

**Croydon BME Forum**

**Report and Accounts**

**31 March 2019**

Registered number  
04996963

**Croydon BME Forum**  
**Report and accounts**  
**Contents**

	<b>Page</b>
Company information	1
Directors' report	2
Trustees	3
Independent examiner's report	4
Annual Report	5
Income and expenses account	8
Balance sheet	9
Statement of changes in equity	10
Notes to the accounts	11
Detailed Income and expenses account	13
Statement of Financial Activities (SOFA) 2019	14
Statement of Financial Activities (SOFA) 2018	15

**Croydon BME Forum  
Company Information**

**Directors**

V Chandrababu  
A Kumar  
P P Reid

**Reporting Accountants and Independent Examiner**

Omega Accountants Ltd  
54 Lower Addiscombe Road  
Croydon, Surrey, CR0 6AA  
Tel: 02086048860, Fax: 02086048862  
email: info@omegaaccountants.co.uk

**Bankers**

Natwest Bank  
40 Whitgift Centre  
Croydon  
Croydon  
CR9 3BQ

**Registered office**

56A Mitcham Road  
Croydon  
CR0 3RG

**Registered number**

04996963

**Charity registered number**

1108843

**Croydon BME Forum****Registered number: 04996963****Directors' Report**

The directors present their report and accounts for the year ended 31 March 2019.

**Principal activities**

The company's principal activity during the year continued to be charitable work for the BME communities.

**Directors**

The following persons served as directors during the year:

V Chandrababu  
A Kumar  
P P Reid

**Directors' responsibilities**

The directors are responsible for preparing the report and accounts in accordance with applicable law and regulations.

Company law requires the directors to prepare accounts for each financial year. Under that law the directors have elected to prepare the accounts in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the directors must not approve the accounts unless they are satisfied that they give a true and fair view of the state of affairs of the company and of the profit or loss of the company for that period. In preparing these accounts, the directors are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the company will continue in business.


The directors are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the company and enable them to ensure that the accounts comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**Small company provisions**

This report has been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies regime.

This report was approved by the board on 12 September 2019 and signed on its behalf.

  
\_\_\_\_\_  
**P P Reid**  
Chair and Director

  
\_\_\_\_\_  
**V Chandrababu**  
Treasurer and Director

Approved by the board on 12 September 2019

**Croydon BME Forum**  
**Registered number: 04996963**  
**Trustees**

**The following Trustees serving during the year and to date of this report were as follows –**

Patrick P Reid – Chair & director  
Ashok Kumar – Vice Chair & director  
Chandra Babu – Treasurer & director  
Paulette Lewis  
Malti Patel  
Vivienne Witter  
Ghazala Mirza

## **Croydon BME Forum**

### **Independent Accountant's Report**

#### **Report of the Independent Examiner to the trustees on the financial statement of the Charity for the year ended 31 March 2019**

We report on the accounts of the charity on pages 4 to 12 which have been prepared in accordance with the provisions of section 1A "Small Entities" of Financial Reporting Standard 102 (SORP FRS102), Financial Reporting Standard applicable in the UK and the Companies Act 2006. Financial Statements have been prepared under the historical cost conventions. The accounts have been prepared on the Going Concern basis, the validity of which is dependended upon maintaining adequate reserve and support from the Members.

#### **Respective responsibilities of directors and independent examiner**

As described on page 5, the charity's trustees are responsible for the preparation of the accounts. The trustees consider that the audit requirement of Section 43(2) of the Charities Act 1993 (the Act) does not apply, section 43(3) applies and that there is no requirement in the memorandum and articles of the charity for the conducting of an audit, and that the charity is exempt from an audit under Section 477(2) of the Companies Act 2006 as amended by the provision 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 virtue of my practicing licence. We have agreed to report whether particular matters have come to our attention, on the basis of the procedures specified in the General Directions given by the Charity Commissioners for England & Wales under Section 43(7)(b) of the Act, as they would apply to an unincorporated charity, but modified, where necessary, to meet the circumstances of an incorporated charity.

#### **Basis of opinion**

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 Accountant's Statement, report and opinion**

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 Charitieshave 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

**S F Reza, Licenced Independent Examiner**

**Omega Accountants Ltd**

Certified & International Accountants & Tax Advisers

54 Lower Addiscombe Road

Croydon CR0 6AA

Croydon

[www.omegaaccountants.co.uk](http://www.omegaaccountants.co.uk)

Date upon which opinion is expressed is

12 Sep 2019

**Croydon BME Forum  
Annual Report  
for the year ended 31 March 2019**

***A summary of the objects of the charity as set out in its governing document.***

The Charity's objects ("the Objects") are to:

To Promote for the benefit of the people of Croydon, in particular but not restricted to persons from the ethnic communities, by associated community groups, local and national organisations and Local Authorities in a common effort to:

- i. Relieve poverty, hardship and distress
- ii. Advance education
- iii. Observe and protect good health and welfare

As determined by the board of directors and trustees for relevance, appropriateness, achievability in a timely manner.

