

**Croydon BME Forum**

**Report and Accounts**

**31 March 2022**

**The Charity Registration Number: 1108843**

**Company's House Registered number: 04996963**

**Omega Accountants Ltd**

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## **Croydon BME Forum**

### **Report and accounts for the year ended 31 March 2022**

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**Croydon BME Forum**

**Company's House Registered number: 04996963**

**Charity number: 1108843**

**Trustees**

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

Paulette Lewis MBE - Chair  
Vidhyadharan Chandrababu – Treasurer & Trustee  
Ashok Kumar – Vice Chair & Trustee  
Patrick P Reid - Trustee  
Ghazala Mirza - Trustee  
Malti Patel - Trustee  
Vivlene Witter - Trustee  
Yvonne Walsh - Trustee

## **Croydon BME Forum**

### **Trustees' Annual Report for the year ended 31 March 2022**

#### **Reference and administrative details**

The Trustees present their Report and Accounts for the year ended 31 March 2022.

##### ***The charity name.***

The legal name of the charity is:- Croydon BME Forum.

The charity is registered in England & Wales with the Charity Commission in England & Wales (CCEW) with charity number 1108843.

The Company's House Registration Number is :- 04996963

The charity does not operate in any overseas jurisdictions.

I am pleased to present our 2022 Annual report which highlights our achievements and challenges. We have continued to work hard in developing and creating new and sustainable projects as we operate to deliver vital community services to meet the needs of the community. This report aims to be balanced and open providing useful information on what we have achieved in the past year and our future objectives.

Throughout the past year the most significant challenges were the lasting impact of Covid-19, financial sustainability and addressing the inequalities of health. We remain focused and resolved as we strive in improving efficiency, streamline processes and continue to develop wider community participation and partnership working.

As we develop our 3-5-year strategy we will ensure the voice of the community and contribution of our staff is integral in moving forward. We can be proud that despite these unprecedented events we have continued to work and respond to the health care community projects in partnership with other organisations.

We have worked tirelessly in responding to the impact of the pandemic while continuing to maintain and develop new projects, community development and strengthening partnership working across the borough. We continue to face challenges, but it has not prevented the organisation to make strong strides in working to meet our key priorities for the community.

There have been several positive new projects, which has helped in supporting our population and enhanced our position in the community. We do have more work to do in developing our workforce and structures in preparation for transformation across systems and communities. Looking forward into the next financial year, there will be further developments taking place with our partners.

#### **Highlights of the Year**

**The Croydon Health and Wellbeing Space** successfully launched on the 4th of January 2022. The Space aims to provide community-based support tackling factors that have a detrimental impact on a person's mental health, with the aim of preventing further deterioration. The Wellness Centre reopened its doors after being closed for nearly a year, due to the COVID19 Pandemic. This has resulted in numerous events being held in person, such as the weekly chess sessions and yoga classes.

#### **Mental Health**

There has been a wide variety of projects this year that have worked for the most part with BME communities around mental and physical health as seen in the following - Patient & Carer Race Equality Framework (PCREF), Mental Health Personal Independence Co-ordinators Services (MHPIC services), Ethnicity & Mental Health Improvement Programme (EMHIP), Long-term conditions (LTC), Barbershop project (hypertension), supporting the older generations with the Shopping Bus Project and the Young at Heart Group, Community Development Workers working with individuals at various levels; and support for the younger generations via the My Ends project and Young Londoners Fund.

## **Croydon BME Forum**

### **Trustees' Annual Report for the year ended 31 March 2022**

#### **Covid-19**

As we are all aware, COVID-19 has continued to be a big presence during 2021-2022. As such, we adapted our work to meet the needs of the community. This included continually running the weekly Young at Heart sessions online and working in partnership with six black led organisations around the country to deliver Health Hour talks online to our communities. We also can't shy away from the extent of work we have done alongside the NHS and doctors, to raise awareness of the impact of infection on BME communities and provide information on the vaccinations. We would like to give a big thank you to all healthcare professionals who have supported us with this.

#### **Future Projects**

##### **EMHIP**

The Ethnicity & Mental Health Improvement Project (EMHIP) is moving into its 2nd year of funding. With a New Project Manager now employed we will continue our partnership with the ICS, SLaM and the Wandsworth Community Empowerment Network to improve mental health care for BME communities and reduce inequalities in terms of access, experience and outcomes regarding mental health.

##### **CATHIP**

The Caribbean & African Targeted Health Improvement Programme (CATHIP) will be continued during 22/23. This will ensure the work to enable Caribbean and African communities to take control of their health and to support others continues for another 12 months. Croydon Health and Wellbeing Spaces As the pilot hub in the Whitgift Centre has been a success, Croydon BME Forum will continue the partnership with Mind in Croydon to deliver the next phase of the project, which is two more hubs. One in the North of the borough and one in the South.

