

Company number: 2954744  
Charity Number: 1040496

# Social Action for Health

Report and financial statements  
For the year ended 31 March 2020

## Table of Contents

Reference and administrative information .....	1
Trustees' annual report .....	2
Independent examiner's report .....	20
Statement of financial activities (incorporating an income and expenditure account).....	21
Balance sheet .....	22
Statement of cash flows .....	23
Notes to the financial statements .....	24

## Social Action for Health

### Reference and administrative information

For the year ended 31 March 2020

---

**Company number** 2954744

**Charity number** 1040496

**Registered office and operational address** Ment House –Ground Floor,  
1C Mentmore Terrace, London  
E8 3DQ

**Trustees** Trustees, who are also directors under company law, who served during the year and up to the date of this report were as follows:

Annette Jack	Chair
Hannah Stranger-Jones	Vice Chair
Ryan Barnett	Treasurer 25 April 2019
Jahangir Alom	Appointed 11 September 2019
Harriet Ssentongo	Appointed 11 September 2019
Pooja Shah	
Arif Hossain	
Alexandra Evans	Resigned 10 October 2019

<b>Key management personnel</b>	Kye Lockwood	Chief Executive
	Clive Cartwright	Finance Director

**Bankers** NatWest plc.  
403 Bethnal Green Road, London  
E2 OAF

**HR and legal** Mentor, Employment law, advice and systems  
100 West George Street, Glasgow  
G2 1PP

**Independent Examiner** Helen Elliott  
Sayer Vincent LLP  
Chartered Accountants  
Invicta House  
108–114 Golden Lane, LONDON  
EC1Y 0TL

## Trustees' report

It is with great pleasure that the trustees present their report and the financial statements for the year ended 31 March 2020.

This report outlines the breadth of beneficiaries we serve and the projects we strive to deliver in order to meet their priorities. It is written at an unprecedented time when the measures being taken to contain COVID-19 are severely impacting our beneficiaries, our charity and our communities, not just in the present but potentially for many years to come. Social Action for Health has been working with multi-ethnic communities in East London for over 30 years to address the impact of the health inequalities that are so deeply established within our society. The essential resources we need to thrive as people are unevenly distributed due to the wider social, political and economic factors which shape the conditions in which people are born, grow, live, work and age. Good health starts before birth, in our schools, communities and workplaces, so it should not be a surprise that the inequalities that start there can be seen in different health outcomes across the different groups we serve. This pandemic has revealed the imbalance that has been present in our society for a long time; hopefully it will lead to a significant shift in the way health information, advice, services and research are delivered across our diverse communities in future.

Reference and administrative information set out on page 1 forms part of this report. The financial statements comply with current statutory requirements, the memorandum and articles of association and the Statement of Recommended Practice – Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

## Who we are and what we do

We are a dedicated team of staff, volunteers, session workers and associates who share a passion to create a fairer society. Social and health inequalities and inequities can be found across London and we exist to take action to address them.

### Our Charitable Objectives:

1. To preserve and protect the good health of the public within London and elsewhere within England
2. The relief of unemployment for the benefit of the public in such ways as are thought fit, including assistance to find employment; and
3. To develop the capacity and skills of members of socially and economically disadvantaged communities to enable them better to identify and meet their needs in order to participate more fully in society

### Vision

A world where health inequalities no longer exist and everyone can live longer, healthier and more fulfilling lives

### Mission

Working alongside diverse communities we empower people and communities to live healthier lives



## Delivery priorities

2019 – 20 was the second year that we have worked across three thematic areas and this consolidation has enabled us to continue working more efficiently, better share internal learning and knowledge and as a result deliver an improved offering to our beneficiaries.

### **We have four main objectives:**

1. Engage with communities most affected by health disadvantage, supporting communities to identify and build on their strengths.
2. Empower individuals and groups to be more effective in managing their own health and wellbeing as well as to pass this on in their families and communities.
3. Facilitate communities into being influential in shaping the health and social care environment as well as the wider determinants of health.
4. Use community health development, participant leadership and peer support approaches to develop an understanding of how social action can improve the health and wellbeing of people and population groups.

## Social Action for Health

### Trustees' annual report

For the year ended 31 March 2020

---

#### Our reach

We engage people across diverse communities, inclusive across age, gender, sexuality, ethnicity, religion, culture, ability and health status. Some of our work is specifically targeted to address a particular health and wellbeing issue.

#### Where we work

We primarily work in East London covering our core boroughs of Tower Hamlets, Hackney, Newham and Waltham Forest. We also have or do work in neighbouring areas delivering community empowerment in Islington, Barking & Dagenham, Redbridge, and Haringey.

#### Our thematic areas

We have three main themes:

- Community Research
- People's Health
- Community Partners

## Business priorities 2019–20

#### Background

Since 2013, Social Action for Health's income has varied greatly, and the majority of our funding has come from statutory sources. Table 1 below illustrates how the difficult decisions that were made in order to be competitively priced during austerity and thereby win contracts, ultimately led to a situation where the charity was subsidising the full cost recovery of service delivery and depleting our reserves. Coupled with

increasing overheads, decreasing income opportunities and inherent inefficiencies brought about by ageing or redundant infrastructure and support; we had to reform our operations and diversify income streams whilst remaining relevant by identifying and meeting our beneficiaries' priorities.

Throughout 2019 – 20 we have continued to transform the organisation. We have strengthened existing relationships with our current funders, developed new partnerships and established and delivered new and exciting projects.

We have continued to refine our working practices to help ensure we are both more efficient yet still able to respond and commit resources when needed. This has included investing in our most comprehensive staff training programme for a decade and introducing a range of digital solutions.

**Table 1**

Year end	Income	Surplus/Deficit
2013	£1,641,445	–£66,847
2014	£1,431,181	–£39,351
2015	£1,588,041	£5,274
2016	£1,684,497	£49,235
2017	£1,257,713	–£21,843
2018	£921,906	–£49,548
2019	£884,526	£69,111
2020	£900,945	£38,214

## Social Action for Health

### Trustees' annual report

#### For the year ended 31 March 2020

---

We took a rigorous root and branch approach to developing a digital transformation roadmap, ensuring strategy and business objectives underpin innovation and prioritisation, informed by a range of stakeholders to help ensure intended outcomes allow us to deliver better services for our beneficiaries.