***An explanation of the charity's main objectives for the year.***

To provide opportunities for BME communities to discuss and prioritise the key issues affecting them to a view to engaging decision and policy makers at the local level to factor in their priorities and planning and delivery public services.

To build the capacity of BME voluntary and community sector organisations, developing their systems structures and people so that they can deliver better quality services to the BME community.

To promote good relations and understanding between people of different races, building a more cohesive Croydon.

***Details of significant activities (including its main programmes, projects, or services provided) that contribute to the achievement of the stated objectives.***

Capacity Building – Providing advice and support to 98 groups with capacity building along the lines of obtaining charity status, finding premises, develop marketing material, update or create policies and procedures, establish potential partnerships and support with attracting external funding for activities and sustainability.

Our BME Mental Health Community Development worker project, works with Black Minority Ethnic service users, local authority and statutory organisations who provide services to BME Individuals.

The project/service is delivered by facilitation of consultations and focus groups with community involvement in strategic planning and training.

National and Local Campaigns to promote and raise awareness of mental health issues and well-being. Raising an important issue in Croydon in 2018 was our Social Isolation Report which was well received by the Council, community, private and voluntary sector partners.

Community Cohesion and Equality.

We aim to build bridges within and between communities and provide a strategic equality function in Croydon within the framework of the equality act 2010 and Croydon strategic partnership.

Croydon BME Forum received funding from the one year Mayor's Office for Policing and Crime Community Seed Fund Programme which finished March 2019. One of the highlights from that fund was with to launch Croydon's first Youth Summit.

The Youth Summit was conceived as necessary to engage young people on issues and concerns

The Youth Summit was conceived as necessary to engage young people on issues and concerns around Knife Crime leading on from this the launch of the Serious Youth Violence Forum which was also created in 2018

#### ***The Charity's grant making policies***

None as this is not applicable to the company.

#### ***Summary of main activities of the charity in relation to its objects***

Engagement – Thematic Groups, Representation – Community Leaders

Consultation – Working with Key agencies

Capacity Building – Networking, Collaboration and Partnerships, Training and Consultancy, One to One support.

Community Cohesion and Equality – Thematic Groups, events, support and advice, scrutiny, consultations and research.

#### ***Fundraising activities***

The charity relies on grant aid from the donors identified in the accounts , whose support is valued. There have been no other fundraising activities.

#### ***Factors relevant to the achievement of the charity's objectives***

The support of our funders, Croydon Council and Croydon Clinical Commissioning Group has made it possible for the organisation to operate and achieve tangible outcomes for Croydon's BME Communities and the Croydon Community as a whole.

The support of our members continues to be a source of strength for the organisation. Members contribute in terms of acting as representatives of Croydon BME Forum at various partnerships under the Croydon Strategic Partnership and within Partnerships operated by the various statutory agencies in the borough.

#### ***Structure, Governance and Management***

Croydon BME Forum is governed by a board of 7 Trustees all of whom are representatives of member organisation with expertise in various aspects of organisational management. The Trustees provide overview, strategic direction and scrutiny for the organisations activities.

The Trustees appoint and work with the Chief Officer who has day-to-day operational responsibility for the organisation, ensuring that the organisation delivers on the strategy set by the Trustees. The Chief Officer has responsibility for other staff and volunteers.

#### ***The methods adopted for the recruitment and appointment of new trustees***

Trustees are elected at the annual general meeting after being nominated by a member in good standing of the Forum. During the year the Trustees review that skill set and decided based on any gaps identified, to co-opt other members. Co-opted members serve for one year and are then recommended to the following AGM should they wish to serve as full members of the board.

From time to time the aslo make approaches to individuals with specialist knowledge but are not members of BME organisations in the borough, to co-opt them on the board in an advisory capacity.

#### ***The organisational structure of the charity and how decisions are made.***

The Trustees have overall responsibility for the organisation and all decisions are made by the board, however operational decisions are delageted to the Chief Officer and Trustees have scrutiny responsibility over the Chief Officer in governing the organisations. Decisions concerning other staff and day-to-day activities are made by the Chief Officer who ensures that all decisions of significance to the proper operation of the Charity are presented to the Trustees for approval.



