

MOSAIC CLUBHOUSE

ANNUAL REPORT AND ACCOUNTS
YEAR ENDING 31st MARCH 2015



COMPANY NO: 3403522

REGISTERED CHARITY NO: 1071705

Mosaic

Clubhouse

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REFERENCE AND ADMINISTRATION DETAILS

Governing Document	Memorandum and Articles of Association
Charity Number:	1071705
Company Number:	3403522
Trustees:	Sonia Burke Peter Cardell Sophia Collingwood Phillip Cotgreave De Rahman (Appointed 7 th May 2015) Graham Elvy (Resigned 13 th November 2014) Carl Snitcher Linda O'Neill Nina Yakimiuk Julie Moon (Resigned 5 th March 2015) Joanna Moss (Resigned 13 th November 2014) Michael Barrett Philippa de Lacy Tamsin Brownell (Resigned 1 st April 2015) Jackie Paige (Appointed 7 th May 2015) Dr Charlotte Augst (Appointed 7 th May 2015) Ogechi Nunn (Appointed 7 th May 2015)
Chief Executive and Company Secretary:	Maresa Ness
Registered Office:	65 Effra Road Brixton London SW2 1BZ
Auditors:	MHA MacIntyre Hudson New Bridge Street House 30-34 New Bridge Street London EC4V 6BJ
Bankers:	National Westminster Bank 128 Balham High Road London SW12 9AE
Accountants:	JS2 Limited One Crown Square Woking Surrey GU21 6HR
Solicitors:	Bates, Wells & Braithwaite London LLP 2-6 Cannon St London EC4M 6YH

Mosaic Clubhouse is a member of Clubhouse International, New York



The trustees of Mosaic Clubhouse are pleased to present their report together with the audited Financial Statements for the year ended 31 March 2015.

Mosaic Clubhouse is a Lambeth based charity that provides opportunities for people who have been socially and vocationally disadvantaged by mental health problems to regain the confidence and skills necessary to lead productive and satisfying lives. It is founded on the belief that all people have the potential as well as right to work, and to be respected as co-workers, neighbours and friends.

As an accredited part of the international clubhouse movement, we are organised around the belief that work and work relationships are restorative and provide a firm foundation for growth and important individual achievement, and that social and recreational opportunities are an important part of a person's path to recovery.

Mosaic was established in 1994 jointly by the London Borough of Lambeth and the then Lambeth Healthcare NHS Trust as an innovative community-based service, becoming an independent charity in 1997. Their principle aim was to reduce the need from people experiencing mental health problems for avoidable and expensive council

placements and NHS hospital beds. Today we have an active membership of 277 people, testament to the need for our services and the vision and continued support of the council and NHS in Lambeth.

1. Our objectives and activities

The objects and principal activities of Mosaic as a charitable company are:

- That people who suffer from mental health problems have the right to be productive, achieve their potential and be respected as co-workers, neighbours and friends
- The clubhouse promotes and provides access to real educational and employment opportunities, and assists members in accessing and sustaining their own employment. Mosaic Clubhouse offers every member a range of support and social opportunities to match their needs and aspirations.
- To provide training and support to other clubhouses both in the United Kingdom and worldwide

Ensuring our work delivers our aims:

Mosaic Clubhouse provides opportunities for people in Lambeth with severe and often enduring mental health problems, to regain the confidence and skills necessary to lead productive and satisfying lives. Two central

tenets of Mosaic are the concept of membership of the clubhouse, with the clubhouse community helping one another, and that work and the return to paid employment is a key means of regaining confidence and self-esteem. Members are therefore our key stakeholders with the organisation and participate in all our work, decision-making and governance opportunities. Members work on a voluntary basis and can attend Mosaic as little or as often as they are able, or choose. It is the role of our staff to encourage and facilitate members to engage in as wide a range of opportunities at Mosaic as they are able.

Mosaic Clubhouse is therefore an opportunity centre, open to people in Lambeth with a history of mental ill health to become members. Members who stop attending Mosaic may return at any time they choose without being re-referred.

2. How we deliver public benefit

Who benefits from our work?

Our services are open access; currently, any person with a mental health problem in Lambeth can join us either as a self-referral, or through referrals from local mental health services, social services, etc. 95% of our current membership resides in the London Borough of Lambeth. Those who don't are likely to have moved out of the borough after starting with us. Our service is provided to people between the ages of 18 and 65, and during this year 614 members benefitted from our services.

Currently, 21% of our membership is 35 or under. We are preparing to devote more time forging links with other organisations in the borough working with young people to support them back into education and employment in 2015/16. The majority of our members are referred to us by Community Mental Health Teams (CMHTs) at South London & Maudsley NHS Trust (SLaM), and are therefore in receipt of secondary mental health services. Lambeth has some of the highest prevalence of mental health needs in London. It also has high and increasing deprivation levels. Although we do not currently record data on the income levels of our members, most are in receipt of out of work benefits and on low incomes.

Lambeth is one of the most diverse boroughs of the country with 40% residents reporting to be white British, black residents make up to 25% of the population. At Mosaic 57% are black/British African or Caribbean.

How our activities deliver public benefit:

As enshrined in the International Clubhouse service model, Mosaic's services are structured around a number of work related programmes and work units. However the nature of our services means that all staff and members contribute to the overall aims of employment and education, i.e. to increase the number of education and employment opportunities for our members. In 2014/15 we established two apprenticeships in health and social care for young people for one year in partnership with South Thames College.

When a member decides to join Mosaic Clubhouse, all of the following services are available to them:

The work day

The Work Day at 65 Effra Road operates between 09:00-17:00.

Each unit provides a wide range of tasks appropriate to the capabilities and interests of the individual member, and engages staff and members, side by side, in the daily running of the clubhouse. This programme enables members to gain skills, confidence and self-esteem in the safe environment of the clubhouse and helps members move towards accessing employment and educational opportunities within the wider community.