The business priorities we set back in 2018 remain and continue to focus around:

- Diversifying our income streams to shift away from a reliance on contracts and become an organisation that is funded from a range of sources
- Focussing on opportunities where we are relatively competitively capable, and the social need and market attractiveness is high.
- Training and developing our existing teams of staff and volunteers whilst attracting diverse and skilled new people to work with us to achieve our aims.
- Transforming our working practices, especially data handling and process to ensure compliance with the General Data Protection Regulations
- Developing stronger financial controls across all levels of the organisation

Whilst progress has been good there is much more to achieve. The current COVID-19 crisis and the exceptional measures that have been put in place will have a significant impact on our beneficiaries and the way our charity is both funded and operates. As a relationship-based community development organisation all of our work is face to face and can no longer be delivered as originally intended. At the end of the financial year we had to swiftly further adapt our operating practices in order to continue to support our beneficiaries, many of whom are at increased risk at this time as many have underlying health conditions or may be at increased risk of domestic violence and coercive control. We have successfully negotiated with our funders, to whom we are exceptionally grateful, to revise our service delivery where practicable and suspend rather than cancel projects whilst simultaneously developing new approaches to tackle the ever-growing issues our beneficiaries face.

## Thank you

We wish to thank all of our staff, casual workers, volunteers and partner organisations for their continued efforts in enabling us to meet our charitable objects and provide the range of service detailed in this report. In particular over the past few years we have received exceptional pro-bono support from a number of individuals and organisations including:

BRYAN CAVE LEIGHTON PAISNER LLP

STONEHAGE FLEMING LAW LIMITED

ELIXIRR CONSULTING LIMITED

## Social Action for Health

### Trustees' annual report

#### For the year ended 31 March 2020

---

In addition we would like to thank all of our service delivery, healthcare and community partners including (in alphabetical order):

Abbey Leisure Centre, Age UK, Al Karam Mosque, Al Modina Mosque, Albert Road Mosque, Albion Health Centre, Al-risaalah mosque and Islington Islamic centre, Apex School, Baitul Ahad Mosque, Balfour Road Mosque, Barkantine Practice, Barking and Dagenham Library Service, Barton House Group Practice and Greenhouse Surgery, Bilal Mosque, Blithehale Health Centre, Cable Street Surgery, Cann Hall Masjid, Chrisp Street Health Centre, Dagenahm Mosque, East London Carers, East London Muslim Centre, East One Health, Eton Mosque, Forest Gate Mosque, Frenford Club, Gants Hill and Redbridge Mosque, Green Street Mosque, the Gym Group (Ilford), Harmony Hall, Health E1 Homeless Medical Centre, Heron Practice, Idea Stores (Tower Hamlets), Islington Bangladeshi Association, Islington Somali Community Centre, Jamia Darus Sunnah London, Jamia Masjid, Jo Baker of JLB Consulting, John Smith Children's Centre, Jubilee Street Practice, Katherine Road Community Centre, Katherine Road Mosque, Kinza, Lea Surgery, Leyton Jamia Masjid, Leyton Mosque, Leyton Sixth Form College, London Borough of Redbridge Libraries, Lower Clapton Group Practice, Masjid Al Falah, Masjid Ibrahim, Masjid-e-Auylia, Masjid-E-Dawatul Islam, Masjid-e-Owais Qarni Bareilwi, Micro Business Centre, Minhaj-ul-Quran (East Ham), Mission Practice, MTC Learning, Newham Council Libraries, Nightingale Practice, Oxford House, Poplar HARCA – Granby Community Hub, Pure Gym Group, Queensbridge Group Practice, Red Coat Mosque, Redbridge Institute, Sundial Community Centre, Shoreditch Park Surgery, Somerford Grove Practice, South Woodford Mosque, Spitalfields Practice, St James Practice, St Pauls Way Medical Centre, St Stephen's Health Centre, St. Joseph's Hospice, Sultan Bahu Mosque, Talimul Quran Mosque, Tariq Halal, Tower Hamlets Community Housing Group – Tarling Centre, Tower Hamlets GPs network, Waltham Forest Asian Senior Citizen Club, Walthamstow Library, Wapping and Bigland Children's Centre, Wapping Health Centre, Well Street Surgery, Whitechapel Health Centre, William Morris Community Centre, Woodford Cultural Centre, the Workers' Educational Association (WEA), XX Place Health Centre

We would also like to thank all of our funders and those who have donated to our charity this year, including:

Hackney Clinical Commissioning Group, Hackney Council, Newham Clinical Commissioning Group, Queen Mary University, The National Lottery Community Fund, Tower Hamlets Clinical Commissioning Group, Tower Hamlets Council, Waltham Forest Clinical Commissioning Group, Whittington Health NHS Trust



## Our impact

Throughout 2019 –20 we have strengthened existing projects, let go of legacy projects and developed new areas of work to ensure we meet the priorities of our beneficiaries. Below is a selection of highlights, project descriptions and case studies from our three thematic areas.

### People's Health

**Good Moves** (which was shortlisted at The Charity Awards 2018) is a social and holistic eight-week course which considers all aspects of good health and wellbeing. We offer additional support and longer-term befriending to vulnerable participants, long-term support for completers to continue building on their achievements, and skill up strong completers to deliver future courses.

The project supports adults with diabetes, CKD, heart disease and hypertension in the London Borough of Tower Hamlets, although we particularly focus on those from communities most vulnerable to health inequalities. This peer-led, social self-management course is delivered in community settings across the borough in several languages, including Bengali, Somali, Cantonese, Vietnamese, Nepalese, and English.

We work with multiple partners including community centres, GP surgeries, religious institutions, schools and housing associations. During 2019–20 we ran 32 courses attended by 440 people. These participants experienced improved their:

- Understanding and management of physical and psychological effects of chronic disease (including fatigue, pain, depression, and frustration)
- Exercise, nutrition, and medication adherence habits
- Effective communication with family, friends, and health professionals



*“Due to my illness I had to take early retirement and being ill at home all day I developed low self-esteem, low confidence and social anxiety. I developed depression and became isolated. This course and particularly the week to week discussions have been very positive for me. It has helped me overcome my depression. Now I am more positive about life and moving forward. The classes have been really positive and encouraging. If I had been sent to these classes earlier, I think I wouldn't have needed medication for my depression. Because we benefitted from the session so much, as a group we are continuing to meet once a month to support each other” (Good Moves Participant)*

## Social Action for Health

### Trustees' annual report

#### For the year ended 31 March 2020

---

We provide follow-up support for Good Moves completers through our **Good Friends** project, which offers peer-support groups in multiple languages to keep building on action-planning, walking groups to explore the local area in a friendly, sociable environment, and more intensive 1-2-1 befriending for those most isolated and vulnerable. This year we have trained 14 volunteers/befrienders with 164 people participating in the project.