#### **Equality, Diversity and Inclusivity Research/Community Facilitator**

Evidence highlights those members of racial and ethnic communities, experience greater challenges and barriers in equitable access to health services and needs led interventions. In addition, they are often underrepresented in health-related research. This project aims to explore some of the factors underpinning these issues in our local communities in Croydon. The longerterm objective is to ensure underserved communities are given equitable access to evidencebased healthcare. A Community Facilitator will oversee the project.

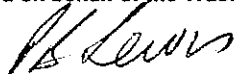
#### **Cancer Awareness Programme**

We have partnered with The Royal Marsden hospital and The Asian Resource Centre of Croydon to bring awareness to the amazing services available in the community. The Royal Marsden Hospital is a specialist cancer treatment hospital in London who provide screening tests, as an effective way of locating cancer before any physical symptoms are shown. Workshops, coffee mornings and other events will be held to ensure everyone can access information on screening tests and support services following a cancer diagnosis.

We are proud to have achieved good outcomes from the work and project undertaken to date. We will ensure the voice of our population is embedded within the way we develop our community services. I would like to take this opportunity on behalf of the Board and Trustees to thank the CEO, staff, community supporters, and partners for their hard work and commitment. Thank the trustees for their hard work and commitment to the development of the organisation. We look forward to the continued support in taking the Croydon BME Forum forward.

There are no restrictions in the governing documents on the operation of the Charity or on its investment powers other than those imposed by Charity Law.

**Signed on behalf of the Trustees:**



**Paulette Lewis MBE - Chair & Trustee**

**Croydon BME Forum**  
**Trustees' Annual Report for the year ended 31 March 2022**

**Statement of Trustees' Responsibilities**

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008. Notwithstanding the explicit requirement in the extant statutory regulations, the Charities (Accounts and Reports) Regulations 2008, to prepare the financial statements in accordance with the SORP 2005, in view of the fact that the SORP 2005 has been withdrawn, the Trustees determined to interpret this responsibility as requiring them to follow current best practice and prepare the accounts according to the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, (as amended by the Bulletin issued in October 2018 and applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), .

In particular, charity law requires the Trustees, if they prepare accounts on an accruals basis, to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of the surplus or deficit of the charity. In preparing those financial statements the Trustees are required to :-

- to prepare the accounts in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law);
- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements;

The law requires that the trustees must not approve the accounts unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for the year.

The Trustees are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with regulations made under the Charities Act 2011. 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.

This report was approved by the board of trustees on 12 December 2022.

Signed on behalf of the board by Chair:

**Paulette Lewis MBE - Chair**



Vidhyadharan Chandrababu – Treasurer & Trustee

Ashok Kumar – Vice Chair & Trustee

Patrick P Reid - Trustee

Ghazala Mirza - Trustee

Malti Patel - Trustee

Vivlene Witter - Trustee

Yvonne Walsh - Trustee

**Croydon BME Forum**  
**Independent Examiner's Report**

**Report of the Independent Examiner to the trustees**  
**on the financial statement of the Charity for the year ended 31 March 2022**

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

**Respective responsibilities of trustees and Independent examiner**

As described on page 4, the charity's trustees are responsible for the preparation of the accounts. The trustees consider that the audit requirement of Section 43(2) of the Charities Act 1993 (the Act) does not apply, section 43(3) applies and that there is no requirement in the memorandum and articles of the charity for the conducting of an audit, and that the charity is exempt from an audit under Section 477(2) of the Companies Act 2006 as amended by the provision under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The Charity's gross income exceeded £250,000 and I am qualified to undertake the examination by virtue of my practicing licence. We have agreed to report whether particular matters have come to our attention, on the basis of the procedures specified in the General Directions given by the Charity Commissioners for England & Wales under Section 43(7)(b) of the Act, as they would apply to an unincorporated charity, but modified, where necessary, to meet the circumstances of an incorporated charity.

**Basis for our opinion**

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below

**Independent Examiner's Statement, report and opinion**

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 386 of the Companies Act 2006; and
  - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charitieshave not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached



**S F Reza, Licenced Independent Examiner**

**Omega Accountants Ltd**

Certified & International Accountants & Tax Advisers

223 Wickham Road  
Croydon  
CR0 8TG

This report was signed on 12 December 2022

## Croydon BME Forum - Statement of Financial Activities for the year ended 31 March 2022

### Statement of Financial Activities for the year ended 31 March 2022

	SORP Ref	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
		2022 £	2022 £	2022 £	2021 £
<b>Income &amp; Endowments from:</b>					
Donations & Legacies	A1	98,989	843,395	<b>942,384</b>	349,313
<b>Expenditure on:</b>					
Raising funds	B1	5,206	46,860	<b>52,066</b>	54,241
Charitable activities	B2	94,560	675,208	<b>769,768</b>	233,704
<b>Total expenditure</b>	<b>B</b>	<b>99,766</b>	<b>722,068</b>	<b>821,834</b>	<b>287,945</b>
<b>Net Income for the year</b>		<b>(777)</b>	<b>121,327</b>	<b>120,550</b>	<b>61,368</b>
<b>Net Income after transfers</b>	<b>A-B-C</b>	<b>(777)</b>	<b>121,327</b>	<b>120,550</b>	<b>61,368</b>
<b>Net movement in funds</b>		<b>(777)</b>	<b>121,327</b>	<b>120,550</b>	<b>61,368</b>
<b>Reconciliation of funds:-</b>					
	<b>E</b>				
<b>Total funds brought forward</b>		76,643	231,433	<b>308,076</b>	246,708
<b>Total funds carried forward</b>		<b>75,866</b>	<b>352,760</b>	<b>428,626</b>	<b>308,076</b>

A separate Statement of Total Recognised Gains and Losses is not required as this statement includes all recognised gains and losses.

All activities derive from continuing operations

The notes attached on pages 15 to 26 form an integral part of these accounts.



## Croydon BME Forum - Statement of Financial Activities for the year ended 31 March 2022

	SORP Ref	Prior Year Unrestricted Funds 2021 £	Prior Year Restricted Funds 2021 £	Prior Year Total Funds 2021 £
<b>Income &amp; Endowments from:</b>				
Donations & Legacies	A1	349,313	-	349,313
Charitable activities	A2	-	-	-
Other trading activities	A3	-	-	-
Investments	A4	-	-	-
Other	A5	-	-	-
<b>Total Income</b>	<b>A</b>	<b>349,313</b>	<b>-</b>	<b>349,313</b>
<b>Expenditure on:</b>				
Raising funds	B1	54,241	-	54,241
Charitable activities	B2	233,704	-	233,704
Other	B3	-	-	-
Tax on surplus on ordinary activities	B3	-	-	-
Other taxation	B3	-	-	-
<b>Total expenditure</b>	<b>B</b>	<b>287,945</b>	<b>-</b>	<b>287,945</b>
Net gains on Investments	B4	-	-	-
<b>Net Income for the year</b>		<b>61,368</b>	<b>-</b>	<b>61,368</b>
<b>Transfers between funds</b>	<b>C</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Net Income after transfers</b>		<b>61,368</b>	<b>-</b>	<b>61,368</b>
<b>Net movement in funds</b>		<b>61,368</b>	<b>-</b>	<b>61,368</b>
<b>Reconciliation of funds:- E</b>				
Total funds brought forward		15,275	231,433	246,708
<b>Total funds carried forward</b>		<b>76,643</b>	<b>231,433</b>	<b>308,076</b>

### All activities derive from continuing operations

A separate Statement of Total Recognised Gains and Losses is not required as this statement includes all recognised gains and losses.

The notes attached on pages 15 to 26 form an integral part of these accounts.

**Croydon BME Forum - Statement of Financial Activities for the year ended 31 March 2022**

**Croydon BME Forum - Resources applied in the year ended 31 March 2022 towards fixed assets for Charity use:-**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Funds generated in the year as detailed in the SOFA	120,550	61,368
Resources applied on functional fixed assets	(1,930)	-
Other applications of funds	-	-
<b>Net resources available to fund charitable activities</b>	<b><u>118,620</u></b>	<b><u>61,368</u></b>

The notes attached on pages 15 to 26 form an integral part of these accounts.

## Croydon BME Forum - Statement of Financial Activities for the year ended 31 March 2022

### Movements in revenue and capital funds for the year ended 31 March 2022

#### Revenue accumulated funds

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £	Last year Total Funds 2021 £
Accumulated funds brought forward	76,643	231,433	308,076	246,708
Recognised gains and losses before transfers	(777)	121,327	120,550	61,368
	<b>75,866</b>	<b>352,760</b>	<b>428,626</b>	<b>308,076</b>
<b>Closing revenue funds</b>	<b>75,866</b>	<b>352,760</b>	<b>428,626</b>	<b>308,076</b>

#### Summary of funds

	Unrestricted and Designated funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £	Last Year Total Funds 2021 £
Revenue accumulated funds	75,866	352,760	428,626	308,076

The notes attached on pages 15 to 26 form an integral part of these accounts.

**Croydon BME Forum - Statement of Financial Activities for the year ended 31 March 2022**

**Croydon BME Forum  
Income and Expenditure Account for the year ended 31 March 2022 as required by the  
Companies Act 2006**

	2022 £	2021 £
<b>Income</b>		
Income from operations	942,384	349,313
Investment Income		
<b>Gross income in the year before exceptional items</b>	<b>942,384</b>	<b>349,313</b>
<b>Gross income in the year including exceptional items</b>	<b>942,384</b>	<b>349,313</b>
<b>Expenditure</b>		
Charitable expenditure, excluding depreciation and amortisation	768,962	233,273
Depreciation and amortisation	806	431
Fundraising costs	52,066	54,241
Realised losses on disposals of social investments which are programme related	-	-
<b>Total expenditure in the year</b>	<b>821,834</b>	<b>287,945</b>
<b>Net income before tax in the financial year</b>	<b>120,550</b>	<b>61,368</b>
Tax on surplus on ordinary activities	-	-
<b>Net income after tax in the financial year</b>	<b>120,550</b>	<b>61,368</b>
<b>Retained surplus for the financial year</b>	<b>120,550</b>	<b>61,368</b>

All activities derive from continuing operations

In accordance with the provisions of the Companies Act 2006, the headings and subheadings used in the Income and Expenditure account have been adapted to reflect the special nature of the charity's activities.