The work done is exclusively the work generated by the clubhouse in the operation and enhancement of the Clubhouse Community.

The Work Day is organised into busy, lively work units:

- Business and Administration Unit
- Education, Employment and Information Unit
- Hospitality Horticulture and Facilities Unit

The education employment programme

Mosaic runs a successful employment programme providing opportunities for members to return to paid and voluntary

employment. We also assist members with continuing education and developing new skills. All members have access to education and employment support, and as part of their induction will spend some time in the E,E&I unit to learn what it has to offer.

Information hub

This is a service Lambeth residents who need support and advice with their own or others mental health. We can offer rapid information signposting and onward referral to a range of organisations including those specialising in benefits, housing advice, physical wellbeing and smoking cessation alongside supporting access to local mental health services.

The evening, weekend and holiday programmes

In addition to the work opportunities, Mosaic provides evening, weekend and holiday social and recreational programming. These activities are always scheduled outside of the work day, and are available to all members, including those who are in education and/or employment.

Community support

People living with mental illness often require a range of on-going support to assist them with their recovery, rehabilitation and reintegration into the community. Through the work day at Mosaic, members are given help in accessing the best quality services in their community, including: acquiring and keeping affordable and dignified housing, good mental health and general medical services, benefits support and any other services they may need. Members and staff from the clubhouse provide this support wherever possible. We also have strong links with other partner organisations.

Reach out

Part of the daily work at Mosaic involves keeping track of all its members. When a member does not attend the clubhouse or is in hospital, a reach out telephone call or visit is made to the absent member. Each member is reminded that he or she is missed, welcome and needed at the clubhouse. This process not only encourages members to participate, but it is an early warning system for those members who are experiencing difficulties and may need extra help.

Housing

Safe, decent and dignified housing is a right of all members, and the clubhouse helps members to access quality housing. Support will also include assistance with Housing Benefit, budgeting and household finance, through to help with home maintenance.





Current Partners include:

Every Pound Counts;
Green Man Skills Zone/Jobcentre Plus;
Lambeth Talking Therapies;
Lambeth College;
Lambeth Smoking Cessation;
Single Homeless Project;
Worker's Educational Association;
Brixton Advice Centre;
GT Stewart Solicitors and Advocates;
Harris Global;
South London and Maudsley NHS Foundation Trust;
Solidarity in a Crisis;
Connect and Do
Cambian Churchill Hospital
CityLit
CNBC (Consumer News and Business Channel)
Community Options / SWOT Team
Copleston Centre
Employ SE1
Handle Recruitment
Helplines Partnership
Impact International
Lambeth Law Centre
Lambeth Network Hub
Lambeth and Southwark Mind
Lambeth Business, Growth & Regeneration
Media Trust
My health Locker
Nine Elms on the South Bank
Remploy
SHARP Team
SHP
SLAM Recovery College
Tree Shepherd
Workers Educational Association
With other service other initiatives being explored.

The focus of our work in 2014/15

Every year we review our priorities as part of our business plan. Our main objectives for year 2014-15 were to:

- To increase the engagement of 18-30 year old adults to 13%.
- To increase or profile nationally and internationally.
- Continue to develop the Clubhouse response to personalisation enablement.
- Demonstrate the impact and evidence of the Clubhouse model.

Achievements in 2014-15:

Outcomes

- 18 - 30 year old adults at Clubhouse increased to 11% of membership
- Staff members attended specialist (young people) training
- Bids submitted to enable longer opening hours
- Applied for five awards, shortlisted for three, highly commended x 1, winner x 2
- Featured as best practice on governance international website.
- Article on peer support website
- Article in Lambeth weekender
- Website updated
- Twitter and Facebook very lively
- CEO elected onto board of Clubhouse Europe
- Colleague training in November 2014 a huge success
- Hosting monthly open events for the Living Well Network in Lambeth
- Strong partnership relationships with statutory and voluntary sector
- Increased out of borough referrals
- 70% response rate to our member satisfaction survey - 80% positive scores : 81% would recommend Mosaic to other people
- Links with a cabinet office initiative
- Agreed to be a case study to help charities measure their impact
- Partnership with McPin on a research project to measure member outcomes
- Established two apprenticeships to employ two local people

Work and education:

Our outcomes continue to improve year-on-year. In 2014/15, through Mosaic:

- 94 members took up education and training opportunities;
- 30 members successfully accessed employment;
- 2 found voluntary placements;
- 5 new TEP's were added.

Mosaic continues to demonstrate a strong employment and educational focus.

We are exploring further employment activities and hope to report a further increase in 2014/15. There follows some examples of feedback from both members and volunteers during this year.





There follows some examples of feedback from both members and volunteers during this year.

Kingsley B - Personal

In my 30s this is how I would describe myself: I was a football coach for children at a church and had taught at a children sports club, I was learning guitar and had written a music album, I was taking good care of my physical health through fitness training, caring for my elderly mum, keenly looking for work and I was a volunteer at a charity retailer...I also was trying to kick start my romantic life and asked out 50 women and two said yes! You could say I was 'trying' in all areas of my life.

Next, my mum had to be placed in a residential care home to be looked after for around the clock care. I went forward to achieve an FA Goal Keeping/Coaching award and was on set to pass the course but suddenly felt unable to attend any more classes - I began to stay at home and isolate myself and felt my body and mind becoming unhealthy. I feel that my mum going into the care home set off my depression - seeing her deterioration in health made me feel sad and heart broken. I started to live on Domino's pizza, chicken wings and coca cola...this often made me feel nauseous and

was an expensive diet and I began to go into my savings to fund it. Next, 2 mental health workers came to visit me out of the blue as I hadn't told anyone how I was feeling - 10 years before this visit, I remember hearing a voice suggesting that I lend someone my guitar - I wasn't aware of what it was and it only happened once. Back to the mental health visitors, I sent them away and then heard a voice again telling me to go after them...I went after them, it was a quiet day and I tried to 'arrest' one of the workers, soon after that the police came and arrested me! This led to me being hospitalised and I was diagnosed with schizophrenia - being given help was a good thing for me because it stopped me from 'rotting away' at home, I started to be medicated and get support at Brixton Road. I also began to do talking therapy which helped me to explore with a psychotherapist, I found it really uplifting. Brixton Road pointed me in the direction of Mosaic Clubhouse 7 months ago...