The Chair has delegated authority from the Trustees to make decisions and give approval to reasonable request from the Chief Officer in between meetings provided that at the next meeting of the board, a proper report of such decisions is provided to the Trustees.

***The major risks to which the charity is exposed and reviews and systems to mitigate risks***

The greatest risks to the organisation is short-term funding and operating in an environment of reduced funding . The Trustees have kept this as a standing item on the agendas of meetings and are taking steps to secure a minimum of 3 year funding. Part of managing against this risk is also work on diversifying the funding base of the organisation and work on underway to secure project funding from a variety of sources. this work is constantly under review and will remain a standing item on the agenda.

In addition, there is the risk of not delivery or compromising on quality due to lack of resources. The Trustees are embarking on a programme of work to ensure that adequate resources are available to deliver the work programme and ensure that quality is paramount to all that we do..

**Reserve Policy**

At the date of 31st March 2019, we hold reserves of £229,103 shown in these accounts.

There are several types of Reserves – “Free Reserves” and “Liquid Reserves”. Free Reserves are Reserves net of any Fixed Assets and Creditors. Liquid assets are those same balances represented by Investments and bank account balances.

These are held for a number of reasons:

- To give confidence to funders by demonstrating good stewardship and active financial management.
- To manage our reputation as a charity
- To manage the issues around our major funders and show our charities resilience
- To fund expenditure on projects before specific agreed funds are received.
- To allow us to restructure the charity in the event of permanent significant falls in income where new alternative funding sources of similar values cannot be found. This can often happen in the current difficult environment.
- To provide resource to fund new Information technology needs and any new investment needs.

We have decided to clarify our policy to create a Designated Reserve of £140,000 which is our safety net to meet the needs described above and then to place some of these sums in longer term safe investments as a prudent policy.

We regularly review our Reserve Policy to manage Financial Risk and minimise the impact on our charity.

At 31st March 2019, our Liquid Reserves are £227,489 represented by our bank balances.

These balances represent unrestricted general funds - reserves policy calls for reserves to be held in the general fund to cover at least six months operating expenditure.

***Principal funding sources and how expenditure in the year under review has supported the key objectives of the charity.***

The principal funding sources are the London Borough of Croydon, Croydon Clinical Commissioning Group and others. The funding provide supports the employment of members of staff who carry out the work of co-ordinating the engagement of BME communities in policy and decision making, building the capacity of BME voluntary and community sector organisations and promoting community cohesion and equality.

***Plans for the future***

Monitoring performances quantifying achievement of targets and evaluating public benefits.

**Croydon BME Forum**  
**Income and Expenses Account**  
**for the year ended 31 March 2019**

	<b>2019</b>	<b>2018</b>
	<b>£</b>	<b>£</b>
<b>Income</b>	302,778	179,738
Cost of sales	(45,295)	(19,870)
<b>Gross surplus</b>	<u>257,483</u>	<u>159,868</u>
Administrative expenses	(201,097)	(157,516)
<b>Operating Income</b>	<u>56,386</u>	<u>2,352</u>
Interest receivable	-	2
<b>Surplus before taxation</b>	<u>56,386</u>	<u>2,354</u>
Tax on surplus	-	-
<b>Net surplus for the financial year</b>	<u>56,386</u>	<u>2,354</u>

**Croydon BME Forum**

Registered number: 04996963

**Balance Sheet**

as at 31 March 2019

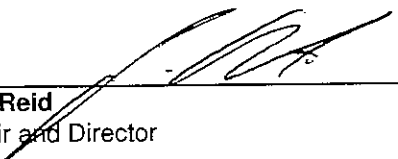
	Notes	2019 £	2018 £
<b>Fixed assets</b>			
Tangible assets	2	5,360	5,130
<b>Current assets</b>			
Debtors	3	19,332	-
Cash at bank and in hand		227,645	192,689
		<u>246,977</u>	<u>192,689</u>
<b>Creditors: amounts falling due within one year</b>	4	(23,234)	(25,102)
<b>Net current assets</b>		<u>223,743</u>	<u>167,587</u>
<b>Net assets</b>		<u>229,103</u>	<u>172,717</u>
<b>Capital and reserves</b>			
Restricted			
Unrestricted - designated			
Unrestricted - general	5	229,103	172,717
<b>Shareholder's funds</b>		<u>229,103</u>	<u>172,717</u>

The directors are satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006.


The member has not required the company to obtain an audit in accordance with section 476 of the Act.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The accounts have been prepared and delivered in accordance with the special provisions applicable to companies subject to the small companies regime. The profit and loss account has not been delivered to the Registrar of Companies.