Good Friends participants are those who:

- are isolated due to their long-term condition(s) and/or disabilities affecting their ability or confidence to navigate the outside world
- have become overly dependent on busy family members and feel 'burdensome' or disempowered
- are fearful to leave the house due to language skills and, as migrants or refugees, not feeling fully settled or comfortable in their local area yet

*"I made many friends in this group. I previously did no exercise. We now go for swimming and walking together. This has helped me to increase my confidence level like other participants. Now I am very happy person compared to when I joined!"* (Good Friends Participant)

We have also delivered four **Chronic Disease Self-Management** courses delivered in both Bengali and Somali and attended by 44 participants in Islington.

**The Garden Project**, which started this year, partners our extensive experience in delivering services for people with long term conditions with horticultural therapy provided by St Mary's Secret Garden. This project explores what barriers to social integration are currently impacting Hackney residents under 50 with long term conditions and how they are specifically experienced, navigated and lived by the participants we work with. Through examining the effectiveness of a truly holistic, social, practical and nature-based self-management service on the sense of loneliness and isolation, we are moving the conversation around chronic conditions away from a purely clinical understanding to one which recognises the participants as people, not just patients. Three courses, delivered in English, Turkish and Kurdish were attended by 21 participants.



## Social Action for Health

### Trustees' annual report

#### For the year ended 31 March 2020

---

As a response to identified community priorities this year we have partnered with the Workers' Educational Association (WEA) to deliver three ESOL courses attended by 47 participants.

We have been raising awareness of cancer symptoms across three London boroughs (Tower Hamlets, Hackney and Waltham Forest) through our **Cancer Awareness** projects. Lack of awareness of cancer symptoms and late diagnosis is linked with poorer survival outcomes. By working alongside local organisations and recruiting, training and deploying a team of dedicated community volunteers we have delivered a range of outreach stalls, workshops and training across East London. The outcomes of this work include:

- Increasing public awareness of the symptoms of cancer
- Reducing negative attitudes to cancer
- Encouraging early presentation

In Waltham Forest our cancer outreach stalls reached 3,078 people; we held 61 stalls, 7 workshops and 16 'community briefing' events reaching 269 people with more in-depth messages. As part of the cervical screening project within Waltham Forest, 1,087 women were called by our team of which 270 were booked in for an appointment. Data received from the three participating practices suggests that 49%, or 132 of these, actually attended. Statistically, 1 in 20 women receive an abnormal result from a cervical screen. 132 additional screens equate to approximately seven women who would otherwise have not attended. In Tower Hamlets we reached 2,358 people; we held 62 stalls, 12 workshops and 2 community briefing events.





## Social Action for Health

### Trustees' annual report

For the year ended 31 March 2020

---

## Community Partners

In May 2019 our Hackney based consortia, **Hackney Information and Advice Consortia (HIAC)** which worked with local community partners to deliver advice and support services from GP practices in the borough, ceased following a change of approach to commissioning from the borough council. We continue to deliver a similar service across Tower Hamlets, **Tower Hamlets Health Advice Links (THHAL)**, leading a partnership with four other advice agencies; the Bromley by Bow Centre, Limehouse Project, Citizens Advice East End and Island Advice Centre.

The benefits of co-location in primary care settings are manifold as the services not only free up GP time to deal with medical as opposed to non-medical issues but also provide a vital service, often in mother tongue, in a familiar and trusted setting for local people. The partnership advisors offer professional advice on welfare, benefits, debt, housing and form filling. They are well networked and able to refer people for specialist legal support and signpost into networks of other 'social prescribing' and employability opportunities. Advice is delivered in multiple languages including Bengali, Urdu, Turkish, Kurdish and Chinese. The THHAL project delivered 3,685 appointments and saw 2,451 people. We resolved 2,677 issues, generated £2.09m of income and managed £87,000 of debt for our beneficiaries.

## Community Research



South Asian people based in East London have some of the highest rates of heart disease, diabetes, and poor health in the UK. **East London Genes & Health** is a research study led by Queen Mary University of London set up to help fight against these and other major diseases affecting this sector of the population.

Our role in this project is to carry out community outreach amongst Pakistani and Bangladeshi populations across East London, raising awareness and collecting DNA samples for this global scale study. Over the past four years we have hosted stalls and participated in numerous community events. This year alongside 32 volunteers we ran 585 outreach stalls and events, across four east London boroughs, engaging with over 16,000 people, collected 4,463 samples for the study.



## Social Action for Health

### Trustees' annual report

#### For the year ended 31 March 2020

---

**Maternity Voices Partnerships (MVP's)** Maternity Voices Partnerships (MVP's) are teams of parents, professionals and commissioners working together to improve local maternity services.

Social Action for Health was commissioned by Clinical Commissioning Groups in Tower Hamlets, Waltham Forest and Newham to facilitate Maternity Voices Partnerships. We ensured women and their families are able to participate in each Maternity Voices Partnerships either by providing feedback or by becoming a member.

The Maternity Voices Partnerships had a formal meeting every three months, bringing all interested parties round the table to discuss maternity issues, and most importantly, to agree actions to keep improving services based on the feedback of local women. Before each Maternity Voices Partnership meeting, we held a Maternity Voices meet-up; this informal and friendly gathering was open to anyone with recent experience of the maternity services. This might have been parents, parents-to-be, grandparents, doulas, antenatal teachers, etc. The key purpose of the meet-up was to sit together and share what we were hearing 'on the ground' and agree the priorities we wanted to discuss at the next Maternity Voices Partnership meeting. It was also a good chance to connect with each other over a cup of tea and a biscuit.

Unfortunately, Social Action for Health were unsuccessful in our application to continue delivering the MVP contract on behalf of the CCG and our contract ended on 31 October 2019. Despite this, maternity and early parenthood is still a key area for our work, and we remain committed to supporting individuals and communities across East London to improve their maternity experience and reduce health inequalities. Before we concluded our MVP projects, we held six MVP meetings, captured 150 stories of people's experiences and supported 12 volunteers across the three boroughs.



The second year of our **Sure STEPS** – Support Through Early Parenting Scheme project continued to strengthen our one to one peer support for pregnant women, new mothers and parents struggling to deal with the challenges of becoming a parent. We recruited three cohorts of volunteers, with 20 women with lived experience starting our OCN accredited peer support training programme. 11 completed the course and went on to support vulnerable mothers from pregnancy up to the first year of the baby, including first time mums, mothers without family or a support network available (e.g. women coming from abroad who might be new to the system), as well as local mothers who already have children but need support with the arrival of a new baby. Below are testimonials from both a Peer Mentor and Mentee.

