

Mosaic

Clubhouse

Creating opportunities,
Realising potential



Annual Reports & Accounts

April 2021 - March 2022

Reference and administrative details

Governing Document

Memorandum and Articles of Association

Trustees

Lucy Hastings (Chair)
William Brett
Amy Galea
Patrick Gillespie
Joanna Haworth
Mark Hubbard
Segun Jegede (appointed 6th October 2022)
Kate Jopling
James Kavanaugh
Nash Rajan (appointed 6th October 2022)
Mary Robertson
Joanna Saunbury
Jeffy Wong

Chief Executive Officer and Company Secretary

Chris Thomas

Mosaic Clubhouse is a member of Clubhouse International, New York.

Registered Office

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Registered Company Number

03403522

Registered Charity Number (England & Wales)

1071705

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Letter from our Chair

This year the priority for Mosaic, like most other community-based organisations, has been to provide a safe return to normal operations as soon as possible. The first nine months of the year saw the doors of our Clubhouse open, albeit with some restrictions. Throughout the year, we started to offer members additional services and support to meet their changing needs – help to get online, advice about dealing with the rising cost of living, and well being sessions to improve confidence lost as a consequence of the pandemic. These are all long-term issues on which we will continue to focus.

We were delighted with the profile we achieved this year and the recognition we have received for our work. Our close relationship with our commissioners in Lambeth meant that Mosaic Clubhouse was chosen to host the (then) new Secretary of State for Health and Social Care, Sajid Javid MP when he visited to launch the new Office for Health Improvement and Disparities. Later in the year we were shortlisted, together with the Lambeth Living Well Network Alliance, for a prestigious Health Service Journal Partnership Award.

There is clearly a growing need for our work. Over 500 members attended the Clubhouse to use our services and receive support this year, a rise of 40% from the previous year, and 240 people joined us as members. Our focus in the coming year is to renew our long-term funding commitments and diversify our income so that we can provide a wider range of support to meet the impact of the pandemic and cost of living crisis on people who need us.

As we reflect on the past year, we'd like to thank our commissioners in the Lambeth health system and within Lambeth Council for their steadfast support. We know Mosaic is loved and valued as an essential community asset. We're also enormously grateful to the Trusts and Foundation who have supported us and continue to do so, and to our Corporate and individual donors. We look forward to your continued support in the years to come.

Thanks are also due to our staff who have once again shown resilience and adaptability in a difficult year. But the biggest thanks must go to our members who make Mosaic and alongside whom it is a privilege to work as we build community and change lives together.

A handwritten signature in black ink that reads "L. Hastings".

Lucy Hastings
Chair, Mosaic Clubhouse



Letter from our Chief Executive

It has been a long two years since we could offer anything like a 'normal' Clubhouse. However, as I write this, we are delighted to be back at full strength again and operating as normal. This has been the year of gradually getting back to the Mosaic way of life, that we recognise from before the pandemic. At the start of April 2021, the UK was still in a national lockdown for the Covid 19 pandemic. We opened our doors again as soon as we were able, closely following the government's 'Road Map'.

Getting back to our pre-pandemic levels of activity has been a long road; we had to restrict our opening hours for the first few months of the year, impose a rota to manage attendance and ask everyone to wear a mask. It was not easy for anyone, but now those restrictions seem a long way behind us. Of course, we remain vigilant, and were forced to close the building again for a few days in December 2021, but we have learnt how to cope and we have shown that it is possible to move back into virtual mode if we ever need to do so again.

By the end of the year in March 2022, Mosaic was able to offer members a full work-ordered day from 9am until 5pm, with a range of classes, courses, and job opportunities and once again, social activities in the evenings and at weekends. The community is back in full swing, and we are benefiting from being in the same building, rather than just seeing each other as faces on a screen.

One aspect of Mosaic life that has been enabled by our return has been our Colleague Training. This year we welcomed colleagues from 13 Clubhouses from all over Europe, strengthening our international profile and giving us the benefit of exchanging ideas and learning.

However, we didn't just want to focus on building up our activity levels this year, we have also been focussed on making sure we keep getting better. Members and staff worked hard over the year to implement new ideas for making Mosaic a welcoming place, whatever your background. Our 'Community Conversation on Race' has seen the introduction of more celebrations of cultural events, a greater range of food in the café and more attention given to how we recruit and train our staff.

This report tells the story of our journey back to being an in-person, no-longer-virtual Clubhouse. Our achievements over the last year have shown, once again, what a remarkable community we are at Mosaic Clubhouse. Our amazingly resourceful members and hard-working staff have done an outstanding job.

A handwritten signature in black ink, appearing to read 'Chris Thomas'.

Chris Thomas
Chief Executive, Mosaic Clubhouse

Our charitable purpose

Mosaic Clubhouse is a thriving Lambeth-based charity that provides opportunities for people experiencing mental health issues to regain the confidence and skills they need to lead productive and satisfying lives.

Our charitable objectives state that:

'The charity is established to relieve persons suffering from mental illness by the provision of opportunities to individuals who have been socially or vocationally disabled by mental illness. To support these individuals to regain the confidence and skills necessary to achieve their potential and enjoy their right to productive, dignified and satisfying work and relationships. To provide training and support to persons who provide or who wish to provide or organise similar services to those provided by the charity both in the United Kingdom and Worldwide.'

Working on our objectives we strive to ensure that Mosaic Clubhouse:

- ensures 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

- promotes and provides access to real educational and employment opportunities, and assists members in accessing and sustaining their own employment
- offers every member a range of support and social opportunities to match their needs and aspirations
- provides training and support to other clubhouses both in the United Kingdom and the world

As well as providing essential community-based mental health support in the heart of Lambeth for 27 years, we are proud to have remained a leading Clubhouse in the Clubhouse International community.

As the only accredited Clubhouse in the UK and one of only twelve international certified training bases, we make it our priority to constantly share and develop our practice. We train other international Clubhouse teams in the Clubhouse model, regularly talk at international Clubhouse conferences and we constantly reach out to colleagues globally.



Members and staff celebrating Eid together

How we deliver public benefit... The Clubhouse Way

Mosaic Clubhouse exists to provide structure and meaningful activity for people with mental health issues.

Mosaic Clubhouse bases its model on the definition and Standards agreed by the International Clubhouse community. A Clubhouse is:

- A place where people with mental health issues (members) participate in their own recovery process by working and socializing together in a safe, welcoming environment
- An organisation that operates on proven standards developed over five decades by Clubhouse International and effective in over 320 Clubhouses worldwide
- A community-based approach that complements available psychiatric and medical interventions

Active member engagement and involvement are critical components of success at Clubhouses:

- Membership is voluntary and lasts as long as someone wants to participate
- Members have a key role in organising Clubhouse activities. Staff and members work together as colleagues

- Work, education and social activities in the Clubhouse are meaningful and help members regain self-worth, confidence and purpose
- Clubhouses provide paid employment opportunities in local businesses for members who want work; we help members become successful employees

The work of Mosaic Clubhouse is organised into work units (departments), with each member assigned to a unit. Our units are:

- Employment and Education
- Information Hub
- Business and Administration
- Café and Garden

Each unit provides a wide range of tasks appropriate to the capabilities and interests of the individual member. Staff and members work together, side by side, in the daily running of the Clubhouse. This model enables members to gain skills, confidence and self-esteem in a safe environment.

This report, written and produced by staff and members together, takes you through our activity during the year 2021/22.



The young adults committee, who meet every week

Our year in numbers

532 members attended Mosaic over the year, this was a 40% increase from the previous financial year



86% of members agreed they would recommend Mosaic Clubhouse to their friends and family

38 members secured paid employment with Mosaic's support

57 members started an external course



62 members accessed classes at Mosaic

271 members were involved in the design, delivery, management, review and development of the service

130 peer led workshops were delivered

38 international colleagues trained at our Clubhouse, from 13 European Clubhouses

We hosted

12 well-being drop ins,
working with a local
GP

93

people attended these
well-being drop ins,
getting support with
their physical health

32

people got their Covid-19
vaccination at our
well-being drop ins

485

visits were made
to the
Information Hub



103

people in need of
support used our
Evening Sanctuary
service

Members were kept off the streets on

515

occasions by using
the Evening
Sanctuary

524

A&E attendances
were avoided by
members using the
Evening Sanctuary



More than 70 laptops, phones and dongles and 35 SIM cards
were provided to members as part of our Digital Inclusion
Project

The year at Mosaic Clubhouse



The activity described in the next pages demonstrates how we have met our priorities for the year (page 22). The safe management of operations during the pandemic meant we were able to open at the earliest opportunity. We worked closely with our local health partners to promote access to vaccines, well being checks, and practical support for our members. We continued to focus on improving digital access and employment opportunities for members.

Reopening and Rebuilding

While the Mosaic community remained open throughout the Covid-19 pandemic, through a virtual Clubhouse during lockdowns, we reopened our doors for face-to-face provision again in April 2021. Many of our members had become very isolated over the previous year, had suffered from lack of access to services and were experiencing increased anxiety about Covid-19 or linked to other issues including bereavement and isolation. Although we reopened with restrictions in place, we managed to celebrate Mental Health Awareness Week in May with small groups visiting local outdoor projects including Loughborough Farm and Brixton Orchard. The theme was connecting with nature and being out and about together felt really special.

