs

	Unrestricted £	2025 £	2024 £
Professional fees	2,000	2,000	2,000
External scrutiny fees	3,000	3,000	2,400
AGM and sundry expenses	70	70	112
Total	<u>5,070</u>	<u>5,070</u>	<u>4,512</u>

10. Net movement in funds for the year

	Unrestricted £	2025 £	2024 £
The surplus for the year is after charging:			
Depreciation	2,935	2,935	3,821
External scrutiny fees	3,000	3,000	2,400
Staff costs-gross salaries and wages	147,028	147,028	159,161
Social security and pension costs	10,591	10,591	11,745

11. Tangible fixed assets	Freehold property £	Plant and machinery £	Furniture and fittings £	Total £
Cost				
At 1 April 2024	159,711	13,019	10,297	183,027
Additions	-	-	7,300	7,300
At 31 March 2025	<u>159,711</u>	<u>13,019</u>	<u>17,597</u>	<u>190,327</u>
Depreciation				
At 1 April 2024	62,041	13,019	10,297	85,357
Charge for the year	2,935	-	1,095	4,030
At 31 March 2025	<u>64,976</u>	<u>13,019</u>	<u>11,392</u>	<u>89,387</u>
Net book value				
At 31 March 2025	<u>94,735</u>	<u>-</u>	<u>6,205</u>	<u>100,940</u>
At 31 March 2024	<u>97,670</u>	<u>-</u>	<u>-</u>	<u>97,670</u>

Lambeth Chinese Community Association

Notes to the accounts

12. Debtors

	Unrestricted	2025	2024
	£	£	£
Trade debtors	10,472	10,472	16,205
Total	<u>10,472</u>	<u>10,472</u>	<u>16,205</u>

13. Creditors: amounts due within one year

	Unrestricted	2025	2024
	£	£	£
Accruals	4,732	4,732	3,955
PAYE and pension	2,723	2,723	2,457
Total	<u>7,455</u>	<u>7,455</u>	<u>6,412</u>

14. Movements in reserves

	Balance at 1 April 2024	Incoming resources	Outgoing resources	Balance at 31 March 2025
	£	£	£	£
Unrestricted funds	215,022	170,900	(198,268)	187,654
Total funds movements	<u>215,022</u>	<u>170,900</u>	<u>(198,268)</u>	<u>187,654</u>

LAMBETH CHINESE COMMUNITY ASSOCIATION

England & Wales - Charity number 1188688

Accounts

Lambeth Chinese Community Association

(A Charitable Incorporated Organisation)

Annual Report and Financial Statements

For the year ended 31 March 2024

**Charitable Incorporated Organisation
(CIO) Number: 1188688**

Lambeth Chinese Community Association

Trustees' Annual Report and Financial Statements
for the year ended 31 March 2024

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Lambeth Chinese Community Association Trustees' Annual Report for the year ended 31 March 2024

The Trustees of the Charity present their Annual Report and Accounts for the year ended 31 March 2024.

1. Reference and Administrative Details

Name of Charity: Lambeth Chinese Community Association

Charitable Incorporated Organisation Number: 1188688

Registered & Operational Office: 69 Stockwell Road
London
SW9 9PY

Bankers: HSBC Bank Plc
28 Borough High Street
London
SE1 1YB

Accountants: Samuel & Associates
36 Charcroft Gardens
Enfield
Middlesex
EN3 7HA

Reporting Accountants
Ellisons
Chartered Certified Accountants
92 Avon Road
Upminster
Essex
RM14 1RF

The trustees who served during the period to the date of this report are:

Ms Teresa Ng	Chair	Elected 10.11.2009
Ms Magdeleine Chia	Vice-Chair	Elected 10.11.2009
Ms Julia SY Chen	Vice-Chair	Elected 08.01.2019
Ms Christine Tan	Member	Elected 21.01.2014
Dr Guowei Gu	Member	Elected 06.03 2023
Ms Bernadette Hau	Member	Elected 28.03 2024
Ms Amy Ng	Member	Elected 28.03 2024
Ms Jennie Teoh	Member	Elected 28.03 2024

Lambeth Chinese Community Association

Trustees' Annual Report for the year ended 31 March 2024

2. Structure, Governance and Management

Governing Document

Lambeth Chinese Community Association was first registered charity and a Company Limited by guarantee and incorporated on 14 July 1989. Lambeth Chinese Community Association is also known and referred to as LCCA. On 20 March 2020, LCCA was converted from Company Limited by Guarantee into a Charitable Incorporated Organization (CIO), with the same name, and also registered with the Charity Commission for England and Wales number 1188688, with no member liability.

Appointment and induction of Trustees

LCCA has adopted the Charitable Incorporated Organization (CIO) constitution and is governed by its Executive Committee (Trustees) whose members are elected annually at the Annual General Meeting or co-opted by the Trustees.

Organisational Structure

LCCA is governed by its Executive Committee which is responsible for setting the strategic direction and policies of the charity. The Executive Committee carry the ultimate responsibility for the conduct of LCCA and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet every three months and delegate the day-to-day operations of the organisation to senior management.

Related Parties

LCCA Domiciliary Care Service is a registered charity with Care Quality Commission (CQC). It has contract with Lambeth Social Services and spot contracts with Wandsworth and Southwark Social Services. LCCA also co-operates with the UK Association of Chinese Schools in the running of its Saturday Chinese School.

LCCA premises was purchased from Lambeth Council in October 2005.

Major risks

Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end LCCA is continually monitoring and managing its risk, reviewing the corporate risk register and ensuring action plans are in place to mitigate its key risks.

Included in external risks is that of the loss of funding. The effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources including contracts with local authorities. The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

Lambeth Chinese Community Association Trustees' Annual Report for the year ended 31 March 2024

3. Objectives and Activities

Objects

The objects of the charity are:

- (1) To advance the education among the inhabitants of the London Borough of Lambeth, in particular among members of the Chinese community, and to advance the education of the public in Chinese history, art, culture and traditions.
- (2) To provide or assist in the provision of facilities for the recreation and other leisure time occupation for the inhabitants of the London Borough of Lambeth and in particular in the interests of social welfare and with the objects of improving their conditions of life.
- (3) To relieve poverty, sickness, and distress among members of the Chinese community in the London Borough of Lambeth.
- (4) To work towards the elimination of racial discrimination and the promotion of good relations between persons of different ethnic origins residing or working in the London Borough of Lambeth.

The Charity aims to be the first point of contact in Lambeth and the surrounding boroughs for those Chinese who need assistance, advice and support in their daily lives in a foreign land. We aim to help the elderly Chinese in particular to fight isolation and ill-health and provide a welcoming presence in our areas of operation for that purpose.

We have adopted the strategies of direct provision of services and support by ourselves and in collaboration with statutory authorities in the boroughs we operate in.

Since February 2022, following the UK Government published guidance 'Living with COVID', our centre has gradually restarted all centre-based services and activities including :

Information & Signpost Services

We assist member users to access the areas of service including hospital and medical appointments, housing repairs, over-the-phone interpretation, referrals, housing & council tax benefit enquiries and general information and signpost.

Older People and Health Project

We aim to provide social and recreational activities to alleviate the members from poverty, ill health and loneliness in the community. Activities include luncheon club, exercise, Tai Chi, day outings, residential trips, health seminars, etc.

Learning Programmes

Classes include Mandarin language, English language

Festival Celebrations:

Dragon Boats, Mooncake, Birthday parties, welcoming Chinese New Year.

Fundraising events

Dumplings making and foods selling.

Training

Training sessions for carers and volunteers to update their knowledge and skills.

Lambeth Chinese Community Association Trustees' Annual Report for the year ended 31 March 2024

Domiciliary Care Services

The main purpose for the service is to facilitate and improve the health and well-being for those elderly Chinese and Vietnamese residents of south London who are often isolated and lead socially excluded lives.

During the Covid-19 crisis, the project was facing an extremely challenging time. We appreciated all of our extraordinary carers who continued to play such a vital role and to provide hours to the housebound users without service disruptions. During the pandemic, we were able to provide sufficient PPE for our care workers as health and safety were the priority concerns to our workers. In order to sustain continuity of care for the vulnerability in the community an Infection Control Fund from the Lambeth Adult Social Care was available for those care workers if they were unable to carry out their duties due to Coronavirus isolations.

In the year, we delivered a total of 7497.75 hours (2022/23: 8471.5) for 15 clients (2022/23: 18). The project's turnover amounted to £148,762 (2022/23: £152,914), which had a fall of 3% compared with the previous year. Our future objectives and targets are to recruit more carers and provide them with more trainings to strengthen further our work force.

Saturday Weekend Chinese School

Lambeth Chinese School is an award-winning non-profit Chinese school in Lambeth London and takes place at St Martin in-the-Field High School in Tulse Hill, with pupils aged 5-16 years old. After all lockdown has been lifted, we returned to St Martin School for classroom teaching since September 2021. The Management would like to thank the Head Teachers, teachers and students for their hard work during the turbulent year.

4. Financial Review

Financial Position

Incoming Resources in the year amounted to £197,932 (2022/23 - £202,029).

A deficit of £13,198 was made in the year (2022/23 - £19,821 deficit). On 31 March 2023 total funds amounted to £215,022 (2021/22 - £228,220).

Reserves Policy

The trustees are required to ensure that free monies are available in each financial year to meet any reasonably foreseeable contingency. The charity will maintain a projection of income for at least one year ahead and will ensure that this continues to be derived from as wide a variety of sources as possible. They will take all necessary steps to ensure that at no time within this period would it be possible for the cessation of one or more funding streams to present so serious a challenge to the future of the organisation that it could not be managed so as to continue to provide a best value service.

In reviewing the potential costs that could arise should a significant reduction in income be suffered, the trustees have determined that 'free' reserves should be maintained equal to 12 months of unrestricted total operating expenditure. Free reserves are defined as total free reserves less net fixed assets. This is equivalent to £117,352 in the year.

The amount of the current expenditure of £211,130 is above the required level of reserves and the trustees will continue to make the effort to achieve surpluses in future years to contribute towards achieving this aim.

**Lambeth Chinese Community Association
Trustees' Annual Report for the year ended 31 March 2024**

Principal Funding Sources

The Trustees extend their gratitude to the following **partners and sponsors and donors** who continue to support the charity.