***"I have been alone for so long, I met 3 friends when I was staying in a refuge, we connected, and now I don't see them or hear from them. My family are in Pakistan, I have no one here, my husband helps me, but it's not the same, I am glad I have you now to talk to, seeing you today and going out for the first time in a very long time feels nice, I am glad for today. I feel brave now"***  
(Sure STEPS Mum)

*"I wanted to take this opportunity to share with you my experience as a Peer Mentor for the Sure STEPS project. As a survivor of domestic abuse, I never considered that I would be in a position to support other vulnerable mums in the borough. It has been a privilege to work with my two mums and I wanted to describe the positive impact being a Peer Mentor has had on me. Firstly, I have to say the training and ongoing support that you provide has been amazing. The training tackled very difficult and emotive subjects, specifically for me, child abuse, which was the hardest to hear. But despite my reservations about whether I had the right skills to be a Peer Mentor, you all listened to my concerns and acknowledged how I was feeling and that my feelings were normal. I am so pleased that I spoke with you all as it highlighted that being a volunteer Peer Mentor was just as important and rewarding as being a paid professional who deals with these extremely difficult situations every day. Thankfully the two mums I am working with are incredible mummies and despite their own personal challenges, they still meet their children's needs, to the best of their abilities, everyday! I have bonded with these ladies and have been inspired by their strength and the hurdles they have overcome. I believe we have found a mutual ground of trust, respect and friendship, which I feel has partly come from my own past experiences and the empathy I have for these women. I understand the importance of being equals, listening without judgment and allowing them to have a safe time and place to explore their challenges and make plans to reach their goals and look to the future. I've worked for many years across retail, banking and more recently the NHS, of all my paid roles being one of your volunteer Peer Mentors has been without doubt the most rewarding position I have ever undertaken. I too have days when I get fed up or feel I've no motivation but having the weekly sessions with these mums reminds me how far I've come on my own journey.... and I'm not yet ready for it to end for the three of us. Long may Sure STEPS continue, and I dare to dream that maybe one of my mums will take up a role as Peer Mentor too one day. With thanks and gratitude for all you do for the women we work with."* (Sure STEPS Peer Mentor)

## Financial review

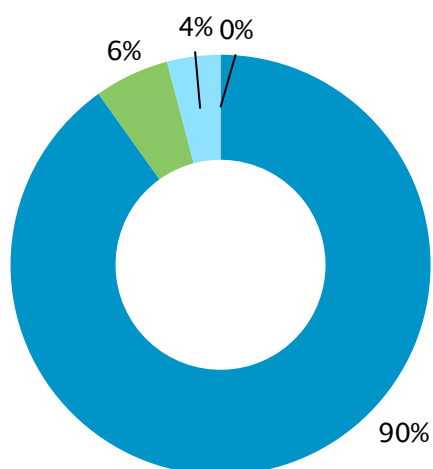
There were no significant events during the year that in any way affected the performance of the Charity.

### Comparisons between years

	2019/20	2018/19
Annual Turnover	£900,945	£884,526
Deficit/Surplus	£38,214	£69,111
Cash balance	£109,601	£63,011

Where our funds came from in 2019/20

■ Contracts ■ Grants  
■ Trade ■ Donations



Contracts: £812,020

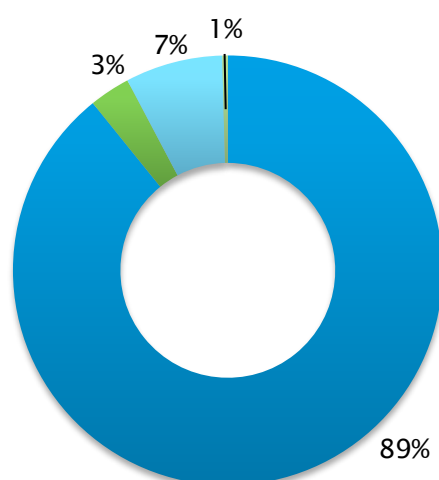
Grants: £51,925

Charitable Trade: £36,818

Donations: £182

Where our funds came from in 2018/19

■ Contracts ■ Grants  
■ Trade ■ Donations



Contracts: £788,891

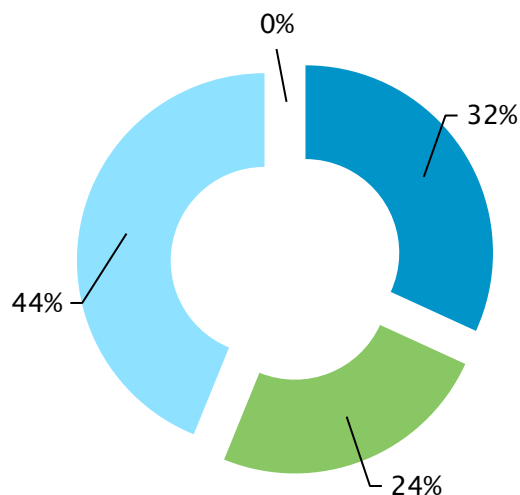
Grants: £27,152

Charitable Trade: £64,792

Donations: £3,691

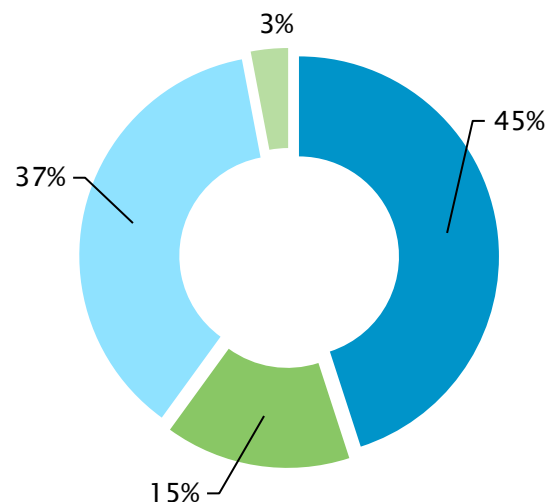
**What we spent our money on in 2019/20**

■ Community Partners ■ People's Health  
■ Community Research ■ Grants Payable



**What we spent our money on in 2018/19**

■ Community Partners ■ People's Health  
■ Community Research ■ Grants Payable



**Improving financial management**

We have robust and risk managed finance management systems for: cash flow management, management accounts and business planning and used these throughout 2019–20. We continue to be proactive developing these systems. We integrated forecasts in QuickBooks and ensured effective devolved budget processes and management. This enables us to monitor our expenditure closely and coupled with our improved project management tracking provides us with the granularity needed for effective cash flow management. All of our project managers have completed a three-month bespoke training programme designed to build their confidence and capability in both projects and financial management.