**The notes attached on pages 15 to 26 form an integral part of these accounts.**

# **Croydon BME Forum - Balance Sheet as at 31 March 2022**

	SORP		2022	2021
	Note	Ref	£	£
<b>Fixed assets</b>		A		
Tangible assets	8	A2	5,478	4,354
<b>Current assets</b>		B		
Debtors	9	B2	271,956	80,479
Cash at bank and In hand		B4	478,845	226,721
<b>Total current assets</b>			<u>750,801</u>	<u>307,200</u>
<b>Creditors: amounts falling due within one year</b>	10	C1	<u>(327,654)</u>	<u>(3,478)</u>
<b>Net current assets</b>			423,147	303,722
<b>The total net assets of the charity</b>			<u>428,626</u>	<u>308,076</u>

The total net assets of the charity are funded by the funds of the charity, as follows:-

<b>Restricted funds</b>				
Restricted Revenue Funds	13	D2	49,365	-
			49,365	-
<b>Unrestricted Funds</b>				
Unrestricted Revenue Funds	13	D3	379,261	246,708
			379,261	246,708
<b>Designated Funds</b>				
<b>Total charity funds</b>			<u>428,626</u>	<u>308,076</u>

The 'SORP Ref' indicated above is the classification of Balance Sheet Items as set out in the formal SORP documents. As required by paragraph 4.60 of the SORP, the brought forward and carried forward funds above have been agreed to the SOFA..

The Trustees acknowledge their responsibilities for complying with the requirements of charity legislation with respect to accounting records and the preparation of accounts.

**VIDYADHARAN CHANDRABABU**

Treasurer & Trustee

Approved by the board of trustees on 12 December 2022



The notes attached on pages 15 to 26 form an integral part of these accounts.

## Croydon BME Forum

### Cash Flow Statement for the year ended 31 March 2022

		2022 £	2021 £
<b>Cash flows from operating activities</b>			
Net cash provided by operating activities as shown below	A	<u>254,055</u>	<u>61,799</u>
<b>Cash flows from investing activities</b>			
Purchase of property, plant and equipment		(1,930)	-
<b>Cash flows from financing activities</b>			
Net cash provided by financing activities	C	<u>-</u>	<u>-</u>
Overall cash provided by all activities	A+B+C	<u>252,125</u>	<u>61,799</u>
<b>Cash movements</b>			
Change in cash and cash equivalents from activities in the year ended 31 March 2022		252,125	61,799
Cash and cash equivalents at 1 April 2021		226,721	-
Change in cash and cash equivalents due to exchange rate movements		-	-
Cash at bank and in hand less overdrafts at 31 March		<u>478,846</u>	<u>61,799</u>

**Croydon BME Forum**

**Cash Flow Statement for the year ended 31 March 2022**

**Croydon BME Forum**

**Cash Flow Statement for the year ended 31 March 2022 - Continued**

**Reconciliation of net income to net cash flow from operating activities**

Net income as shown in the Statement of Financial Activities	120,550	61,368
<b>Adjustments for :-</b>		
Depreciation charges	806	431
Write downs of investments	-	-
Net unrealised losses on Investment assets	-	-
Decrease in debtors	(191,477)	-
Increase in creditors, excluding loans	324,176	-
<b>Net cash provided by operating activities</b>	<b>A 254,055</b>	<b>61,799</b>

**Analysis of cash and cash equivalents**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Cash in hand at for the year ended 31 March 2022	478,845	226,721
<b>Total cash and cash equivalents</b>	<b>478,845</b>	<b>226,721</b>

**Croydon BME Forum**

**Cash Flow Statement for the year ended 31 March 2022**

**Croydon BME Forum**

**Cash Flow Statement for the year ended 31 March 2022 - Continued**

**Analysis of change in net obligations**

	<i>At start of year</i>	<i>Cash Flows and</i>	<i>At end of year</i>
Cash	226,721	252,124	478,845
Other obligations - Deferred Revenue	-	(242,964)	(242,964)
<b>Total</b>	<u>226,721</u>	<u>9,160</u>	<u>9,160</u>