Partnerships & Networking

Lambeth Adult & Social Care Services
Wandsworth Adult & Social Care Services
Southwark Adult & Social Care Services
UK Association of Chinese Schools
St Martin-in-the-Field Girls' School
Morley College and Stockwell Centre

Project

Domiciliary Care
Domiciliary Care
Domiciliary Care
Chinese Language School
Chinese Language School
Tai Chi Classes and AGM

Appeal Funds

Marlene & Claude Ah Yow
Mr & Mrs George Eury
Mr & Mrs Margaret Lue
Gerrard & Monique SY-Yan
Mrs Kwai Ying Lee-Law
Simon Ng Yan Kwong
Marlene & Jimmy Li
Diane & Henry How
Lena & Francis Wong
Fee Fong & Stenio Eastor

Mr & Mrs M Fok
Eddie & Ann Wong
Chui Mui Cheung
Chuen Ho Tang
Mui Ha Man
Shirla Chan
Han Mui Wong
Yin Man Tang
Shui Lin Poon
Ann Callaway

Tin Wo Ho
Julia Chen
Lily Chan
Lisa Liu
Cecile Lau
A.C. Lau
Joe Lee
Wendy Yang
Wai Fong Lo
Hei Tai Lau

Mr & Mrs Tong
Kar & Sien Cheng
Mary Sangodipe
Shiu Yu Kwok
Pansy Thomas
Enid Brewster
Yim Fong Leung
George Chan
Mr & Mrs A Haw
Patrick Ng

**Lambeth Chinese Community Association
Trustees' Annual Report for the year ended 31 March 2024**

5. Future Plans

Since last financial year, LCCA has gradually recovered from the "dormant" status after the pandemic. Old members returned and new members joined. Management expanded to have some new enthusiastic, dedicated and younger members. New staff joined and proved to be very successful. Old activities returned combined with some new programs. Members are all enjoying the new booming activities. Weekend school has returned to classroom teaching. New Head teacher leading a few good teachers work brilliantly. The school has grown in numbers again. Domiciliary Care service still provides excellent service. However, a few clients passed on and left the service in this financial year. Hence the service seems shrinking slowly. As LCCA depends solely on the income generated from Domiciliary Care service, immediate action is to expand the service and seek more clients.

The immediate strategic plans for the Association will be :

- Expand Domiciliary Care service and seek more clients.
- Explore areas of financing and sharing of resources to reduce costs.
- Recruit more staff members to help meet the younger and new members' needs.
- Continue to fund and expand the Older People project with our reserves.
- Seek every effort to secure more income resource such as grant applications.
- Work closely with local communities to develop new and/or extend existing projects.
- Explore areas of financing and sharing of resources to reduce costs.
- Expand further training provisions for care workers and volunteers to update their caring skills to meet the CQC requirements.
- Recruit more experienced teachers and maintain good national standard for the Saturday Chinese School

By order of the Board



.....
Ms Teresa Ng
Chair

5 November 2024

Independent Examiner's Report to the Trustees of Lambeth Chinese Community Association

I report to the charity trustees on my examination of the accounts of the CIO for the year ended 31 March 2024 which are set out on pages 8 to 16.

Responsibilities and basis of report

As the charity trustees of the CIO 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 CIO's accounts carried out under section 145 of the Act. In carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent Examiner's Statement

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

1. accounting records were not kept as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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.



.....
Henry M Adjetey FCCA
ELLISONS
92 Avon Road
Upminster
Essex RM14 1RF

5 November 2024

Lambeth Chinese Community Association

Statement of Financial Activities (Incorporating an Income and Expenditure Account) For the year ended 31 March 2024

	Notes	Unrestricted £	2024 £	2023 £
Income				
Donations and legacies	2	1,388	1,388	894
Other	2	5,000	5,000	11,400
Investment income	3	1,196	1,196	338
Income from charitable activities				
Education and awareness	4	29,930	29,930	23,762
Health and poverty reduction	5	160,418	160,418	165,635
Total income and endowments		<u>197,932</u>	<u>197,932</u>	<u>202,029</u>
Expenditure				
Expenditure on charitable activities				
Education and awareness	6	29,560	29,560	24,864
Health and poverty reduction	7	181,570	181,570	196,986
Total Charitable Expenditure	8,9	211,130	211,130	221,850
Total expenditure		<u>211,130</u>	<u>211,130</u>	<u>221,850</u>
Net income/(expenditure) for the year	10	(13,198)	(13,198)	(19,821)
Reconciliation of funds				
Total funds brought forward		<u>228,220</u>	<u>228,220</u>	<u>248,041</u>
Total funds carried forward	14	<u>215,022</u>	<u>215,022</u>	<u>228,220</u>

Lambeth Chinese Community Association

Balance Sheet

As at 31 March 2024

	Notes	Unrestricted £	2024 £	2023 £
Fixed Assets				
Tangible assets	11	97,670	97,670	101,491
Current Assets				
Debtors	12	16,205	16,205	9,838
Cash at bank and in hand		<u>107,559</u>	<u>107,559</u>	<u>122,993</u>
		123,764	123,764	132,831
Creditors: Amounts due within one year	13	<u>6,412</u>	<u>6,412</u>	<u>6,102</u>
Net current assets		<u>117,352</u>	<u>117,352</u>	<u>126,729</u>
Net assets		<u>215,022</u>	<u>215,022</u>	<u>228,220</u>
Funds of the Charity				
Unrestricted	14	<u>215,022</u>	<u>215,022</u>	<u>228,220</u>
Total funds		<u>215,022</u>	<u>215,022</u>	<u>228,220</u>

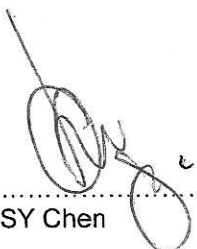
Lambeth Chinese Community Association
Balance Sheet as at 31 March 2024
(continued)

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities issued in March 2005.

The Trustees acknowledge their responsibilities for:

- ensuring that the company keeps accounting records
- preparing accounts which give a true and fair view of the state of affairs of the CIO as at 31 March 2024 and of its results for the year then ended

The financial statements were approved by the Trustees on 5 November 2024 and signed on their behalf by:



.....
Ms Julia SY Chen
Trustee

CIO number **1188688**

Lambeth Chinese Community Association

Notes to the accounts

1. Accounting Policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

a) Basis of Preparation

The financial statements have been prepared under the historical cost convention in accordance with applicable accounting standards and the Statement of Recommended Practice (SORP): Accounting and Reporting by Charities, issued in March 2005.

b) Charity Status

The charity is a Charitable Incorporated Organisation (CIO). The members of the charity include the trustees who are also ordinary members and named on page 1. In the event of the charity being wound up, the liability of members is nil.

c) Fund Accounting

Unrestricted Funds comprise accumulated surpluses and deficits on general funds that are available for use at the discretion of the Trustees in furtherance of the Charity's objects and that have not been designated for other purposes.

Restricted Funds are funds subject to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

d) Incoming Resources

Recognition of Incoming Resources

These are included in the Statement of Financial Activities (SOFA) when

- the charity becomes entitled to the resources
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

e) Resources Expended

Recognition of Expenditure and Liabilities

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Expenditure is recognised on an accruals basis as a liability is incurred.

Costs of Charitable Activities

These comprise those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. They include both costs that can be directly allocated to the charity's activities and costs of an indirect nature necessary to support these activities.

Lambeth Chinese Community Association
Notes to the accounts

Governance Costs

These are the costs associated with the governance arrangements of the charity. They include the costs of the preparation and examination of statutory accounts, trustees' meetings and the costs of any legal advice given to trustees on governance or constitutional matters.

All costs are charged between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity (or project) are allocated directly; others are apportioned on an appropriate basis.

f) Volunteer Help

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report, where material.

g) Fixed Assets

Tangible Fixed Assets for charity's own use

These are capitalised if they can be used for more than one year and cost at least £500. They are valued at cost or, if gifted, at the value to the charity on receipt.

A fixed asset acquired fully or partly from a restricted grant is included at its full cost of acquisition without netting off the grant proceeds and the grant reported as an incoming resource. Where the use of the asset such acquired is not restricted by the grantor, an amount equal to the grant is transferred into a designated fund to be written off over the useful life of the asset in accordance with the recommendations of SORP 2005, paragraph 111.

h) Depreciation

Freehold Land & Buildings are not depreciated in view of their high level of maintenance. Other Tangible Fixed Assets are depreciated so as to write off their cost less any estimated residual value over their useful lives at the following rates:

Freehold property	50 years
Improvement to building	15% reducing balance.
Other fixed assets	15% reducing balance.

Lambeth Chinese Community Association
Notes to the accounts

2. Donations and legacies	Unrestricted	2024	2023
	£	£	£
Gifts and donations	890	890	586
Membership dues	498	498	308
	<u>1,388</u>	<u>1,388</u>	<u>894</u>
Other income			
Employment allowance	5,000	5,000	5,000
Covid grants	-	-	6,400
Work Retirement Retention (WRR) grants	-	-	-
	<u>5,000</u>	<u>5,000</u>	<u>11,400</u>

3. Investment income	Unrestricted	2024	2023
	£	£	£
Bank interest received	1,196	1,196	338

4. Education and Awareness	Unrestricted	2024	2023
	£	£	£
Chinese School Project	29,930	29,930	23,762
Total	<u>29,930</u>	<u>29,930</u>	<u>23,762</u>

5. Health and poverty	Unrestricted	2024	2023
	£	£	£
Domiciliary Care	160,418	160,418	162,348
Old People's Project & Luncheon Club	-	-	3,287
Total	<u>160,418</u>	<u>160,418</u>	<u>165,635</u>

6. Education and Awareness	Unrestricted	2024	2023
	£	£	£
Chinese School Project-Direct	25,914	25,914	23,743
Support costs	3,646	3,646	1,122
	<u>29,560</u>	<u>29,560</u>	<u>24,864</u>

Lambeth Chinese Community Association
Notes to the accounts

7. Health and Poverty Reduction

	Unrestricted	2024	2023
	£	£	£
Domiciliary Care - Direct	148,762	148,762	167,384
Support costs- Dom care	32,808	32,808	20,194
Old People's Project - Direct	-	-	8,286
Support costs- Old People	-	-	1,122
	<u>181,570</u>	<u>181,570</u>	<u>196,986</u>

8. Charitable Expenditure

	Unrestricted	2024	2023
	£	£	£
Direct expenditure			
Direct programme costs	13,431	13,431	14,236
Direct Staff costs	161,245	161,245	185,176
Total Direct Expenditure	<u>174,676</u>	<u>174,676</u>	<u>199,412</u>
Support costs (based on staff time)			
Support staff costs	9,648	9,648	4,583
Premises costs	8,898	8,898	5,706
Office costs	13,396	13,396	7,748
Governance costs	4,512	4,512	4,400
Total support costs	<u>36,454</u>	<u>36,454</u>	<u>22,438</u>
Total Charitable Expenditure	<u>211,130</u>	<u>211,130</u>	<u>221,850</u>

Share of Support costs

Project	Support staff	Office	Premises	Governance	Total 2024
	£	£	£	£	£
Domiciliary care	8,683	12,056	8,008	4,061	32,808
School	965	1,340	890	451	3,646
2024 Total	<u>9,648</u>	<u>13,396</u>	<u>8,898</u>	<u>4,512</u>	<u>36,454</u>
2023 Total	<u>4,584</u>	<u>7,748</u>	<u>5,706</u>	<u>4,400</u>	<u>22,438</u>