Social Action for Health does not engage in public fundraising and does not use professional fundraisers or commercial participators. The charity nevertheless observes and complies with the relevant fundraising regulations and codes. During the year there was no non-compliance of these regulations and codes and Social Action for Health received no complaints relating to its fundraising practice.



## Reserves policy and going concern

Social Action for Health does not hold any reserves outside the normal course of business.

Proactive, day-by-day cash flow management alongside contract management ensures that Social Action for Health is a going concern. Our aim is to build the unrestricted funds over the next five years to £250,000. This is to underpin strategic business development, ensuring that Social Action for Health can take proactive decisions to invest in developing new projects and services as well as to take these to market. This will also support continuity and sustainability through economic and political changes. However, reserves will not be used to subsidise contracted service delivery. We have made significant progress this year to begin the process of rebuilding our reserves.

Free reserves at the year-end, being unrestricted reserves net of fixed assets, were £135,100

The trustees acknowledged that the unrestricted reserves position is not in line with the policy and to rectify the situation management has conducted a thorough review of the charity's financial position and a new financial model has been created. In the short term, the charity's ability to continue as a going concern is supported by strong cash flow management and on the basis of committed contractual income and risk assessed new income. Cash flow is forecasted to remain positive for at least the next 18 months.

The trustees have considered the underlying assumptions; the level of confirmed funding agreed at the date of approval of these accounts and assessed the financial position for reasonableness. The trustees have considered whether there are any material uncertainties that may cast doubt on the charity's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue. The trustees are satisfied there are no such material uncertainties and have assessed that the charity can meet its liabilities when they become due. However, it remains challenging to build a sustainable social business in the current economic and political environment and this is amplified by the current Covid-19 crisis (see below). Income and expenditure for 2020-21 and beyond will be scrutinised monthly by the senior management team and at quarterly board meetings.

## Principal risks and uncertainties

Risks	Mitigations
1. COVID-19 and the measures to control it will negatively impact cashflow, our staff and our ability to deliver activities.	<b>Mitigation:</b> We have good relations with all of our funders and have negotiated adjusted service delivery plans. We have established a weekly COVID-19 crisis meeting with key trustees and senior management members to assess issues as and when they arise. We risk assess all projects including the risks to staff, workers and volunteers in addition to the activities and stay up to date with current measures and restrictions, adapting services appropriately.
2. Cash flow sensitivities. We risk being unable to meet commitments; have a lack of liquidity to cover variance in costs; negatively impact our operational activities	<b>Mitigation:</b> We have ensured we have adequate cash flow projections and taken a prudent approach to assumptions; we have identified major sensitivities (including potential impact of COVID-19 measures); ensured adequate information flow from operational managers; we monitor arrangements and reporting, produce a daily cash flow projection; regularly review historical data to make accurate projections and have pre-agreed budgets linked to approved project Gantt charts.
3. Over dependence on contractual income sources in an increasingly challenging funding environment.	<b>Mitigation:</b> We have a strategy to diversify income streams, are developing an updated case for support and have already identified several key funders from trusts and foundations whose funding aligns with our charitable objects and mission.
4. Given the uncertain economic environment the charity is unable to implement a long-term strategy, is focussed on short-term firefighting and cannot adequately forward plan	<b>Mitigation:</b> We have a working Theory of Change that provides clearer understanding of strategy across the senior management team and board of trustees. Longer term strategy and organisational development is regular discussed, and progress monitored.

## **Structure, governance and management**

Trustees take overall responsibility for the strategic direction of the organisation as well as ensuring a good legal and good practice framework underpins their role as the employer of staff. The board meets twice a quarter in order to familiarise themselves with Social Action for Health's workings and address acute challenges. Formal quarterly meetings are held to review management accounts; achievements, learning and outcomes from delivery; and business development and strategic opportunities and any arising risks. Shorter less formal teleconference meetings take place in between the formal quarterly meetings and typically have a thematic agenda. The trustees also participate in working groups, planning and away days with senior staff as well as review and comment on policy and practice frameworks through email discussion and decision.

Trustees are invited to attend relevant training as well as sharing learning and skills through facilitated sessions.

The CEO is delegated to lead a team of staff, sessional staff and volunteers to ensure strategic and business development in line with trustee decision as well as excellent well-managed delivery in line with Social Action for Health's charitable objectives. The CEO is supported by a senior management team which includes a part time Finance Director, a Head of Technology and Operations, Head of Services and Organisational Development and Senior Programme Manager. Legally indemnified HR expertise is provided by Mentor.

The organisation is a charitable company limited by guarantee, incorporated on 19 July 1994 and registered as a charity on 31 August 1994.

The company was established under a memorandum of association which established the objects and powers of the charitable company and is governed under its articles of association.

All trustees give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed from the charity are set out in note 6 to the accounts.

## **Appointment of trustees**

Trustees are recruited through an advert and interview process with the aim of ensuring an effective mix of skills, experience and network connections. There are currently no constitutional provisions for specific trustee appointments.

New trustees are inducted, ensuring that they understand their role and responsibility as a trustee. Training and development opportunities are reviewed through the year.

We appointed our Treasurer in April 2019 and recruited two new trustees in September 2019.

## Related parties and relationships with other organisations

Social Action for Health has a wide range of stakeholders and partnerships that are detailed in our contracting and subcontracting relationships. During 2019–20 this included

- 9 community partners in Hackney and Tower Hamlets who deliver community-based advice. Social Action for Health leads the network and has formal service delivery relationships with each partner to deliver meet contracted targets
- 5 community partners that are part of a formal Community Advice Network delivering against East London Genes and Health project

Social Action for Health provides office space for City & Hackney Carers.

## Statement of responsibilities of the trustees

The trustees (who are also directors of Social Action for Health for the purposes of company law) are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently
- Observe the methods and principles in the Charities SORP
- Make judgements and estimates that are reasonable and prudent
- State whether applicable UK Accounting Standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

## Social Action for Health

### Trustees' annual report

#### For the year ended 31 March 2020

---

Members of the charity guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up. The total number of such guarantees at 31 March 2020 was 7 (2019: 6). The trustees are members of the charity but this entitles them only to voting rights. The trustees have no beneficial interest in the charity.

### Remuneration policy for key management personnel

We do a market review to set a pay banding for each type of role. The rate employees are paid within this band is based on experience and performance. Trustees approve pay banding and agree remuneration for the CEO.

### Independent Examiner

Helen Elliott of Sayer Vincent LLP was re-appointed as the charitable company's independent examiner during the year.

