

Company registration number: 03442518

Charity registration number: 1064628

CREATIVE LIVING CENTRE
(A COMPANY LIMITED BY GUARANTEE)
ANNUAL REPORT AND FINANCIAL STATEMENTS
31 MARCH 2021

Horsfield & Smith
Independent Examiner
Tower House
269 Walmersley Road
Bury
Lancashire
BL9 6NX

CREATIVE LIVING CENTRE

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CREATIVE LIVING CENTRE

REFERENCE AND ADMINISTRATIVE DETAILS

Trustees	Brian Muir, Treasurer Joanne James Lindsay Stewart, Chairperson Rachel Frances Hopkins Stephen Michael Parkin Nigel Hoolachan Claire Duffy
Senior Management Team	Liz Thompson, Chief Officer
Principal Office	1A Rectory Lane Prestwich Manchester M25 1BP The charity is incorporated in England.
Company Registration Number	03442518
Charity Registration Number	1064628
Bankers	Unity Trust Bank Plc 9 Brindley Place Birmingham B1 2HB Virgin Money Jubilee House Gosforth Newcastle upon Tyne NE3 4PL
Independent Examiner	Horsfield & Smith Independent Examiner Tower House 269 Walmersley Road Bury Lancashire BL9 6NX

CREATIVE LIVING CENTRE

CHIEF OFFICER AND CHAIR OF TRUSTEES COMBINED REPORT

1. Introduction

This whole year from April 2020 to March 2021 has been totally overshadowed and influenced by Covid 19 and the impact it has had on individuals, organisations, funding, support and basically everything that the Creative Living Centre stands for.

It has been challenging and one of the most difficult years, but it has also made us think differently, be creative, look for opportunities and most of all carry on supporting and delivering to our members both existing and new mental health and well being support.

2. Context

So it is in this context “a covid 19” world of delivery that this report has been written. The enforced lockdowns of the centre, social distancing and moving delivery to a virtual / telephone base and its impact on our normal working patterns and client base has been a challenge we have met and successfully delivered on.

In line with our values of “taking a positive approach to mental health” and ‘listening to what people need’, the centre stepped up to the challenge of Covid and continued to provide support to its local community in new and creative ways. We have continued to grow our partnership working with other groups as well as working with Bury’s Clinical Commissioning Group (CCG) and the local council to mould and shape Bury’s mental health strategy across the borough.

3. Service Delivery

Our VOIP phone system and cloud based database meant we could quickly equip staff to work from home, staying connected to each other via daily video conferencing.

Our initial response focused on the following areas:

- Making “triage calls to over 300 people, checking need for any practical support around food and medication and linking individuals in to food parcel deliveries or other help where needed.
- Setting up a rota of weekly calls to those people who were most vulnerable or in need of regular support around their emotional and mental wellbeing – around 90 people were supported on a regular basis in this way.
- Making a resource of videos, including mental health techniques, mindfulness and ideas for activities, accessed via our website and Facebook pages.
- Signposting to relevant Bury and Greater Manchester resources such as Silvercloud on line therapies.
- Providing daily “live” sessions such as quiz, crafts and singing, accessed via video platforms.
- Delivering regular 2 hour video workshops, addressing topics such as stress dealing with change.

From August 2020 onwards, we began a return to some in-person support being delivered at the centre, alongside remote sessions. This blended approach to service delivery is something that is positive to come out of the pandemic and potentially something we perhaps would not have looked at so rapidly. It is definitely our new approach to service delivery that we will build on going forward, but investment to support this dual approach will be needed and will be built into our strategic plan going forward.

CREATIVE LIVING CENTRE

CHIEF OFFICER AND CHAIR OF TRUSTEES COMBINED REPORT

By November 2020, sessions at the centre included 1:1 support appointments with our staff, counselling, groups (including crafts, emotional freedom technique and group support sessions) as well as 1:1 art therapy and music therapies.

All of these were of course being delivered under social distancing guidelines, meaning we had to limit numbers attending and make sure people booked ahead for sessions. We also continued with some support calls, remote group activities, phone counselling and both online and in person workshops and courses.

The latter included workshops we had previously run at the centre, as well as those staff had developed in response to the issues which were coming up for people most regularly as a result of Covid and lockdown.

The Centre's commitment to continuing to offer support during lockdown was also recognised by Bury Council's strategic planning and development officer, who commented "CLC is innovative in its approach to supporting people, during the pandemic it has embraced new ways of working and delivered online workshops and live events."

How ever our most valued feedback and drive to continue what we are doing comes in the form of feedback and comments from our members during lockdown, which include the following:

"I did the crafterama, positivetea, quizzes on facebook, support calls from support coordinators. Its so positive. Without it I would have been really low. It's the only time I get to see or talk to people. Its helped with my isolation as otherwise I wouldn't have seen or heard from others."

"Support calls has been the biggest help. Counselling via the CLC. Just knowing it is going to happen has been so helpful. The staff having humour has helped so much. Confidence has increased"

We have continued to work closely with our partners during this period to ensure that members can access the best and most effective support during this unprecedented 12 months.

Our physical numbers as in attendances at the CLC have been much lower in comparison to previous years. We did not previously deliver online services so these numbers have grown to meet the demand of those members who require it.

Our successful Peer Mentor process allowed current and new peer mentors to provide social support calls which freed up Support Coordinator time to carry out support sessions with people who have a higher level of need.

Skilling up our co-tutor volunteers was key for them to run virtual workshops alongside staff, allowing us to increase capacity to run workshops and courses.