## **Croydon BME Forum**

### **Notes to the Accounts for the year ended 31 March 2022**

#### **1 Accounting policies**

##### ***Policies relating to the production of the accounts.***

##### **Basis of preparation and accounting convention**

The accounts have been prepared on the accruals basis, under the historical cost convention, and in accordance with the Financial Reporting Standard 102, (effective 1st January 2016) and 'FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, (as amended by the Bulletin Issued In October 2018 and applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), published by the Charity Commission in England & Wales (CCEW) , effective January 2016, , and in accordance with all applicable law in the charity's jurisdiction of registration, except that the charity has prepared the financial statements in accordance with the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, (as amended by the Bulletin Issued In October 2018 and applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), in preference to the previous SORP, the SORP 2005, which has been withdrawn, notwithstanding the fact that the extant statutory regulations, the Charities (Accounts and Reports) Regulations 2008 refer explicitly to the SORP 2005. This has been done to accord with current best practice.

##### **Going Concern**

The charitable activities are entirely dependent on continuing grant aid and voluntary donations as well as trading revenues. As a consequence, the going concern basis is dependent on the future flow of these uncertain funding streams. Accordingly, the Trustees have obtained forecasts and, after reviewing the financial forecasts for future periods to 31 March 2023, the Trustees are satisfied that, at the time of approving the financial statements, it is appropriate to adopt the going concern basis in preparing the financial statements. Other than these matters, the Trustees are not aware of any material uncertainties about the charity's ability to continue as a going concern.

##### **Income recognition**

Income, whether from exchange or non exchange transactions, is recognised in the statement of financial activities (SOFA) on a receivable basis, when a transaction or other event results in an increase in the charity's assets or a reduction in its liabilities and only when the charity has legal entitlement, the income is probable and can be measured reliably.

Income subject to terms and conditions which must be met before the charity is entitled to the resources is not recognised until the conditions have been met.

All income is accounted for gross, before deducting any related fees or costs.

## **Croydon BME Forum**

### **Notes to the Accounts for the year ended 31 March 2022**

#### **Accounting for deferred income and income received in advance**

Where terms and conditions relating to income have not been met or uncertainty exists as to whether the charity can meet any terms or conditions otherwise within its control, income is not recognised but is deferred as a liability until it is probable that the terms or conditions imposed can be met.

Any grant that is subject to performance-related conditions received in advance of delivering the goods and services required by that condition, or is subject to unmet conditions wholly outside the control of the recipient charity, is accounted for as a liability and shown on the balance sheet as deferred income. Deferred income is released to income in the reporting period in which the performance-related or other conditions that limit recognition are met.

When income from a grant or donation has not been recognised due to the conditions applying to the gift not being wholly within the control of the recipient charity, it is disclosed as a contingent asset if receipt of the grant or donation is probable once those conditions are met.

Where time related conditions are imposed or implied by a funder, then the income is apportioned to the time periods concerned, and, where applicable, is accounted for as a liability and shown on the balance sheet as deferred income. When grants are received in advance of the expenditure on the activity funded by them, but there are no specific time related conditions, then the income is not deferred.

Any condition that allows for the recovery by the donor of any unexpended part of a grant does not prevent recognition of the income concerned, but a liability to any repayment is recognised when repayment becomes probable.

#### **Membership subscriptions**

The income and any associated Gift Aid or other tax refund from a membership subscription received by the charity in the nature of a gift, is accounted for on the same basis as a donation.

The income from a membership subscription received by the charity where the subscription purchases the right to services or benefits is recognised as income from charitable activities.

#### ***Policies relating to expenditure on goods and services provided to the charity.***

#### **Recognition of liabilities and expenditure**

A liability, and the related expenditure, is recognised when a legal or constructive obligation exists as a result of a past event, and when it is more likely than not that a transfer of economic benefits will be required in settlement, and when the amount of the obligation can be measured or reliably estimated..

Liabilities arising from future funding commitments and constructive obligations, including performance related grants, where the timing or the amount of the future expenditure required to settle the obligation are uncertain, give rise to a provision in the accounts, which is reviewed at the accounting year end. The provision is increased to reflect any increases in liabilities, and is decreased by the utilisation of any provision within the period, and reversed if any provision is no longer required. These movements are charged or credited to the respective funds and activities to which the provision relates.

## Croydon BME Forum

### Notes to the Accounts for the year ended 31 March 2022

#### Allocating costs to activities

Direct costs that are specifically related to an activity are allocated to that activity. Shared direct costs and support costs are apportioned between activities.

The basis for apportionment, which is consistently applied, and proportionate to the circumstances, is :-

**Staffing** - on the basis of time spent in connection with any particular activity.

**Staffing** - on a per capita basis, based on the number of people employed within any particular activity.

**Premises related costs** - on the proportion of floor area occupied by a particular activity.

**Non specific support costs** - on the basis of the usage of resources, in terms of time taken, capacity used, request made or other measures

**Estimation techniques** used in apportioning costs - give details

#### Volunteers

In accordance with the SORP, and in recognition of the difficulties in placing a monetary value on the contribution from volunteers, the contribution of volunteers is not included within the Income of the charity.