The trustees' annual report has been approved by the trustees on 6 May 2020 and signed on their behalf by

Annette Jack  
Chair

## **Independent examiner's report**

### **To the trustees of**

### **Social Action for Health**

---

I report to the trustees on my examination of the accounts of Social Action for Health for the year ended 31 March 2020.

This report is made solely to the trustees as a body, in accordance with the Charities Act 2011. My examination has been undertaken so that I might state to the trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the trustees as a body, for my examination, for this report, or for the opinions I have formed.

## **Responsibilities and basis of report**

As the charity trustees of the company you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the company's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

## **Independent examiner's statement**

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accounts in England and Wales, which is one of the listed bodies.

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

- 1 Accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
- 2 The accounts do not accord with those records; or
- 3 The accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
- 4 The accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities;

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.

Helen Elliott FCA

Sayer Vincent LLP, Invicta House, 108-114 Golden Lane, London, EC1Y 0TL

9 June 2020

## Social Action for Health

### Statement of financial activities (incorporating an income and expenditure account)

For the year ended 31 March 2020

	Note	Unrestricted £	Restricted £	2020 Total £	Unrestricted £	Restricted £	2019 Total £
<b>Income from:</b>							
Donations and legacies	2	182	–	182	3,691	–	3,691
Charitable activities							
Community Partners	3	209,500	–	209,500	324,696	–	324,696
People's Health	3	227,886	–	227,886	123,115	–	123,115
Community Research	3	426,559	–	426,559	346,571	–	346,571
Grants Receivable		–	–	–	2,400	22,690	25,090
Other – Consultancy		36,818	–	36,818	61,363	–	61,363
<b>Total income</b>		<b>900,945</b>	<b>–</b>	<b>900,945</b>	<b>861,836</b>	<b>22,690</b>	<b>884,526</b>
<b>Expenditure on:</b>							
Charitable activities							
Community Partners	4	275,639	–	275,639	367,155	–	367,155
People's Health	4	210,633	–	210,633	120,660	–	120,660
Community Research	4	376,458	–	376,458	302,510	–	302,510
Grants Payable	4	–	–	–	2,400	22,690	25,090
<b>Total expenditure</b>		<b>862,731</b>	<b>–</b>	<b>862,731</b>	<b>792,725</b>	<b>22,690</b>	<b>815,415</b>
<b>Net income / (expenditure) for the year</b>	5	<b>38,214</b>	<b>–</b>	<b>38,214</b>	<b>69,111</b>	<b>–</b>	<b>69,111</b>
<b>Reconciliation of funds:</b>							
Total funds brought forward		105,492	1,248	106,740	36,381	1,248	37,629
<b>Total funds carried forward</b>		<b>143,706</b>	<b>1,248</b>	<b>144,954</b>	<b>105,492</b>	<b>1,248</b>	<b>106,740</b>

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 16 to the financial statements.

## Social Action for Health

### Balance sheet

Company no. 2954744

As at 31 March 2020

	Note	£	2020 £	£	2019 £
<b>Fixed assets:</b>					
Tangible assets	10		<u>8,606</u>		<u>25,012</u>
			<b>8,606</b>		<b>25,012</b>
<b>Current assets:</b>					
Debtors	11	120,803		78,892	
Cash at bank and in hand		<u>109,601</u>		<u>63,011</u>	
		<b>230,404</b>		<b>141,903</b>	
<b>Liabilities:</b>					
Creditors: amounts falling due within one year	12	<u>(94,056)</u>		<u>(60,175)</u>	
<b>Net current assets</b>			<u><b>136,348</b></u>		<u><b>81,728</b></u>
<b>Total net assets</b>			<u><b>144,954</b></u>		<u><b>106,740</b></u>
<b>The funds of the charity:</b>	16				
Restricted income funds			<u>1,248</u>		<u>1,248</u>
Total unrestricted funds			<u><b>143,706</b></u>		<u><b>105,492</b></u>
<b>Total charity funds</b>			<u><b>144,954</b></u>		<u><b>106,740</b></u>

The directors consider that the company is entitled to exemption from the requirement to have an audit under the provisions of section 477 of the Companies Act 2006 relating to small companies.

#### Trustees responsibilities:

(1) The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;

(2) The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

The financial statements have been prepared in accordance with the provisions of the Companies Act 2006 applicable to companies subject to the small companies' regime.

Approved by the trustees on 6 May 2020 and signed on their behalf by

Annette Jack  
Chair



## Social Action for Health

### Statement of cash flows

For the year ended 31 March 2020

	Note	2020 £	2019 £
<b>Cash flows from operating activities</b>			
Net income for the reporting period (as per the statement of financial activities)		38,214	69,111
Depreciation charges		16,406	16,704
(Increase)/decrease in debtors		(41,911)	(32,974)
Increase/(decrease) in creditors		33,881	(32,311)
<b>Net cash provided by operating activities</b>		<b>46,590</b>	<b>20,530</b>
<b>Cash flows from investing activities</b>		<b>–</b>	<b>–</b>
<b>Change in cash and cash equivalents in the year</b>		<b>46,590</b>	<b>20,530</b>
Cash and cash equivalents at the beginning of the year		63,011	42,481
<b>Cash and cash equivalents at the end of the year</b>		<b>109,601</b>	<b>63,011</b>

**1 Accounting policies**

**a) Statutory information**

Social Action for Health is a charitable company limited by guarantee and is incorporated in England & Wales.

The registered office address and principal place of business is Ment House – Ground Floor, 1C Mentmore Terrace, London, E8 3DQ

**b) Basis of preparation**

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) – (Charities SORP FRS 102), The Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (March 2018) and the Companies Act 2006.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

**c) Public benefit entity**

The charity meets the definition of a public benefit entity under FRS 102.

**d) Going concern**

The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern. The charity's ability to continue as a going concern is supported by strong cash flow management and on the basis of committed contractual income and risk assessed new income. Cash flow is forecasted to remain positive for at least the next 14 months from 1 May 2020.

The trustees are confident that even if some income is not received as planned the organisation will be able to find other income sources and/or cut expenditure so that it can continue to meet liabilities as they fall due. For this reason the accounts are drawn up on a going concern basis.

**e) Income**

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received and that the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Income received in advance of the provision of a specified service is deferred until the criteria for income recognition are met.

**1 Accounting policies (continued)**

**f) Fund accounting**

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

**g) Expenditure and irrecoverable VAT**

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

**h) Allocation of support costs**

Resources expended are allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration of each activity, comprising the salary and overhead costs of the central function, is apportioned on the following basis which are an estimate, based on staff time, of the amount attributable to each activity.