4. Staff

I couldn't write this report without mentioning the CLC team. The initial period of lockdown was difficult for the staff team, who were faced with the challenge of continuing to support our members, while learning new technology and skills, and at the same time dealing with their own response to the unprecedented situation.

CREATIVE LIVING CENTRE

CHIEF OFFICER AND CHAIR OF TRUSTEES COMBINED REPORT

The strong and supported team meant they worked through any personal or professional “wobbles” and actively provided team support via the daily video catch-ups. We also developed our monthly supervision sessions, with specific support around working remotely, and accessing other support around staff resilience and wellbeing. This is captured perfectly in an email just before Christmas

“As I reflect on 2020, I feel so blessed to be surrounded by strong, inspirational and caring work colleagues. It has certainly been a tough year and I feel we have all grown professionally this year with the demands of the pandemic.”

In August 2020, we invested in the CLC team by appointing a Centre Manager / Deputy Chief Officer. This was part of our longer term strategy to ensure succession planning, but also to allow the Chief Officer to work more strategically across Bury and GM to influence the mental health agenda by ensuring the CLC was part of this process.

5. Partners

The Creative Living Centre has continued to engage with other mental health services as Bury develop the Thrive Model.

The Chief Officer is chair of various groups as the Place Based model develops to ensure joined up mental health delivery across the borough. Although the meetings moved to online, the work continued. Key to this was ensuring that the third sector had a voice and was influencing the mental health strategy for Bury going forward.

Our Chief Officer was selected as the Bury representative on the GM VCSE Mental Health Leadership group

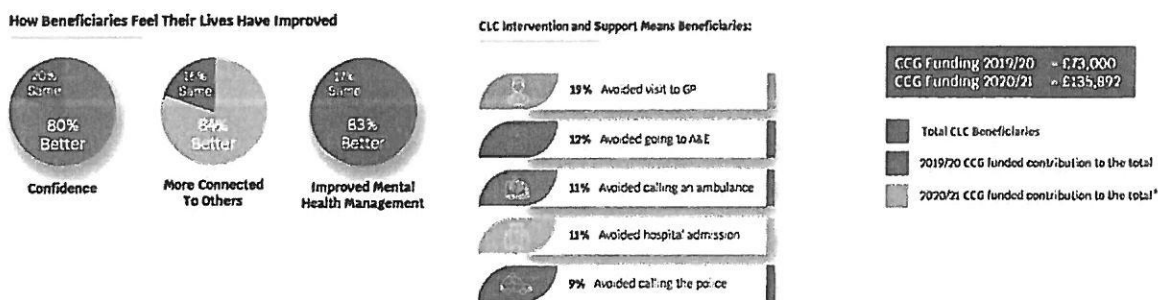
We have been working together with Bury Involvement Group, Streetwise (CYP MH Charity) to lead on the engagement work across Bury to influence the commissioning agenda going forward.

Our strategy to start delivering a “Hub and Spoke” model across Bury and wider continued to develop despite the pandemic. We worked together with community groups in Radcliffe delivering workshop sessions based in community buildings in Radcliffe. We decided to pilot in Radcliffe (an area of particular deprivation in Bury with high levels of substance misuse) working alongside the volunteers at a local food bank. This partnership working with community groups formed part of our “test and learn” process and was a key component for our lottery bid – Reaching Communities which built on the first lottery 3 year funding which ended in November 2020. The feedback was amazing and will be key to demonstrate why additional funding from the lottery is key to this project.

“Can I please just say a massive thank you. I was attending sessions at trinity Baptist Radcliffe. In my everyday life now I am using the techniques I was taught they really are making a difference thank you so much I cant wait to start them again.”

6. Outcomes and Successes

We have been working with a consultant funded from Lloyds Trust to develop info graphics demonstrating the impact the CLC has had over 2019 – 2020



- The info graphics were taken to our commissioners in relation to the funding they provide and how it only funds part of our service. The impact of this data was influential in a significant increase of our funding from our commissioners.
- Successful applications to various Covid 19 funding allowed the centre to deliver online and face to face services concurrently.
- We continue to work in partnership with Early break in the delivery of the "Getting Help" telephone crisis line.
- Developed excellent relationships and referral pathways with the Beacon service – Bury's social prescribing service.
- Awaiting the outcome of our stage two bid for further funding from the National Lottery Reaching Communities funds, which will allow us to continue our delivery of workshops across Bury.
- Trustee workshops to build on vision and mission statements to develop our strategic objectives for 2021 – 2026
- Electrical building works completed in line with compliance standards.
- Strengthen our plans for delivering the hub and spoke model

Future plans

It is clear that our future planning will be heavily influenced by the on going challenge that living with Covid presents. This will mean adapting our delivery reviewing the data and feedback and making sure that our approach is inclusive to all. Digital inclusion has highlighted not only how lack of resources and knowledge can impact on accessibility it has also highlighted that loneliness and isolation does not always have a digital answer to resolve this.

Whilst we continue to deliver in person services we have to be cogniscent as to what this means to our staff, volunteers and members some of whom are particularly vulnerable due to underlying health issues.

Our capacity and the ability to deliver are still guided by maintaining social distancing and complying with effective hygiene procedures. This means that our very successful café and lunches has not been open for 12 months. We aim to return to opening up our social spaces but this will have to be in a planned way.

CREATIVE LIVING CENTRE

CHIEF OFFICER AND CHAIR OF TRUSTEES COMBINED REPORT

We continue to prioritise our in house sessions especially for those members who were not able to access remote services.

