



Annual Accounts

31 March 2020

Charity Number: 1134405

TRUSTEES

Fatima Sanneh
Caitie Ni Ceileachair
Sedley Wilson

PRINCIPLE OFFICE

Stafford House
19 Stafford Road
Croydon
CR0 4NG

COMPANY NUMBER

7079932

CHARITY NUMBER

1134405

BANKERS

NatWest Bank Plc
209 Lower Addiscombe Road
Croydon
CR9 6RB

TRUSTEES' REPORT FOR THE YEAR ENDED 31st MARCH 2020

The trustees present their report along with the financial statements of the charity for the year ended 31st March 2020. The financial statements have been prepared in accordance with the accounting policies set out on pages 9-11 and comply with the charity's trust deed and applicable law.

TRUSTEES

The trustee's names on page 2 have served throughout the year. Appointment of trustees is governed by the Trust Deed of the charity. The Board of Trustees is authorised to appoint new trustees to fill vacancies arising through resignation or death of an existing trustee.

AIMS AND OBJECTS

Disability Croydon exists to:

- Eliminate barriers and empower individuals with disabilities to take part fully in society within the social model of disability;
- Promote the realities of self-representation and independence for people with disabilities;
- Advise organisations on effective consultation methods and active involvement of people with disabilities in services and decision-making processes which affect their lives;
- Increase awareness of disability issues among non-disabled people and organisations.

In setting objectives, developing strategies and undertaking activities, the trustees have given careful consideration to the Charity Commissions general guidance on public benefit.

ACHIEVEMENTS AND PERFORMANCE

Disability Croydon had a year of constant adjustment and uncertainty in the latter part of the year as it coped with the effects of Covid and the national lockdown that was put in place. We set out a new approach to our clients using telephone befriending, zoom calling and social distanced networking to reach out to isolated clients and people in need.

The staff and volunteers adjusted to working from home and adapted systems to ensure we remained in touch with clients.

In October 2019 Stephen Aselford sadly passed away after a sudden illness. He was a founding member of Disability Croydon and over thirty years worked and campaigned to improve the lives of disabled and disadvantaged. His dedication and commitment was without parallel and he will be sorely missed by all who had contact with him

The work of the consortium (Advice Services Croydon), through which we receive the majority of our funding, continued throughout the year to reach our targets set by the funders. This Information, Advocacy and Advice Service funded by Croydon Council continued to provide a valuable lifeline to the disabled residents of Croydon. Disability Croydon is most grateful for the dedicated hard work of our advocates, Michelle Kearns.

Throughout the year, we provided disability awareness training to TFL staff working on Croydon Trams and have hosted a number of events highlighting equality and diversity. We have also been involved with events highlighting 'hate crime' in the Croydon region.

This year Disability Croydon was assisted by volunteers Sam Hand, and Alex Sparks

We continue to explore funding bids and partnership initiatives to help Disability Croydon to face the challenges ahead and forge a new future providing service to the disabled people of Croydon.

As the charity's financial year ends, a new approach to providing all our services will be required. This is because of the national lockdown measures that have been put in place due to the spreading of the Coronavirus and the effects that it is having on so many people.

We will need to ensure that we provide services that take social distancing, virtual communication, outreach and meetings into account in the coming year.

FINANCIAL REVIEW

For the year ended 31st March 2020 the trustees consider the financial position of the charity to be in line with expectations.

RESERVES POLICY

The Trustees have considered the level of reserves they wish to retain appropriate to the charity's needs. This is based on the charity's size and the level of commitments

held. The Trustees aim to ensure the charity will be able to continue to fulfil their charitable objectives.

RISK REVIEW

The trustees conduct periodic reviews of the major risks to which the charity is exposed and systems and procedures to manage those risks identified are implemented so as to minimise any potential impact on the charity should any of those risks materialise.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing those financial statements, the trustees are required to:

- a) select suitable accounting policies and apply them consistently;
- b) make judgements and estimates that are reasonable and prudent;
- c) state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- d) 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 accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 1993. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

APPROVAL

This report was approved by the trustees on 28 March 2021 and signed on their behalf.



Sedley Wilson – Trustee



Fatima Sanneh - Trustee

Independent Examiners Report

I report on the accounts of the Trust for the period ended 31st March 2020 which are set out on pages 8 to 12.

Responsibility of Examiner

The Charity's 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. It is my responsibility to:

- examine the accounts under section 43(3)a of the 1993Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission under section 43(7)(b) of the 1993Act; 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 company 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 the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

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 trustees have not met the requirements to ensure that:
 - a. proper accounting records are kept; and
 - b. accounts are prepared which agree with the accounting records. Or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Signed Date: ...31.03.2021.....