I felt good about coming to the Clubhouse as it got me out of the house, kept me busy, allowed me to meet new people, I learnt new computer skills from Matt, meant I was eating good food in the café and also helped me to think about new things during the In The Mo planning meetings with Gina - eg. Architecture, technology and the future. Also, I was able to

fall in love with football all over again as I began writing football articles in the newsletter In The Mo. I recently went into hospital as I had a crisis that I was struggling with and this was helpful as it helped bring order and discipline back to my life. I have not really heard voices since, I've taken up healthy eating again, I've taken up playing guitar and have restarted the gym and am also going to water aerobics classes!

As of right now, I feel like I would like to meet some of my spiritual needs...I'm visiting the catholic church and a Buddhist centre and would like to go to get involved in gardening and nature. I have up and down days of feeling strong and weak physically, mentally I'm feeling really well. I am also attending Raw Sounds where I go to weekly music sessions which help me to collaborate, express myself and build new skills.

I feel I am working towards enlightenment,

particularly through Buddhism...enlightenment to me means being honest, truthful and hardworking (like in my cubs days where we chanted "Do Your Best"). I am also chanting 'OM' in the mornings- a sacred sound in both Hinduism and Tibetan Buddhism which helps me to feel clear and cleansed.

I hope that the future involves me continuing to be involved with Raw Sounds so as to continue learning music. I would like to write a new music album made up of rock music with biblical lyrics, find employment in a field that's football related as my body is feeling healthier and I don't want to waste any time. Also, I wish to meet somebody who I can eventually marry and hopefully become a father one day. I also definitely want to holiday somewhere like Italy or Brazil.

I would like to advise people to always try your best- life will throw you curve balls but you've got to try and hit them out of the park!





Christiane F - Personal

I like coming to the Clubhouse to give myself a break from feeling like I am trapped in my flat sometimes—I can feel like the walls are caving in, like my thoughts are racing and I can hear voices—this makes me feel tired and restless. When I feel like this, I feel that I need a different surrounding with people to talk to which causes the voices I hear to lessen. By coming to the Clubhouse, my train of thoughts change for the better—my mind feels more calm and peaceful because my thoughts are not racing and I am stimulated by different things to think about because I am set different tasks. Also, when I come to the Clubhouse I am able to have a structure in my life which helps me not to feel so lost. I am able to ask people for the help that I need—for example I

am able to see Sam at Every Pound Counts for benefits advice, I am able to use the telephone to sort out benefit/finance issues.

Had I not come to the Clubhouse, I would feel isolated, bored and lost. Because my family are abroad, it's even more helpful to come to the Clubhouse to get support and have a listening ear when I need it.

At the Clubhouse, I enjoy: doing database work, working on In The Mo, learning Spanish, working on social media, coming to the social events, coming to the art class and I also enjoy the Mosaic parties too!

I would advise you to come to the Clubhouse, if you are able to, when you are having one of life's setbacks—you will have people to talk to and different things to think about.





Natalie B - TEP

I started the TEP from June 2014 to April 2015. I was working as a “clinic cafe supervisor” in the Coplestone Centre. It is a church which provides different activities for people with mental health issues. I worked 2 half days a week. I supervised the cafe area in charge of setting and running the cafe area, treatment room, signing people in for treatment. I supervised 12 clients over 9 months. My clients were people who have mental health issues. I supervised them when they came for massage and reflexology.

I supervised and trained volunteers to do my work when I wasn't there. I trained 7 volunteers over 9 months.

The biggest challenge is dealing with difficult people. Some of them needed more of my time. I find it very demanding. I have tendency to give all my clients the same amount of time.

So no one feels left out. My volunteers and I learnt to share our time equally with our clients. Another bad situation was when 2 clients of mine got into a big argument. I learnt keeping calm, listening to both clients and getting help from management calm down the situation quickly.

It gave me structure in my life, financial independence. It made me a stronger person. I learnt what I can achieve. I learnt how to help and support people and to be a people person to all ages and disabilities.

I would definitely recommend a TEP to other members. It gives great opportunities in getting back to work because of the skills and experience you gain through doing a TEP.

It can be a life changing experience.

I would like to thank Mosaic Clubhouse for letting me do a TEP and would like to thank everyone for their support.





Sean P - Personal

This testimonial was read to the World Association of Social Psychiatry (WASP) committee.

Good Morning ladies and gentlemen. My name is Sean, I'm a member of Mosaic Clubhouse London.

I've been a member there since March 2014 and I'm here to share my story of my journey with Mosaic. I would like to say that I have always suffered from depression all my life, I was always behind at school in all my classes and hated it and had suicidal thoughts. In my teens I took an overdose. I grew up in a working class community where if you were depressed or had a problem, people would say "you'll be alright, go to the pub and have a drink, you'll feel better tomorrow", I started drinking a lot. In my 20s I got into a bad state and took another overdose. I carried on drinking a lot through my 20s & 30s and was so deeply depressed that I tried suicide again in my 40s.

My story starts last year when I lost my job as a painter and decorator, from there I went into a really bad depression because I couldn't find any work. I was going to the job centre and because of my lack of computer knowledge and skill (I didn't even know how to turn on a computer), and my spelling difficulties I felt lost. The job centre kept telling me "everything's on the computer, CVs, jobs,

information" when I said I didn't know what to do they said "go to the library and get help", "ask friends for help". It's very hard to ask friends when they're busy, the library wasn't helpful either, it was like banging my head on the wall, and this made my depression worse, I felt so depressed I didn't want to go to the job centre any more.