**P P Reid**  
Chair and Director



**V Chandrababu**  
Treasurer and Director

Approved by the board on 12 September 2019

**Croydon BME Forum**  
**Statement of Changes in Equity**  
**for the year ended 31 March 2019**

	Share capital	Share premium	Re- valuation reserve	Income and expenses account	Total
	£	£	£	£	£
<b>At 1 April 2017</b>	-	-	-	170,363	170,363
Surplus for the financial year				2,354	2,354
<b>At 31 March 2018</b>	<u>-</u>	<u>-</u>	<u>-</u>	<u>172,717</u>	<u>172,717</u>
<b>At 1 April 2018</b>	-	-	-	172,717	172,717
Surplus for the financial year				56,386	56,386
<b>At 31 March 2019</b>	<u>-</u>	<u>-</u>	<u>-</u>	<u>229,103</u>	<u>229,103</u>

**Croydon BME Forum**  
**Notes to the Accounts**  
**for the year ended 31 March 2019**

**1 Accounting policies**

***Basis of preparation***

The accounts have been prepared under the historical cost convention and in accordance with SORP FRS 102, The Financial Reporting Standard and Charity Commission requirements as applicable in the UK and Republic of Ireland (as applied to small entities by section 1A of the standard).

***Income***

Income is measured at the fair value of the consideration received or receivable, net of discounts and value added taxes. Income includes revenue earned from the rendering of services. Income from the rendering of services is recognised by reference to the stage of completion of the contract. The stage of completion of a contract is measured by comparing the costs incurred for work performed to date to the total estimated contract costs.

***Tangible fixed assets***

Tangible fixed assets are measured at cost less accumulative depreciation and any accumulative impairment losses. Depreciation is provided on all tangible fixed assets, other than freehold land, at rates calculated to write off the cost, less estimated residual value, of each asset evenly over its expected useful life, as follows:

Leasehold land and buildings	over the lease term
Plant and machinery	over 5 years
Fixtures, fittings, tools and equipment	over 5 years

***Debtors***

Short term debtors are measured at transaction price (which is usually the invoice price), less any impairment losses for bad and doubtful debts. Loans and other financial assets are initially recognised at transaction price including any transaction costs and subsequently measured at amortised cost determined using the effective interest method, less any impairment losses for bad and doubtful debts.

***Creditors***

Short term creditors are measured at transaction price (which is usually the invoice price). Loans and other financial liabilities are initially recognised at transaction price net of any transaction costs and subsequently measured at amortised cost determined using the effective interest method.

***Provisions***

Provisions (ie liabilities of uncertain timing or amount) are recognised when there is an obligation at the reporting date as a result of a past event, it is probable that economic benefit will be transferred to settle the obligation and the amount of the obligation can be estimated reliably.

***Pensions***

Contributions to defined contribution plans are expensed in the period to which they relate.

**Croydon BME Forum**  
**Notes to the Accounts**  
**for the year ended 31 March 2019**

**2 Tangible fixed assets**

	<b>Plant and machinery etc £</b>
<b>Cost</b>	
At 1 April 2018	36,206
Additions	996
At 31 March 2019	<u>37,202</u>
<b>Depreciation</b>	
At 1 April 2018	31,076
Charge for the year	766
At 31 March 2019	<u>31,842</u>
<b>Net book value</b>	
At 31 March 2019	<u>5,360</u>
At 31 March 2018	<u>5,130</u>

<b>3 Debtors</b>	<b>2019 £</b>	<b>2018 £</b>
Trade debtors	<u>19,332</u>	<u>-</u>

<b>4 Creditors: amounts falling due within one year</b>	<b>2019 £</b>	<b>2018 £</b>
Trade creditors	16,092	1,150
Taxation and social security costs	6,842	4,502
Other creditors	300	19,450
	<u>23,234</u>	<u>25,102</u>

**5 Movement of funds**

Statement of Financial Activities - page 14 (comparative 2018 - page 15)

**6 Other information**

Croydon BME Forum is a private company limited by guarantee and incorporated in England. Its registered office is 56a Mitcham Road, Croydon, England, CR0 3RG