However, the trustees value the significant contribution made to the activities of the charity by unpaid volunteers and this is described more fully in Note 4.

#### ***Policies relating to assets, liabilities and provisions and other matters.***

#### Social Investments

Any realised gains or losses on any programme related investment assets are included in row A5 of the Statement of Financial Activities (The SOFA). All gains on other social investments, whether realised or unrealised, are included in row B4 of the Statement of Financial Activities

#### ***Tangible fixed assets***

Tangible fixed assets are measured at their original cost value, or subsequent revaluation, or if donated, as described above. Cost value includes all costs expended in bringing the asset into its intended working condition.

Depreciation has been provided at the following rates in order to write off the assets to their anticipated residual value over their estimated useful lives.

Leasehold premises	2 % straight line
Plant and machinery	20 % straight line

#### Debtors

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

## Croydon BME Forum

### Notes to the Accounts for the year ended 31 March 2022

#### Creditors and provisions

Short term creditors are measured at transaction price (which is usually the invoice price). Loans and other financial liabilities are initially recognised at transaction price net of any transaction costs and subsequently measured at amortised cost determined using the effective interest method. Provisions (ie liabilities of uncertain timing or amount) are recognised when there is an obligation at the reporting date as a result of a past event, it is probable that economic benefit will be transferred to settle the obligation and the amount of the obligation can be estimated reliably.

#### Cash & bank balances

Cash held by the charity is included at the amount actually held and counted at the year end. Bank balances, whether in credit or overdrawn, are shown at the amounts properly reconciled to the bank statements.

#### Pensions - defined contribution schemes

The charity operates a defined contribution pension scheme. Contributions are charged to the profit and loss account as they become payable in accordance with the rules of the scheme.

#### Pensions - defined benefit schemes

The charity operates a defined benefit pension scheme. Contributions are charged to the profit and loss account and liabilities are accounted for in accordance with the principles set out in module 17 of the SORP.

#### Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

There are no endowment funds.

### 2 Liability to taxation

The Trustees consider that the charity satisfies the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 for UK corporation tax purposes. Accordingly, the Charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by chapter 3 part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively on the specific charitable objects of the charity and for no other purpose. Value Added Tax is not recoverable by the charity, and is therefore included in the relevant costs in the Statement of Financial Activities.

### 3 Net surplus before tax in the financial year

	2022	2021
	£	£
The net surplus before tax in the financial year is stated after charging:-		
Depreciation of owned fixed assets	806	431
Pension costs	4,976	2,120

## Croydon BME Forum

### Notes to the Accounts for the year ended 31 March 2022

#### 4 The contribution of volunteers

The arrangements with volunteers are difficult to value precisely in monetary terms and have not been recognised in the Statement of Financial Activities. The volunteers and the charity accept and agree that no contract of employment is created by these arrangements.

#### 5 Staff costs and emoluments

<b>Salary costs</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Gross Salaries excluding trustees and key management personnel	490,056	163,522
Employer's National Insurance for all staff	37,814	12,853
Employer's contribution to defined benefit pension schemes	4,976	2,120
<b>Total salaries, wages and related costs</b>	<b>532,846</b>	<b>178,495</b>

The average number of part time staff employed in the year was	<b>5</b>	<b>2</b>
The average number of full time staff employed in the year was	<b>35</b>	<b>14</b>
The estimated full time equivalent number of all staff employed in the year was	<b>40</b>	<b>16</b>

**The estimated equivalent number of full time staff deployed in different activities in the year was:-**

Engaged on charitable activities	<b>25</b>	<b>7</b>
Engaged on publicity activities	<b>5</b>	<b>2</b>
Engaged on fundraising activities	<b>5</b>	<b>3</b>
Engaged on management and administration	<b>5</b>	<b>4</b>
<b>The estimated full time equivalent number of all staff employed as above</b>	<b>40</b>	<b>16</b>

The number of employees whose emoluments including taxable benefits but excluding employer's pension contributions fall into the following bands were :-

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
£60,001 to £70,000	-	-
£70,001 to £80,000	-	-
£80,001 to £90,000	-	-
£90,001 to £100,000	-	-
	<b>-</b>	<b>-</b>

## Croydon BME Forum

### Notes to the Accounts for the year ended 31 March 2022

#### 6 Remuneration and payments to Trustees and persons connected with them

No trustees or persons connected with them received any remuneration from the charity, or any related entity.