The impact of Covid has shown a large increase for counselling and support services specifically and around grief and bereavement. We will be increasing our support to try to meet this increased demand although this will be dependent on access to additional funding to continue to develop services.

We will continue to:

- Work in partnership with other voluntary and statutory mental health services across the borough to provide an approach that is coordinated, consistent and meets the demand, although this will be the biggest challenge.
- Develop listening mechanisms so that we hear what our members and potentially new members require so that we can continue to be creative and flexible to meet their mental health needs.
- Develop a blended service of remote and in-person options, to meet as wide a range of people's needs as possible

We will continue to work creatively and in partnership with the local community groups across Bury. This will increase skills and capacity at a local level and will ensure local mental health and wellbeing support is accessible to all at a local level adapted and reflective of the needs of the local communities.

Our future plans also include the setting out of a new funding strategy and proactively seeking to secure sustainable funding. We are also waiting for confirmation from Bury CCG that we will have a three year contract in place to cover the uncertainty around ICS and its implications on contracts.

Finally, this report has been written by the Chair of Trustees, as our Chief Officer, Liz Thompson, passed away after a short illness in August 2021. Liz had been with the charity for 14 years and will be missed, but her legacy continues.

Lindsay Stewart

Chair of Trustees

CREATIVE LIVING CENTRE

TRUSTEES' REPORT

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 March 2021.

The Trustees confirm that the annual report and financial statements of the company comply with current statutory requirements, the requirements of the company's governing document and the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities 2015 (FRS102).

Objectives and activities

The company's objectives, as stated in the Articles and Memorandum of Association, are:

- i) to promote the preservation of mental health and to assist in relieving persons suffering from emotional or mental distress requiring advice or treatment; and
- ii) to promote the education of the public in mental health issues.

The Creative Living Centre is a community resource which offers a range of courses, activities, social sessions, counselling and therapies; with the aim of helping people better understand and manage their mental health.

In 2019 we reviewed our vision, for 'a society where responsive, person-centred mental health services are available to all', and this of course forms the guiding principle underlying the work at the Centre, with people's feedback being key to how the service develops. Based on analysis of attendance data, and feedback from our members, we introduced additional 1:1 sessions following our new member appointments, so people are offered more support in the initial stages of accessing the Centre and choosing from the wide range of activities on offer. Each person then moves at their own pace and for as long as needed. We continue to collect regular data and case studies to help us understand the difference the Centre is making, what changes we may need to make, and to celebrate the incredibly courageous stories of those who attend our Centre.

Public benefit

The Trustees have had due regard to the Charity Commission's guidance on public benefit when planning and delivering services at the Creative Living Centre.

As can be seen from the Trustee's report, activities and developments at the Centre are guided by the wishes and needs of the service users (Members), working in collaboration with partners to ensure our service networks effectively with the statutory and voluntary sector.

Financial review

Reserves policy

Trustees approved the reserves Policy which includes a specific Dilapidations Reserve, funded with £5,000 per year, along with a General Reserve of £35,000 to cover redundancy costs (approx £25,000) and Centre wind-down costs of £10,000. Trustees have also agreed to allocate otherwise unrestricted funds to specific expenditure and projects, which as at 31 March 2021 totaled £21,160.

The Reserve and Allocation Funds were covered by the General Fund throughout the year.

CREATIVE LIVING CENTRE

TRUSTEES' REPORT

Investment powers

Under the Memorandum and Articles of Association, the charity has the power to make any investment which the Trustees see fit.

Structure, governance and management

Constitution policies

On 30 September 1997 the Creative Living Centre became registered with the Charity Commission under registered charity number 1064628. On 25 September 1997 the Creative Living Centre became registered at Companies House as a Company Limited by Guarantee, registered number 3442518. The company was set up by a Memorandum of Association dated 25 September 1997.

The Articles and Memorandum of Association of the Creative Living Centre can be located at Companies House and in the Charity's office (copies being available on request).

Organisational structure

The charity is governed by the trustees who meet monthly as a board. The Centre has a Chief Officer, responsible for strategy, funding, partnerships and overall service delivery, under the guidance of the Trustees (see the Chief Officer's Report).

Limited by guarantee

The company is a company limited by guarantee. The members of the company are the Trustees named on page 1. In the event of the company being wound up, the liability in respect of the guarantee is limited to £10 per member of the company.

CREATIVE LIVING CENTRE

TRUSTEES' REPORT

Trustees

The Trustees, who are also directors of the charitable company, who served the charity during the year were as follows:

Brian Muir, Treasurer

Joanne James

Lindsay Stewart, Chairperson

Rachel Frances Hopkins

Stephen Michael Parkin

Nigel Hoolachan

Claire Duffy (appointed 14 April 2020)

The trustees acknowledge their responsibility to consider material risks and their impact on the charity's operations. The major risks to which the charity is exposed will be identified and effectiveness of controls to mitigate the risk will be monitored by the Trustees.

Method of appointment or election of Trustees

The management of the company is the responsibility of the Trustees who are elected and co-opted under the terms of the Articles of Association.

The Chairperson of the Board of Directors is elected by the Board. The Treasurer is also elected by the Board.

The Board of Trustees may at any time elect additional Trustees by calling a General Meeting.

Recruitment, induction and training of trustees

Recruitment of Trustees - The Board is mindful of the overall mix of skills and experience in recruiting new trustees. Interest is normally generated through advertisements and/or contacts and candidates are interviewed by at least two existing trustees following formal application. If successful at interview, appointment is confirmed subject to satisfactory references and statutory checks.