Lambeth Chinese Community Association
Notes to the accounts

9. Governance costs

	Unrestricted	2024	2023
	£	£	£
Professional fees	2,000	2,000	2,000
External scrutiny fees	2,400	2,400	2,400
AGM and sundry expenses	112	112	-
	<u>4,512</u>	<u>4,512</u>	<u>4,400</u>

10. Net movement in funds for the year

	Unrestricted	2024	2023
	£	£	£
The surplus for the year is after charging:			
Depreciation	3,821	3,821	3,446
External scrutiny fees	2,400	2,400	2,400
Staff costs-gross salaries and wages	159,161	159,161	172,158
Social security and pension costs	11,745	11,745	13,018
	<u>11,745</u>	<u>11,745</u>	<u>13,018</u>

11. Tangible fixed assets	Freehold property	Plant and machinery	Furniture and fittings	Total
	£	£	£	£
Cost				
At 1 April 2023	<u>159,711</u>	<u>13,019</u>	<u>10,297</u>	<u>183,027</u>
At 31 March 2024	<u>159,711</u>	<u>13,019</u>	<u>10,297</u>	<u>183,027</u>
Depreciation				
At 1 April 2023	58,847	12,749	9,940	81,536
Charge for the year	<u>3,194</u>	<u>270</u>	<u>357</u>	<u>3,821</u>
At 31 March 2024	<u>62,041</u>	<u>13,019</u>	<u>10,297</u>	<u>85,357</u>
Net book value				
At 31 March 2024	<u>97,670</u>	<u>-</u>	<u>-</u>	<u>97,670</u>
At 31 March 2023	<u>100,864</u>	<u>270</u>	<u>357</u>	<u>101,491</u>

Lambeth Chinese Community Association
Notes to the accounts

12. Debtors

	Unrestricted	2024	2023
	£	£	£
Trade debtors	16,205	16,205	9,838
	<u>16,205</u>	<u>16,205</u>	<u>9,838</u>

13. Creditors: amounts due within one year

	Unrestricted	2024	2023
	£	£	£
Accruals	3,955	3,955	2,400
PAYE and pension	2,457	2,457	2,343
Deferred income	-	-	1,359
	<u>6,412</u>	<u>6,412</u>	<u>6,102</u>

14. Movements in reserves

	Balance at 1 April 2023	Incoming resources	Outgoing resources	Balance at 31 March 2024
	£	£	£	£
Unrestricted funds	228,220	197,932	(211,130)	<u>215,022</u>
Total funds movements	<u>228,220</u>	<u>197,932</u>	<u>(211,130)</u>	<u>215,022</u>

LAMBETH CHINESE COMMUNITY ASSOCIATION

England & Wales - Charity number 1188688

Accounts

Lambeth Chinese Community Association

(A Charitable Incorporated Organisation)

Annual Report and Financial Statements

For the year ended 31 March 2023

**Charitable Incorporated Organisation
(CIO) Number: 1188688**

Lambeth Chinese Community Association

Trustees' Annual Report and Financial Statements for the year ended 31 March 2023

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Lambeth Chinese Community Association Trustees' Annual Report for the year ended 31 March 2023

The Trustees of the Charity present their Annual Report and Accounts for the year ended 31 March 2023.

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London
SE1 1YB

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Enfield
Middlesex
EN3 7HA

Reporting Accountants Ellisons
Chartered Certified Accountants
92 Avon Road
Upminster
Essex
RM14 1RF

The trustees who served during the period to the date of this report are:

Ms Teresa Ng	Chair	Elected 10.11.2009	
Ms Magdeleine Chia	Vice-Chair	Elected 10.11.2009	
Ms Sin Ying Hau	Secretary	Elected 10.11.2009	Resigned 6.03.2023
Ms Stella lee	Member	Elected 16.11.2010	Resigned 6.03.2023
Ms Julia SY Chen	Member	Elected 08.01.2019	
Ms Christine Tan	Member	Elected 21.01.2014	
Dr Guowei Gu	Member	Elected 06.03 2023	

Lambeth Chinese Community Association Trustees' Annual Report for the year ended 31 March 2023

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Lambeth Chinese Community Association Trustees' Annual Report for the year ended 31 March 2023

3. Objectives and Activities

Objects

The objects of the charity are:

- (1) To advance the education among the inhabitants of the London Borough of Lambeth, in particular among members of the Chinese community, and to advance the education of the public in Chinese history, art, culture and traditions.
- (2) To provide or assist in the provision of facilities for the recreation and other leisure time occupation for the inhabitants of the London Borough of Lambeth and in particular in the interests of social welfare and with the objects of improving their conditions of life.
- (3) To relieve poverty, sickness, and distress among members of the Chinese community in the London Borough of Lambeth.
- (4) To work towards the elimination of racial discrimination and the promotion of good relations between persons of different ethnic origins residing or working in the London Borough of Lambeth.

The Charity aims to be the first point of contact in Lambeth and the surrounding boroughs for those Chinese who need assistance, advice and support in their daily lives in a foreign land. We aim to help the elderly Chinese in particular to fight isolation and ill-health and provide a welcoming presence in our areas of operation for that purpose.

We have adopted the strategies of direct provision of services and support by ourselves and in collaboration with statutory authorities in the boroughs we operate in.

Since February 2022, following the UK Government published guidance 'Living with COVID', our centre has gradually restarted all centre-based services and activities including :

Information & Signpost Services

We assist member users to access the areas of service including hospital and medical appointments, housing repairs, over-the-phone interpretation, referrals, housing & council tax benefit enquiries and general information and signpost.

Older People and Health Project

We aim to provide social and recreational activities to alleviate the members from poverty, ill health and loneliness in the community. Activities include luncheon club, exercise, Tai Chi, day outings, residential trips, health seminars, etc.

Learning Programmes

Classes include Mandarin language, English language

Festival Celebrations:

Dragon Boats, Mooncake, Birthday parties, welcoming Chinese New Year.

Fundraising events

Dumplings making and foods selling.

Training

Training sessions for carers and volunteers to update their knowledge and skills.

Lambeth Chinese Community Association Trustees' Annual Report for the year ended 31 March 2023

Domiciliary Care Services

The main purpose for the service is to facilitate and improve the health and well-being for those elderly Chinese and Vietnamese residents of south London who are often isolated and lead socially excluded lives.

During the Covid-19 crisis, the project was facing an extremely challenging time. We appreciated all of our extraordinary carers who continued to play such a vital role and to provide hours to the housebound users without service disruptions. During the pandemic, we were able to provide sufficient PPE for our care workers as health and safety were the priority concerns to our workers. In order to sustain continuity of care for the vulnerability in the community an Infection Control Fund from the Lambeth Adult Social Care was available for those care workers if they were unable to carry out their duties due to Coronavirus isolations.

In the year, we delivered a total of 8471.5 hours (2021/22: 8,086) for 18 clients (2021/22: 15). The project's turnover amounted to £152,914.32 (2021/22: £146,646.76), which had a rise of 4.3% compared with the previous year. Our future objectives and targets are to recruit more carers and provide them with more trainings to strengthen further our work force.

Saturday Weekend Chinese School

Lambeth Chinese School is an award-winning non-profit Chinese school in Lambeth London and takes place at St Martin in-the-Field High School in Tulse Hill, with pupils aged 5-16 years old. After all lockdown has been lifted, we returned to St Martin School for classroom teaching since September 2021. The Management would like to thank the Head Teachers, teachers and students for their hard work during the turbulent year.

4. Financial Review

Financial Position

Incoming Resources in the year amounted to £202,029 (2021/22 - £189,217).

A deficit of £19,821 was made in the year (2021/22 - £51,298 deficit). On 31 March 2023 total funds amounted to £228,220 (2021/22 - £248,041).

Reserves Policy

The trustees are required to ensure that free monies are available in each financial year to meet any reasonably foreseeable contingency. The charity will maintain a projection of income for at least one year ahead and will ensure that this continues to be derived from as wide a variety of sources as possible. They will take all necessary steps to ensure that at no time within this period would it be possible for the cessation of one or more funding streams to present so serious a challenge to the future of the organisation that it could not be managed so as to continue to provide a best value service.

In reviewing the potential costs that could arise should a significant reduction in income be suffered, the trustees have determined that 'free' reserves should be maintained equal to 12 months of unrestricted total operating expenditure. Free reserves are defined as total free reserves less net fixed assets. This is equivalent to £126,729 in the year.

The amount of the current expenditure of £221,850 is above the required level of reserves and the trustees will continue to make the effort to achieve surpluses in future years to contribute towards achieving this aim.

Lambeth Chinese Community Association Trustees' Annual Report for the year ended 31 March 2023

Principal Funding Sources

The Trustees extend their gratitude to the following **partners and sponsors and donors** who continue to support the charity.

Partnerships & Networking

Lambeth Adult & Social Care Services

Wandsworth Adult & Social Care Services

Southwark Adult & Social Care Services

UK Association of Chinese Schools

St Martin-in-the-Field Girls' School

Morley College and Stockwell Centre

Project

Domiciliary Care

Domiciliary Care

Domiciliary Care

Chinese Language School

Chinese Language School

Tai Chi Classes and AGM

Appeal Funds

Marlene & Claude Ah Yow

Mr & Mrs George Eury

Mr & Mrs Margaret Lue

Gerrard & Monique SY-Yan

Mrs Kwai Ying Lee-Law

Simon Ng Yan Kwong

Marlene & Jimmy Li

Diane & Henry How

Lena & Francis Wong

Fee Fong & Stenio Eastor

Mr & Mrs A Haw

Mr & Mrs M Fok

Eddie & Ann Wong

Chui Mui Cheung

Chuen Ho Tang

Mui Ha Man

Shirla Chan

Han Mui Wong

Yin Man Tang

Shui Lin Poon

Ann Callaway

Tin Wo Ho

Kok Wai Ho

Lily Chan

Lisa Liu

Cecile Lau

A.C. Lau

Joe Lee

Wendy Yang

Wai Fong Lo

Hei Tai Lau

Mr & Mrs Tong

Kar & Sien Cheng

Mary Sangodipe

Shiu Yu Kwok

Pansy Thomas

Enid Brewster

Yim Fong Leung

George Chan

Teresa Kwong

Julia Chen

**Lambeth Chinese Community Association
Trustees' Annual Report for the year ended 31 March 2023**

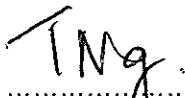
5. Future Plans

After the COVID pandemic, the UK has experienced more uncertain times of post-BREXIT and the Ukraine war. The global economy has met with multiple problems in 2022-23. Inflation goes up, cost of living increases, interest rate goes up, economy is plummeting, and the country seems heading to a summer of discontent and, even worse, a possible recession. Being a charitable organization, LCCA is facing a real economic problem. In addition, after the shutdown of the Centre, the management and most older members seemed to be distancing from the Association and all activities. To keep the LCCA afloat it is essential to recruit new and younger members. To restart all Centre activities has become the priority and is a real challenge.