Joanna Goodridge, MICB
JG & Associates
Challenge House,
616 Mitcham Road,
Croydon, Surrey
CR0 3AA

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2020**

	Unrestricted Funds	Restricted Funds	£ 2020	£ 2019
INCOMING RESOURCES				
Donations	1,633	-	1,633	3,186
Grants	-	48,300	48,300	62,066
Investment Income	-	1	1	1
Other	2,099	-	2,099	0
Total incoming resources £	<u>3,732</u>	<u>48,301</u>	<u>52,033</u>	<u>65,253</u>
RESOURCES EXPENDED				
Cost of raising funds	550	-	550	5,213
Expenditure on Charitable Activities	4,400	49,662	54,062	63,550
Other expenditure	-	0	0	0
Total resources Expended £	<u>4,950</u>	<u>49,662</u>	<u>54,612</u>	<u>68,763</u>
Net resources surplus (deficit) for the year £	(1,218)	(1,361)	(2,579)	(3,510)
Transfer between reserves	0	0	0	1,700
Total funds brought forward	(1,362)	1	(1,361)	449
Total funds carried forward £	<u>(2,580)</u>	<u>(1,360)</u>	<u>(3,940)</u>	<u>(1,361)</u>

The notes form part of these financial statements.

Statement of total recognised gains and losses.

The Charity does not have any gains and losses other than the income and Expenditure for the period to report.

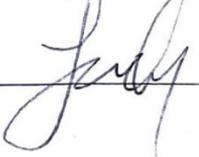
DISABILITY CROYDON
ANNUAL REPORT
BALANCE SHEET
AS AT 31 MARCH 2020

	Notes	2020		2019	
		£	£		£
ASSETS					
Tangible assets	1.6		690		863
CURRENT ASSETS					
Debtors			-		-
Cash at bank and in hand			313		1,376
			313		1,376
Creditors: amounts falling due					
within one year			(6,643)		(5,299)
Net current assets or current liabilities £			(6,330)		(3,923)
Total assets less total liabilities £			(5,640)		(3,060)
Funds of the charity					
Funds brought forward			(3,060)		450
Restricted funds					0
Unrestricted funds			(2,580)		(3,510)
Total charity funds £			(5,640)		(3,060)

- For the year ending 31 March 2020 the company was entitled to exemption from audit under section 477(2) of the Companies Act 2006.
- The members have 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 Companies Act 2006 with respect to accounting records and the preparation of accounts.
- The accounts have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies' subject to the small companies regime.

These financial statements were approved and signed by the trustees on the 30th January 2021:





Sedley Wilson

Fatima Sanneh

1. ACCOUNTING POLICIES

The principal accounting policies adopted in the preparation of the financial statements are as follow:

1.1 Basis of accounting

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

1.2 Incoming resources

Donations and similar incoming resources are accounted for on receipt by the charity, any pledges of income also gift aid refunds are accrued in the accounting period that they arise.

1.3 Investment income

Investment income consists of interest received from saving and deposit accounts at the bank.

1.4 Resources expended

Resources expended are included in the Statement of Financial Activities on an accruals basis, inclusive of any VAT that cannot be recovered.

1.5 Fund accounting

Funds held by the charity are:

- Restricted - these are funds which can only be used in accordance with the charitable specific purpose;
- Unrestricted (general funds) - these are funds which can be used in accordance with the charitable objects at the discretion of the trustees.

1.6 Depreciation Tangible Assets

Individual fixed assets costing £1,000 or more are capitalised at cost. Depreciation is provided at the following annual rates on assets in order to write off their cost less any residual value over their estimated useful. The rates of depreciation are as follow:

- Fixtures & Fittings 20%
- Motor Vehicle 25%
- Computer Equipment 20% reducing balance
- Plant and Machinery 33.33% reducing balance

Note: A correction of £286 was posted above to bring the depreciation up to date. Below shows what the figures should be.

	2020 £	2019 £
Cost		
Cost at 1 April	3,331	3,331
Additions	-	-
Total at 31 March	<u>3,331</u>	<u>3,331</u>
Depreciation		
Total at charged at 1 April	2,754	2,609
Charge for the year	173	144
On disposals	-	-
At 31 March	<u>2,927</u>	<u>2,754</u>
Net book values		
For the year ended 31 March	404	577
Total £	<u><u>404</u></u>	<u><u>577</u></u>

1.7 Staff costs and trustees' remuneration

	2020 £	2019 £
Trustees		
Remuneration	0	0
Value of contributions to trustees pension	0	0
Total £	<u><u>0</u></u>	<u><u>0</u></u>
Employees		
Wages & Salaries	21,727	14,097
Social security costs	0	0
Pensions	0	0
Total £	<u><u>21,727</u></u>	<u><u>14,097</u></u>

DISABILITY CROYDON
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NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2020

1.8 Resources Expended

	2020	2019
	£	£
Cost of generating income		
Research, Training & Development	1,381	4,560
Radar Keys	550	653
Managing & administering the charity		
Wages & Salaries	19,142	14,096
Accounting Fees	1,200	1,200
Legal & Professional	2,585	2,843
Rent	3,950	1,800
Maintenance	0	6,583
Cleaning	2,100	4,704
Bank Charges	179	90
Depreciation	401	140
Insurance	243	0
Interest Payable	5	0
Travel & Subsistence	250	1,302
General administrative Expenses	7,104	7,275
Sundry	0	0
	37,160	40,033
Governance Costs		
Management Fee	15,750	23,517
Total £	54,841	68,763

2. RELATED PARTY TRANSACTIONS

The charity was under the control of the Trustee throughout the current year. No transactions with related parties were undertaken such as that required disclosure.