I went to my GP for help and he raised my dosage of anti-depressants from 20mg – 40mg. I didn't want to leave the house; I had no motivation, I couldn't go to the job centre any more so my benefits changed from job seekers allowance to employment support allowance. This meant that I could hand in my sick certificate instead of going to the job centre.

My GP recommended that I see the therapist at the surgery, I went along to see her and she recommended some groups and I went to the group sessions but the sessions didn't help me and I felt worse. Then my GP gave me a leaflet about Mosaic and the number, he said to ring them and they could help me with my problems.

I rang Mosaic and spoke to one of the staff, Damien, who was very helpful on the phone when I told him my problems and I felt by speaking to him on the phone and the way he was talking was really helpful. The next day I turned up at 10.00, met with Damien, told him about my literacy problems and my computer problems and straight away he talked to the

lady in charge of the literacy class and got me in on the next Tuesday. The meeting went really well and I felt really good about the place, the atmosphere and the welcome I got. The following week I started the literacy class and then I started to work in the kitchen, because I thought that would be a good place to start – because I have done a bit of kitchen work before. I started to come to Mosaic more often, once or twice a week and then after that I used to come every day, working in the kitchen and it was really good. I had something to get up for and out of the house and then from the kitchen I advanced into E & E (education and employment unit) and this was really good because they helped me with my CVs and I even started getting some interviews. My confidence really grew and I even spoke at some meetings about my problems, whereas before I'd be really embarrassed to talk about problems. By coming to Mosaic and meeting other members and talking to them it's really helped me advance in my confidence, my computer skills have improved 100%. I can now open the computer, send CVs and copy and paste

documents. Through Mosaic I had a dyslexic test two weeks ago and they have told me I have problems with reading, writing, spelling and memory. I now have to have a three hour test hopefully in the New Year.

From there my confidence has got so good that I have joined the local Mind & Soul choir and I have volunteered at the Maudsley to help 1:1 with old people and I've been invited to help with their Christmas dinner on the 8th. Hopefully in the future I'll be doing more voluntary work on a 1:1 basis.

I'm starting a two week course (10.00 – 3.00) in customer service which will be good for my CV.

My goal is to get full time work in the New Year and maybe one day help people with mental health conditions as a peer supporter because of my experience. One day I would like to have full time work in the mental health field.





Patrick S - Personal

I'm Patrick and I found myself very ill about eight years ago.

Before I got ill I worked on a production line and had three kids, I had my first kid at twenty five. I also worked in a lighting company. I had a lot of responsibility, later on this helped me to move through my illness.

I found myself in Landor Road as an inpatient with depression. I spent six months in Martin Luther King ward, it was a tough ward, I had to survive, then they moved me to McKenzie ward and then to the Maudsley in Camberwell. From there I became an outpatient and was sent to 380 Streatham High Street where they have social workers and psychiatrists. I was working with one psychiatrist and a social worker, they referred me to Mosaic Clubhouse. They told me I could get support to get back to work there.

At Mosaic as a member I worked in different units doing gardening, administration, the kitchen, also in employment and education. I came most days and did stuff to keep myself active. All of this helped me to build up confidence again. At Mosaic we're all in the

same place, we want to get better and we have to find the motivation to do it.

I did a TEP at CNBC but I didn't stay long because it was quite far. I did an IT course. I didn't know anything about computers and through my course and work at Mosaic I started learning, working on the newsletter helping out. The IT class helped me with confidence to try out other things and later with sound technology. At Mosaic helping out gave me more skills for working in the kitchen, I also got a certificate to work on reception.

My social worker knew I was interested in music and referred me to Sound Minds. I was already a saxophonist. My father listened to a lot of music and had musician friends who used to come to the house. Mosaic staff helped me find the place and encouraged me. I went to Sound Minds and started on a piano playing course (I hadn't played the piano before), they didn't do saxophone classes, but I had to make do with what they could provide. After that I started a guitar course, it was very hard, but I stuck to it and got my first certificate, then my second. This was a two year course. They also helped me with performing and working with a band and they

were very nice people, they took me under their wing. I learnt it was a physical thing, as well as a mental thing; performing. I had never taken an exam in music before, it was tough. I had to learn to work with people. I wasn't used to this, I was used to working on my own.

I've been in a band at Raw Materials (another organisation) for three years now. My support worker referred me to Raw Materials. We perform together and do events and gigs. Being in a band has taught me great skills, working with other musicians, getting tips and practical help, it's trial and error. It's helped me get more confidence, you are not alone and you learn to take knocks. I get a lot from the music, I am an artist and I get to listen to

others who do different things.

My social worker at Landor Road really motivated me along the way, saying it's not just about medication, if you really want to improve your illness it's up to you. Mosaic too, they have been my stepping stone. The clubhouse gave me a place to muck in, work together with others, sometimes it was hard for them to work with me. I give a lot of respect to the staff. Coming to Mosaic has changed my life, it helped me motivate myself after being ill. The music is the icing on the cake and it's still going on. My depression was a deep depression. I needed more than pills, I needed to keep active and keep my mind occupied, and with help that's what I did.





Tracey G T - TEP

Since I started my TEP at SHARP I have learnt that both time keeping and appearance are a big must for a Receptionist.

I have settled in really well and have been given the great responsibility of having a set of keys to open up the building.

The staff at SHARP are very friendly and supportive. I take my job role very seriously and if I'm in doubt, I try really hard to solve the problem or I seek advice from my Support

Worker.

I look forward to getting up in the mornings now and having a routine is great too! My confidence has grown and my family have seen a massive difference in my attitude and appearance. My hard work and the support from MOSAIC CLUBHOUSE have given me a chance to shine. My motto is 'what you put in, you will then get the best out of yourself'. Multi-tasking makes me feel like I'm an octopus ha ha!