The immediate strategic plans for the Association will be :

- Explore areas of financing and sharing of resources to reduce costs.
- Resume all the regular services and activities to the member users as early as we can.
- Recruit more staff members to help meet the younger and new members' needs.
- Continue to fund and expand the Older People project with our reserves.
- Seek every effort to secure more income resource.
- Work closely with local communities to develop new and/or extend existing projects.
- Explore areas of financing and sharing of resources to reduce costs.
- Expand further training provisions for care workers and volunteers to update their caring skills to meet the CQC requirements.
- Recruit more experienced teachers and maintain good national standard for the Saturday Chinese School

By order of the Board



Ms Teresa Ng
Chair

15 June 2023

Independent Examiner's Report to the Trustees of Lambeth Chinese Community Association

I report to the charity trustees on my examination of the accounts of the CIO for the year ended 31 March 2023 which are set out on pages 8 to 16.

Responsibilities and basis of report

As the charity trustees of the CIO 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 CIO's accounts carried out under section 145 of the Act. In carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent Examiner's Statement

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

1. accounting records were not kept as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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.



.....
Henry M Adjetey FCCA
ELLISONS
92 Avon Road
Upminster
Essex RM14 1RF

15 June 2023

Lambeth Chinese Community Association

Statement of Financial Activities (Incorporating an Income and Expenditure Account) For the year ended 31 March 2023

	Notes	Unrestricted £	2023 £	2022 £
Income				
Donations and legacies	2	894	894	548
Other	2	11,400	11,400	22,370
Investment income	3	338	338	13
Income from charitable activities				
Education and awareness	4	23,762	23,762	18,375
Health and poverty reduction	5	<u>165,635</u>	<u>165,635</u>	<u>147,911</u>
Total income and endowments		<u><u>202,029</u></u>	<u><u>202,029</u></u>	<u><u>189,217</u></u>
Expenditure				
Expenditure on charitable activities				
Education and awareness	6	24,864	24,864	21,214
Health and poverty reduction	7	<u>196,986</u>	<u>196,986</u>	<u>219,301</u>
Total Charitable Expenditure	8,9	221,850	221,850	240,515
Total expenditure		<u><u>221,850</u></u>	<u><u>221,850</u></u>	<u><u>240,515</u></u>
Net income/(expenditure) for the year	10	(19,821)	(19,821)	(51,298)
Reconciliation of funds				
Total funds brought forward		<u><u>248,041</u></u>	<u><u>248,041</u></u>	<u><u>299,339</u></u>
Total funds carried forward	14	<u><u>228,220</u></u>	<u><u>228,220</u></u>	<u><u>248,041</u></u>

Lambeth Chinese Community Association

Balance Sheet

As at 31 March 2023

	Notes	Unrestricted £	2023 £	2022 £
Fixed Assets				
Tangible assets	11	101,491	101,491	104,937
Current Assets				
Debtors	12	9,838	9,838	11,069
Cash at bank and in hand		<u>122,993</u>	<u>122,993</u>	<u>147,337</u>
		132,831	132,831	158,406
Creditors: Amounts due within one year	13	<u>6,102</u>	<u>6,102</u>	<u>15,302</u>
Net current assets		<u>126,729</u>	<u>126,729</u>	<u>143,103</u>
Net assets		<u>228,220</u>	<u>228,220</u>	<u>248,041</u>
Funds of the Charity				
Unrestricted	14	<u>228,220</u>	<u>228,220</u>	<u>248,041</u>
Total funds		<u>228,220</u>	<u>228,220</u>	<u>248,041</u>

**Lambeth Chinese Community Association
Balance Sheet (continued)**

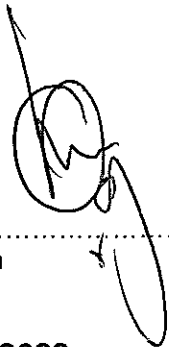
As at 31 March 2023

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities issued in March 2005.

The Trustees acknowledge their responsibilities for:

- ensuring that the company keeps accounting records
- preparing accounts which give a true and fair view of the state of affairs of the CIO as at 31 March 2023 and of its results for the year then ended

The financial statements were approved by the Trustees on 15 June 2023 and signed on their behalf by:



.....
Ms Julia SY Chen
Trustee

CIO number **1188688**

Lambeth Chinese Community Association

Notes to the accounts

1. Accounting Policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

a) Basis of Preparation

The financial statements have been prepared under the historical cost convention in accordance with applicable accounting standards and the Statement of Recommended Practice (SORP): Accounting and Reporting by Charities, issued in March 2005.

b) Charity Status

The charity is a Charitable Incorporated Organisation (CIO). The members of the charity include the trustees who are also ordinary members and named on page 1. In the event of the charity being wound up, the liability of members is nil.

c) Fund Accounting

Unrestricted Funds comprise accumulated surpluses and deficits on general funds that are available for use at the discretion of the Trustees in furtherance of the Charity's objects and that have not been designated for other purposes.

Restricted Funds are funds subject to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

d) Incoming Resources

Recognition of Incoming Resources

These are included in the Statement of Financial Activities (SOFA) when

- the charity becomes entitled to the resources
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

e) Resources Expended

Recognition of Expenditure and Liabilities

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Expenditure is recognised on an accruals basis as a liability is incurred.

Costs of Charitable Activities

These comprise those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. They include both costs that can be directly allocated to the charity's activities and costs of an indirect nature necessary to support these activities.

Lambeth Chinese Community Association
Notes to the accounts

Governance Costs

These are the costs associated with the governance arrangements of the charity. They include the costs of the preparation and examination of statutory accounts, trustees' meetings and the costs of any legal advice given to trustees on governance or constitutional matters.

All costs are charged between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity (or project) are allocated directly; others are apportioned on an appropriate basis.

f) Volunteer Help

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report, where material.

g) Fixed Assets

Tangible Fixed Assets for charity's own use

These are capitalised if they can be used for more than one year and cost at least £500. They are valued at cost or, if gifted, at the value to the charity on receipt.

A fixed asset acquired fully or partly from a restricted grant is included at its full cost of acquisition without netting off the grant proceeds and the grant reported as an incoming resource. Where the use of the asset such acquired is not restricted by the grantor, an amount equal to the grant is transferred into a designated fund to be written off over the useful life of the asset in accordance with the recommendations of SORP 2005, paragraph 111.

h) Depreciation

Freehold Land & Buildings are not depreciated in view of their high level of maintenance. Other Tangible Fixed Assets are depreciated so as to write off their cost less any estimated residual value over their useful lives at the following rates:

Freehold property	50 years
Improvement to building	15% reducing balance.
Other fixed assets	15% reducing balance.

Lambeth Chinese Community Association
Notes to the accounts

2. Donations and legacies	Unrestricted	2023	2022
	£	£	£
Gifts and donations	586	586	397
Membership dues	308	308	151
	<u>894</u>	<u>894</u>	<u>548</u>
Other income			
Employment allowance	5,000	5,000	4,000
Covid grants	6,400	6,400	6,470
Work Retirement Retention (WRR) grants		-	11,900
	<u>11,400</u>	<u>11,400</u>	<u>22,370</u>
3. Investment income	Unrestricted	2023	2022
	£	£	£
Bank interest received	<u>338</u>	<u>338</u>	<u>13</u>
4. Education and Awareness	Unrestricted	2023	2022
	£	£	£
Chinese School Project	<u>23,762</u>	<u>23,762</u>	<u>18,375</u>
	<u>23,762</u>	<u>23,762</u>	<u>18,375</u>
5. Health and poverty	Unrestricted	2023	2022
	£	£	£
Domiciliary Care	162,348	162,348	147,911
Old People's Project & Luncheon Club	3,287	3,287	-
	<u>165,635</u>	<u>165,635</u>	<u>147,911</u>

Lambeth Chinese Community Association
Notes to the accounts

6. Education and Awareness

	Unrestricted	2023	2022
	£	£	£
Chinese School Project-Direct	23,742	23,742	20,525
Support costs	1,122	1,122	689
	<u>24,864</u>	<u>24,864</u>	<u>21,214</u>

7. Health and Poverty Reduction

	Unrestricted	2023	2022
	£	£	£
Domiciliary Care - Direct	167,384	167,384	201,533
Support costs- Dom care	20,194	20,194	12,409
Old People's Project - Direct	8,286	8,286	4,670
Support costs- Old People	1,122	1,122	689
	<u>196,986</u>	<u>196,986</u>	<u>219,301</u>

8. Charitable Expenditure

	Unrestricted	2023	2022
	£	£	£
Direct expenditure			
Direct programme costs	14,236	14,236	14,565
Direct Staff costs	185,176	185,176	176,960
	<u>199,412</u>	<u>199,412</u>	<u>191,525</u>
Support costs (based on staff time)			
Support staff costs	4,584	4,584	10,051
Premises costs	5,706	5,706	26,569
Office costs	7,748	7,748	7,948
Governance costs	4,400	4,400	4,421
	<u>22,438</u>	<u>22,438</u>	<u>48,990</u>
Total Charitable Expenditure	<u>221,850</u>	<u>221,850</u>	<u>240,515</u>

Share of Support costs

Project	Support staff	Office	Premises	Governance	Total 2023
	£	£	£	£	£
Domiciliary care	4,125	6,973	5,136	3,960	20,194
Old People	229	388	285	220	1,122
School	230	387	285	220	1,122
2023 Total	<u>4,584</u>	<u>7,748</u>	<u>5,706</u>	<u>4,400</u>	<u>22,438</u>
2022 Total	<u>10,051</u>	<u>7,948</u>	<u>26,569</u>	<u>4,421</u>	<u>48,989</u>

Lambeth Chinese Community Association
Notes to the accounts

9. Governance costs

	Unrestricted	2023	2022
	£	£	£
Professional fees	2,000	2,000	2,000
External scrutiny fees	2,400	2,400	2,400
AGM and sundry expenses	-	-	21
	<u>4,400</u>	<u>4,400</u>	<u>4,421</u>

10. Net movement in funds for the year

	Unrestricted	2023	2022
	£	£	£
The surplus for the year is after charging:			
Depreciation	3,446	3,446	2,402
External scrutiny fees	2,400	2,400	2,400
Staff costs-gross salaries and wages	172,158	172,158	165,444
Social security and pension costs	<u>13,018</u>	<u>13,018</u>	<u>12,743</u>

11. Tangible fixed assets	Freehold property	Plant and machinery	Furniture and fittings	Total
	£	£	£	£
Cost				
At 1 April 2022	<u>159,711</u>	<u>13,019</u>	<u>10,297</u>	<u>183,027</u>
At 31 March 2023	<u>159,711</u>	<u>13,019</u>	<u>10,297</u>	<u>183,027</u>
Depreciation				
At 1 April 2022	55,512	12,701	9,877	78,090
Charge for the year	<u>3,335</u>	<u>48</u>	<u>63</u>	<u>3,446</u>
At 31 March 2023	<u>58,847</u>	<u>12,749</u>	<u>9,940</u>	<u>81,536</u>
Net book value				
At 31 March 2023	<u>100,864</u>	<u>270</u>	<u>357</u>	<u>101,491</u>
At 31 March 2022	<u>104,199</u>	<u>318</u>	<u>420</u>	<u>104,937</u>