Trustees organise annual training/development events where the trustees meet up and look at future strategy, allocate responsibilities and get updates from external trainers in best practice in charity governance.

CREATIVE LIVING CENTRE

TRUSTEES' REPORT

Directors and their interests

The directors are the Trustees for charitable purposes. The Directors had no beneficial interest in the Creative Living Centre.

Risk management

The Trustees have assessed the major risks to which the company is exposed, in particular those related to the operations and finances of the company, and are satisfied that systems are in place to mitigate our exposure to the major risks. Since our last annual report, our Risk Register has been reviewed and signed off, and a Business Continuity Plan put in place.

The major areas of risk are identified as:

- Sudden and unexpected loss of income and/or failure to secure adequate external funding with consequences for cash flow and particularly payroll and premises costs.
- General financial risks such as sudden and significant expenditure (eg building repairs), operational risks (eg loss of key staff, IT systems) requirement to comply with changing legislation etc.
- Risk of injury to staff, members or volunteers or other third parties resulting in legal action against the Centre resulting in the need to employ legal defense.

The financial consequences of the above are covered by either our Reserves policy or by insurance. The risks facing the charity will continue to change and existing and proposed activity will be regularly reviewed by Key Management and Trustees.

The annual report was approved by the trustees of the charity on 9/11/21 and signed on its behalf by:



Lindsay Stewart
Trustee

CREATIVE LIVING CENTRE

STATEMENT OF TRUSTEES' RESPONSIBILITIES

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

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and 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 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and 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.

Approved by the trustees of the charity on 9/11/21 and signed on its behalf by:

..... 

Lindsay Stewart
Trustee



I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 2021 which are set out on pages 14 to 34.

Respective responsibilities of trustees and examiner

As the charity's trustees of Creative Living Centre (and also its directors for the purposes of company law) 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 Creative Living Centre 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 your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.




Independent examiner's statement

Since Creative Living Centre'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 ICAEW, which is one of the listed bodies.

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

1. accounting records were not kept in respect of Creative Living Centre 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 [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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.



Jonathan Staples BSc FCA DChA
Independent Examiner
ICAEW

Tower House
269 Walmersley Road
Bury
Lancashire
BL9 6NX

9 November 2021

CREATIVE LIVING CENTRE**STATEMENT OF FINANCIAL ACTIVITIES****YEAR ENDED 31 MARCH 2021****(INCLUDING INCOME AND EXPENDITURE ACCOUNT
AND STATEMENT OF TOTAL RECOGNISED GAINS AND LOSSES)**

	Note	Unrestricted funds £	Restricted funds £	Total 2021 £
Income and Endowments from:				
Donations and legacies	3	24,337	-	24,337
Charitable activities	4	149,480	163,001	312,481
Other income		<u>1,995</u>	<u>-</u>	<u>1,995</u>
Total income		<u>175,812</u>	<u>163,001</u>	<u>338,813</u>
Expenditure on:				
Charitable activities	7	<u>(128,436)</u>	<u>(182,912)</u>	<u>(311,348)</u>
Total expenditure		<u>(128,436)</u>	<u>(182,912)</u>	<u>(311,348)</u>
Net income/(expenditure)		<u>47,376</u>	<u>(19,911)</u>	<u>27,465</u>
Net movement in funds		47,376	(19,911)	27,465
Reconciliation of funds				
Total funds brought forward		<u>111,627</u>	<u>55,526</u>	<u>167,153</u>
Total funds carried forward	19	<u><u>159,003</u></u>	<u><u>35,615</u></u>	<u><u>194,618</u></u>

CREATIVE LIVING CENTRE**STATEMENT OF FINANCIAL ACTIVITIES****YEAR ENDED 31 MARCH 2021****(INCLUDING INCOME AND EXPENDITURE ACCOUNT****AND STATEMENT OF TOTAL RECOGNISED GAINS AND LOSSES)****Comparative Statement of Financial Activities to 31st March 2020**

	Note	Unrestricted funds £	Restricted funds £	Total 2020 £
Income and Endowments from:				
Donations and legacies	3	6,292	-	6,292
Charitable activities	4	<u>130,191</u>	<u>150,670</u>	<u>280,861</u>
Total income		<u>136,483</u>	<u>150,670</u>	<u>287,153</u>
Expenditure on:				
Charitable activities	7	<u>(115,300)</u>	<u>(140,142)</u>	<u>(255,442)</u>
Total expenditure		<u>(115,300)</u>	<u>(140,142)</u>	<u>(255,442)</u>
Net income		<u>21,183</u>	<u>10,528</u>	<u>31,711</u>
Net movement in funds		21,183	10,528	31,711
Reconciliation of funds				
Total funds brought forward		<u>90,444</u>	<u>44,998</u>	<u>135,442</u>
Total funds carried forward	19	<u><u>111,627</u></u>	<u><u>55,526</u></u>	<u><u>167,153</u></u>

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2020 is shown in note 19.