Javonique - Apprentice

I heard about Mosaic through an apprenticeship website. I came across Mosaic and another placement which was closer to me but Mosaic grabbed my attention more. As I looked it up to do more research, I really loved what I saw. I knew quite a bit about mental ill-health, before I started at Mosaic because my mum was working in that sector. I became interested, I like to help others who may need it, regardless of what it is I do my best to help. I feel as if everyone should be involved and no one should be left out and have the opportunity to take part in whatever they want to do.

When I first started I was really nervous I felt as if I was the new girl in school but I overcame that and started to get on really well with everyone as I like to meet new people and get to know them a bit better.

I really love working here, I really do love and enjoy it more than ever, it has been a great experience and think more great things will come, the atmosphere is great and everyone really gets along its happy vibes all over. It's really memorable and one of the best experiences.

My plan for the future is to become a Support Worker, I've stuck by this choice because that is



Identify and develop diverse sources of income:

We are a Lambeth based charity and depend on a variety of statutory and charitable sources for our income. We are very grateful to a number of local and national charitable trusts which support Mosaic. Success on the following bids helped us to continue offering the range of services we outlined above: South London and Maudsley NHS Foundation Trust; Stone Foundation; The Tudor Trust; Henry Smith Foundation; Big Lottery Fund – Reaching Communities and Awards for All; City Bridge Trust; Lloyds TSB; Sir Jules Thom Charitable Trust; Persula Foundation; The Goldsmiths Company; William Allan Young Charitable Trust; NHS Innovation Unit.

These have enabled Mosaic to confidently respond to the many challenges faced by an increasing number of individuals living with serious mental health conditions.

Plans for the future

- To increase the engagement of 18 - 35 year old adults to 33% of total membership by 2018
- To increase our profile locally, nationally and internationally
- Ensure we have the right approach and flexibility to respond to personal budgets
- Demonstrate the impact and evidence of our model
- Expand and broaden the employment opportunities for members.

4. Structure, governance and management

Partnership working

Decision-making and governance are an important part of the clubhouse work. Members and staff meet in open forums to discuss policy issues and future planning for the clubhouse. Mosaic has an independent board of trustees who have ultimate responsibility for the clubhouse and two subcommittees.

The trustees are satisfied that Mosaic Clubhouse demonstrably meets the Charity Commission's guidelines with regard to delivering public benefit.

The Financial Statements comply with current statutory requirements and the current Statement of Recommended Practice, Accounting and Reporting by Charities (revised 2005), and are subject to annual external audit in line with the Charities Commission requirements. We have referred to the Charity Commissioner's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. In particular, we have considered how planned activities will contribute to the aims and objectives that we have set.

The reference and administrative information set out on page three forms part of this report.

Mosaic Clubhouse is a Charitable Company Limited by Guarantee, incorporated on July 15th, 1997 and registered as a charity on September 25th, 1998. The company was established under a Memorandum of Association, which established the objects and powers of the charitable company, and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £10.

Appointment and recruitment of trustees

The directors of the company are also charity trustees for the purposes of charity law. Under the requirements of the Memorandum and Articles of Association, one third of the trustees who are subject to retirement by rotation retire from office. The trustees to retire by rotation are those who have been longest in office since their last appointment, after which they may be re-elected at the next Annual General Meeting.

The board seeks to ensure that the skills they have are what is needed to ensure the best services for the clubhouse members. In order to do this, a skills audit is completed by all trustees annually. This audit gives an up to date picture of the skills currently on the board. These are measured against the skills that are needed on the board.

Trustees of Mosaic Clubhouse have adopted a recruitment and induction process. The process includes the following steps:

- Interested parties are sent an information pack
- They are then invited to an informal meeting with the Chief Executive and members of the community
- After this, they meet with at least two trustees. The committee then nominate the successful candidates to the whole board for approval and to appoint.

Trustee induction and training

All new trustees receive a comprehensive induction pack. The pack contains further information about Mosaic Clubhouse including: recent management accounts; recent board minutes and agendas; business plans; clubhouse standards and recent newsletters.

Trustees are encouraged to spend some time in the clubhouse, and to sign up for a committee to enable them to get to know their fellow trustees. New trustees are also allocated a mentor. Mentors are more experienced trustees who the new trustee can contact if they have any matters that they need clarification on.

Organisational structure

The Chief Executive carries out the role of the Company Secretary. Mosaic Clubhouse currently has twelve trustees.

This year, the board agreed to continue to meet regularly every month

Trustees are provided with relevant background information before board meetings, enabling well-informed decisions to be made.

The day-to-day responsibility for the provision of services rests with the Chief Executive. The Chief Executive is responsible for ensuring that the Clubhouse delivers against its objectives and the service requirements of its main contractual relationship

Risk management

The Board of Trustees has conducted a review of the major risks to which the charity is exposed. There is a risk register in operation which is currently reviewed quarterly. Where appropriate, systems or procedures have been established that mitigate the risks the charity faces.

Internal control risks are minimised by the procedures that are in place. These procedures ensure compliance with health and safety of staff, volunteers, clients and visitors. Procedures are also in place for delivering the services of the charity. All of these procedures have been reviewed and updated by the Chief Executive and Board over the last year, ensuring that they continue to meet the needs of the charity.

Financial review

Mosaic Clubhouse's total incoming resources for 2014/15 was £900,174 (2014: £806,665), which comprised £85,784 (2014: £79,255) restricted income, and £814,390 (2014: £727,410) unrestricted income. The surplus of income over expenditure for the year 2014/15 was £43,866 (2014: £47,960).

Expenditure incurred by Mosaic Clubhouse includes staffing, facilities and equipment required to run the services it provides. This includes salaries and employers on costs, utilities, insurance, service charges and other running costs in addition to meeting the relevant and increasing statutory and Charity Commission obligations as an employer and a charity.