When the pandemic began everything shut. I had to shield. It was a rollercoaster. It was sad and frustrating the lack of access to services, such as physiotherapy. The small progress I had made, I lost. It was like they knew I didn't know how to swim, and yet I was thrown in at the deep end. Some of my therapy and appointments still haven't started up again, or I am now on the bottom of their list. I am on a waiting list for an operation, I don't know when that will happen. Even though the Mosaic building closed during lockdown I could still talk to my engagement worker, I had regular catch ups. During lockdown I used to walk to Mosaic just to check it was still there, to make sure. I have my family, but still emotional and practical support from Mosaic was really helpful. Now Mosaic is open again, I am back to helping out here. My support worker is helping me with some housing issues I have. I feel safe at Mosaic, people don't look down on you.
Augusta, member

Member led groups and classes

With many partners, including local colleges, not yet running their usual provision, our members stepped up to run groups and classes for other members. We had around 20 different workshops, many of which became series, on subjects from IT, to Writing and Poetry, Art and Spanish.

I have had the opportunity to run several Canva [design software] workshops at Mosaic. In the sessions I get people acquainted with the tools and screen layout, then let them go and create. I hover around showing people how to do more specific things and teach them how to avoid the pitfalls I have encountered when using Canva, as no application is perfect.

In no other organisation would a member or service user get to teach others. Most services would pay for someone to come in and run a course. The heart of Mosaic is co-production, members and staff working together. Mosaic taps into the skills its members have. By running the workshops, myself, I have built up my self-confidence and feel like I have some worth to someone.

Matthew, member

**Over the year 130 peer led workshops were delivered.
62 members accessed college classes at Mosaic.
We supported 57 members to start an external course.**

Classes run by Morley College started during the Autumn term.

Before the Customer Service and Reception course I was nervous about what to expect, filled with anxiety, as I find mistakes hard to deal with. It has given me confidence to use a laptop and a computer which I lacked skills in for a number of years. It's given me the opportunity to broaden my mind and improve my mental health into achieving something in life. I can't wait to study Level 2, which I'm doing at the Stockwell Centre [Morley College]. I'm able to enjoy life again and education is a big part of that.

I also got a laptop through the Digital inclusion project at Mosaic. The laptop has been more than helpful in doing the course, I do my coursework and practice work on it so, when I go to college, I'm more comfortable to use their system. The course also gets me out the house and gives me something to look forward to each week. I've gained confidence to talk to people and relate to my mental health, because I can see I'm not alone. I'd definitely encourage others to take courses like this. It's hard, but it's worth it! We all make mistakes in life, but it can always be mended.

Joe, member.





Enhancing Digital Inclusion

The need to support more members to get online has been a major priority for Mosaic since the start of the first lockdown in 2020. Members who were not online were not able to access essential services, order food online, apply for work or stay connected with others. Our digital inclusion project aimed to change this, providing 89 members with devices during 2020 and early 2021, and partnering with Morley College to provide training.

This financial year our digital inclusion work continued, with money from Bridgepoint providing equipment such as laptops, smartphones and dongles for members. A group of members with great IT skills became our 'Digital Ambassadors' and supported many others to use their new equipment during weekly Computer drop-ins. These have become some of the busiest times of the week at Clubhouse.

We also started working with the Good Things Foundation as part of their National Databank initiative, which has allowed us to distribute free mobile data and minutes to our members each month. This has been very helpful in enabling members who received Digital Inclusion laptops to stay online at home, and so far we have set up over 40 people with SIM cards.

I have a degree in computer science. I love computers, I like to teach people how to use computers. I've volunteered in old people's homes before, helping people with their IT skills. When I heard about the digital inclusion project at Mosaic, I put my name forward. The project has provided members with computer equipment, and support to use it. On Thursdays I help other members with their computer skills at Computer Drop - In, 10.30-12.30pm. I also mentor members on a 121 basis.

Members respond well to the support they get from myself and other Digital Ambassadors. Being a member myself, I have lived experience - peer support works. I recently helped someone learn to add attachments to their email, they were looking for a job, so they needed to attach their CV. I feel happy helping others.
Anonymous member/ Digital Ambassador

More than 70 laptops, phones and dongles, and 35 SIM cards were provided to members as part of our Digital Inclusion Project this year

Employment Focus

We know, from listening to our members, that employment has huge benefits to their mental health and well being: from providing structure and purpose to increasing their sense of self-worth, confidence and social contacts. Employment also contributes to people's sense of being part of society. However the most up-to-date data from the Office for National Statistics reveals that only 27% of working age adults in England with a mental illness are in employment. Preparing our members to join the world of work, and supporting them to find employment has always been a priority of ours.

38 members' secured paid employment during the year with Mosaic's support

One members' journey back to work

I was out of work for about 6 years before I joined Mosaic. Becoming a member at Mosaic definitely helped me in my journey back to work.

Getting involved in unit work helped. In my early days at Mosaic, I was practically here on a daily basis, partly because I didn't want to be at home on my own. But also, I could see the benefits of Mosaic very early on, of getting out, engaging. With regard to the unit work, one of the things I enjoyed was doing the reach out. Reach out is when we call people to check on how they're doing. We also tell them of upcoming events. These could be social, they could be activities and it's just one way of touching base with our members to find out how they are. Getting involved in unit work was very important for me, to hit the road.

One thing that Mosaic did for me was, giving me structure, something to focus on. By doing a task from start to finish gives you a sense of achievement and makes you feel involved, valued and part of the team. When you've been out of work for a while, you lack a reason to get up in the morning. Why get up when you've got nothing to get up for? Getting involved at Mosaic gave me a reason.

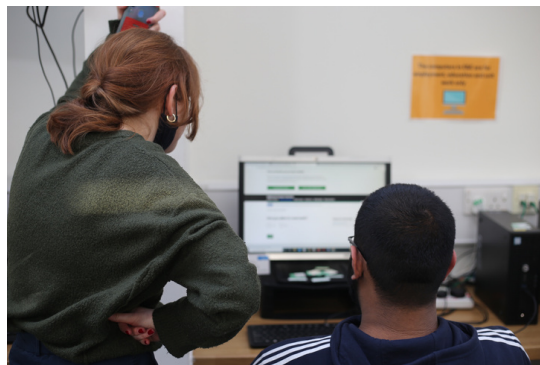
In the August before lockdown I started a TEP [Transitional Employment Placement]. It was part of the NHS – the Alliance Rehabilitation team, which is a group of nurses, doctors, psychiatrists, receptionists, where patients come to for things like depots. It's community-based and I was working on reception. It was a positive experience and started me transitioning from benefits to wage. People have this fear and phobia of that. With a TEP you don't lose anything, in fact you gain. You have more to gain financially because there is a limited number of hours you can do, so it actually enhances your benefits. That stopped when the pandemic started but they continued to pay us throughout the pandemic. It was a positive experience all round.

It was at Mosaic that someone first mentioned my current role to me. I think they'd seen it in a flyer, and I was very enthused. I got a lot of support with the application process: things to highlight in your career, things that you don't think are relevant when you come to a place like Mosaic on a daily basis, engaging and working and getting involved in daily tasks. You just see it as something to do but it is actually very, very relevant. I think that being out of work for a while, it's always daunting looking at CVs, looking at application forms and applying for jobs. So you do need some guidance for that and the support I got from Mosaic during that process was absolutely invaluable. I don't think I would have been able to do it without that help.

My new role is working as a Peer Supporter and it's a new initiative set up by South Lambeth and Maudsley NHS Trust, which is the local trust for Lambeth. I think Mosaic has a huge positive impact on people. I would advise people to join Mosaic and just engage because things do happen. People with lived experience of mental health do have a value and work is another dimension to their recovery. What it does for your confidence and your well being is quite amazing.

One thing I would say is you have to be work ready, and focused on your recovery, focused on what is good for you without pushing too many boundaries. Just be aware of your limits as well. If you're not ready, don't do it because the other side of going to work is that there's an expectation on you to deliver. So, you have to be aware of that as well. It's not a negative – you just have to be ready.
Patrick, member.

Our new Transitional Employment Partner, King's College London, has provided an initial four Transitional Employment Placements (TEPs) as cleaners in their student halls of residence. Two of the TEPs started in January. Our partnership with King's College is built on long-term sustainable employment opportunities, with members who've completed the TEPs encouraged to apply for permanent employment.



Well being

People with severe mental illness face health inequalities and live on average 15 to 20 years less than the general population (NHS England). They are less likely to have their physical health needs met, more likely to smoke and have a higher chance of obesity. We've always offered members a range of activities to help them get more active, and made an effort to serve freshly-made, healthy meals in our café.

66% of our members have said that attending Mosaic Clubhouse helps them to stay well physically and 73% said attending helps them look after themselves more (2021 Member Satisfaction Survey).

Supporting Covid vaccination

In May 2021, at the request of our local NHS commissioner, we hosted our first Covid-19 vaccination drop in for mental health service users in Lambeth aged over 40.

Chris Thomas, CEO, said: *We were really happy to be able to support the vaccine roll out by hosting an NHS vaccination drop in at Mosaic. It was really good to hear from people who came along to be vaccinated that they did because Mosaic is somewhere they feel comfortable. It was also great to work with Dr Jennie Parker and her team from Brixton and Clapham Park Primary Care Network, and we look forward to more collaboration in the future.*

We offered people who came a free lunch from our café and also expanded the sessions to people with learning disabilities, working with partners from relevant services. We found that at these sessions people found it helpful to have the opportunity to discuss health issues other than vaccinations with the professionals who attended. Our partners recognised the value of making their support more accessible to our members and the others who came along, so the drop-ins were expanded to have a more general well being focus.