#### 7 Deferred Income - Unrestricted and Designated funds

<i>Current Year</i>	Opening Deferrals	Released from prior years	Received less released In year	Deferred at year end	Deferred at year end
	£	£	£	£	£
	-	-	242,964	242,964	242,964
<b>Total</b>	-	-	242,964	242,964	242,964

	<b>2022</b>	<b>2021</b>
	£	£
These deferrals are included in creditors	242,964	-

#### 8 Tangible fixed assets

<i>Current Year</i>	Land and Buildings	Plant & Machinery	Motor Vehicles	Total	Total
	£	£	£	£	£
<b>Cost</b>					
At 1 April 2021	-	37,202	-	37,202	37,202
Additions	-	1,930	-	1,930	1,930
<b>At 31 March 2022</b>	-	<b>39,132</b>	-	<b>39,132</b>	<b>39,132</b>
<b>Depreciation</b>					
At 1 April 2021	-	32,848	-	32,848	32,848
Charge for the year	-	806	-	806	806
<b>At 31 March 2022</b>	-	<b>33,654</b>	-	<b>33,654</b>	<b>33,654</b>
<b>Net book value</b>					
<b>At 31 March 2022</b>	-	<b>5,478</b>	-	<b>5,478</b>	<b>5,478</b>
<b>At 31 March 2021</b>	-	<b>4,354</b>	-	<b>4,354</b>	<b>4,354</b>

#### 9 Debtors

	<b>2022</b>	<b>2021</b>
	£	£
Trade debtors	271,956	80,479

## Croydon BME Forum

### Notes to the Accounts for the year ended 31 March 2022

<b>10 Creditors: amounts falling due within one year</b>	<b>2022</b>	<b>2021</b>
	£	£
Trade creditors	24,359	2,108
Deferred Income - Unrestricted & designated funds	242,984	-
PAYE, NIC VAT and other taxes	60,331	1,370
	<b>327,654</b>	<b>3,478</b>

<b>11 Income and Expenditure account summary</b>	<b>2022</b>	<b>2021</b>
	£	£
<b>At 1 April 2021</b>	308,076	246,708
Surplus after tax for the year	120,550	61,368
<b>At 31 March 2022</b>	<b>428,626</b>	<b>308,076</b>

### 12 Particulars of how particular funds are represented by assets and liabilities

<b>At 31 March 2022</b>	<b>Unrestricted funds</b>	<b>Designated funds</b>	<b>Restricted funds</b>	<b>Total Funds</b>	<b>Total Funds</b>
	£	£	£	£	£
Tangible Fixed Assets	5,478	-	-	5,478	5,478
Current Assets	398,042	-	352,759	750,801	750,801
Current Liabilities	(327,654)	-	-	(327,654)	(327,654)
	<b>75,866</b>	<b>-</b>	<b>352,759</b>	<b>428,625</b>	<b>428,625</b>
<b>At 1 April 2021</b>	<b>Unrestricted funds</b>	<b>Designated funds</b>	<b>Restricted funds</b>	<b>Total Funds</b>	<b>Total Funds</b>
	£	£	£	£	£
Tangible Fixed Assets	4,354	-	-	4,354	4,354
Current Assets	75,767	-	231,433	307,200	307,200
Current Liabilities	(3,478)	-	-	(3,478)	(3,478)
	<b>76,643</b>	<b>-</b>	<b>231,433</b>	<b>308,076</b>	<b>308,076</b>

## Croydon BME Forum

### Notes to the Accounts for the year ended 31 March 2022

#### 13 Change in total funds over the year as shown in Note 12, analysed by individual funds

	Funds brought forward from 2021	Movement in funds in 2022	Transfers between funds in 2022	Funds carried forward to 2023	Funds carried forward to 2023
	£	See Note 14 £	See Note 0 £	£	£
<b>Unrestricted and designated funds:-</b>					
Unrestricted Revenue Funds	76,643	(777)	-	75,866	75,866
<b>Total unrestricted and designated funds</b>	<b>76,643</b>	<b>(777)</b>	<b>-</b>	<b>75,866</b>	<b>75,866</b>
<b>Restricted funds:-</b>					
<b>Restricted revenue funds and transfers</b>	<b>231,433</b>	<b>121,327</b>	<b>-</b>	<b>352,760</b>	<b>352,760</b>
<b>Total restricted funds</b>	<b>231,433</b>	<b>121,327</b>	<b>-</b>	<b>352,760</b>	<b>352,760</b>
<b>Total charity funds</b>	<b>308,076</b>	<b>120,550</b>	<b>-</b>	<b>428,626</b>	<b>428,626</b>

#### 14 Analysis of movements in funds over the year as shown in Note 13

	Income	Expenditure	Other Gains & Losses	Movement in funds	Movement in funds
	2022	2022	2022	2022	2022
	£	£	£	£	£
<b>Unrestricted and designated funds:-</b>					
Unrestricted Revenue Funds	98,989	(99,766)	-	(777)	(777)
<b>Restricted funds:-</b>					
<b>Restricted revenue funds and transfers</b>	<b>843,395</b>	<b>(722,068)</b>	<b>-</b>	<b>121,327</b>	<b>121,327</b>
	<b>942,384</b>	<b>(821,834)</b>	<b>-</b>	<b>120,550</b>	<b>120,550</b>



## Croydon BME Forum

### Notes to the Accounts for the year ended 31 March 2022

#### 15 The purposes for which the

##### *Unrestricted and designated funds:-*

Unrestricted Revenue Funds	These funds are held for the meeting the objectives of the charity, and to provide reserves for future activities, and , subject to charity legislation, are free from all restrictions on their use.
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##### *Restricted funds:-*

Restricted funds	Restricted funds are to be used for the specific area or purpose as laid down by the donor. Expenditure, which meets this criteria is identified to the fund.
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#### 16 Ultimate controlling party

The charity is under the control of its legal members.