Reserves Policy

To meet the Charity Commission's guidance on reserves and in line with best practice, Trustees are required to build and maintain general reserves available to meet potential general commitments (as opposed to restricted funds given for specific purposes). These reserves need to be distributable reserves and relatively quickly realisable (such as cash deposits or other accessible and reasonably secure investments) in order to meet the reserves objectives. The closing 2014/15 balance sheet

shows free reserves of £367,757 which would allow the charity to continue operations for up to 6 months with a reduced total expenditure.

Mosaic Clubhouse is an accredited training base for the Clubhouse model, receiving income and incurring expenditure in providing training to other Clubhouses. The Trustees have decided that surpluses arising on this training should be taken to a designated fund to provide for ongoing staff training to ensure delivery of this international training is maintained at a high standard.

Principal funding sources

Funding from Lambeth Social Services and Lambeth Primary Care Trust (NHS) continues to be the main source of funds. 33% of the total 2014/15 incoming resources was generated from other sources, including grant making incomes, charitable donations and self-generated incomes. As an organisation, we know that the nature of our funding is changing with the upcoming personalisation of services agenda. As a board, we are working with partners to support and respond to the new agenda, and expect to maintain similar levels of funding. However, with increasing constraints on statutory expenditure, the charity is looking to develop other income streams.

In addition, the board recognises that income from the statutory sector will continue to be our principal source of income, and will seek to decrease our dependency over time through its programme of fundraising from other sources. Based on our track record of fundraising to date, the board is confident that we will continue to achieve funding from non-statutory and other sources in 2015/16 and beyond.

The Board of Mosaic therefore places on record its gratitude on behalf of members for the financial support received in 2014/15 from a number of charities. In 2014/15, the charitable grants received from the following grant-making trusts have enabled us to fund core services or create additional staff posts.

- Big Lottery Fund – Reaching Communities
- The Tudor Trust
- South London and Maudsley NHS Foundation Trust
- The Stone Family Foundation
- Henry Smith Foundation
- NHS Lambeth
- City Bridge Trust
- Lloyds TSB
- Sir Jules Thom Charitable Trust
- Persula Foundation
- The Goldsmiths Company
- William Allan Young Charitable Trust
- NHS Innovation Unit.

Statement of trustees' responsibilities

The trustees (who are also directors of Mosaic Clubhouse for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- select suitable accounting policies and then apply them consistently;

- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

Preparation of the report

This report has been prepared taking advantage of the small companies' exemption of section 415A of the Companies Act 2006.

Auditors

The charity's auditors, MHA MacIntyre Hudson, have indicated their willingness to continue in office and offer themselves for re-appointment.

This report was approved and authorised for issue by the Board of Trustees on ##### and signed on its behalf by:

Peter Cardell
Chair



INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF

MOSAIC CLUBHOUSE (REGISTERED COMPANY NO. 03403522)

We have audited the financial statements of Mosaic Clubhouse for the year ended 31 March 2015 which comprise the Statement of Financial Activities, the Balance Sheet, and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Respective responsibilities of trustees and auditor

As explained more fully in the Trustees' Responsibilities Statement set out on page 13, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view.

Our responsibility is to audit and express an opinion on the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board's (APB's) Ethical Standards for Auditors.

Scope of the audit of the financial statements

An audit involves obtaining evidence about the amounts and disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of: whether the accounting policies are appropriate to the charitable company's circumstances and have been consistently applied and adequately disclosed; the reasonableness of significant accounting estimates made by the trustees; and the overall presentation of the financial statements. In addition, we read all the financial and non-financial information in the Trustees' Annual Report to identify material inconsistencies with the audited financial statements. If we become aware of any apparent material misstatements or inconsistencies we consider the implications for our report.

Opinion on financial statements

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2015, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice (applicable to smaller entities); and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Opinion on other matter prescribed by the Companies Act 2006

In our opinion the information given in the Trustees' Annual Report for the financial year for which the financial statements are prepared is consistent with the financial statements.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or

- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies exemption in preparing the directors' report.

MHA MacIntyre Hudson is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

James Gare (Senior Statutory Auditor)

For and on behalf of:

MHA MacIntyre Hudson

Chartered Accountants and Statutory Auditor

New Bridge Street House

30-34 New Bridge Street

London

EC4V 6BJ

Date:

MOSAIC CLUBHOUSE

STATEMENT OF FINANCIAL ACTIVITIES (includes income and expenditure account) FOR THE YEAR ENDED 31ST MARCH 2015

		Unrestricted	Restricted	2015	2014
	Notes	Funds	Funds	Total	Total
		£	£	£	£
INCOMING RESOURCES :					
Incoming Resources from Generated Funds.					
Voluntary Income:					
Donations and gifts		6,888		6,888	12,167
Bank interest receivable		555		555	226
Incoming Resources from Charitable Activities					
Operation of Mosaic Clubhouse programme:					
Grants and contracts	2	755,851	85,784	841,635	763,600
Café Mosaic		44,502		44,502	28,975
Fees for ICCD Clubhouse Training		5,394		5,394	-
Sale of assets		-		-	1,447
Other income		1,200		1,200	250
Total Incoming Resources		814,390	85,784	900,174	806,665
Resources Expended					
Operation of Mosaic Clubhouse programme	3	750,182	88,784	838,966	746,689
Governance Costs	3	17,342	-	17,342	12,016
Total Resources Expended	3	767,524	88,784	856,308	758,705
Net Incoming / (Outgoing) Resources		46,866	(3,000)	43,866	47,960
Total Funds brought forward	12	390,831	3,000	393,831	345,871
Total Funds carried forward		437,697	-	437,697	393,831

The statement of financial activities includes all gains and losses recognised in the year.

All incoming resources and resources expended derive from continuing activities.

The (deficit)/surplus for the year for Companies Act purposes comprising the net movement of funds in the year was £43,866 surplus (2014: 47,960 surplus).

The accompanying notes are an integral part of this statement of financial activities.