I approached the Nurse during a quiet period and asked would she mind checking my blood pressure as I take medication for it, but due to the lockdown it had not been checked for quite some time. She kindly agreed, but also suggested a full health screen, the results would then be sent on to my GP. So, my blood pressure was checked and was fine. However, I then had a weight check, not so fine it was more than I thought or wished it to be. But it did prompt me to be more careful with what I eat and have gone on to lose some weight. I was then asked about the routine screenings for my age. For example, the Breast and Colon cancer programmes, happily I had had them and all were normal. I was also asked about smoking and alcohol, neither of which I use and confirmed that I had taken up the offer of Covid vaccinations. It was good to be able to access this service at Mosaic, the atmosphere was calm and so my anxiety was not triggered to such a level to affect my blood pressure or trigger an anxiety attack, which could easily happen in another setting. The health check was good to have: knowing most issues were fine, but had the prompting to do something about my weight in a gentle and friendly manner.
Anonymous member.

We hosted 12 well-being drop ins attended by 93 people. 32 people received their Covid-19 vaccination at a drop in.

Healthier Lifestyles

As well as our longstanding well being activities – Keep Fit class, Yoga and Walking Group – we partnered with the Health Improvement Team at Guys and St Thomas' Foundation Trust to run Healthy Lifestyle courses at Mosaic, with an emphasis on weight loss.

Before starting the group I felt heavy, I wasn't feeling too fit. I was getting depressed all the time. The group helped me start to eat healthier, have smaller portions and exercise when I can. I feel a lot better now. I've lost some weight. I'm eating more sensibly and trying to do more exercise.
Dawn, member.





Improving our focus on equality, diversity and inclusion

In 2019 we started looking at how LGBTQIA+ inclusive we were at Mosaic Clubhouse, and in 2020 we made a commitment to become more actively committed to racial equality. This work is ongoing.

Race Inequalities Working Group

We were supported by an external expert, Dr Darren Sharpe, as we ran a 'Community Conversation on Race and Inequalities' at Mosaic. The recommendations emerging from the Conversation were presented at our Board meeting in April 2021. This led to the formation of Mosaic's Race Inequalities Working Group which brought together members, staff, and trustees to implement the recommendations. Actions from this working group included reinstating Black History classes at the Clubhouse, introducing further regular celebrations of cultural, national and religious events and renewed work to diversify our Board.

We celebrated Windrush Day, Black History Month, Chinese New Year, St Patrick's Day, Eid, St George's Day, Ghanaian Independence Day and Greek Independence Day.

Ghana's Independence Day was celebrated wonderfully at Mosaic Clubhouse. I wanted everyone to get a taste of the Ghanaian culture, so the kitchen made Fufu and light soup. Members and staff got the chance to be an Ohene (Ghanaian King) and an Ohemaa (Ghanaian Queen) as I dressed them in the traditional cloth called Kente whilst having Ghanaian music called Highlife playing in the corridor. I would go as far as saying I brought Ghana to the clubhouse for the day and the buzz and joy that filled the air was refreshing.



Members enjoyed the educational video carousels that were played throughout the day on how Kente cloth is woven, different ceremonies they are worn at and tutorials on how to wear them. I felt proud of my culture and happy that I could share it, I hope that everyone will do the same.

Andrea, staff member

Cultural Event Calendar / Trustee Involvement

The Cultural Event Calendar is a creation of a Trustee Involvement Initiative inspired by Darren Sharpe's work. The aim is to empower members' cultural identity. The staff and members work together to celebrate every member's cultural origin and appreciate our diverse community. For example, wear something green on St. Patrick's Day. It displays on the main noticeboard at Mosaic Clubhouse, in the café area, and the Mosaic Clubhouse's newsletter "In the Mo" next to the event calendar.

Jeffy Wong, Trustee

We also signed up to the Transformational Leadership Programme run by the organisations Inclusive Boards and Do It Now Now and look forward to this second stage in our race and equality work.

LGBTQIA+

This year our LGBTQIA+ group has been involved in the Brixton Reel Film festival, volunteering at Too Black Too Queer, celebrated LGBTQIA+ History Month and joined a Black Thrive Black Queer Joy event, along with arranging a number of other socials.

We started working with Pride in Practice to get our Charity accredited as an LGBTQIA+ safe space. We also started using Pronoun badges and members who had recently come out as Trans/Non-binary stated that they had found these really helpful.

Hospital In-reach

In Autumn 2021 we began a new year-long Hospital In-reach project, with staff and members visiting and supporting patients in Lambeth Hospital, with funding from the Maudsley Charity. The aim was to support people transitioning from life on a mental health ward back into the community. By regularly attending wards and engaging with patients we worked to connect them to community services and networks.

I've become involved in volunteering for the Hospital peer support project. This is where we go into local mental health wards and offer support to those in need. This has been quite therapeutic for me so far, as it was not that long ago that I was in the same situation, and I am now able to use that lived experience to help others. It feels good. I think it might be something I'd like to do as a job in the future.

Nicola, member.

We also launched a Hospital In-reach project with Kings College Hospital, with our young adults supporting people in physical health wards with their mental health and well being. We look forward to this project getting fully established.

23 patients in Lambeth hospital were supported between November 2021 and March 2022.

Information Hub

The Information Hub is a lifeline for people in need of practical help and support, which is available to all Lambeth residents. The team provide signposting and information about other services and support available to people in Lambeth. Support needs vary hugely, but often include access to food vouchers, help with completing forms, and advocacy around housing issues.



I have been a member of Mosaic Clubhouse for a month. Mosaic have supported me through a very difficult time. I was part of a scheme twenty years ago which placed vulnerable people in families I was placed with a family who supported me for twenty years, when the placement ended.

Social services were given one year's notice to find me a new home. The day I was asked to leave my placement I had nowhere to go.

My CPN contacted Mosaic to ask the Mosaic staff to support me while I went through this difficult time. Mosaic were asked to keep me with them at the Clubhouse until an accommodation was found for me. It started getting late, almost time for Mosaic to close, still I had no offer of accommodation. Mosaic staff contacted the council who offered me a hostel for the day.

I was taken to my accommodation in the van by Clubhouse staff also supported to pick up my medication and get settled in for the night. The following day I was back in the same situation at 5pm. A new hostel was found for me again and Mosaic staff helped me to move into my new space, this was Friday evening so all other services was closed for the weekend.

The new hostel was awful. I decided to leave in the middle of the night and walked the streets. I was so frightened, the people in the hostel were not nice to me. I was fortunate to have been given a Sanctuary referral which I was able to access on Friday evening.

I was given the contact number of a Mosaic member of staff who I was able to contact on Saturday morning they were able to contact a friend of mine who helped me have some food. Mosaic staff was able to contact out of hours social services, after several hours I was placed in the Travelodge hotel. I was no longer frightened and don't have to share a bathroom. With the help of Mosaic staff, I feel safe. I am happy to be a Mosaic member.

Anonymous member

There were 485 visits to the Information Hub during the year. This included:

- 205 people seeking support with benefits
- 125 people needing help using a computer or filling in forms online
- 139 people seeking housing support
- 102 referrals were made from Mosaic to other services during the year

We have maintained our vital partnerships with Tulse Hill Community Advice Centre (who offer a form filling service) and Every Pound Counts (who offer benefits advice).



Young Adults

Our young adults programme supports people who are 16–30 years old. It provides vital support for young adults with an existing mental health condition, and those who are at risk of developing poor mental health and require preventative support. The programme focuses on transitions, including leaving school and making decisions about their future; transferring from child and adolescent (CAMHS) mental health services to adult services, or into the community without any specialist support; and transitioning back into the community after an inpatient psychiatric hospital admission.

At the beginning of the year we partnered up with Hood Mentality, a new grassroots organisation funded by Southwark and Lambeth Mind, and St. Matthews FC, based in Brixton. The project aimed to link football and well being. Teenagers from St. Matthews took part in a variety of football drills and activities which were linked with themes such as 'resilience' or 'togetherness'. As many of the children at St. Matthews are on free school meals, young adult members of Mosaic prepared healthy takeaway meals for them the children to enjoy after football sessions, and joined in with the activities.

Seventeen of our young adults found employment this year. One, Rashaan (see photo) started a volunteer placement with dog day care firm Paws and Pause, after they approached Mosaic. He has now progressed to a paid position. He says his interest in this work was inspired by his trip, with Mosaic, to Magdalen Farm.

I have been coming to Mosaic since August 2021 and I have really enjoyed my time here. I normally help in the Business and Administration unit where I record the daily attendances and help out on reception where I sign people in and out of the building. In January I started Customer Service and reception course with Morley that runs every Thursday at Mosaic and I love it! It has helped me to build my social skills and how to carry myself when I do certain jobs in the admin world. Through my engagement worker I now volunteer at Streatham Football Club every Saturday morning where I put up the football goals, corner flags and speak to the kids that play down Streatham Common. It's nice... I really do feel like I'm giving back to the next generation which makes me happy. I also recently started a Transitional Employment Placement with Mosaic, a part time job as a cleaner and Janitor at Kings College. It's hard work but hopefully I'll get used to it.
Daniel, member.

We were pleased to be able to restart our young adults social programme this year – as many of our young members told us they had really missed during the pandemic. This was one of the key areas of work for our Communications and Outreach Intern, who joined us with the support of the Jack Petchey Foundation.

69 young adults engaged with our young adult programme during the year. 17 young adults secured paid employment.

The Evening Sanctuary

The Evening Sanctuary is an out-of-hours crisis service, open seven days a week at Mosaic, from 6pm until midnight. It is an alternative to A&E - a safe, non-clinical space for people to come, get support and take part in gentle activities when they do not feel safe being alone or in their own homes.