Where information about the aims, objectives and projects of the charity is provided to potential beneficiaries, the costs associated with this publicity are allocated to charitable expenditure.

Support costs are allocated to each project as agreed with the funders.

Support and governance costs are re-allocated to each of the activities on the following basis which is an estimate, based on staff time, of the amount attributable to each activity

● Community Partners	32%
● People's Health	24%
● Community Research	44%

Governance costs are the costs associated with the governance arrangements of the charity. These costs are associated with constitutional and statutory requirements and include any costs associated with the strategic management of the charity's activities.

**i) Operating leases**

Rental charges are charged on a straight line basis over the term of the lease.

**j) Tangible fixed assets**

Items of equipment are capitalised where the purchase price exceeds £500. Depreciation costs are allocated to activities on the basis of the use of the related assets in those activities. Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use.

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The useful lives are as follows:

● Computers and Office Equipment	4 years
● Leasehold Improvements	4 years
● Furniture and Fittings	4 years

**1 Accounting policies (continued)**

**k) Debtors**

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due. In cases of seriously overdue debtors an allowance for doubtful debts would be set up.

**l) Cash at bank and in hand**

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

**m) Creditors and provisions**

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

**n) Financial instruments**

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

**o) Pensions**

The charity operates a defined contribution pension scheme and contributions are expensed monthly. For more details see note 14.

**2 Income from donations and legacies**

	Unrestricted £	Restricted £	2020 Total £	Unrestricted £	Restricted £	2019 Total £
Gifts	182	–	182	3,691	–	3,691
	182	–	182	3,691	–	3,691

# Social Action for Health

## Notes to the financial statements

For the year ended 31 March 2020

### 3 Income from charitable activities

	Unrestricted £	Restricted £	2020 Total £	Unrestricted £	Restricted £	2019 Total £
Community Partners:						
Consultancy	–	–	–	5,196	–	5,196
THHAL (NHS Tower Hamlets CCG)	199,500	–	199,500	199,500	–	199,500
HIAC (London Borough of Hackney)	10,000	–	10,000	120,000	–	120,000
Sub-total for Community Partners	209,500	–	209,500	324,696	–	324,696
People's Health (Self Management):						
Consultancy	–	–	–	2,000	–	2,000
Good Friends (Big Lottery Fund)	32,392	–	32,392	–	–	–
Good Gardens (London Borough of Hackney)	19,533	–	19,533	–	–	–
Goodmoves (NHS Tower Hamlets CCG)	109,005	–	109,005	109,005	–	109,005
Self Management (Whittington Health)	14,630	–	14,630	12,110	–	12,110
Cancer Awareness (TH CCG, WF CCG)	52,326	–	52,326	–	–	–
Other	–	–	–	–	–	–
Sub-total for People's Health	227,886	–	227,886	123,115	–	123,115
Community Research (Maternity Engagement)						
MVP Newham (NHS Newham CCG)	12,833	–	12,833	22,000	–	22,000
MVP WF (NHS Waltham Forest CCG)	18,764	–	18,764	23,253	–	23,253
MVP TH (NHS Tower Hamlets CCG)	12,833	–	12,833	22,000	–	22,000
Letchworth Gardens Consultancy	–	–	–	2,768	–	2,768
Suresteps (London Borough of Tower Hamlets)	65,279	–	65,279	57,144	–	57,144
Sub-total for Maternity Engagement	109,709	–	109,709	130,655	–	130,655
Community Research ELGH (Queen Mary University)	316,850	–	316,850	215,916	–	215,916
Sub-total for Community Research	426,559	–	426,559	346,571	–	346,571
Total income from charitable activities	863,945	–	863,945	794,382	–	794,382

# Social Action for Health

## Notes to the financial statements

For the year ended 31 March 2020

### 4a Analysis of expenditure (current year)

	Charitable activities							
	Community Partners £	People's Health £	Community Research £	Grants Payable £	Governance costs £	Support costs £	2020 £	2019 £
Staff costs (Note 6)	44,726	115,680	235,493	-	-	96,265	<b>492,164</b>	423,714
Partnership Support	139,974	2,992	2,535	-	-	-	<b>145,501</b>	197,543
Training	-	-	1,229	-	-	-	<b>1,229</b>	1,000
Hall Hire	-	2,947	3,158	-	-	-	<b>6,105</b>	4,080
Other	3,687	22,339	14,926	-	-	-	<b>40,952</b>	22,508
Overhead Costs	49,913	38,141	68,120	-	-	-	<b>156,174</b>	146,786
Governance Costs	-	-	-	-	4,200	-	<b>4,200</b>	3,080
Office Premises and Support	-	-	-	-	-	-	-	-
Depreciation	-	-	-	-	-	16,406	<b>16,406</b>	16,704
	<b>238,299</b>	<b>182,099</b>	<b>325,461</b>	-	<b>4,200</b>	<b>112,671</b>	<b>862,731</b>	<b>815,415</b>
Support costs	35,998	27,508	49,165	-	-	(112,671)	-	-
Governance costs	1,342	1,025	1,833	-	(4,200)	-	-	-
<b>Total expenditure 2020</b>	<b>275,639</b>	<b>210,633</b>	<b>376,458</b>	-	-	-	<b>862,731</b>	
<b>Total expenditure 2019</b>	<b>367,155</b>	<b>120,660</b>	<b>302,510</b>	<b>25,090</b>	-	-		<b>815,415</b>

## Social Action for Health

### Notes to the financial statements

For the year ended 31 March 2020

#### 4b Analysis of expenditure (prior year)

	Charitable activities						
	Community Partners £	People's Health £	Community Research £	Grants Payable £	Governance costs £	Support costs £	2019 Total £
Staff costs (Note 6)	46,456	66,739	193,428	20,298	–	96,793	423,714
Partnership Support	196,983	560	–	–	–	–	197,543
Training	–	–	1,000	–	–	–	1,000
Hall Hire	–	3,255	825	–	–	–	4,080
Other	3,816	6,786	7,114	4,792	–	–	22,508
Overhead Costs	65,743	25,522	55,521	–	–	–	146,786
Governance Costs	–	–	–	–	3,080	–	3,080
Office Premises and Support	–	–	–	–	–	–	–
Depreciation	–	–	–	–	–	16,704	16,704
	312,998	102,862	257,888	25,090	3,080	113,497	815,415
Support costs	52,726	17,328	43,443	–	–	(113,497)	–
Governance costs	1,431	470	1,179	–	(3,080)	–	–
<b>Total expenditure 2019</b>	<b>367,155</b>	<b>120,660</b>	<b>302,510</b>	<b>25,090</b>	<b>–</b>	<b>–</b>	<b>815,415</b>

**5 Net income / (expenditure) for the year**

This is stated after charging / (crediting):

	2020 £	2019 £
Depreciation	16,406	16,704
Operating lease rentals payable:		
Property	67,540	65,399
Other	9,880	9,880
Independent examiner's remuneration (excluding VAT):		
Independent examination	4,200	4,200
	<u>4,200</u>	<u>4,200</u>

**6 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel**

Staff costs were as follows:

	2020 £	2019 £
Salaries and wages	353,369	333,001
Sessional Staff	99,230	59,594
Social security costs	32,639	26,721
Employer's contribution to defined contribution pension schemes	6,926	4,398
	<u>492,164</u>	<u>423,714</u>

No employee earned more than £60,000 during the year (2019: nil).