MOSAIC CLUBHOUSE (REGISTERED COMPANY NO. 03403522)

BALANCE SHEET

AS AT 31ST MARCH 2015

		2015		2014	
	Notes	£	£	£	£
FIXED ASSETS					
Tangible Assets	9		47,546		44,308
CURRENT ASSETS					
Debtors	10	205,819		152,726	
Cash at Bank and in Hand		303,802		349,208	
		509,621		501,934	
Creditors : Amounts falling due within one year	11	(119,470)		(152,411)	
Net Current Assets			390,151		349,523
Total Assets less Current Liabilities			437,697		393,831
Funds					
Unrestricted Funds :					
General Fund		367,757		379,468	
Designated Fund		69,940		11,363	
	12		437,697		390,831
Restricted Funds	12		-		3,000
			437,697		393,831

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008).

The financial statements were approved by the trustees on XXXXX and signed on their behalf by:

Peter Cardell Sophia Collingwood
Chair Treasurer

The accompanying notes are an integral part of this balance sheet.

MOSAIC CLUBHOUSE

ANNUAL REPORT & FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST MARCH 2015

ACCOUNTING POLICIES

The principal accounting policies are summarised below. The accounting policies have been applied consistently in dealing with items considered material in relation to the financial statements.

1.1 Basis of accounting

The financial statements have been prepared under the historical cost convention in accordance with the Companies Act 2006 and the provisions applicable to companies subject to the small companies' regime and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008) and follow the recommendations in the Statement of Recommended Practice "Accounting and Reporting by Charities" issued by the Charities Commission in 2005.

1.2 Income and Expenditure

Fund Accounting

Unrestricted funds comprise accumulated surpluses and deficits on general funds. They are available for use at the discretion of the trustees in accordance with the charitable objectives of the charity.

Designated funds comprise unrestricted funds set aside by the trustees for specific future purposes or projects.

Restricted funds comprise monies raised for, and their use restricted to, a specific purpose, or donations subject to conditions imposed by the donor or through the terms of an appeal.

Incoming Resources

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income, it is certain that the income will be received and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income.

Voluntary income is received by way of donations and gifts and is included in full in the Statement of Financial Activities.

Incoming resources from charitable activities are received by way grants and contracts and are included in full in the Statement of Financial Activities. Grants and contracts where entitlement is not conditional on the delivery of a specific performance by the charity are recognised when the charity becomes unconditionally entitled to the income. Bank interest receivable is fully accrued at the balance sheet date.

Resources Expended

Resources expended are recognised on an accruals basis when a liability is incurred, as soon as there is a legal or constructive obligation committing the charity to the expenditure. Expenditure includes any VAT, which cannot be recovered, and is reported as part of the expenditure to which it relates.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs include those costs primarily associated with meeting the constitutional and statutory requirements of the charity and include the auditors' remuneration and legal fees and costs linked to the charity's compliance with regulations and good practice.

All costs are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly; others are apportioned on the basis of estimates of the proportion of time spent by staff on those activities.

1.3 Operating Leases

Rentals payable under operating leases are charged as incurred over the term of the lease.

1.4 Pension Costs

Contributions are charged for the year in which they are payable.

1.5 Tangible Fixed Assets and Depreciation

Tangible fixed assets are stated at cost less accumulated depreciation.

The capitalisation threshold for fixed assets is £500.

Depreciation is provided at rates calculated to write off the cost of each asset over its expected useful life, as follows:

Fixtures and Fittings	25% straight line
Office Equipment	25% straight line
Computer Equipment	33.33% straight line
Leasehold Equipment	20% straight line
Vehicles	25% straight line

1.6 Cashflow

The financial statements do not include a cash flow statement because the charity, as a small reporting entity, is exempt from the requirement to prepare such a statement under Financial Reporting Standard 1 “Cash Flow Statements”.



2. GRANTS AND CONTRACTS

	Unrestricted	Restricted	Total 2015	Total 2014
	£	£	£	£
London Borough of Lambeth and Lambeth Primary Care Trust	566,967		566,967	563,000
Lambeth Law Centre	-	-	-	1,012
South London and Maudsley NHS Foundation Trust	-	22,904	22,904	22,904
The Tudor Trust	-	30,000	30,000	30,000
The Stone Family Foundation	110,000		110,000	70,000
NHS Lambeth	8,001	-	8,001	6,000
The Henry Smith Charity	20,000	-	20,000	20,000
Big Lottery Fund	-	32,880	32,880	23,351
City Bridge Trust	31,350	-	31,350	18,583
Lloyds TSB	17,500	-	17,500	8,750
Other	2,033	-	2,033	-
	755,851	85,784	841,635	763,600

3. TOTAL RESOURCES EXPENDED

	Staff Costs	Direct Costs	Support Costs	Total 2015	Total 2014
	£	£	£	£	£
Operation of Mosaic Clubhouse	539,585	272,604	26,777	838,966	746,689
Governance Costs	6,550	10,628	164	17,342	12,016
	546,135	283,232	26,941	856,308	758,705

4. SUPPORT COSTS

	Financial & Legal	Consultancy & HR	Total 2015	Total 2014
	£	£	£	£
Operation of Mosaic Clubhouse	13,442	13,335	26,777	22,036
Governance Costs	164	-	164	277
	13,606	13,335	26,941	22,313

Basis for support costs allocation

5. NET MOVEMENT IN FUNDS FOR THE YEAR

This is stated after charging:

	Total	Total
	2015	2014
	£	£
Auditors' remuneration - audit	6,000	5,000
Auditors' remuneration – audit prior year	146	-
Auditors' remuneration – other	2,000	-
Rent of land and buildings	56,959	55,271
Depreciation	14,794	7,917

6. TRUSTEES' REMUNERATION AND REIMBURSEMENT OF EXPENSES AND RELATED PARTY TRANSACTIONS

No trustees received nor waived any remuneration for their services during the year (2014: nil), nor received any reimbursed out of pocket expenses during the year (2014: nil).