- **103 people in need of support used our Evening Sanctuary service**
- **Members told us that attending the Sanctuary avoided 524 A&E attendances.**
- **Members told us that attending the Sanctuary kept people off the streets on 515 occasions**

I find the Sanctuary helpful as it is a peaceful place where you can engage with people with similar issues as yourself, who are willing to help each other. You have a choice to engage either in leisure activities on your own or with other people. It has also helped me to get away from some of the thoughts and habits that can be self-destructive if you spend too much time in isolation and at home in your own environment. The staff are brilliant in that they are always welcoming and accepting of people. It has been somewhere I can go when in crisis, avoiding long waiting times at A&E, which can stress me out more than help. Often Sanctuary is a good place to signpost yourself to services that might be beneficial, and you can use it to improve areas of your life that you need help with.
Anonymous, Sanctuary user





Being recognised for our work

Visit of the Secretary of State for Health and Social Care

In September 2021, the then, Secretary of State for Health and Social Care, Sajid Javid MP visited Mosaic Clubhouse and met with staff and members. The visit marked the launch of the Office for Health Improvement and Disparities. Members talked about their experiences and about the support they get from Mosaic. Members told the Secretary of State that they wanted to see more clubhouses in the UK, to enable more people to access this kind of community.

HSJ Awards

In January we found out that we, along with the Lambeth Living Well Network Alliance, were a finalist in the Health Service Journal (HSJ) Partnership Award, in the category Best Mental Health Partnership with the NHS. It was an honour to have this recognition of our work supporting our members throughout the pandemic.



Working with Clubhouse International

In October 2021 we took part in the Clubhouse International World Seminar, taking part in a panel on Making the case for your Clubhouse: effectively communicating your Clubhouse message to the larger community.

Over the year we trained 38 colleagues from 13 European Clubhouses across three different training periods. We supported clubhouses who were preparing for first-time accreditation, and talked about issues including post-pandemic recovery stages and the impact of staffing changes.

In our evaluation participants told us training was “very organised, welcoming – I learned a lot and had fun as well” and “inspirational and game-changing”.



Fundraising

The Mosaic Clubhouse Community is enormously grateful to its many supporters, without whom we would not be able to deliver any of the work we have over the past year.

In 2021/22, we raised £1,148,921 through donations, grants and contracts to fund our work. £803,272 of this came from our main statutory partners, the Lambeth Clinical Commissioning Group (CCG) and NHS Lambeth. A further £345,649 was generated through other fundraising activities, including from grant-making bodies, charitable donations and challenge events.

Trusts & Foundations

We have been privileged to have the ongoing support of a number of Trusts & Foundations who have enabled our work through the challenges of the past year. We have benefited not just from their financial support, but also strong and supportive relationships based on dialogue, mutual learning, flexibility and a commitment to delivering impact together.

We are particularly grateful to our longstanding supporters, The Stone Family Foundation, the Walcott Foundation and Sir Walter St John Educational Charity. We have also been grateful to receive funding from the National Lottery Community Fund, whose multi-year funding for us finished this year.

We have also benefited from new funding partnerships this year – in particular with The Maudsley Charity who have supported our Hospital In-reach project, the Jack Petchey Foundation which supported an internship and the Clothworkers Company whose support helped us purchase a new ULEZ compliant van. Thank you also to Edward Gosling and the Drapers Charitable Fund for their support during the year.

Corporate Partnerships

Mosaic's corporate partners have once more played an important role in the work that we have carried out over the past year, offering support ranging from financial support, to gifts in kind and opening up employment or training opportunities for our members.

Our partnership with Bridgepoint enabled us to provide timely support to members around digital inclusion, which has become critically important as so many aspects of life have shifted online.

We have also been pleased to continue our partnership with Osborne Clarke and have benefited not only from their funding but also in kind pro-bono legal advice, printing and more.

We also continued to benefit from a partnership with Pret a Manger who provided training and employment opportunities to our members.

As with everything at Mosaic, our members are an important part of our fundraising work. Our fundraising group started to meet weekly in 2021 and we hope it will become central to the delivery of our community fundraising work.

We are grateful to those who donated through our website or giving platforms.

We were privileged to have Chef Tim Anderson teaming up with Matsudai Ramen to create a charity meal kit to raise money for us. We've also been working with a team of Nuclear Graduates, who have run a candle making workshop for members and will be donating profits from their candle-making kits to us.

It was fantastic that our biggest challenge event – The London Marathon – was able to take place in person in October. We are grateful to our runners from Osborne Clarke – Eleanor Wiseman, Alec Bartlett, David Smith and Joanna Bright – who, along with our Chief Executive Chris Thomas, donned their running shoes and took to their treadmills together raising more than £4,000.

Our Fundraising Approach



Registered with
**FUNDRAISING
REGULATOR**

We are registered with the Fundraising Regulator and adhere to the highest standards of fundraising practice. We continue to promote fundraising good practice and monitor fundraising efforts in line with the Fundraising Regulator and Code of Fundraising Practice and with charity Commission guidance. Mosaic Clubhouse has received no complaints relating to its fundraising activities during the year 21/22. We do not employ an external fundraising agency or have any dedicated community fundraising capacity, and only raise a proportionately small amount of funding from community events.

As we look to the future, we are committed to diversifying our income sources to safeguard the organisation's financial future. We are committed to deepening our engagement with all our supporters and will provide new and compelling opportunities for more individuals, organisations and grant-making bodies to be actively involved in Mosaic Clubhouse and our income generation.

Partners

B

Barclays
Black Thrive
Brixton and Clapham Park Primary Care Network
Brixton Reel
Brockwell Park Community Greenhouses
Brook

C

Centrepont
Centre 70
Clubhouse International
Cygnets Churchill Hospital

D

Dress For Success
Department for Work and Pensions

E

Every Pound Counts

G

198 Gallery
Good People
Good Things Foundation (National Database Initiative)
GT Stewart Solicitors & Advocates
Guys and St Thomas Foundation Trust (Healthier Lifestyles Project)

H

Healthwatch
Hood Mentality
The Harbour

I

Iconic Steps

K

King's College Hospital
King's College London
Knecco Training

L

Lambeth Living Well Network Alliance
Lambeth Hospital
Lambeth Living Well Collaborative
Lambeth Made
Lambeth Smoking Cessation
LEAP Confronting Conflict
LGBT Foundation (Pride in Practice)
Livity
London City Mission
Lorraine Hewitt House
Loughborough Farm

M

Magdalen Farm
Media Trust
Morley College
Mud Gang Pottery

N

National Voices
Naz Project

O

Opportunity Lambeth
Osborne Clarke

P

The Pret Foundation
The Prince's Trust
Paws and Pause

R

Redthread

S

Shelter
SHARP Gallery
SLaM Recovery College
SLaM Vocational Services
Solidarity in Crisis
South London Grassroots Football League
SPEAR Resurgo
Spiral
St Lukes Hub
St Matthew Project

T

Thames Reach
Trussell Trust
Tulse Hill Community Advice Centre

V

Volunteering Matters

W

The Well Centre
We Rise

Y

Young Carers

New Partners

Mosaic benefits from partnerships with a number of likeminded organisations, to which we signpost members who need specific support. Our partners offer a range of services including support around employment opportunities and social and creative activities that are vital to overall well being, as well as crisis advice and financial support.

Over the past year, we have built new partnerships with:

- Brixton and Clapham Park Primary Care Network
- King's College Hospital
- The Guys and St Thomas' Foundation Trust Health Improvement Team
- The Good Things Foundation's National Databank initiative (which offered free SIM cards and data to members)
- Mud Gang Pottery Studio
- King's College London

We also benefit from the many opportunities we have to collaborate with our partners in the Lambeth Living Well Network Alliance. We also want to recognise valuable partnerships with Tony Cealy, Olly Gully and Sam Ivin.

Strategic objectives for 2021/22 and how they were met

To seek to ensure safe delivery of operations both as a physical and virtual Clubhouse in light of the restrictions Covid-19 has presented.

We were pleased to re-open our building as soon as we could in April 2021. Restrictions were in place, limiting the number of members we could accommodate. The 'virtual' Clubhouse of online meetings continued in parallel for some months until we felt able to lift all the restrictions and allow build our activities back to pre-pandemic levels. We remained vigilant and took the difficult decision to close for a few days in December 2021 when the emergence of the Omicron variant of the coronavirus was infecting staff and members.

By the end of the year in March 2022, we were in full operation in the building. Social activities have returned, and we are encouraging members to join us in person. The average daily attendance in March 2022 was 60 individual members.

To secure a long-term contract and position as part of the Lambeth mental health alliance

We are proud to remain a key feature of mental health provision in Lambeth and have a strong relationship with Commissioners and other providers in the borough.

Work on developing new long-term contract was on hold during the pandemic. However, recognising the importance of our work, Commissioners awarded us a two-year extension of our core contract to October 2022.

In the first months of 2022, we began work with commissioners on developing a new, five year contract, due to start in October this year. Work included detailed financial and performance reviews and plans for sessions for commissioners to engage with our members and discuss key issues of importance to them, especially employment and well-being.

To strengthen Mosaic Clubhouse as a local asset; to support our delivery goals and attract greater involvement from the diverse communities

Mosaic Clubhouse is proud of its role in the community as a partner to help deliver better health for Lambeth. All our partners are listed in this report.

A highlight of our partnership work was our joint work with nearby Heatherington GP surgery. We hosted a monthly Walk-In Wellbeing session for our members, giving them the chance to discuss health concerns with a nurse. This proved very valuable to members, many of whom were reluctant (or found it hard) to engage with own GP. This project has been commissioned for a further year.

Our role as a key delivery partner for Lambeth Living Well Alliance was recognised in March, when Mosaic, (along with our Alliance partners) were shortlisted for a Health Service Journal Award, under the category of Best Mental Health Partnership with the NHS.