Every member of the charity is obliged to contribute such amount as may be required not exceeding £1 to the assets of the company in the event of its being wound up while he or she is a member, or within one year after he or she ceases to be a member.

## Croydon BME Forum

Detailed analysis of income and expenditure for the year ended 31 March 2022 as required by the SORP 2015

*This analysis is classsified by conventional nominal descriptions and not by activity.*

### 17 Donations, Grants and Legacies

	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
	2022	2022	2022	2021
	£	£	£	£
<b>Revenue grants from government and public bodies</b>				
LB Croydon	-	97,996	97,996	-
London Consortium ESF Project	1,500	-	1,500	-
Croydon CCG, MHPICS, Space, EMHIP, CDW, EMHIP, LTC	-	518,062	518,062	-
Hall Rent	24,108	-	24,108	-
Voice & Specialist Vocal	-	28,000	28,000	-
COVID Funding	-	92,637	92,637	-
Mayor of London's Young	-	30,000	30,000	-
NHS	-	23,200	23,200	-
SLAM	-	53,500	53,500	-
Energy savings, Ind. Grants, Kick Start, Barber Shop & others	73,381	-	73,381	-
<b>Total public sector revenue grants</b>	<b>98,989</b>	<b>843,395</b>	<b>942,384</b>	<b>349,313</b>
<b>Total Donations, Grants and Legacies</b>				
<b>Total Donations, Grants and Legacies</b> A1	<b>98,989</b>	<b>843,395</b>	<b>942,384</b>	<b>349,313</b>

## Croydon BME Forum

Detailed analysis of Income and expenditure for the year ended 31 March 2022 as required by the SORP 2015

### 18 Support costs for charitable activities

<i>Current Year</i>	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
	2022	2022	2022	2021
	£	£	£	£
<b><i>Employee costs not included in direct costs</i></b>				
Employers' NI - Recharged salaries	-	37,814	37,814	12,853
Salaries - Administrative staff	94,560	378,240	472,800	159,821
Defined benefit pension cost - administrative staff	-	4,326	4,326	2,120
Temporary staff and recruitment	-	17,256	17,256	3,701
Training and welfare - staff	-	5,718	5,718	556
Travel and subsistence - staff	-	1,779	1,779	234
Entertaining	-	4,095	4,095	-
<b><i>Premises Expenses</i></b>				
Rent payable under operating leases	-	57,518	57,518	12,532
Rates and water charges	-	13,719	13,719	-
Light heat and power	-	6,408	6,408	-
Cleaning and waste management	-	9,122	9,122	6,716
Premises repairs, renewals and maintenance	-	74,863	74,863	7,922
Property insurance	-	3,292	3,292	1,226
<b><i>Administrative overheads</i></b>				
Telephone, fax and internet	-	8,508	8,508	6,988
Stationery and printing	-	7,294	7,294	3,309
Software licences and expenses	-	23,491	23,491	7,081
Advertising and marketing	-	4,161	4,161	-
Sundry expenses	-	992	992	687
<b><i>Professional fees paid to advisors other than the auditor or examiner</i></b>				
Accountancy fees other than examination or audit fees	-	2,748	2,748	2,538
Legal fees	-	4,192	4,192	-
Consultancy fees	-	5,369	5,369	-
Other legal and professional	-	2,920	2,920	4,690
<b><i>Financial costs</i></b>				
Bank charges	-	579	579	299
Depreciation & Amortisation in total for	-	806	806	431
<b>Support costs before reallocation</b>	<b>94,560</b>	<b>675,208</b>	<b>769,768</b>	<b>233,704</b>
<b>Total support costs - Current Year</b>	<b>94,560</b>	<b>675,208</b>	<b>769,768</b>	<b>233,704</b>

## Croydon BME Forum

Detailed analysis of income and expenditure for the year ended 31 March 2022 as required by the SORP 2015

### 19 Total Charitable expenditure

<i>Current Year</i>		Current year Unrestricted Funds 2022 £	Current year Restricted Funds 2022 £	Current year Total Funds 2022 £	Prior Year Total Funds 2021 £
Total support costs	<b>B2d</b>	94,560	675,208	<b>769,768</b>	<b>233,704</b>
<b>Total charitable expenditure</b>	<b>B2</b>	<b>94,560</b>	<b>675,208</b>	<b>769,768</b>	<b>233,704</b>

All the expenditure in the prior year was unrestricted.