Lambeth Chinese Community Association
Notes to the accounts

12. Debtors

	Unrestricted	2023	2022
	£	£	£
Trade debtors	9,838	9,838	21,944
Prepayments	-	-	4,533
	<u>9,838</u>	<u>9,838</u>	<u>26,477</u>

13. Creditors: amounts due within one year

	Unrestricted	2023	2022
	£	£	£
Trade creditors	-	-	10
Accruals	2,400	2,400	4,826
PAYE and pension	2,343	2,343	3,374
Sundry creditors- Covid refund due	-	-	6,400
Deferred income	1,359	1,359	2,714
	<u>6,102</u>	<u>6,102</u>	<u>17,324</u>

14. Movements in reserves

	Balance at 1 April 2022	Incoming resources	Outgoing resources	Balance at 31 March 2023
	£	£	£	£
Unrestricted funds	248,041	202,029	(221,850)	228,220
Total funds movements	<u>248,041</u>	<u>202,029</u>	<u>(221,850)</u>	<u>228,220</u>

LAMBETH CHINESE COMMUNITY ASSOCIATION

England & Wales - Charity number 1188688

Accounts

Lambeth Chinese Community Association

(A Charitable Incorporated Organisation)

Annual Report and Financial Statements

For the year ended 31 March 2022

**A Charitable Incorporated Organisation
Number: 1188688**

Lambeth Chinese Community Association

Trustees' Annual Report and Financial Statements for the year ended 31 March 2022

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Lambeth Chinese Community Association Trustees' Annual Report for the year ended 31 March 2022

The Trustees of the charity present their Annual Report and Accounts for the year ended 31 March 2022.

1. Reference and Administrative Details

Name of Charity: Lambeth Chinese Community Association

Charitable Incorporated Organisation Number: 1188688

Registered & Operational Office: 69 Stockwell Road
London
SW9 9PY

Bankers: HSBC Bank Plc
28 Borough High Street
London
SE1 1YB

Accountants: Samuel & Associates
36 Charcroft Gardens
Enfield
Middlesex
EN3 7HA

Reporting Accountants Ellisons
Chartered Certified Accountants
92 Avon Road
Upminster
Essex
RM14 1RF

The trustees who served during the period to the date of this report are:

Ms Teresa Ng	Chair	elected 10.11.2009
Ms Magdeleine Chia	Vice-Chair	elected 10.11.2009
Ms Sin Ying Hau	Secretary	elected 10.11.2009
Ms Stella Lee	Member	elected 16.11.2010
Ms Julia SY Chen	Member	elected 08.01.2019
Ms Christine Tan	Member	elected 21.01.2014

Lambeth Chinese Community Association Trustees' Annual Report for the year ended 31 March 2022

2. Structure, Governance and Management

Governing Document

Lambeth Chinese Community Association was first registered as a charity and incorporated as a company limited by guarantee on 14 July 1989. Lambeth Chinese Community Association is also known and referred to as LCCA. On 20 March 2020, LCCA was converted from Company Limited by Guarantee into a Charitable Incorporated Organization (CIO), with the same name and also registered with the Charity Commission for England and Wales number 1188688, with no member liability.

Appointment and induction of Trustees

LCCA has adopted the Charitable Incorporated Organization (CIO) constitution and is governed by its Executive Committee (Trustees) whose members are elected annually at the Annual General Meeting or co-opted by the Trustees.

Organisational Structure

LCCA is governed by its Executive Committee which is responsible for setting the strategic direction and policies of the charity. The Executive Committee carry the ultimate responsibility for the conduct of LCCA and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet every three months and delegate the day-to-day operations of the organisation to senior management.

Related Parties

LCCA Domiciliary Care Service is a registered charity with the Care Quality Commission (CQC). It has a contract with Lambeth Social Services and spot contracts with Wandsworth and Southwark Social Services. LCCA also co-operates with the UK Association of Chinese Schools in the running of its Saturday Chinese School.

LCCA premises was purchased from Lambeth Council in October 2005.

Major risks

Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end LCCA is continually monitoring and managing its risk, reviewing the corporate risk register and ensuring action plans are in place to mitigate its key risks.

Included in external risks is that of the loss of funding. The effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources including contracts with local authorities. The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

Lambeth Chinese Community Association Trustees' Annual Report for the year ended 31 March 2022

3. Objectives and Activities

Objects

The objects of the charity are:

- (1) To advance the education among the inhabitants of the London Borough of Lambeth, in particular among members of the Chinese community, and to advance the education of the public in Chinese history, art, culture and traditions.
- (2) To provide or assist in the provision of facilities for the recreation and other leisure time occupation for the inhabitants of the London Borough of Lambeth and in particular in the interests of social welfare and with the objects of improving their conditions of life.
- (3) To relieve poverty, sickness, and distress among members of the Chinese community in the London Borough of Lambeth.
- (4) To work towards the elimination of racial discrimination and the promotion of good relations between persons of different ethnic origins residing or working in the London Borough of Lambeth.

The Charity aims to be the first point of contact in Lambeth and the surrounding boroughs for those Chinese who need assistance, advice and support in their daily lives in a foreign land. We aim to help the elderly Chinese in particular to fight isolation and ill-health and provide a welcoming presence in our areas of operation for that purpose.

We have adopted the strategies of direct provision of services and support by ourselves and in collaboration with statutory authorities in the boroughs we operate in.

Since 23 March 2020 due to pandemic lockdown restrictions, our centre has suspended all centre-based services and activities including:

Information & Signpost Services

We assist member users to access the areas of service including hospital and medical appointments, housing repairs, over-the-phone interpretation, referrals, housing & council tax benefit enquiries and general information and signpost.

Older People and Health Project

We aim to provide social and recreational activities to alleviate the members from poverty, ill health and loneliness in the community. Activities include luncheon club, exercise, Tai Chi, day outings, residential trips, health seminars, etc.

Learning Programmes

Classes include Mandarin language, English language, and cooking workshops.

Festival Celebrations:

Dragon Boats, Mooncake, Birthday parties, welcoming Chinese New Year.

Fundraising events

Dumplings making and foods selling.

Training

Training sessions for carers and volunteers to update their knowledge and skills.

Lambeth Chinese Community Association Trustees' Annual Report for the year ended 31 March 2022

On the other hand, the following two projects were carried out well without disruptions.

Domiciliary Care Services

The main purpose for the service is to facilitate and improve the health and well-being for those elderly Chinese and Vietnamese residents of south London who are often isolated and lead socially excluded lives.

During the Covid-19 crisis, the project was facing an extremely challenging time. We appreciated all of our extraordinary carers who continued to play such a vital role and to provide hours to the housebound users without service disruptions. During the pandemic, we were able to provide sufficient PPE for our care workers as health and safety were the priority concerns to our workers. In order to sustain continuity of care for the vulnerability in the community an Infection Control Fund from the Lambeth Adult Social Care was available for those care workers if they were unable to carry out their duties due to Coronavirus isolations.

In the year, we delivered a total of 8,086 (2020/21: 9,062) for 15 clients (2020/21: 20). The project's turnover amounted to £146,647 (2020/21: £156,205), which had a drop of 6.2% compared with the previous year. Our future objectives and targets are to recruit more carers and provide them with more training to strengthen our work force.

Saturday Weekend Chinese School

Lambeth Chinese School is an award-winning non-profit Chinese school in Lambeth, London and takes place at St Martin in-the-Field High School in Tulse Hill, with pupils aged 5-16 years old. The classes are taught in simplified Chinese. During the pandemic period, the weekend school was replaced by online learning. After all lockdown was lifted, we returned to St Martin School for classroom teaching since September 2021. The Management would like to thank the Headteacher, teachers and students for their hard work during the turbulent year.

4. Financial Review

Financial Position

Incoming Resources in the year amounted to £189,217 (2020/21 - £195,750).

A deficit of £51,298 was made in the year (2020/21- £11,272). At 31 March 2022 total funds amounted to £248,041 (2020/21 - £299,339)

Reserves Policy

The trustees are required to ensure that free monies are available in each financial year to meet any reasonably foreseeable contingency. The charity will maintain a projection of income for at least one year ahead and will ensure that this continues to be derived from as wide a variety of sources as possible. They will take all necessary steps to ensure that at no time within this period would it be possible for the cessation of one or more funding streams to present so serious a challenge to the future of the organisation that it could not be managed so as to continue to provide a best value service.

In reviewing the potential costs that could arise should a significant reduction in income be suffered, the trustees have determined that 'free' reserves should be maintained equal to 12 months of unrestricted total operating expenditure. Free reserves are defined as total free reserves less net fixed assets. This is equivalent to £143,104 in the year.

Lambeth Chinese Community Association Trustees' Annual Report for the year ended 31 March 2022

The amount of the current expenditure of £240,515 is above the required level of reserves and the trustees will continue to make the effort to achieve surpluses in future years to contribute towards achieving this aim.

Principal Funding Sources

The Trustees extend their gratitude to the following **partners and sponsors and donors** who continue to support the charity.

Partnerships & Networking

Lambeth Adult & Social Care Services
Wandsworth Adult & Social Care Services
Southwark Adult & Social Care Services
UK Association of Chinese Schools
St Martin-in-the-Field Girls' School
Morley College and Stockwell Centre

Project

Domiciliary Care
Domiciliary Care
Domiciliary Care
Chinese Language School
Chinese Language School
Tai Chi Classes and AGM

Appeal Funds

Marlene & Claude Ah Yow	Mr & Mrs M Fok	Tin Wo Ho	Mr & Mrs Tong
Mr & Mrs George Eury	Eddie & Ann Wong	Kok Wai Ho	Kar & Sien Cheng
Mr & Mrs Margaret Lue	Chui Mui Cheung	Lily Chan	Mary Sangodipe
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Mrs Kwai Ying Lee-Law	Mui Ha Man	Cecile Lau	Pansy Thomas
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Diane & Henry How	Yin Man Tang	Wendy Yang	George Chan
Lena & Francis Wong	Shui Lin Poon	Wai Fong Lo	Teresa Kwong
Fee Fong & Stenio Eastor	Ann Callaway	Hei Tai Lau	Julia Chen
Mr & Mrs A Haw			

Lambeth Chinese Community Association Trustees' Annual Report for the year ended 31 March 2022

5. Future Plans

After the 2021 post-COVID period, the UK has experienced more uncertain times of post-Brexit and the Ukraine war. The global economy has met with multiple problems in 2022. Inflation goes up, cost of living increases, interest rate goes up, economy is plummeting, and the country seems heading to a summer of discontent and even worst, possibly a recession. Being a charity organization LCCA is facing a real economic problem. In addition, after the shutdown of the centre, the management and most older members seemed to be distancing themselves from the Association and all its activities. To keep the LCCA afloat it is essential to recruit new and younger members. To restart all centre activities has become the priority and is a real challenge.

