

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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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
Mr & Mrs George Eury	Eddie & Ann Wong	Kok Wai Ho	Kar & Sien Cheng
Mr & Mrs Margaret Lue	Chui Mui Cheung	Lily Chan	Mary Sangodipe
Gerrard & Monique SY-Yan	Chuen Ho Tang	Lisa Liu	Shiu Yu Kwok
Mrs Kwai Ying Lee-Law	Mui Ha Man	Cecile Lau	Pansy Thomas
Simon Ng Yan Kwong	Shirla Chan	A.C. Lau	Enid Brewster
Marlene & Jimmy Li	Han Mui Wong	Joe Lee	Yim Fong Leung
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			

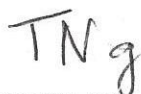
5. Future Plans

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		310,611	310,611	337,279
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		179,101	179,101	155,025
		205,578	205,578	214,504
Creditors: Amounts due within one year	13	17,324	17,324	17,380
Net current assets		188,254	188,254	197,124
Net assets		299,339	299,339	310,611
Funds of the Charity				
Unrestricted	14		299,339	310,611
			299,339	310,611

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	<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>