To raise our profile, and that of the Clubhouse model; locally, nationally, and internationally

As we reopened our building again in April 2021 we focused on communicating to Lambeth residents and referrers what we do and how to access our services. We knew many other services were still closed and people needed support. Our hospital in-reach programme strengthened our profile within Lambeth Hospital and Kings Hospital, as did our hosting of Healthy Lifestyle classes with the Health Improvement Team at Guys and St Thomas' Foundation Trust.

We were very proud to be selected by Lambeth to welcome the then Secretary of State for Health and Social Care, Sajid Javid MP, which marked the launch of the Office for Health Improvement and Disparities.

We restarted training colleagues from clubhouses around the world in the clubhouse model and participated the Clubhouse International World Seminar.

Our communications team benefitted from the addition of our Outreach and Communications Intern this year, who also built many partnerships with other local organisations, especially those who work with young adults. We had in house training for staff and members on video editing software and got a place on the Media Trust's Headlining Mental Health programme which focused on engaging with the media. We also joined the coalition of health and social care charities in England, National Voices.

To develop and deliver an employment offer that reflects member aspirations and local employment needs

The year has seen the gradual return of our regular Transitional Employment Placements (TEP). Three members started working at South London and Maudsley NHS Trust in January, and a new partnership with Kings College London established four new placements in March. The slow emergence of opportunities reflected the fact that many TEP placements remained closed due the pandemic until the final quarter of the year.

A total of 38 members gained paid employment during the year, including TEP, supported placements, independent employment, and self-employment, both full and part-time. As our work to agree a new contract with the Living Well Alliance continues, we want to ensure that employment is a core focus for all members who are ready to work.

To strengthen and diversify our fundraising and sources of income

We were delighted that many of our funders pledged to continue their support during the year. This especially ensured that our work with young adults could continue to grow.

Mosaic would like to thank Osborne Clarke for their support as they move on to work with other charities; they have raised many thousands for the Clubhouse over the years we were their charity partner. We were also supported again by Chef and former Masterchef winner Tim Anderson.

The remaining restrictions of the pandemic meant that it was too early to consider fundraising events but by March we had an ambitious plan in place focused on a range of fundraising activities to help us build our income beyond the trusts and foundations who have formed the bedrock of our support.

To implement the recommendations of the 2021 Community Conversation on Race Inequalities

This additional priority was included this year to ensure that kept the focus on race inequalities started the previous year. A hard working group of members and staff met regularly throughout the year to implement the recommendations of the report by Dr Darren Sharpe from University of East London, which was delivered to the board in April 2021.

As a result of the group's efforts, we have begun an exciting programme of cultural events at Mosaic, celebrating the wide of cultures represented in our membership. There have been great efforts to ensure we serve culturally appropriate food in the café and the popular Black History classes have re-started. Work also began on a report looking at how we can improve Trustee recruitment to increase the diversity of the board.

Priorities for 2022/23

1. To secure a long-term contract and position as part of the Lambeth mental health alliance.
2. To raise our profile, and that of the Clubhouse model; locally, nationally, and internationally.
3. To develop and deliver an employment offer that reflects member aspirations and local employment needs
4. To strengthen and diversify our fundraising and sources of income.
5. To implement the recommendations of the 2021 Community Conversation on Race Inequalities



Structure, governance and management

Shared decision-making and shared governance are an important part of Clubhouse work. Mosaic Clubhouse has an independent Board of Trustees that has ultimate responsibility for the Clubhouse. This is supported by two subcommittees focused on Communication and Development and Finance and Performance. Members of the Clubhouse are also Trustees on the Board and its sub-committees. Members and staff regularly meet in open forums to discuss policy issues, and day-to-day operational activities of the Clubhouse and these inform Board discussions.

The Board of 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, and are subject to annual external audit in line with the Charities Act and Company Law requirements. We have referred to the Charity Commission'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 details set out on page two forms part of this report.

Mosaic Clubhouse is a Charitable Company Limited by Guarantee, incorporated on 15th July 1997 and registered as a charity on 25th September 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.

Recruitment, appointment and training 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.

Trustees of Mosaic Clubhouse have adopted the following recruitment process for new trustees:

- All vacancies are externally advertised via local channels (e.g. social media, local community boards)
- Interested parties are invited to have an informal conversation with the Chief Executive
- They are invited to complete an application form
- They are given a tour and the opportunity to meet members of the community
- They formally meet with at least two trustees and a Clubhouse member for an interview
- The interview panel then nominate the successful candidate to the whole Board for approval and appointment

All new trustees receive 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 are appointed to a Board sub-committee to enable them to get a better understanding of the Clubhouse. On an ongoing basis trustees are also given the opportunity to attend and take part in Clubhouse Colleague Training abroad, or in-house.

The Board of Trustees also seeks to ensure that the skills and experience held across the Board's membership are appropriate to meet the needs of the Clubhouse and its members. In order to do this all trustees complete an annual skills audit, which gives an up-to-date picture of skills currently on the Board. These are measured against the skills that are needed. A quarter of Trustees are elected from the Clubhouse membership. At the time of writing, three trustees are members of Mosaic Clubhouse and of a total of eleven.

Following the Community Conversation on Racial Inequalities the Board committed to improving the diversity of the board membership in 2021/22.

Organisational Structure

Day-to-day responsibility for operational delivery is delegated to the Chief Executive. The Chief Executive is responsible for ensuring that the Clubhouse delivers against its objectives and the service requirements of the funders and meets Clubhouse Standards.

Principal risks and uncertainties

The Board of Trustees conducts regular semi-annual reviews of the major risks to which the charity is exposed, and all other risks contained in the corporate risk register. These reviews include consideration of appropriate control systems and procedures to mitigate risks to acceptable levels, where relevant and possible.

As part of this process the Board reviews and approves relevant policies on at least a biennial basis. Current policies include, for example, controls that seek to secure the charity's finances against risk of fraud and ensure compliance with health and safety regulations for staff, volunteers, clients and visitors.

In its most recent review, the trustees identified the following as the key risks and uncertainties currently faced together with their mitigating actions:

1. Fundraising: We have a large fundraising target for this financial year (2022-23) which will have been challenging to achieve. We also need to diversify our fundraising sources to decrease our reliance on Trusts and Foundations, that currently account for approximately 30% of our income.

We are managing this risk by carefully managing costs, producing a detailed long term fundraising plan to target specific opportunities to cover operating costs and diversify our income sources. A new Grants and Trusts Manager was appointed in January 2023. We have also conducted a stress budget scenario to ensure we can manage if the income is less than planned. We are grateful to the Stone Family Foundation and other funders for their continued support.

2. A new five year contract with our main funder, The Lambeth Alliance, was due for renegotiation with a view to start in September 2022, but has been postponed for a year to allow time to make it a competitive process. This accounts for approximately 70% of our funding.

To mitigate this risk, the Chief Executive is working closely with local Commissioners throughout the process. A Prior Information Notice was issued and the period for applying has ended. We are confident that we have passed the strict eligibility criteria contained and that the charity has a strong and valid expectation the funding will be forthcoming for the period from October 2023.

3. Cost of Living Crisis: With rising energy prices, as well as costs of food and other goods, our budget may be affected. Members and staff are already feeling the effects of this, and it may get worse over the coming months.

We have budgeted for rising energy costs and are working carefully to prevent a significant increase in our cafe expenditure. We are supporting members with food parcels when needed and support to access financial support. Rising costs for staff have also been considered and a one-off sum paid to all.

4. Lambeth's plans for redevelopment: Lambeth have released plans for redeveloping the land we occupy. This could lead to a significant change in our premises and a new landlord but may not happen for the next 2-4 years.

To mitigate this risk, in January 2022 we secured pro bono support from a specialist QC to help us submit a formal response to the planning policy framework consultation. The response stipulated under planning law, the obligation and priority of the Council to accommodate our service as a continued community use in any redevelopment. This is the start of a long-term planning process.

Financial review

Income

£1,148,921

Donations, grants and contracts

£20,729

Café Mosaic

£42,042

Clubhouse Model training

£13,065

Other Income

£1,224,757

Total

Mosaic Clubhouse's total income for 2021/22 was £1,224,757 (2020/21 £1,176,190) comprising £170,799 restricted income (2020/21 £237,678) and £1,053,958 unrestricted income (2020/21 £938,512).

Total expenditure increased by £81,296 or approximately 7.1% compared to the prior year. This was expected with the gradual return of full activities after periods of lockdown during the pandemic. Around half of the expenditure increase was for staff; posts left vacant were filled once we returned to the building.

The Trustees have considered whether possible events or conditions might cast significant doubt on the ability of the Charity to continue as a going concern. This assessment has been made for a period through to March 2024.

The trustees have focused upon one primary source of uncertainty; we hope we are past the worst of the Covid 19 pandemic and we are mindful of the concerns of the cost of living crisis.

It has been known for some time that funding arrangements for NHS providers of mental health services in Lambeth will change with the new 'Alliance' arrangement. Originally anticipated to go live in 2020, contracting activity was delayed due to Covid-19. The commissioning team at Lambeth renewed the Charity's existing contract and extended its term by 24 months from October 2020. Since December 2021, the Charity has been in detailed discussions with commissioners and the commissioning team about a future contract, anticipated to have a five year duration, commencing on 1st October 2023. Lambeth Council took the decision in November 2022, to issue a Prior Information Notice (PIN) to ensure a fair procurement process to assess whether other organisations could be able to provide the Clubhouse and associated services including the Evening Sanctuary. As the sole organisation in the UK able to demonstrate capability to run an accredited Clubhouse and a crisis service, two of the key criteria set out in the PIN, we are confident that we will move to a direct award of a new contract.