The immediate strategic plans for the Association will be:

- Explore areas of financing and sharing of resources to reduce costs.
- Resume all the regular services and activities to the member users as early as we can.
- Recruit more staff members to help meet the younger and new members' needs.
- Continue to fund and expand the Older People Project with our reserves.
- Seek every effort to secure more income resources.
- Work closely with local communities to develop new and/or extend existing projects.
- Expand further training provisions for care workers and volunteers to update their caring skills to meet the CQC requirements.
- Recruit more experienced teachers and maintain good national standards for the Saturday Chinese School.

On behalf of the Board



Ms Teresa Ng
Chair

28 July 2022

Independent Examiner's Report to the Trustees of Lambeth Chinese Community Association

I report to the charity trustees on my examination of the accounts of the CIO for the year ended 31 March 2022 which are set out on pages 8 to 16.

Responsibilities and basis of report

As the charity trustees of the CIO 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 CIO's accounts carried out under section 145 of the Act. In carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent Examiner's Statement

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

1. accounting records were not kept as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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.



Henry M Adjetey FCCA
ELLISONS
92 Avon Road
Upminster
Essex RM14 1RF

28 July 2022

Lambeth Chinese Community Association

Statement of Financial Activities (Incorporating an Income and Expenditure Account) For the year ended 31 March 2022

	Notes	Unrestricted	2022	2021
		£	£	£
Income				
Donations and legacies	2	548	548	-
Other	2	22,370	22,370	14,000
Investment income	3	13	13	548
Income from charitable activities				
Education and awareness	4	18,375	18,375	16,905
Health and poverty reduction	5	<u>147,911</u>	<u>147,911</u>	<u>164,297</u>
Total income and endowments		<u><u>189,217</u></u>	<u><u>189,217</u></u>	<u><u>195,750</u></u>
Expenditure				
Expenditure on charitable activities				
Education and awareness	6	21,214	21,214	15,263
Health and poverty reduction	7	<u>219,301</u>	<u>219,301</u>	<u>191,759</u>
Total Charitable Expenditure	8,9	240,515	240,515	207,022
Total expenditure		<u>240,515</u>	<u>240,515</u>	<u>207,022</u>
Net income/(expenditure) for the year before transfers	10	(51,298)	(51,298)	(11,272)
Reconciliation of funds				
Total funds brought forward		<u>299,339</u>	<u>299,339</u>	<u>310,611</u>
Total funds carried forward	14	<u><u>248,041</u></u>	<u><u>248,041</u></u>	<u><u>299,339</u></u>

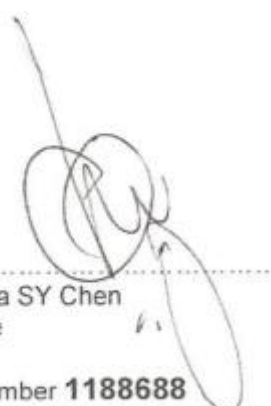
Lambeth Chinese Community Association

Balance Sheet

As at 31 March 2022

	Notes	Unrestricted £	2022 £	2021 £
Fixed Assets				
Tangible assets	11	104,937	104,937	111,085
Current Assets				
Debtors	12	11,069	11,069	26,477
Cash at bank and in hand		<u>147,337</u>	<u>147,337</u>	<u>179,101</u>
		158,406	158,406	205,578
Creditors: Amounts due within one year	13	<u>15,302</u>	<u>15,302</u>	<u>17,324</u>
Net current assets		<u>143,104</u>	<u>143,104</u>	<u>188,254</u>
Net assets		<u>248,041</u>	<u>248,041</u>	<u>299,339</u>
Funds of the Charity				
Unrestricted	14		<u>248,041</u>	<u>299,339</u>
			<u>248,041</u>	<u>299,339</u>

The financial statements were approved by the Trustees on 28 July 2022 and signed on their behalf by:



Ms Julia SY Chen
Trustee

CIO number **1188688**

Lambeth Chinese Community Association

Notes to the accounts

1. Accounting Policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

a) Basis of Preparation

The financial statements have been prepared under the historical cost convention in accordance the Statement of Recommended Practice (SORP): Accounting and Reporting by Charities, issued in March 2005.

b) Company Status

The Charity is a Charitable Incorporated Organisation (CIO). The trustees of the charity are named on page 1. In the event of the Charity being wound up, members have no liability.

c) Fund Accounting

Unrestricted Funds comprise accumulated surpluses and deficits on general funds that are available for use at the discretion of the Trustees in furtherance of the Charity's objects and that have not been designated for other purposes.

Restricted Funds are funds subject to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

d) Incoming Resources

Recognition of Incoming Resources

These are included in the Statement of Financial Activities (SOFA) when

- the charity becomes entitled to the resources
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

e) Resources Expended

Recognition of Expenditure and Liabilities

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Expenditure is recognised on an accruals basis as a liability is incurred.

Costs of Charitable Activities

These comprise those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. They include both costs that can be directly allocated to the charity's activities and costs of an indirect nature necessary to support these activities.

Lambeth Chinese Community Association

Notes to the accounts

Governance Costs

These are the costs associated with the governance arrangements of the charity. They include the costs of the preparation and examination of statutory accounts, trustees' meetings and the costs of any legal advice given to trustees on governance or constitutional matters.

All costs are charged between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity (or project) are allocated directly; others are apportioned on an appropriate basis.

f) Volunteer Help

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report, where material.

g) Fixed Assets

Tangible Fixed Assets for charity's own use

These are capitalised if they can be used for more than one year and cost at least £500. They are valued at cost or, if gifted, at the value to the charity on receipt.

A fixed asset acquired fully or partly from a restricted grant is included at its full cost of acquisition without netting off the grant proceeds and the grant reported as an incoming resource. Where the use of the asset such acquired is not restricted by the grantor, an amount equal to the grant is transferred into a designated fund to be written off over the useful life of the asset in accordance with the recommendations of SORP 2005, paragraph 111.

h) Depreciation

Freehold Land & Buildings are not depreciated in view of their high level of maintenance. Other Tangible Fixed Assets are depreciated so as to write off their cost less any estimated residual value over their useful lives at the following rates:

Freehold property	50 years
Improvement to building	15% reducing balance.
Other fixed assets	15% reducing balance.

Lambeth Chinese Community Association
Notes to the accounts

2. Donations and legacies	Unrestricted	2022	2021
	£	£	£
Gifts and donations	397	397	-
Membership dues	151	151	-
	<u>548</u>	<u>548</u>	<u>-</u>
Employment allowance	4,000	4,000	4,000
Covid grants	6,470	6,470	10,000
Work Retirement Retention (WRR) grants	11,900	11,900	-
	<u>22,370</u>	<u>22,370</u>	<u>14,000</u>
3. Investment income	Unrestricted	2022	2021
	£	£	£
Bank interest received	13	13	548
	<u>13</u>	<u>13</u>	<u>548</u>
4. Education and Awareness	Unrestricted	2022	2021
	£	£	£
Chinese School Project	18,375	18,375	16,905
Total	<u>18,375</u>	<u>18,375</u>	<u>16,905</u>
5. Health and poverty	Unrestricted	2022	2021
	£	£	£
Domiciliary Care	147,911	147,911	164,297
Total	<u>147,911</u>	<u>147,911</u>	<u>164,297</u>

Lambeth Chinese Community Association
Notes to the accounts

6. Education and Awareness

	Unrestricted	2022	2021
	£	£	£
Chinese School Project	21,214	21,214	15,263
	<u>21,214</u>	<u>21,214</u>	<u>15,263</u>

7. Health and Poverty Reduction

	Unrestricted	2022	2021
	£	£	£
Domiciliary Care	213,942	213,942	190,304
Day Care Services-Old People's Project	5,359	5,359	1,455
	<u>219,301</u>	<u>219,301</u>	<u>191,759</u>

8. Total Charitable Expenditure

	Unrestricted	2022	2021
	£	£	£
Direct expenditure			
Direct programme costs	14,565	14,565	14,114
Direct Staff costs	176,960	176,960	168,277
Total direct costs	<u>191,525</u>	<u>191,525</u>	<u>182,391</u>
Support costs (based on staff time)			
Support Staff costs	10,051	10,051	6,665
Premises costs	26,569	26,569	3,985
Office costs	7,948	7,948	9,568
Governance costs	4,421	4,421	4,413
Total support costs	<u>48,990</u>	<u>48,990</u>	<u>24,631</u>
Total Charitable Expenditure	<u>240,515</u>	<u>240,515</u>	<u>207,022</u>

Lambeth Chinese Community Association
Notes to the accounts

9. Governance costs

	Unrestricted	2022	2021
	£	£	£
Professional fees	2,000	2,000	2,000
External scrutiny fees	2,400	2,400	2,400
AGM and sundry expenses	21	21	13
	<u>4,421</u>	<u>4,421</u>	<u>4,413</u>

10. Net movement in funds for the year

	Unrestricted	2022	2021
	£	£	£
The surplus/(deficit) for the year is after charging:			
Depreciation	6,148	6,148	2,402
External scrutiny fees	2,400	2,400	2,400
Staff costs-gross salaries and wages	165,444	165,444	165,444
Social security and pension costs	<u>12,743</u>	<u>12,743</u>	<u>12,743</u>

11. Tangible fixed assets

	Freehold property	Plant and machinery	Furniture & fittings	Total
	£	£	£	£
Cost				
At 1 April 2021	<u>159,711</u>	<u>13,019</u>	<u>10,297</u>	<u>183,027</u>
At 31 March 2022	<u>159,711</u>	<u>13,019</u>	<u>10,297</u>	<u>183,027</u>
Depreciation				
At 1 April 2021	49,494	12,645	9,803	71,942
Charge for the year	<u>6,018</u>	<u>56</u>	<u>74</u>	<u>6,148</u>
At 31 March 2022	<u>55,512</u>	<u>12,701</u>	<u>9,877</u>	<u>78,090</u>
Net book value				
At 31 March 2022	<u>104,199</u>	<u>318</u>	<u>420</u>	<u>104,937</u>
At 31 March 2021	<u>110,217</u>	<u>374</u>	<u>494</u>	<u>111,085</u>

Lambeth Chinese Community Association
Notes to the accounts

12. Debtors

	Unrestricted	2022	2021
	£	£	£
Trade debtors	9,540	9,540	21,944
Prepayments	1,529	1,529	4,533
	<u>11,069</u>	<u>11,069</u>	<u>26,477</u>

13. Creditors: amounts due within one year

	Unrestricted	2022	2021
	£	£	£
Trade creditors	913	913	10
Accruals	5,326	5,326	4,826
PAYE and pension	2,663	2,663	3,374
Sundry creditors - Covid refund due	6,400	6,400	6,400
Deferred income - School fees	-	-	2,714
	<u>15,302</u>	<u>15,302</u>	<u>17,324</u>

14. Movements in reserves

	Balance at 1 April 2021	Incoming resources	Outgoing resources	Balance at 31 March 2022
	£	£	£	£
Unrestricted funds	299,339	189,217	(240,515)	248,041
Total funds movements	<u>299,339</u>	<u>189,217</u>	<u>(240,515)</u>	<u>248,041</u>

LAMBETH CHINESE COMMUNITY ASSOCIATION

England & Wales - Charity number 1188688

Accounts

Lambeth Chinese Community Association

(A Charitable Incorporated Organisation)

Annual Report and Financial Statements

For the year ended 31 March 2021

**Charitable Incorporated Organisation
(CIO) Number: 1188688**

**Company Number: 02404310
converted into CIO on 20 March 2020**

Lambeth Chinese Community Association

Trustees' Annual Report and Financial Statements
for the year ended 31 March 2021

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Notes to the Financial Statements	11 - 16

Lambeth Chinese Community Association Trustees' Annual Report for the year ended 31 March 2021.