The total employee benefits (including pension contributions and employer's national insurance) of the key management personnel were £62,395 (2019: £56,192).

The charity trustees were neither paid nor received any other benefits from employment with the charity in the year (2019: £nil). No charity trustee received payment for professional or other services supplied to the charity (2019: £nil).

No expenses were paid to trustees during the year (2019:nil).



**7 Staff numbers**

The average number of employees (head count based on number of staff employed) during the year was 18 (2019: 19).

Staff are split across the activities of the charity as follows (average head count basis):

	2020 No.	2019 No.
Community Partners	2	2
Community Research	8	9
People's Health	4	4
Support	4	4
	<b>18</b>	<b>19</b>

**8 Related party transactions**

There are no related party transactions to disclose for 2020 (2019: none).

There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.

**9 Taxation**

The charity is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

**10 Tangible fixed assets**

	Leasehold Improvements £	Fixtures and fittings £	Computer equipment £	Total £
<b>Cost</b>				
At the start of the year	48,934	29,421	18,750	<b>97,105</b>
At the end of the year	48,934	29,421	18,750	<b>97,105</b>
<b>Depreciation</b>				
At the start of the year	30,800	22,749	18,544	<b>72,093</b>
Charge for the year	11,200	5,000	206	<b>16,406</b>
At the end of the year	42,000	27,749	18,750	<b>88,499</b>
<b>Net book value</b>				
At the end of the year	6,934	1,672	–	<b>8,606</b>
At the start of the year	18,134	6,672	206	<b>25,012</b>

All of the above assets are used for charitable purposes.

**11 Debtors**

	2020 £	2019 £
Trade debtors	80,478	65,346
Other debtors	6,273	7,488
Prepayments	4,832	4,447
Accrued income	29,220	1,611
	<u>120,803</u>	<u>78,892</u>

**12 Creditors: amounts falling due within one year**

	2020 £	2019 £
Trade creditors	30,020	24,536
Taxation and social security	9,523	7,544
Other creditors	–	1,720
Accruals	48,479	26,375
Deferred income (note 13)	6,034	–
	<u>94,056</u>	<u>60,175</u>

**13 Deferred income**

Deferred income comprises works which were completed in 2019/20

	2020 £	2019 £
Balance at the beginning of the year	–	4,200
Amount recognised in the year	–	(4,200)
Amount deferred in the year	6,034	–
	<u>6,034</u>	<u>–</u>
Balance at the end of the year	6,034	–

**14 Pension scheme**

The charitable company operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charitable company in an independently administered fund. The pension cost charge represents contributions payable under the scheme by the charitable company to the fund. The charitable company has no liability under the scheme other than for the payment of those contributions.

## 15a Analysis of net assets between funds (current year)

	General unrestricted £	Restricted £	Total funds £
Tangible fixed assets	8,606	–	8,606
Net current assets	135,100	1,248	136,348
<b>Net assets at 31 March 2020</b>	<b>143,706</b>	<b>1,248</b>	<b>144,954</b>

## 15b Analysis of net assets between funds (prior year)

	General unrestricted £	Restricted £	Total funds £
Tangible fixed assets	25,012	–	25,012
Net current assets	80,480	1,248	81,728
<b>Net assets at 31 March 2019</b>	<b>105,492</b>	<b>1,248</b>	<b>106,740</b>

## 16a Movements in funds (current year)

	At 1 April 2020 £	Income & gains £	Expenditure & losses £	Transfers £	At 31 March 2020 £
<b>Restricted funds:</b>					
Community Partners: 4 Sight Sunday Lunches	1,248	–	–	–	1,248
<b>Total restricted funds</b>	<b>1,248</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>1,248</b>
<b>Unrestricted funds:</b>					
General funds	105,492	900,945	(862,731)	–	143,706
<b>Total unrestricted funds</b>	<b>105,492</b>	<b>900,945</b>	<b>(862,731)</b>	<b>–</b>	<b>143,706</b>
<b>Total funds</b>	<b>106,740</b>	<b>900,945</b>	<b>(862,731)</b>	<b>–</b>	<b>144,954</b>

The narrative to explain the purpose of each fund is given at the foot of the note below.

**16b Movements in funds (prior year)**

	At 1 April 2019 £	Income & gains £	Expenditure & losses £	Transfers £	At 31 March 2019 £
<b>Restricted funds:</b>					
Community Partners: 4 Sight Sunday Lunches	1,248	–	–	–	1,248
Grants receivable	–	22,690	(22,690)	–	–
<b>Total restricted funds</b>	<b>1,248</b>	<b>22,690</b>	<b>(22,690)</b>	<b>–</b>	<b>1,248</b>
<b>Unrestricted funds:</b>					
General funds	36,381	861,836	(792,725)	–	105,492
<b>Total unrestricted funds</b>	<b>36,381</b>	<b>861,836</b>	<b>(792,725)</b>	<b>–</b>	<b>105,492</b>
<b>Total funds</b>	<b>37,629</b>	<b>884,526</b>	<b>(815,415)</b>	<b>–</b>	<b>106,740</b>

**Purposes of restricted funds****4 Sight Sunday Lunch**

4 Sight is a user led user run Sunday lunch held monthly in Stoke Newington for people with lived experience of mental health services in Hackney.

**17 Operating lease commitments payable as a lessee**

The charity's total future minimum lease payments under non-cancellable operating leases is as follows for each of the following periods

	Property		Equipment	
	2020 £	2019 £	2020 £	2019 £
Less than one year	60,000	60,000	9,880	9,880
One to five years	240,000	240,000	–	9,880
Over five years	240,000	300,000	–	–
	<b>540,000</b>	<b>600,000</b>	<b>9,880</b>	<b>19,760</b>

**18 Legal status of the charity**

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.