Expenditure

£1,073,167

Direct costs of charitable activities

£27,281

Direct fundraising costs

£121,559

Support costs

£1,222,007

Total

At the time of approval of the financial statements Lambeth has been unable to confirm the outcome of the process. Nevertheless, the Trustees remain confident that no other organisations are able to meet the required specifications. The PIN process has allowed us to demonstrate our strong position: Mosaic is the only internationally accredited Clubhouse in the UK, already established in Lambeth with the required experience of running additional services such as an evening crisis support sanctuary. Accordingly, Trustees consider that the likelihood of no new contract offer is low. However, Trustees recognise that until Lambeth has completed its procurement processes the possibility of not being awarded a new contract cannot be eliminated or that the scope and value of a new contract may differ from the Charity's existing contract.

To help with the Trustees' assessment of the Charity's outlook and ability to continue as a going concern amidst the present uncertainties, extensive budget building processes have been undertaken both during and following the financial year. These included assessments of realistic worst case financial consequences for the Charity, which considered potential significant reductions in income and/or increases in expenses compared to those budgeted. All assessments were updated prior to approval of these financial statements and have demonstrated continuing strong levels of cash reserves.

The Charity has taken account of all available information including from reforecast budgets and our position of strength against the PIN criteria. Even in the most extreme, though feasible scenarios, the Trustees are able to conclude that the Charity could continue delivering its charitable objects, even if that means a fundamental change to the mode of operating. Through the consideration of the reverse stress-testing approach adopted, and due to the Trustees firm belief that the Charity is uniquely positioned to provide the required services into the Alliance and continue its longstanding relationship with Lambeth (via a new contract), the Charity continues to adopt the going concern basis in preparing its financial statements.

Remuneration policy

The remuneration policy for key management personnel is consistent with the pay policy for all employees: Mosaic Clubhouse aims to pay slightly above London market rates for charity staff at a similar job level to ensure that we continue to employ and retain good quality staff. We believe this approach leads to long term cost savings as a result of reduced staff turnover and facilitates knowledge and skill development among our employees, leading to the delivery of a better quality service for our beneficiaries. The Board of Trustees reviews pay for the Chief Executive and employees annually. The senior management personnel of the charity currently comprises the trustees (who are not remunerated), the Chief Executive, the Fundraising Manager, the Business Manager and the Programme Manager.

Reserves policy

To meet the Charity Commission's guidance on reserves and in line with best practice, trustees are required to build and maintain free 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 for the charity (represented by its undesignated unrestricted funds). Mosaic Clubhouse's policy is to build and maintain reserves that would allow continuation of operations for up to six months, possibly with a reduced total expenditure. The Board of Trustees reviews this policy annually.

As at the date of the closing balance sheet there were free reserves of £429,163 (2020/21: £457,771). In extremis, were income from all sources to cease, the closing reserves would allow Mosaic to continue all core services for a period of over four months. This could extend towards six months when taking account of the reduction in services that would occur, together with related expenditures, during a gradual placing of members in other services across the period. The Board therefore considers the current level of reserves to be in line with the policy.

In addition to free reserves in the general fund, the trustees have designated funds totalling £93,946 set aside for specific purposes. These are set out in note 14 to these accounts.

Principal funding sources and fundraising

Funding from Lambeth Borough Council and South East London Integrated Care Service (formerly Lambeth Clinical Commissioning Group (CCG)) continues to be our main source of funds. 34.4% of the total 2021/2022 incoming resources was generated from other sources (2020/21: 33.0%), including grant making income, charitable donations and self-generated income from the Mosaic Cafe, room hire and training fees.

As a Board we are working with partners to support our priorities. We are also conscious that our transition to the Alliance mechanism for mental health services in Lambeth remains to be formalised. This and other increasing restraints on statutory expenditure are the reason for our continued exploration of other possible income streams. Based on our track record of fundraising to date, the Board is confident that we will continue to achieve similar levels of funding from non-statutory and other sources in the year ahead.

The Board of Trustees therefore places on record its gratitude on behalf of members for the financial support received in the year ended 31 March 2022 from all of our funders including trusts, foundations, grant-making bodies, companies and individuals listed on page 21 (Partners & Supporters).

Statement of trustees' responsibilities

Statement of responsibilities of the trustees of Mosaic Clubhouse in respect of the report of the Board of Trustees and the financial statements

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 Board of 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:

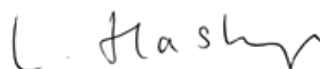
- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

Auditors

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

Preparation of the report

This report has been prepared taking advantage of the small companies' exemption of section 415A of the Companies Act 2006. This report was approved and authorised for issue by the Board of Trustees on 30th January 2023 signed on its behalf by



Lucy Hastings
Chair, Mosaic Clubhouse

Independent auditor's report

Independent Auditor's report to the members and trustees of Mosaic Clubhouse

Opinion

We have audited the financial statements of Mosaic Clubhouse (the 'charitable company') for the year ended 31 March 2022 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

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 2022, 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; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the audit of the financial statements section of our report.

We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate. Our evaluation of the Trustees' assessment of the entity's ability to continue to adopt the going concern basis of accounting included critical reviews of budgets and forecasts provided.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

Other information

The Trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' Report (incorporating the Directors' Report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees' Report (incorporating the Directors' Report) has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Report.

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

- adequate accounting records have not been kept by the charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- the charitable company's financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of Directors' 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' exemptions in preparing the Trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the Trustees' responsibilities statement included in the Trustees' Annual Report, 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, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below:

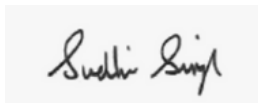
- Obtaining an understanding of the regulatory and legal frameworks that the entity operates in, focusing on those having a direct effect on the financial statements;
- Enquiry of management to identify any instances of known or suspected instances of fraud;
- Enquiry of management about instances of non-compliance with laws and regulations;
- Reviewing the design and implementation of control systems in place and testing the operational effectiveness of those controls.
- Performing audit work over the risk of management override, including testing of journal entries for appropriateness and reviewing accounting estimates for bias.
- Reviewing minutes of meetings of those charged with governance;
- Reviewing financial statement disclosures alongside supporting documentation to assess compliance with applicable laws and regulations.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at:
<https://www.frc.org.uk/Our-Work/Audit/Audit-and-assurance/Standards-and-guidance/Standards-and-guidance-for-auditors/Auditors-responsibilities-for-audit/Description-of-auditors-responsibilities-for-audit.aspx>. This description forms part of our auditor's report.

Use of our report

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.



Sudhir Singh FCA (Senior Statutory Auditor)
For and behalf of MHA MacIntyre Hudson
Statutory Auditor
London, United Kingdom

Date: 31st January 2023

Statement of financial activities

(includes income and expenditure account)

of Mosaic Clubhouse for the year ended 31 March 2022

	Note	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £	Total Funds 2021 £
Income					
Donations	3	154,850	35,559	190,409	218,540
Income from charitable activities					
Grants and Contracts	3	823,272	135,240	958,512	948,991
Café Mosaic		20,729	-	20,729	3,028
Clubhouse Model Training		42,042	-	42,042	-
Other Income		13,012	-	13,012	5,452
Income from investments		53	-	53	179
Total Income		1,053,958	170,799	1,224,757	1,176,190
Expenditure					
Expenditure on raising funds		31,660	-	31,660	42,877
Expenditure on charitable activities		1,039,229	151,118	1,190,347	1,097,834
Total Expenditure	4	1,070,889	151,118	1,222,007	1,140,711
Net (expenditure)/ income		(16,931)	19,681	2,750	35,479
Transfers between funds	13	10,000	(10,000)	-	-
Net Movement in Funds		(6,931)	9,681	2,750	35,479
Total Funds Brought Forward		530,040	600	530,640	495,161
Total Funds Carried Forward		523,109	10,281	533,390	530,640

All of the Charity's operations are continuing

The annexed notes form part of these financial statements

Balance sheet

of Mosaic Clubhouse as at 31 March 2022

	Note	£	2022 £	£	2021 £
Fixed Assets					
Tangible assets	10		38,952		12,940
Current Assets					
Debtors	11	82,650		106,254	
Cash at bank and in hand		501,356		614,140	
		584,006		720,394	
Creditors: amounts falling due within one year	12	(89,568)		(202,694)	
Net Current Assets			494,438		517,700
Net Assets			533,390		530,640
Funds					
Restricted funds	13		10,281		600
Unrestricted funds					
Designated funds	14	93,946		72,269	
General fund	15	429,163		457,771	
			523,109		530,040
Total Funds			533,390		530,640

These financial statements are prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved, and authorised for issue, by the trustees on 30th January 2023 and signed on their behalf by



Lucy Hastings
Chair, Mosaic Clubhouse

The annexed notes form part of these financial statements

Statement of cash flows

of Mosaic Clubhouse for the year ended 31 March 2022

	£	2022 £	£	2021
Cash (used in)/provided by operating activities				
Net movement in funds	2,750		35,479	
Add back depreciation charge	11,021		9,219	
Less profit on the sale of fixed assets	(3,500)		-	
Less interest income	(53)		(179)	
Decrease in debtors	23,604		118,833	
(Decrease)/increase in creditors	(113,126)		79,958	
Net cash (used in)/provided by operating activities		(79,304)		243,310
Cash flows (used in) investing activities				
Interest income	53		179	
Purchase of tangible fixed assets	(37,033)		(10,258)	
Proceeds from sale of fixed assets	3,500		-	
Net cash (used in) investing activities		(33,480)		(10,079)
Increase (decrease) in cash and cash equivalents in the year		(112,784)		233,231
Cash and cash equivalents at the beginning of the year		614,140		380,909
Total cash and cash equivalents at the end of the year		501,356		614,140

Analysis of changes in net debt

	Balance at 1 April 2021 £	Cash flows £	Balance at 31 March 2022 £
Cash at bank and in hand	614,140	(112,784)	501,356
	614,140	(112,784)	501,356

The annexed notes form part of these financial statements

Notes to the financial statements

of Mosaic Clubhouse for the year ended 31 March 2022

1. CHARITY INFORMATION

Mosaic Clubhouse is a private limited company (registered number 03403522) limited by guarantee which is incorporated and domiciled in the UK. The address of the registered office is 65 Effra Road, London, SW2 1BZ. It is registered with the Charity Commission in England and Wales.