7. STAFF COSTS

	Total	Total
	2015	2014
	£	£
Wages and Salaries	483,348	395,851
Social Security Costs	45,939	39,602
Pension and Healthcare Costs	16,848	16,201
	546,135	451,654

The average number of employees was :	18	15
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The number of employees whose emoluments as defined for taxation purposed amounted to over £60,000 in the year was nil (2014: Nil).

8. PENSION COMMITMENTS

Mosaic Clubhouse operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents contributions payable by the charity to the fund and amounted to £16,052 during the year (2014: £15,085).

9. TANGIBLE FIXED ASSETS

	Fixtures & Fittings, Vehicles and other equipment £	Computers £	Total £
Cost			
At 1 st April 2014	75,392	37,151	112,543
Additions	14,005	4,027	18,032
Disposals	-	-	-
At 31 st March 2015	89,397	41,178	130,575
Depreciation			
At 1 st April 2014	34,866	33,369	68,235
Charge for the year	12,599	2,195	14,794
Disposals	-	-	-
At 31 st March 2015	47,465	35,564	83,029
Net Book Values			
At 31 st March 2015	41,932	5,614	47,546
At 1 st April 2014	40,526	3,782	44,308

10. DEBTORS

	Total 2015 £	Total 2014 £
Trade Debtors	176,712	121,632
Grants receivable and other accrued income	2,745	-
Prepayments	24,167	28,111
Other Debtors	2,195	2,983
	205,819	152,726

11. CREDITORS : Amounts falling due within one year (Continued)

	Total 2015 £	Total 2014 £
Deferred Income Brought Forward	82,400	8,226
Deferred in the year	97,284	82,400
Released in the year	(82,400)	(8,226)
	<hr/>	<hr/>
	97,284	82,400
	<hr/>	<hr/>

12. STATEMENT OF FUNDS

	Balance at 31st March 2014 £	Incoming Resources £	Resources Expended £	Transfers £	Balance at 31st March 2015 £
Unrestricted Funds					
General Fund	379,468	808,996	(753,161)	(67,546)	367,757
Designated Funds:					
- Outcomes evaluation fund	-	-	-	20,000	20,000
- Fixed Asset	-	-	-	47,546	47,546
- Clubhouse Model Training	11,363	5,394	(14,363)	-	2,394
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	390,831	814,390	(767,524)	-	437,697
Restricted Funds					
Support Worker in Social Inclu-	-	30,000	(30,000)	-	-
Hospital Outreach	-	22,904	(22,904)	-	-
Big Lottery	-	32,880	(32,880)	-	-
NHS Innovation Unit	3,000	-	(3,000)	-	-
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	3,000	85,784	(88,784)	-	-
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	393,831	900,174	(856,308)	-	437,697
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>

12. STATEMENT OF FUNDS (CONTINUED)

Clubhouse designated funds comprise:

Outcomes Evaluation Fund

A fund set up to employ a Business Outcomes Co-ordinator during the year 2015/16.

Fixed Asset

The fund represents the net book value of tangible fixed assets in use by Mosaic Clubhouse and therefore not available to meet future expenditure. A transfer is made each year to reflect the change in net book value.

Clubhouse Model Training Fund

Mosaic Clubhouse is an accredited training base for the Clubhouse model, receiving income and incurring expenditure in providing training to other Clubhouses. Surpluses arising on this training are taken to a designated fund to provide for ongoing staff training to ensure delivery of this international training is maintained at a high standard.

Clubhouse restricted funds comprise:

Support Worker Fund

(The Tudor Trust)

A grant of £90,000 over three years towards support worker costs at Mosaic.

Big Lottery Fund

(Big Lottery)

A grant of £32,880 over 12 months towards support worker costs at Mosaic.

Hospital Outreach Fund

(South London and Maudsley NHS Foundation Trust)

A grant of £22,904 over 12 months towards the costs of hospital outreach work.

NHS Innovation Unit

To fund a pilot recovery college in the community.

13. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Restricted Funds £	Total £
Fund balances at 31st March 2015 are represented by			
Tangible Fixed Assets	47,546	-	47,546
Current Assets	509,621	-	509,621
Current Liabilities	(119,470)	-	(119,470)
Net Assets	<u>437,697</u>	<u>-</u>	<u>437,697</u>

14. OBLIGATIONS UNDER OPERATING LEASES

As at 31 March 2015 the charity had annual commitments under operating leases as follows:

	Land and Buildings		Other Leases	
	2015	2014	2015	2014
	£	£	£	£
Less than One Year		-		-
One to Two Years		-	5,639	6,413
Two to Five Years	56,500	56,500	7,815	7,815
	<u>56,500</u>	<u>56,500</u>	<u>13,454</u>	<u>14,228</u>

In July 2013 the contract for the provision of services from Effra Road was signed alongside a five year lease. Annual lease commitments on the new lease are £56,500 per year.

15. TAXATION

Mosaic Clubhouse is a registered charity and therefore is not liable to income tax or corporation tax on income or gains derived from its charitable activities, as they fall within the various exemptions available to registered charities.

16. LIABILITY OF MEMBERS

Mosaic Clubhouse is constituted as a company limited by guarantee and has no share capital. The liability of the members in the event of the company being wound up is limited to a sum not exceeding £10 each.

17. CONTINGENT LIABILITY

In the previous financial year, an employee claimed to have met with an accident whilst working at the Clubhouse, and has initiated a claim for damages against Mosaic. At the time of signing the accounts, the amount of the claim was still being calculated and was therefore unknown. Mosaic is contesting the claim and believes that it will not be deemed liable as it considers that it has been compliant with health and safety regulations. However, in the event that the claimant is successful, Mosaic believe that their own insurance will cover any liability that crystallises. No accrual has been made in these accounts in respect of this claim.