CREATIVE LIVING CENTRE
BALANCE SHEET
AS AT 31 MARCH 2021
(REGISTRATION NUMBER: 03442518)

	Note	2021 £	2020 £
Fixed assets			
Tangible assets	14	373	7,730
Current assets			
Debtors	15	2,110	45,618
Cash at bank and in hand	16	200,667	123,736
		202,777	169,354
Creditors: Amounts falling due within one year	17	(8,532)	(9,931)
Net current assets		194,245	159,423
Net assets		194,618	167,153
Funds of the charity:			
Restricted income funds			
Restricted funds		35,615	55,526
Unrestricted income funds			
Unrestricted funds		159,003	111,627
Total funds	19	194,618	167,153

For the financial year ending 31 March 2021 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

CREATIVE LIVING CENTRE

BALANCE SHEET

AS AT 31 MARCH 2021


(REGISTRATION NUMBER: 03442518)

The financial statements on pages 14 to 34 were approved by the trustees, and authorised for issue on 9/11/21 and signed on their behalf by:



Brian Muir

Trustee



Lindsay Stewart

Trustee

CREATIVE LIVING CENTRE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

1 General information

Creative Living Centre is a registered charity operating from Prestwich. The charity is a company limited by guarantee and is incorporated in England and Wales. The address of its registered office is 1A Rectory Lane, Prestwich, Manchester, M25 1BP.

These financial statements were authorised for issue by the trustees on 9 November 2021.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

Creative Living Centre meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

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 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Bury CCG continued to support the service provided to Bury residents on a year to year basis at the recently increased higher level. Discussions to provide a longer term commitment have continued and in October 2021, we were awaiting final confirmation that a 3 year contract would be approved.

Our initial Lottery funding expired in November 2020, and our early renewal application for a further grant was halted by Covid. We were successful in an emergency Covid related bid which provided funding through to March 2021, and our bid to the Community Fund was approved from May 2021 through to April 2024.

Our Creating Better Chances project, funded by Lloyds Banking Foundation continued through to October 2021. A bid for 3 year funding to The Henry Smith Charity was successful and will commence in November 2021, enabling the Centre to continue support in key areas.

CREATIVE LIVING CENTRE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

Going concern

The Centre continues to receive committed support from its volunteers and Trustees, and staff and Trustees continue to monitor the Centre's financial position to ensure the charity provides a quality service, within budget. Forecasts have been prepared which indicate the Centre would be able to continue during the current financial year (ie to 31 March 2022), subject to a satisfactory outcome with the Lottery. The Trustees believe it is appropriate to prepare the accounts on a going concern basis. The accounts do not include any adjustments that may be necessary if future funding cannot be secured.

Company status

The company is a company limited by guarantee. The members of the company are the Trustees named on page 1. In the event of the company being wound up, the liability in respect of the guarantee is limited to £10 per member of the company.

Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the company and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors which have been raised by the company for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Income and endowments

All incoming resources are included in the Statement of Financial Activities when the company is legally entitled to the income and the amount can be quantified with reasonable accuracy. Donated services or facilities, which comprise donated services, are included in income at a valuation which is an estimate of the financial cost borne by the donor where such a cost is quantifiable and measurable. No income is recognised where there is no financial cost borne by a third party. All income is recognised in the Statement of Financial Activities when the conditions for receipt have been met and there is reasonable assurance of receipt.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Expenditure

All expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation to activities. Where costs cannot be directly attributed to particular activities they have been allocated on a basis consistent with the use of the resources.

CREATIVE LIVING CENTRE

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

Governance costs

Governance costs are those incurred in the governance of the Charity's assets and are associated with constitutional and statutory requirements.

Support costs

Support costs are those costs incurred directly in support of expenditure on the objects of the charitable company.

Government grants

Government grants are recognised based on the accrual model and are measured at the fair value of the asset received or receivable. Grants are classified as relating either to revenue or to assets. Grants relating to revenue are recognised in income over the period in which the related costs are recognised. Grants relating to assets are recognised over the expected useful life of the asset. Where part of a grant relating to an asset is deferred, it is recognised as deferred income.

Recognition of liabilities

Liabilities are recognised once there is a legal or constructive obligation that commits the company to the obligation.

Tangible fixed assets and depreciation

The Trustees carry out impairment reviews in accordance with section 27 of FRS 102.

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Asset class	Depreciation method and rate
Leasehold property improvements	Over the remaining term of lease
Computer equipment	33.3% reducing balance
Kitchen equipment	25% straight line

The Trustees only capitalise items greater than £500.

Debtors

Short term debtors are measured at transaction price, less any impairment. Loans receivable are measured initially at fair value, net of transaction costs, and are measured subsequently at amortised cost using the effective interest method, less any impairment.

CREATIVE LIVING CENTRE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

Financial instruments

The company only enters into basic financial instruments transactions that result in the recognition of financial assets and liabilities like trade and other accounts receivable and payable, loans from banks and other third parties, loans to related parties and investments in non-puttable ordinary shares.

Debt instruments (other than those wholly repayable or receivable within one year), including loans and other accounts receivable and payable, are initially measured at present value of the future cash flows and subsequently at amortised cost using the effective interest method. Debt instruments that are payable or receivable within one year, typically trade payable or receivables, are measured, initially and subsequently, at the undiscounted amount of the cash or other consideration, expected transaction, like the payment of a trade debt deferred beyond normal business terms or financed at a rate of interest that is not a market rate or in case of an out-right short-term loan not at market rate, the financial asset or liability is measured, initially, at the present value of the future cash flow discounted at a market rate of interest for a similar debt instrument and subsequently at amortised cost.

Financial assets that are measured at cost and amortised cost are assessed at the end of each reporting period for objective evidence of impairment. If objective evidence of impairment is found, an impairment loss is recognised in the Statement of Financial Activity.