2. 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.

2.1 BASIS OF ACCOUNTING

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014, the Companies Act 2006, and UK Generally Accepted Practice as applied from 1 January 2015.

The functional currency of Mosaic Clubhouse is considered to be in pounds sterling because that is the currency of the primary economic environment in which the charity operates. The financial statements are also presented in pounds sterling, rounded to the nearest £1.

In making their assessment, the Trustees have specifically considered the uncertainties surrounding the award of a future contract for the Charity's services and funding arrangements for NHS providers of mental health services in Lambeth in general. In addition, the challenges in assessing the impact of rising inflation and increasing energy costs upon all sources of income and clubhouse expenditures has been considered.

The Trustees have made their assessment for a period of at least one year from the date of approval of the financial statements. In particular the Trustees have considered the Charity's forecasts and projections, including realistic worse-case scenarios and stress tests of the budget. The Charity has submitted a response to a Prior Information Notice from Lambeth Council, which expresses the Council's wish to continue to procure a Clubhouse in the Borough. Trustees are confident of our strong position and likelihood that will be selected to proceed to the award of a new contract. The Charity therefore continues to adopt the going concern basis in preparing its financial statements.

2.2 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.

Notes to the financial statements

(continued)

of Mosaic Clubhouse for the year ended 31 March 2022

Income

Income is included in the Statement of Financial Activities when the charity is legally entitled to the income, it is probable 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.

Donations and gifts 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. Donated professional services and facilities are recognised on the bases of the value of the gift to the charity, which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market. A corresponding amount is then recognised in expenditure in the period of receipt. No value is assigned to food that is donated to the charity, on the basis it is immaterial. In accordance with the Charities SORP (FRS 102), general volunteer time is not recognised.

Income from charitable activities received by way of grants and contracts, including funding from government, is included in full in the Statement of Financial Activities when the Charity has entitlement after any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably. If entitlement is not met these amounts are deferred.

Government grants have been accounted for under the accrual model as permitted by FRS 102.

Bank interest receivable is fully accrued at the balance sheet date.

Expenditure

Expenditure is recognised on an accruals basis when 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.

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.

2.3 OPERATING LEASES

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

2.4 PENSION COSTS

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

2.5 TERMINATION BENEFITS

Termination benefits, including redundancy payments are recognised when the company has the obligation to pay the benefits and they can be reliably measured.

Notes to the financial statements

(continued)

of Mosaic Clubhouse for the year ended 31 March 2022

2.6 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

2.7 FINANCIAL INSTRUMENTS

The company has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments. Financial instruments are recognised in the Charity's balance sheet when the Charity becomes party to the contractual provisions of the instrument. Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously. With the exceptions of prepayments and deferred income all other debtor and creditor balances are considered to be basic financial instruments under FRS 102. See Note 20.

2.8 DEBTORS

Short term debtors are measured at transaction price, less any impairment.

2.9 CASH AND CASH EQUIVALENTS

Cash and cash equivalents in the balance sheet comprise cash at banks and in hand and short term deposits with an original maturity date of three months or less. For the purpose of the statement of cash flows, cash and cash equivalents consist of cash and cash equivalents as defined above.

2.10 CREDITORS

Short term trade creditors are measured at the transaction price. Other financial liabilities, including bank loans, are measured initially at fair value, net of transaction costs, and are measured subsequently at amortised cost using the effective interest method. Deferred income represents grants, contract funding and training fees relating to future period.

2.11 ACCOUNTING JUDGEMENTS AND ESTIMATES

The key judgements and estimates used the preparation of these Financial Statements are as follows:

- The depreciation rate of tangible and intangible fixed assets (as detailed above)
- Support costs are apportioned to direct activities based on the direct staff costs allocated to those activities

There are no other key assumptions concerning the future and other key sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

Notes to the financial statements

(continued)

of Mosaic Clubhouse for the year ended 31 March 2022

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £	Total Funds 2021 £
3. DONATIONS, GRANTS AND CONTRACTS				
Donations and Legacies				
The Stone Family Foundation	143,370	-	143,370	122,243
The National Lottery Community Fund	-	35,559	35,559	84,623
Quartet Community - Osborne Clarke LLP	3,106	-	3,106	1,979
Other donations	4,263	-	4,263	4,426
London Marathon	4,111	-	4,111	5,269
	154,850	35,559	190,409	218,540
Grants and Contracts				
London Borough of Lambeth and Lambeth Primary Care Trust	592,757	-	592,757	580,003
NHS Lambeth	171,569	-	171,569	181,736
London Borough of Lambeth: Grant re rent increase	18,946	-	18,946	25,864
London Borough of Lambeth: other	20,000	-	20,000	-
The Progress Foundation	-	-	-	4,500
Walcot Educational Fund	-	25,000	25,000	25,000
The Sam & Bella Charitable Trust	-	-	-	5,000
Garfield Weston Foundation	-	-	-	8,333
Brixton Voices: Sir Walter St John	-	30,721	30,721	30,648
National Lottery Covid-19 Response	-	-	-	87,307
ASDA Foundation	-	-	-	600
Jack Petchey Foundation	-	19,519	19,519	-
The Edward Gostling Foundation	5,000	-	5,000	-
The Drapers' Charitable Fund	15,000	-	15,000	-
Bridgepoint	-	50,000	50,000	-
The Clothworkers Company	-	10,000	10,000	-
	823,272	135,240	958,512	948,991

Income above includes the following grants from government towards the running of the Clubhouse:

	2022 £	2021 £
London Borough of Lambeth and Lambeth Primary Care Trust	631,703	605,867
The National Lottery Community Fund	35,559	84,623

All conditions relating to these grants have been fulfilled in the year.

Notes to the financial statements

(continued)

of Mosaic Clubhouse for the year ended 31 March 2022

4. EXPENDITURE	Direct Staff costs £	Other Direct costs £	Support costs £	Total 2022 £	Total 2021 £
Raising funds	26,727	554	4,379	31,660	42,877
Charitable activities	715,176	357,991	117,180	1,190,347	1,097,834
	741,903	358,545	121,559	1,222,007	1,140,711

Support costs are detailed in Note 6. Support costs are considered to be any costs not directly associated with member activities. Such costs are allocated between operations and governance on the basis of staff time.

5. NET MOVEMENT IN FUNDS	2022 £	2021 £
This is stated after charging:		
Auditors' remuneration for audit (including VAT)	12,852	12,600
Rent of land and buildings	82,931	82,400
Other operating lease payments	4,333	2,961
Profit on the sale of fixed assets	3,500	-
Depreciation	11,021	9,219

6. SUPPORT COSTS	2022 £	2021 £
Governance costs		
Audit – current year	12,852	12,600
Audit – under accrual from previous year	-	2,440
Staff costs	25,485	25,964
Board meetings	130	50
	38,467	41,054
Other support costs		
Staff costs	51,912	53,074
Financial and Legal	23,011	22,405
Consultancy and HR	8,169	14,912
Total Support Costs	121,559	131,445

Notes to the financial statements

(continued)

of Mosaic Clubhouse for the year ended 31 March 2022

7. STAFF COSTS	2022 £	2021 £
Salaries	727,959	741,059
Social security	65,698	67,921
Employer Pension Contributions	25,643	25,254
Redundancy	-	7,994
	819,300	842,228

	2022 No.	2021 No.
The average headcount during the year was as follows:	26.5	25.9

No employees received emoluments of over £60,000 in the year (exclusive of employer pensions and employer National Insurance contributions) (2021: Nil).

Employee benefits payable to key management personnel, defined as Trustees together with the Chief Executive, Programme Manager, Head of Fundraising and Business Manager inclusive of employer pensions and employer National Insurance contributions, was £204,098 (2021: £204,167). This year the Business Manager role was included as part of the key management personnel, and the 2021 figure reflects this.

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

£103 out of pocket expenses were reimbursed to one Trustee in the year, relating to a Christmas meal for 5 Trustees (2021: £Nil). No Trustees received nor waived any remuneration for their services during the year (2021: Nil).

There were no related party transactions during the year (2021: Nil).

9. 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 £25,643 during the year (2021: £25,254). At the year end, £264 was payable to the scheme. This is included in other creditors (2021: £4,172).

Notes to the financial statements

(continued)

of Mosaic Clubhouse for the year ended 31 March 2022

	Fixtures & Fittings, Vehicles and other equipment £	Computer Equipment £	Total £
10. TANGIBLE FIXED ASSETS			
Cost			
At 1 April 2021	106,316	34,503	140,819
Additions in the year	37,033	-	37,033
Disposals in the year	(14,005)	-	(14,005)
At 31 March 2022	129,344	34,503	163,847
Depreciation			
At 1 April 2021	100,553	27,326	127,879
Charge for the year	6,258	4,763	11,021
Released on disposal	(14,005)	-	(14,005)
At 31 March 2022	92,806	32,089	124,895
Net book value			
At 31 March 2022	36,538	2,414	38,952
At 31 March 2021	5,763	7,177	12,940
11. DEBTORS		2022 £	2021 £
Due within one year			
Trade debtors		34,412	72,084
Grants receivable and other accrued income		10,000	-
Prepayments		38,005	33,937
Other debtors		233	233
		82,650	106,254
12. CREDITORS		2022 £	2021 £
Due within one year			
Expense creditors		2,516	4,467
Deferred income		58,648	169,628
Accruals		23,863	21,214
Other creditors		4,541	7,385
		89,568	202,694
Deferred income			
Deferred income brought forward		169,628	77,713
Released in the year		(169,628)	(77,713)
Deferred in the year		58,648	169,628
Deferred income carried forward		58,648	169,628

Deferred income represents grants, contract funding and training fees relating to future periods.