The Trustees of the Charity present their Annual Report and Accounts for the year ended 31 March 2021.

1. Reference and Administrative Details

Name of Charity:	Lambeth Chinese Community Association
Companies House Number:	802002 converted to CIO on 20 March 2020.
Charitable Incorporated Organisation Number:	1188688
Registered & Operational Office:	69 Stockwell Road London SW9 9PY
Bankers:	HSBC Bank Plc 28 Borough High Street London SE1 1YB
Accountants:	Samuel & Associates 36 Charcroft Gardens Enfield Middlesex EN3 7HA
Reporting Accountants	Ellisons Chartered Certified Accountants 92 Avon Road Upminster Essex RM14 1RF

The trustees who served during the period to the date of this report are:

Ms Teresa Ng	Chair	elected 10.11.2009
Ms Magdeleine Chia	Vice-Chair	elected 10.11.2009
Ms Sin Ying Hau	Secretary	elected 10.11.2009
Ms Stella Lee	Member	elected 16.11.2010
Ms Julia SY Chen	Member	elected 08.01.2019
Ms Christine Tan	Member	elected 21.01.2014

Lambeth Chinese Community Association Trustees' Annual Report for the year ended 31 March 2021

2. Structure, Governance and Management

Governing Document

Lambeth Chinese Community Association was first registered charity and a Company Limited by guarantee and incorporated on 14 July 1989. Lambeth Chinese Community Association is also known and referred to as LCCA. On 20 March 2020, the LCCA was converted from Company Limited by Guarantee into a Charitable Incorporated Organization (CIO), with the same name and also registered with the Charity Commission for England and Wales number 1188688, with no member liability.

Appointment and induction of Trustees

The LCCA has adopted the Charitable Incorporated Organization (CIO) constitution and is governed by its Executive Committee (Trustees) whose members are elected annually at the Annual General Meeting or co-opted by the Trustees.

Organisational Structure

LCCA is governed by its Executive Committee which is responsible for setting the strategic direction and policies of the charity. The Executive Committee carry the ultimate responsibility for the conduct of LCCA and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet every two months and delegate the day-to-day operations of the organisation to senior management.

Related Parties

LCCA Domiciliary Care Service is a registered company with Care Quality Commission (CQC). It has contract with Lambeth Social Services and spot contracts with Wandsworth and Southwark Social Services. LCCA also co-operates with the UK Association of Chinese Schools in the running of its Saturday Chinese School.

The LCCA premises was purchased from Lambeth Council in October 2005.

Major risks

The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end LCCA is continually monitoring and managing its risk, reviewing the corporate risk register and ensuring action plans are in place to mitigate its key risks.

Included in external risks is that of the loss of funding. The effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources including contracts with local authorities. The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

**Lambeth Chinese Community Association
Trustees' Annual Report for the year ended 31 March 2021**

3. Objectives and Activities

Objects

The objects of the charity are:

- (1) To advance the education among the inhabitants of the London Borough of Lambeth, in particular among members of the Chinese community, and to advance the education of the public in Chinese history, art, culture and traditions.
- (2) To provide or assist in the provision of facilities for the recreation and other leisure time occupation for the inhabitants of the London Borough of Lambeth and in particular in the interests of social welfare and with the objects of improving their conditions of life.
- (3) To relieve poverty, sickness, and distress among members of the Chinese community in the London Borough of Lambeth.
- (4) To work towards the elimination of racial discrimination and the promotion of good relations between persons of different ethnic origins residing or working in the London Borough of Lambeth.

The Charity aims to be the first point of contact in Lambeth and the surrounding boroughs for those Chinese who need assistance, advice and support in their daily lives in a foreign land. We aim to help the elderly Chinese in particular to fight isolation and ill-health and provide a welcoming presence in our areas of operation for that purpose.

We have adopted the strategies of direct provision of services and support by ourselves and in collaboration with statutory authorities in the boroughs we operate in.

Since 23 March 2020 due to pandemic lockdown restrictions, our Centre has suspended all centre-based services and activities including :

Information & Signpost Services

We assist member users to access the areas of service including hospital and medical appointments, housing repairs, over-the-phone interpretation, referrals, housing & council tax benefit enquiries and general information and signpost.

Older People and Health Project

We aim to provide social and recreational activities to alleviate the members from poverty, ill health and loneliness in the community. Activities include luncheon club, exercise, Tai Chi, day outings, residential trips, health seminars, etc.

Learning Programmes

Classes include Mandarin language, English language, and cooking workshops.

Festival Celebrations:

Dragon Boats, Mooncake, Birthday parties, welcoming Chinese New Year.

Fundraising events

Dumplings making and foods selling.

Training

Training sessions for carers and volunteers to update their knowledge and skills.

Lambeth Chinese Community Association Trustees' Annual Report for the year ended 31 March 2021

On the other hand, the following two projects were carried out well without disruptions.

Domiciliary Care Services

The main purpose for the service is to facilitate and improve the health and well-being for those elderly Chinese and Vietnamese residents of south London who are often isolated and lead socially excluded lives.

During the Covid-19 crisis, the project was facing an extremely challenging time. We appreciated all of our extraordinary carers who continued to play such a vital role and to provide hours to the housebound users without service disruptions. During the pandemic, we were able to provide sufficient PPE for our care workers as health and safety were the priority concerns to our workers. In order to sustain continuity of care for the vulnerability in the community an Infection Control Fund from the Lambeth Adult Social Care was available for those care workers if they were unable to carry out their duties due to Coronavirus isolations.

In the year, we delivered a total of 9,062 (2019/20: 11,541) for 20 clients (2019/20: 21). The project's turnover amounted to £156,205 (2019/20: £192,556), which had a drop of 18.5% compared with the previous year. Our future objectives and targets are to recruit more carers and provide them with more trainings to strengthen our work force.

Saturday Weekend Chinese School

Lambeth Chinese School is an award-winning non-profit Chinese school in Lambeth London and takes place at St Martin in-the-Field High School in Tulse Hill, with pupils aged 5-16 years old. The classes are taught in simplified Chinese. During the pandemic period, the weekend school has been replaced with online learning. We secluded the school from the normal classes taking place at St Martin School from September 2021. The Management would like to thank the teachers and students for their hard work during the turbulent year.

4. Financial Review

Financial Position

Incoming Resources in the year amounted to £195,750 (2019/20 - £236,224).

A deficit of £11,272 was made in the year (2019/20 - £26,668). At 31 March 2021 total funds amounted to £299,339 (2019/20 - £310,611)

Reserves Policy

The trustees are required to ensure that free monies are available in each financial year to meet any reasonably foreseeable contingency. The charity will maintain a projection of income for at least one year ahead and will ensure that this continues to be derived from as wide a variety of sources as possible. They will take all necessary steps to ensure that at no time within this period would it be possible for the cessation of one or more funding streams to present so serious a challenge to the future of the organisation that it could not be managed so as to continue to provide a best value service.

In reviewing the potential costs that could arise should a significant reduction in income be suffered, the trustees have determined that 'free' reserves should be maintained equal to 12 months of unrestricted total operating expenditure. Free reserves are defined as total free reserves less net fixed assets. This is equivalent to £188,254 in the year.

Lambeth Chinese Community Association Trustees' Annual Report for the year ended 31 March 2021.

The amount of the current expenditure of £207,022 is above the required level of reserves and the trustees will continue to make the effort to achieve surpluses in future years to contribute towards achieving this aim.

Principal Funding Sources

The Trustees extend their gratitude to the following **partners and sponsors and donors** who continue to support the charity.

Partnerships & Networking

Lambeth Adult & Social Care Services
Wandsworth Adult & Social Care Services
Southwark Adult & Social Care Services
UK Association of Chinese Schools
St Martin-in-the-Field Girls' School
Morley College and Stockwell Centre

Project

Domiciliary Care
Domiciliary Care
Domiciliary Care
Chinese Language School
Chinese Language School
Tai Chi Classes and AGM

Appeal Funds

Marlene & Claude Ah Yow	Mr & Mrs M Fok	Tin Wo Ho	Mr & Mrs Tong
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Fee Fong & Stenio Eastor	Ann Callaway	Hei Tai Lau	Julia Chen
Mr & Mrs A Haw			

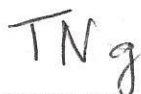
5. Future Plans

2020 / 21 has been the toughest year LCCA ever experienced. UK Brexit agreement was subsequently finalized and UK left the EU at the end of 31 January 2020. The three national lockdowns restrictions caused by Covid-19 pandemic severely damage UK economy and cause the deepest recession in 300 years. In February 2021, with the successful roll-out of an effective vaccine program the country has a significant improvement to the control of the pandemic. A roadmap of a gradual lift of the lockdown was laid out from April to July. However, March budget forecast from the Chancellor indicated that the country's economy would not recover to pre-pandemic levels. It will not return to normal economic life for the whole population before the end of 2021 or even later. The damage is likely to last and debt would continue to rise.

Under the global financial pressure, LCCA's finance will be facing more difficulties in the coming years. LCCA Management is aware of the detrimental effects of Covid-19 and the declining trend of council support. The immediate strategic plans for the Association will be :

- Explore areas of financing and sharing of resources to reduce costs.
- Resume all the regular services and activities to the member users as early as we can.
- Recruit more staff members to help meet the members' needs.
- Continue to fund and expand the Older People project with our reserves.
- Seek every effort to secure more income resource.
- Work closely with local communities to develop new and/or extend existing projects.
- Explore areas of financing and sharing of resources to reduce costs.
- Expand further training provisions for care workers and volunteers to update their caring skills to meet the CQC requirements.
- Recruit more experienced teachers and maintain good national standard for the Saturday Chinese School

By order of the Board



.....
Ms Teresa Ng
Chair

7 July 2021

Independent Examiner's Report to the Trustees of Lambeth Chinese Community Association

I report on the accounts of the company for the year ended 31 March 2021 which are set out on pages 8 to 16.