For financial assets measured at amortised cost, the impairment loss is measured as the difference between an asset's carrying amount and the present value of estimated cash flows discounted at the asset's original effective interest rate. If a financial asset has a variable interest rate, the discount rate for measuring any impairment loss is the current effective interest rate determined under the contract.

For financial assets measured at cost less impairment, the impairment loss is measured as the difference between an asset's carrying amount and best estimate, which is an approximation of the amount that the company would receive for the asset if it were to be sold at the balance sheet date.

Financial assets and liabilities are offset and the net amount reported in the Balance sheet when there is an enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously,

Creditors

Short term creditors are measured at the transaction price. Other financial liabilities, including bank loans, are measured initially at fair value, net of transaction costs, and are measured subsequently at amortised cost using the effective interest method.

CREATIVE LIVING CENTRE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

Judgement in applying accounting policies and key sources of estimation uncertainty

The company makes estimates and assumptions concerning the future. The resulting accounting estimates will, by definition, seldom equal the related actual results. The estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are addressed below.

(i) Useful economic lives of tangible assets

The annual depreciation charge for tangible assets is sensitive to changes in the estimated useful economic lives and residual values of the assets. The useful economic lives and residual values are re-assessed annually. They are amended when necessary to reflect current estimates, based on technological advancement, future investments, economic utilisation and the physical condition of the assets. See note 13 for the carrying amount of the property plant and equipment, and the accounting policy for tangible fixed assets and depreciation for the useful economic lives for each class of asset.

(ii) Impairment of debtors

The company makes an estimate of the recoverable value of trade and other debtors.

When assessing impairment of trade and other debtors, management considers factors including the current credit rating of the debtor, the ageing profile of debtors and historical experience. See note 14 for the net carrying amount of the debtors.

3 Income from donations and legacies

	Unrestricted funds General £	Total funds £
Government grants	19,288	19,288
Donations	5,049	5,049
Total for 2021	24,337	24,337
Total for 2020	6,292	6,292

CREATIVE LIVING CENTRE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

4 Income from charitable activities

	Note	Unrestricted funds General £	Restricted funds £	Total funds £
External funding	5	142,913	163,001	305,914
Charitable income - Centre generated income	6	6,567	-	6,567
Total for 2021		149,480	163,001	312,481
Total for 2020		130,191	150,670	280,861

5 External funding

	Unrestricted General £	Restricted £	Total 2021 £	Total 2020 £
Bury CCG	137,188	1,360	138,548	99,296
Parklife Community Fund	-	216	216	2,080
Bury Voluntary Co	1,132	1,000	2,132	-
Lloyds Foundation	-	24,833	24,833	24,053
Co-op Local Community Fund	393	-	393	-
Lottery RC funds	-	56,443	56,443	110,439
Tesco bags of help	-	-	-	863
Souter Trust	1,000	-	1,000	1,000
Archer Trust	-	-	-	2,000
Sir Jules Thornton Trust	1,250	-	1,250	750
Albert Hunt	-	-	-	1,000
The Edward Gostling Foundation	-	-	-	5,000
Bury Athenaeum	-	-	-	1,000
The Austin and Hope Pilkington Trust	-	-	-	1,000
Ambition for Ageing - Games Social	-	-	-	1,810
Ambition for Ageing - Bike & Brew	-	-	-	1,800
Ambition for Ageing - Fit & Fun	-	-	-	1,415
Ambition for Ageing - Crafterama	-	-	-	1,960
Mind	-	-	-	250

CREATIVE LIVING CENTRE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

	Unrestricted		Total 2021	Total 2020
	General £	Restricted £	£	£
Forever Manchester Grant	1,000	-	1,000	-
AJ Bell Trust	-	4,800	4,800	-
Neighbourly Community Fund micro-grant	400	-	400	-
Salter Family Charitable Trust	250	-	250	-
Lloyds Bank React Covid Fund	-	5,591	5,591	-
NatWest Group DIYSOS Covid	-	3,000	3,000	-
National Lottery Coronavirus Community Fund	-	52,315	52,315	-
Forever Manchester Community Support Fund	-	11,943	11,943	-
Peter Kershaw Trust	-	1,500	1,500	-
Marsh Christian Trust	300	-	300	-
	<u>142,913</u>	<u>163,001</u>	<u>305,914</u>	<u>255,716</u>

6 Charitable income - Centre generated income

	Unrestricted	Total 2021	Total 2020
	General £	£	£
Member contributions	1,751	1,751	9,335
Therapy	1,958	1,958	2,822
Room hire	2,116	2,116	9,808
Net income from lunches	-	-	1,748
Other income	399	399	930
Interest on cash deposits	343	343	502
	<u>6,567</u>	<u>6,567</u>	<u>25,145</u>

CREATIVE LIVING CENTRE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

7 Expenditure on charitable activities

	Note	Unrestricted funds General £	Restricted funds £	Total funds £
Centre Activity for Members				
Activity undertaken directly	8	90,980	106,829	197,809
Support costs		37,456	76,083	113,539
Total for 2021		<u>128,436</u>	<u>182,912</u>	<u>311,348</u>
Total for 2020		<u>115,300</u>	<u>140,142</u>	<u>255,442</u>

8 Activity undertaken directly

	Centre activities for members £	Total 2021 £	Total 2020 £
Wages and salaries	112,672	112,672	81,842
Social security costs	5,110	5,110	3,712
Pension costs	3,241	3,241	2,354
General office expenses	10,076	10,076	3,363
Rental of accommodation	52,462	52,462	40,351
Sessional payments	9,464	9,464	14,835
Sundry expenses	68	68	187
Consultancy fees	1,400	1,400	2,500
Volunteer expenses	293	293	3,195
Advertising and social media	129	129	559
Equipment	2,894	2,894	1,916
	<u>197,809</u>	<u>197,809</u>	<u>154,814</u>