Notes to the financial statements

(continued)

of Mosaic Clubhouse for the year ended 31 March 2022

	Brought Forward 1 April 2021 £	Income £	Expenditure £	Transfers £	Carried Forward 31 March 2022 £
13. RESTRICTED FUNDS					
1 - Support Worker	-	91,280	(91,280)	-	-
2 - Bridgepoint Hardship Fund	-	50,000	(40,319)	-	9,681
3 - Asda Foundation	600	-	-	-	600
4 - Clothworkers	-	10,000	-	(10,000)	-
3 - Jack Petchey	-	19,519	(19,519)	-	-
Total Restricted Funds	600	170,799	(151,118)	(10,000)	10,281

Details of restricted funds

1. Support Worker Fund

The support worker fund is funding to allow us to expand our staffing. We bid for costs specifically to add to our number of support workers in response to the significant rise in referrals and activity we have experienced year on year. Without these funds we would have had to introduce a waiting list for referrals.

2. Bridgepoint Hardship Fund

The funding we received from the Hardship Fund, distributed by Bridgepoint, was towards costs relating to digital inclusion.

3. Asda Foundation Fund

The Asda Foundation supports local grassroots organisations to transform communities and improve the lives people living within the ASDA Community. The Feeding Communities grant we received from the Asda Foundation funded food parcels we put together for members who were facing food insecurity as a result of the Covid-19 pandemic.

4. Clothworkers Fund

Due to the extension of ULEZ charges to Lambeth, we needed a new Van. The Clothworkers Company are known for funding capital grants for not profit organisations such as Mosaic. They committed to giving us a grant of £10,000 which is to help subsidise the purchase of our new van. A transfer of £10,000 has been made out of the fund to the general fund representing the cost of that fixed asset purchase in the year charged against this fund.

5. Jack Petchey Fund

The Jack Petchey Foundation's internship programme is designed to give young people a flying start, supporting dynamic young individuals in their first step in the youth and charity sector. Jack Petchey funded us for a year's long internship role focused on increasing Mosaic physical and online presence in the community and amongst young people.

Notes to the financial statements

(continued)

of Mosaic Clubhouse for the year ended 31 March 2022

	Brought Forward 1 April 2021 £	Income £	Expenditure £	Transfers £	Carried Forward 31 March 2022 £
14. DESIGNATED FUNDS					
1 - Business Development	30,012	-	-	-	30,012
2 - Fixed Asset Fund	12,940	-	-	26,012	38,952
3 - Clubhouse Model Training	21,867	42,042	(42,128)	-	21,781
4 - Sonia Burke Legacy Fund	7,450	-	(4,249)	-	3,201
Total Designated Funds	72,269	42,042	(46,377)	26,012	93,946

14. DESIGNATED FUNDS (CONTINUED)

Details of designated funds

1 - Business Development Fund

This fund was set up to explore the possibilities to expand the Clubhouse model throughout the UK. Mosaic Clubhouse remains ambitious about the potential of the Clubhouse model and wants to see more clubhouses opening up and working towards accreditation. However the board are taking steps to remove the designation of this fund as this is no longer a priority.

2 - Fixed Asset Fund

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

3 - Clubhouse Model Training Fund

Mosaic Clubhouse is an accredited training base for the Clubhouse model. This is a designated fund to provide for ongoing staff and member training to ensure delivery of this international training is maintained to expected standard. The training programme is reviewed each year. Use of the fund will be made based on an assessment of the professional development required to maintain standards. This fund will be allocated on a needs led basis. We have apportioned the costs of the time staff spent on preparing for, delivering, and taking part in training, and the time on any requires accreditation preceding it.

4 - Sonia Burke Legacy Fund

This is a designated fund as a result of a legacy. The purpose of which is to broaden horizons, learn new skills and challenges and providing time for fun, reflection and rest from daily pressures. Submissions for use of the fund will be made by the CEO to the Board as and when opportunities are identified. We will continue to spend the fund until exhausted. £4,249 of expenditure was incurred in the year to March 2022. We will continue to spend the fund until exhausted.

Notes to the financial statements

(continued)

of Mosaic Clubhouse for the year ended 31 March 2022

	Brought Forward 1 April 2021 £	Income £	Expenditure £	Transfers £	Carried Forward 31 March 2022 £
15. MOVEMENT OF FUNDS					
Designated funds	72,269	42,042	(46,377)	26,012	93,946
General fund	457,771	1,011,916	(1,024,512)	(16,012)	429,163
	530,040	1,053,958	(1,070,889)	10,000	523,109
Restricted funds	600	170,799	(151,118)	(10,000)	10,281
Total Funds	530,640	1,224,757	(1,222,007)	-	533,390

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £
16. ANALYSIS OF NET ASSETS BETWEEN FUNDS			
Tangible fixed assets	38,952	-	38,952
Net current assets	484,157	10,281	494,438
	523,109	10,281	533,390

17. LEASE COMMITMENTS

At the reporting end date the charity had the following future minimum lease commitments under non-cancellable operating leases which fall due as follows:

	Land and buildings 2022 £	Land and buildings 2021 £	Other leases 2022 £	Other leases 2021 £
Less than 1 year	-	20,600	3,353	2,961
Between 2 and 5 years	-	-	1,677	4,442
	-	20,600	5,030	7,403

18. 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.

19. 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. Members of the company are always the current Trustees of the charity.

(continued)

	2022 £	2021 £
20. FINANCIAL INSTRUMENTS		
Financial Assets		
Cash at bank and in hand – held at face value	501,356	614,140
Debt instruments measured at amortised cost:		
– Trade debtors	34,412	72,084
– Other debtors	233	233
– Grants receivable and other accrued income	10,000	-
	546,001	686,457
Financial Liabilities		
Measured at amortised cost:		
– Trade creditors	2,516	4,467
– Other creditors	4,541	7,385
– Accruals	23,863	21,214
	30,920	33,066

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Notes to the financial statements

(continued)

of Mosaic Clubhouse for the year ended 31 March 2022

	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £
22. DONATIONS, GRANTS AND CONTRACTS - PRIOR YEAR			
Donations and Legacies			
The Stone Family Foundation	122,243	-	122,243
The Big Lottery Fund	-	84,623	84,623
Quartet Community - Osborne Clarke LLP	1,979	-	1,979
Other donations	4,426	-	4,426
London Marathon	5,269	-	5,269
	133,917	84,623	218,540

Grants and Contracts			
London Borough of Lambeth and Lambeth Primary Care Trust	580,003	-	580,003
NHS Lambeth	181,736	-	181,736
London Borough of Lambeth: Grant re rent increase	25,864	-	25,864
The Progress Foundation	-	4,500	4,500
Walcot Educational Fund	-	25,000	25,000
The Sam & Bella Charitable Trust	-	5,000	5,000
Garfield Weston Foundation	8,333	-	8,333
Brixton Voices: Sir Walton St John	-	30,648	30,648
Asda Foundation	-	600	600
Coronavirus Community Support Fund	-	87,307	87,307
	795,936	153,055	948,991

	Direct Staff costs £	Other Direct costs £	Support costs £	Total 2021 £
23. EXPENDITURE - PRIOR YEAR				
Raising funds	36,577	-	6,300	42,877
Charitable activities	726,613	246,076	125,145	1,097,834
	763,190	246,076	131,445	1,140,711

Notes to the Financial Statements

(continued)

of Mosaic Clubhouse for the year ended 31 March 2022

	Brought Forward 1 April 2020 £	Income £	Expenditure £	Transfers £	Carried Forward 31 March 2021 £
24. RESTRICTED FUNDS - PRIOR YEAR					
Support Worker	2,809	149,771	(149,771)	(2,809)	-
National Lottery Covid-19 Response	-	87,307	(83,777)	(3,530)	-
Asda Foundation	-	600	-	-	600
Total Restricted Funds	2,809	237,678	(233,548)	(6,339)	600

	Brought Forward 1 April 2020 £	Income £	Expenditure £	Transfers £	Carried Forward 31 March 2021 £
25. DESIGNATED FUNDS - PRIOR YEAR					
Business Development	30,012	-	-	-	30,012
Fixed Asset Fund	11,901	-	-	1,039	12,940
Clubhouse Model Training	21,867	-	-	-	21,867
Sonia Burke Legacy Fund	7,450	-	-	-	7,450
Total Designated Funds	71,230	-	-	1,039	72,269

	Brought Forward 1 April 2020 £	Income £	Expenditure £	Transfers £	Carried Forward 31 March 2021 £
26. MOVEMENT OF FUNDS - PRIOR YEAR					
Designated funds	71,230	-	-	1,039	72,269
General fund	421,122	938,512	(907,163)	5,300	457,771
	492,352	938,512	(907,163)	6,339	530,040
Restricted funds	2,809	237,678	(233,548)	(6,339)	600
Total Funds	495,161	1,176,190	(1,140,711)	-	530,640

	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £
27. ANALYSIS OF NET ASSETS BETWEEN FUNDS - PRIOR YEAR			
Tangible Fixed Assets	12,940	-	12,940
Net Current Assets	517,100	600	517,700
	530,040	600	530,640

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