Respective Responsibilities of Trustees and Examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of The Association of Chartered Certified Accountants.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

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

Basis of Independent Examiner's Report

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

Independent Examiner's Statement

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

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

- to keep accounting records in accordance with section 386 of the Companies Act 2006; and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

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



.....
Henry M Adjetey FCCA

ELLISONS
92 Avon Road
Upminster
Essex RM14 1RF

7 July 2021

Lambeth Chinese Community Association

Statement of Financial Activities (Incorporating an Income and Expenditure Account) For the year ended 31 March 2021

	Notes	Unrestricted £	2021 £	2020 £
Income				
Donations and legacies	2	-	-	3,532
Other	2	14,000	14,000	3,000
Investment income	3	548	548	654
Income from charitable activities				
Education and awareness	4	16,905	16,905	27,600
Health and poverty reduction	5	164,297	164,297	201,438
Total income and endowments		<u>195,750</u>	<u>195,750</u>	<u>236,224</u>
Expenditure				
Expenditure on charitable activities				
Education and awareness	6	15,263	15,263	21,269
Health and poverty reduction	7	191,759	191,759	241,623
Total Charitable Expenditure	8,9	<u>207,022</u>	<u>207,022</u>	<u>262,892</u>
Total expenditure		<u>207,022</u>	<u>207,022</u>	<u>262,892</u>
Net income/(expenditure) for the year before transfers	10	(11,272)	(11,272)	(26,668)
Reconciliation of funds				
Total funds brought forward		<u>310,611</u>	<u>310,611</u>	<u>337,279</u>
Total funds carried forward	14	<u><u>299,339</u></u>	<u><u>299,339</u></u>	<u><u>310,611</u></u>

Lambeth Chinese Community Association

Balance Sheet

As at 31 March 2021

	Notes	Unrestricted £	2021 £	2020 £
Fixed Assets				
Tangible assets	11	111,085	111,085	113,487
Current Assets				
Debtors	12	26,477	26,477	59,479
Cash at bank and in hand		<u>179,101</u>	<u>179,101</u>	<u>155,025</u>
		205,578	205,578	214,504
Creditors: Amounts due within one year	13	<u>17,324</u>	<u>17,324</u>	<u>17,380</u>
Net current assets		<u>188,254</u>	<u>188,254</u>	<u>197,124</u>
Net assets		<u>299,339</u>	<u>299,339</u>	<u>310,611</u>
Funds of the Charity				
Unrestricted	14		<u>299,339</u>	<u>310,611</u>
			<u>299,339</u>	<u>310,611</u>

Balance Sheet (continued)

As at 31 March 2021

The financial statements have been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006 and with the Statement of Recommended Practice: Accounting and Reporting by Charities issued in March 2005 and the Financial Reporting Standard for Smaller Entities (effective April 2008).

The Trustees are of the opinion that the company is entitled to the exemptions from audit conferred by Section 477 of the Companies Act 2006.

The Trustees confirm that no member or members have requested an audit pursuant to Section 476 of the Companies Act 2006.

The Trustees acknowledge their responsibilities for:

- ensuring that the company keeps accounting records which comply with Section 386 of the Companies Act 2006, and
- preparing accounts which give a true and fair view of the state of affairs of the CIO as at 31 March 2021 and of its results for the year then ended in accordance with the requirements of Sections 394 and 395, and which otherwise comply with the requirements of the Companies Act 2006 relating to accounts, so far as applicable to the company.

The financial statements were approved by the Trustees on 7 July 2021 and signed on their behalf by:



.....
Ms Magdeleine Chia
Vice Chair

CIO number **1188688**

Lambeth Chinese Community Association

Notes to the accounts

1. Accounting Policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

a) Basis of Preparation

The financial statements have been prepared under the historical cost convention in accordance with the Companies Act 2006, applicable accounting standards and the Statement of Recommended Practice (SORP): Accounting and Reporting by Charities, issued in March 2005.

b) Company Status

The Charity is a company limited by guarantee. The members of the company are the Trustees who are also ordinary members and named on page 1. In the event of the Charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the Charity.

c) Fund Accounting

Unrestricted Funds comprise accumulated surpluses and deficits on general funds that are available for use at the discretion of the Trustees in furtherance of the Charity's objects and that have not been designated for other purposes.

Restricted Funds are funds subject to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

d) Incoming Resources

Recognition of Incoming Resources

These are included in the Statement of Financial Activities (SOFA) when

- the charity becomes entitled to the resources
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

e) Resources Expended

Recognition of Expenditure and Liabilities

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Expenditure is recognised on an accruals basis as a liability is incurred.

Costs of Charitable Activities

These comprise those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. They include both costs that can be directly allocated to the charity's activities and costs of an indirect nature necessary to support these activities.

Lambeth Chinese Community Association
Notes to the accounts

Governance Costs

These are the costs associated with the governance arrangements of the charity. They include the costs of the preparation and examination of statutory accounts, trustees' meetings and the costs of any legal advice given to trustees on governance or constitutional matters.

All costs are charged between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity (or project) are allocated directly; others are apportioned on an appropriate basis.

f) Volunteer Help

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report, where material.

g) Fixed Assets

Tangible Fixed Assets for charity's own use

These are capitalised if they can be used for more than one year and cost at least £500. They are valued at cost or, if gifted, at the value to the charity on receipt.

A fixed asset acquired fully or partly from a restricted grant is included at its full cost of acquisition without netting off the grant proceeds and the grant reported as an incoming resource. Where the use of the asset such acquired is not restricted by the grantor, an amount equal to the grant is transferred into a designated fund to be written off over the useful life of the asset in accordance with the recommendations of SORP 2005, paragraph 111.

h) Depreciation

Freehold Land & Buildings are not depreciated in view of their high level of maintenance. Other Tangible Fixed Assets are depreciated so as to write off their cost less any estimated residual value over their useful lives at the following rates:

Freehold property	50 years
Improvement to building	15% reducing balance.
Other fixed assets	15% reducing balance.

Lambeth Chinese Community Association
Notes to the accounts

2. Donations and legacies

	Unrestricted	2021	2020
	£	£	£
Gifts and donations	-	-	2,676
Membership dues	-	-	856
	<u>-</u>	<u>-</u>	<u>3,532</u>
Other - Employment allowance	4,000	4,000	3,000
Other - Covid grant	10,000	10,000	-
Other - Insurance Claims	-	-	-
	<u>14,000</u>	<u>14,000</u>	<u>3,000</u>

3. Investment income

	Unrestricted	2021	2020
	£	£	£
Bank interest received	548	548	654
	<u>548</u>	<u>548</u>	<u>654</u>

4. Education and Awareness

	Unrestricted	2021	2020
	£	£	£
Chinese New Year	-	-	1,167
Chinese School Project	16,905	16,905	26,433
	<u>16,905</u>	<u>16,905</u>	<u>27,600</u>

5. Health and poverty

	Unrestricted	2021	2020
	£	£	£
Domiciliary Care	164,297	164,297	192,556
Day Care Services-Old People Project	-	-	407
Recreation and Stress Relief	-	-	8,475
	<u>164,297</u>	<u>164,297</u>	<u>201,438</u>

Lambeth Chinese Community Association
Notes to the accounts

6. Education and Awareness

	Unrestricted	2021	2020
	£	£	£
Chinese New Year	-	-	-
Chinese School Project	15,263	15,263	21,269
	<u>15,263</u>	<u>15,263</u>	<u>21,269</u>

7. Health and Poverty Reduction

	Unrestricted	2021	2020
	£	£	£
Carers' Support	-	-	3,162
Domiciliary Care	190,304	190,304	215,772
Day Care Services-Old People's Project	1,455	1,455	14,806
Recreation and Stress Relief	-	-	7,883
	<u>191,759</u>	<u>191,759</u>	<u>241,623</u>

8. Charitable Expenditure

	Unrestricted	2021	2020
	£	£	£
Direct expenditure			
Direct programme costs	14,114	14,114	23,070
Direct Staff costs	168,277	168,277	195,145
Total direct costs	<u>182,391</u>	<u>182,391</u>	<u>218,215</u>
Support costs (based on staff time)			
Support Staff costs	6,665	6,665	9,472
Premises costs	3,985	3,985	16,190
Office costs	9,568	9,568	14,292
Governance costs	4,413	4,413	4,723
Total support costs	<u>24,631</u>	<u>24,631</u>	<u>44,677</u>
Total Charitable Expenditure	<u>207,022</u>	<u>207,022</u>	<u>262,892</u>

Lambeth Chinese Community Association
Notes to the accounts

9. Governance costs

	Unrestricted	2021	2020
	£	£	£
Professional fees	2,000	2,000	2,160
External scrutiny fees	2,400	2,400	2,400
AGM and sundry expenses	13	13	163
	<u>4,413</u>	<u>4,413</u>	<u>4,723</u>

10. Net movement in funds for the year

	Unrestricted	2021	2020
	£	£	£
The surplus/(deficit) for the year is stated after charging:			
Depreciation	2,402	2,402	2,397
External scrutiny fees	2,400	2,400	2,400
Staff costs - gross salaries and wages	165,444	165,444	191,925
Social security and pension costs	<u>12,743</u>	<u>12,743</u>	<u>12,196</u>

11. Tangible fixed assets	Freehold property	Plant and machinery	Furniture and fittings	Total
	£	£	£	£
Cost				
At 1 April 2020	<u>159,711</u>	<u>13,019</u>	<u>10,297</u>	<u>183,027</u>
At 31 March 2021	<u>159,711</u>	<u>13,019</u>	<u>10,297</u>	<u>183,027</u>
Depreciation				
At 1 April 2020	47,245	12,579	9,716	69,540
Charge for the year	<u>2,249</u>	<u>66</u>	<u>87</u>	<u>2,402</u>
At 31 March 2021	<u>49,494</u>	<u>12,645</u>	<u>9,803</u>	<u>71,942</u>
Net book value				
At 31 March 2021	<u>110,217</u>	<u>374</u>	<u>494</u>	<u>111,085</u>
At 31 March 2020	<u>112,466</u>	<u>440</u>	<u>581</u>	<u>113,487</u>

Lambeth Chinese Community Association
Notes to the accounts

12. Debtors

	Unrestricted	2021	2020
	£	£	£
Trade debtors	21,944	21,944	52,142
Prepayments	4,533	4,533	7,337
	<u>26,477</u>	<u>26,477</u>	<u>59,479</u>

13. Creditors: amounts due within one year

	Unrestricted	2021	2020
	£	£	£
Trade creditors	10	10	773
Accruals	4,826	4,826	5,601
PAYE and pension	3,374	3,374	2,151
Sundry creditors - Covid refund due	6,400	6,400	-
Deferred income - School fees	2,714	2,714	8,855
	<u>17,324</u>	<u>17,324</u>	<u>17,380</u>

14. Movements in reserves

	Balance at 1 April 2020	Incoming resources	Outgoing resources	Balance at 31 March 2021
	£	£	£	£
Unrestricted funds	310,611	195,750	(207,022)	299,339
	<u>310,611</u>	<u>195,750</u>	<u>(207,022)</u>	<u>299,339</u>
Total funds movements	<u>310,611</u>	<u>195,750</u>	<u>(207,022)</u>	<u>299,339</u>