CREATIVE LIVING CENTRE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

9 Support costs

	Centre activities for members £	Total 2021 £	Total 2020 £
Depreciation	7,358	7,358	7,844
Staff salaries	98,398	98,398	84,380
Sundry expenses	3,551	3,551	4,219
Governance costs	4,232	4,232	4,185
	<u>113,539</u>	<u>113,539</u>	<u>100,628</u>

Indirect costs had risen in previous years, largely as a result of appointing a part time fundraiser - a position which was kept under regular review. Our fundraiser worked very hard during Covid, and was successful in many Covid related bids. The jobholder resigned in February 2021, and in view of the uncertainty of major funding streams, trustees decided not to replace. This situation remains under review.

10 Net incoming/outgoing resources

Net incoming resources for the year include:

	2021 £	2020 £
Operating leases - other assets	21,400	22,525
Independent Examiner fees	2,550	2,485
Depreciation of fixed assets	<u>7,358</u>	<u>7,844</u>

11 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

CREATIVE LIVING CENTRE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

12 Staff costs

The aggregate payroll costs were as follows:

	2021	2020
	£	£
Staff costs during the year were:		
Wages and salaries	204,658	160,895
Social security costs	8,851	6,975
Pension costs	5,912	4,418
	<u>219,421</u>	<u>172,288</u>

The charity benefited in the year from the time donated by up to 36 (2020: 36) volunteers, including trustees, who provide services which would otherwise need to be provided by paid employees.

The average monthly number of employees (FTE) during the year was as follows:

	2021	2020
	No.	No.
Administrative Staff	7(3.6)	7(3.4)
Direct Charitable Staff	<u>7(4.0)</u>	<u>6(3.2)</u>
	<u>14(7.6)</u>	<u>13(6.6)</u>

No employee received emoluments of more than £60,000 during the year.

The chief executive officer, as the highest paid member of staff, received benefits totalling £21,054 (2020 - £21,136).

13 Taxation

The charity is a registered charity and is therefore exempt from taxation.

14 Tangible fixed assets

	Leasehold property improvements £	Kitchen equipment £	Computer equipment £	Total £
Cost				
At 1 April 2020	<u>136,164</u>	<u>3,436</u>	<u>12,938</u>	<u>152,538</u>
At 31 March 2021	<u>136,164</u>	<u>3,436</u>	<u>12,938</u>	<u>152,538</u>

CREATIVE LIVING CENTRE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

	Leasehold property improvements £	Kitchen equipment £	Computer equipment £	Total £
Depreciation				
At 1 April 2020	129,108	3,286	12,413	144,807
Charge for the year	<u>7,056</u>	<u>75</u>	<u>227</u>	<u>7,358</u>
At 31 March 2021	<u>136,164</u>	<u>3,361</u>	<u>12,640</u>	<u>152,165</u>
Net book value				
At 31 March 2021	<u>-</u>	<u>75</u>	<u>298</u>	<u>373</u>
At 31 March 2020	<u>7,056</u>	<u>150</u>	<u>525</u>	<u>7,731</u>

15 Debtors

	2021 £	2020 £
Trade debtors	1,260	44,812
Other debtors	<u>850</u>	<u>806</u>
	<u>2,110</u>	<u>45,618</u>

16 Cash and cash equivalents

	2021 £	2020 £
Cash on hand	1,131	2,492
Cash at bank	<u>199,536</u>	<u>121,244</u>
	<u>200,667</u>	<u>123,736</u>

17 Creditors: amounts falling due within one year

	2021 £	2020 £
Accruals and deferred income	<u>8,532</u>	<u>9,931</u>

CREATIVE LIVING CENTRE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

18 Obligations under leases and hire purchase contracts

Operating lease commitments

Total future minimum lease payments under non-cancellable operating leases are as follows:

	2021	2020
	£	£
Land and buildings		
Within one year	30,877	22,525
Between one and five years	65,156	2,208
	<u>96,033</u>	<u>24,733</u>

The Charity has entered into a new ten year operating lease for the rental of their premises from 29th April 2021. The lease is cancellable after three years on 29 April 2024 and each third anniversary of this date.

19 Funds

	Balance at 1 April 2020 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2021 £
Unrestricted					
General	91,627	175,812	(128,436)	(61,160)	77,843
Designated					
Property fund	20,000	-	-	5,000	25,000
General fund	-	-	-	35,000	35,000
Allocated funds	-	-	-	21,160	21,160
Total unrestricted	<u>111,627</u>	<u>175,812</u>	<u>(128,436)</u>	<u>-</u>	<u>159,003</u>
Lloyds Foundation	28,036	24,833	(36,903)	-	15,966
Co-op Local Community Fund	118	-	(81)	-	37
National Lottery	18,814	56,443	(75,257)	-	-
Living With & Beyond Cancer	906	-	(906)	-	-
Albert Hunt	1,000	-	(1,000)	-	-
AJ Bell Trust Wage War on Covid	-	4,800	(546)	-	4,254
Lloyds Bank React Covid	-	5,591	(1,860)	-	3,731