**Croydon BME Forum**  
**Detailed profit and loss account**  
**for the year ended 31 March 2019**

*This schedule does not form part of the statutory accounts*

	2019 £	2018 £
<b>Income</b>		
Donations, Grants and hall hire income	<u>302,778</u>	<u>179,738</u>
<b>Cost of sales</b>		
Project costs	<u>45,295</u>	<u>19,870</u>
<b>Administrative expenses</b>		
Employee costs:		
Wages and salaries	152,078	123,154
Pensions	2,172	1,901
Employer's NI	9,723	9,743
Temporary staff and recruitment	600	8,875
Staff training and welfare	985	1,133
Travel and subsistence	<u>233</u>	<u>216</u>
	<u>165,791</u>	<u>145,022</u>
Premises costs:		
Rent	10,603	-
Service charges	-	1,680
Light and heat	-	386
Cleaning	<u>4,132</u>	<u>1,053</u>
	<u>14,735</u>	<u>3,119</u>
General administrative expenses:		
Telephone and fax	2,018	135
Stationery and printing	1,990	748
Bank charges	170	177
Insurance	569	544
Software	3,595	1,077
Repairs and maintenance	5,992	723
Depreciation	766	1,042
Sundry expenses	<u>1,373</u>	<u>535</u>
	<u>16,473</u>	<u>4,981</u>
Legal and professional costs:		
Accountancy fees	1,985	1,402
Other legal and professional	<u>2,113</u>	<u>2,992</u>
	<u>4,098</u>	<u>4,394</u>
	<u>201,097</u>	<u>157,516</u>

**Croydon BME Forum**  
**Statement of Financial Activities**  
**for the year ended 31 March 2019**

	Unrestricted Funds	Restricted Funds	Total Funds	Last Year Total Funds
Notes	2019 £	2019 £	2019 £	2,018 £
<b>Incoming resources</b>				
<i>Incoming resources from generated funds</i>				
LB Croydon	258,338	-	258,338	90,073
Mopac -MMP Youth Project	22,395	-	22,395	-
CBME Works (FSF) DWP	-	-	-	-
Croydon PCT / CCG	-	-	-	77,801
Hall Rent	21,295	-	21,295	10,239
Other funds	750	-	750	1,627
Other operating income	-	-	-	-
<i>Incoming resources from charitable activities</i>	302,778	-	302,778	179,740
<b>Resources expended</b>				
<i>Costs of generating funds</i>				
Communication & marketing	-	-	-	-
Commissioned and other work	46,280	-	46,280	21,003
Staffing & associated costs	162,401	-	162,401	141,772
<i>Costs of charitable activities</i>	208,681	-	208,681	162,775
<i>Governance costs</i>				
<i>Other resources expended</i>	37,711	-	37,711	14,611
<b>Total resources expended</b>	246,392	-	246,392	177,386
<b>Net incoming resources before transfers between funds</b>	56,386	-	56,386	2,354
<b>Gross transfers between funds</b>	-	-	-	-
<b>Net incoming resources before Other recognised gains and losses</b>	56,386	-	56,386	2,354
<b>Net movement in funds</b>	56,386	-	56,386	2,354
<b>Reconciliation of funds</b>	-	-	-	-
<i>Total funds brought forward</i>	172,717	-	172,717	170,363
<b>Total Funds carried forward</b>	3 229,103	-	229,103	172,717
<b>Balance Sheet Foot Total</b>			229,103	172,717



**Croydon BME Forum**  
**Statement of Financial Activities**  
**for the year ended 31 March 2018**

	Unrestricted Funds	Restricted Funds	Total Funds	Last Year Total Funds
Notes	2,018 £	2,018 £	2,018 £	2,017 £
<b>Incoming resources</b>				
<i>Incoming resources from generated funds</i>				
London Borough of Croydon	90,073	-	90,073	72,000
Croydon PCT / CCG	77,801	-	77,801	77,801
Hall Rent	10,239	-	10,239	11,262
Other funds	1,627	-	1,627	500
<i>Incoming resources from charitable activities</i>	179,740	-	179,740	161,563
<b>Resources expended</b>				
<i>Costs of generating funds</i>				
Communication & marketing	-	-	-	513
Commissioned and other work	21,003	-	21,003	3,023
Staffing & associated costs	141,772	-	141,772	111,070
<i>Costs of charitable activities</i>	162,775	-	162,775	114,606
<i>Governance costs</i>				
<i>Other resources expended</i>	14,611	-	14,611	29,668
<b>Total resources expended</b>	177,386	-	177,386	144,274
<b>Net incoming resources before transfers between funds</b>	2,354	-	2,354	17,289
<b>Gross transfers between funds</b>	-	-	-	-
<b>Net incoming resources before Other recognised gains and losses</b>	2,354	-	2,354	17,289
<b>Net movement in funds</b>	2,354	-	2,354	17,289
<b>Reconciliation of funds</b>	-	-	-	-
<i>Total funds brought forward</i>	170,363	-	170,363	153,074
<b>Total Funds carried forward</b>	3 172,717	-	172,717	170,363
<b>Balance Sheet Foot Total</b>			172,717	170,363