CREATIVE LIVING CENTRE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

	Balance at 1 April 2020 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2021 £
NatWest Group DIYSOS Covid	-	3,000	-	-	3,000
Parklife Community Fund 2019	1,248	216	(1,416)	-	48
Ambition for Ageing - Games Social	1,097	-	-	(1,097)	-
Ambition for Ageing - Bike and Brew	1,800	-	(68)	3,171	4,903
Ambition for Ageing - Fit and Fun	1,079	-	-	(1,079)	-
Ambition for Ageing - Crafterama	1,280	-	(285)	(995)	-
Mind	148	-	-	-	148
National Lottery Coronavirus Community	-	52,315	(51,373)	-	942
Forever Manchester Community Support	-	11,943	(10,713)	-	1,230
Screwfix Foundation	-	-	(684)	-	(684)
Peter Kershaw Trust	-	1,500	(140)	-	1,360
Bury Community Covid 19 Emergency	-	1,000	(1,000)	-	-
Bury CCG Coping & Thriving Comms	-	1,360	(680)	-	680
Restricted	55,526	163,001	(182,912)	-	35,615
Total funds	167,153	338,813	(311,348)	-	194,618
Prior year fund analysis					
	Balance at 1 April 2019 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2020 £
Unrestricted					
General	75,444	136,483	(115,300)	(5,000)	91,627
Designated					
Property fund	15,000	-	-	5,000	20,000
Total unrestricted	90,444	136,483	(115,300)	-	111,627
Lloyds Foundation	24,401	24,053	(20,418)	-	28,036

CREATIVE LIVING CENTRE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

	Balance at 1 April 2019 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2020 £
Co-op Local Community Fund	172	-	(54)	-	118
National Lottery	21,448	110,439	(113,073)	-	18,814
Living With & Beyond Cancer	(602)	5,000	(3,492)	-	906
Tesco - Bags of Help	(421)	863	(442)	-	-
Albert Hunt	-	1,000	-	-	1,000
Parklife Community Fund 2018	-	880	(832)	-	48
Parklife Community Fund 2019	-	1,200	-	-	1,200
Ambition for Ageing - Games Social	-	1,810	(713)	-	1,097
Ambition for Ageing - Bike and Brew	-	1,800	-	-	1,800
Ambition for Ageing - Fit and Fun	-	1,415	(336)	-	1,079
Ambition for Ageing - Crafterama	-	1,960	(680)	-	1,280
Mind	-	250	(102)	-	148
Restricted	44,998	150,670	(140,142)	-	55,526
Total funds	135,442	287,153	(255,442)	-	167,153

The Screwfix Foundation fund showed a deficit figure at the year end of £684. This was as a result of funds being delayed in transit. The expected funds of £4833 were received in June 2021.

CREATIVE LIVING CENTRE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

The specific purposes for which the funds are to be applied are as follows:

Lloyds Foundation - used towards paying the Creating Better Chances Project.

National Lottery - used towards the Reaching Communities Project and Centre costs as detailed in the fund application.

Living With and Beyond Cancer - to provide support to people affected by cancer, including peer support to access activities and services from other LWBC agencies.

Funds from Tesco, M&S and Ambition for Ageing have all been used directly for member sessions.

Albert Hunt - to provide one to one therapies.

Parklife Community Fund - towards the cost of automated entrance doors.

Mind - to provide a weekly cafe peer-facilitated meet-up for people experiencing social isolation.

AJ Bell Trust Wage War on Covid - towards staff hours for new activities.

Lloyds Bank React Covid - towards staff hours, equipment and materials for activities.

NatWest DIYSOS Covid - capital grant to help towards building repairs.

Forever Manchester Community Support Covid - towards staff costs for activities, cleaning and administration.

Peter Kershaw Trust Covid Grant - towards therapist costs.

Bury Community Covid19 Emergency - towards staff hours.

The designated property fund was created to cover repairs/maintenance on the Rectory Lane property and create a dilapidations fund at the end of the lease.

The designated general fund was created to cover winding down costs of the building, including redundancies, should the charity have to close.

CREATIVE LIVING CENTRE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

20 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2021 £
Tangible fixed assets	336	37	373
Current assets	167,199	35,578	202,777
Current liabilities	(8,532)	-	(8,532)
Total net assets	159,003	35,615	194,618
	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2020 £
Tangible fixed assets	7,655	75	7,730
Current assets	113,903	55,451	169,354
Current liabilities	(9,931)	-	(9,931)
Total net assets	111,627	55,526	167,153

21 Analysis of net funds

	At 1 April 2020 £	Financing cash flows £	At 31 March 2021 £
Cash at bank and in hand	123,736	76,931	200,667
Net debt	123,736	76,931	200,667
	At 1 April 2019 £	Financing cash flows £	At 31 March 2020 £
Cash at bank and in hand	134,356	(10,620)	123,736
Net debt	134,356	(10,620)	123,736

CREATIVE LIVING CENTRE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

22 Financial instruments

Categorisation of financial instruments

	2021	2020
	£	£
Financial assets that are debt instruments measured at amortised cost	201,927	168,548
Financial liabilities measured at amortised cost	8,532	9,931

Financial assets consist of cash and trade debtors.

Financial liabilities consist of trade creditors and accruals.

23 Transactions with directors

Some trustees are also volunteers and receive reimbursement of expenses in their capacity as volunteers.

24 Indemnity insurance

The Charity has purchased insurance on behalf of the Trustees to protect them from any loss arising from neglect or default, the premium for which is £1,682 (2020: £1,460).

25 Related party transactions

There were no related party transactions in the year that require disclosure in the financial statements.