

MOSAIC CLUBHOUSE
(A COMPANY LIMITED BY GUARANTEE)

ANNUAL REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31st MARCH 2016

COMPANY NO: 3403522

REGISTERED CHARITY NO: 1071705

**MOSAIC CLUBHOUSE
ANNUAL REPORT & FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2016**

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**MOSAIC CLUBHOUSE
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FOR THE YEAR ENDED 31ST MARCH 2016**

REFERENCE AND ADMINISTRATION DETAILS

Governing Document	Memorandum and Articles of Association
Charity Number:	1071705
Company Number:	03403522
Trustees:	Sonia Burke (Resigned January 2016) † Peter Cardell (Chair) Sophia Collingwood Phillip Cotgreave De Rahman (Resigned 2 nd October 2015) Carl Snitcher (Resigned 7 th October 2015) Linda O'Neill Nina Yakimiuk Michael Barrett Philippa de Lacy Tamsin Brownell (Resigned 1 st April 2015) Jackie Paige (Resigned 7 th May 2015) † Dr Charlotte Augst (Appointed 7 th May 2015) Ogechi Nunn (Resigned 5 th May 2016) Patrick Gillespie (Appointed 5 th May 2016)
Chief Executive and Company Secretary:	Maresa Ness
Registered Office:	65 Effra Road Brixton London SW2 1BZ
Auditors:	MHA Macintyre Hudson New Bridge Street House 30-34 New Bridge Street London EC4V 6BJ
Bankers:	National Westminster Bank 128 Balham High Road London SW12 9AE
Accountants:	JS2 Limited One Crown Square Woking Surrey GU21 6HR
Solicitors:	Bates, Wells & Braithwaite London LLP 2-6 Cannon St London EC4M 6YH

Mosaic Clubhouse is a member of Clubhouse International, New York

MOSAIC CLUBHOUSE

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31ST MARCH 2016

The trustees of Mosaic Clubhouse are pleased to present their report together with the audited Financial Statements for the year ended 31 March 2016. The Trustees' Report and financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Companies Act 2006 and 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 the Republic of Ireland (FRS102 Charities SORP, published on 16 July 2014).

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

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

Mosaic was established in 1994 jointly by the London Borough of Lambeth and the then Lambeth Healthcare NHS Trust as an innovative community-based service, becoming an independent charity in 1997. Their principle aim was to reduce the need from people experiencing mental health problems for avoidable and expensive council placements and NHS hospital beds. Today we have an active membership of 373 people, testament to the need for our services and the vision and continued support of the council and NHS in Lambeth.

1. OUR OBJECTIVES AND ACTIVITIES

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

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

Ensuring our work delivers our aims:

Mosaic Clubhouse provides opportunities for people in Lambeth with severe and often enduring mental health problems, to regain the confidence and skills necessary to lead productive and satisfying lives. Two central tenets of Mosaic are the concept of membership of the clubhouse, with the clubhouse community helping one another, and that work and the return to paid employment is a key means of regaining confidence and self-esteem. Members are therefore our key stakeholders within the organisation and participate in all our work, decision-making and governance opportunities. Members work on a voluntary basis and can attend Mosaic as little or as often as they are able, or choose. It is the role of our staff to encourage and facilitate members to engage in as wide a range of opportunities at Mosaic as they are able.

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

2. HOW WE DELIVER PUBLIC BENEFIT

Who benefits from our work?

The trustees are satisfied that Mosaic Clubhouse demonstrably meets the Charity Commission's guidelines with regard to delivering public benefit. We have referred to the Charity Commissioner's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. In particular, we have considered how planned activities will contribute to the aims and objectives that we have set.

Our services are open access; currently, any person with a mental health problem in Lambeth can join us either as a self-referral, or through referrals from local mental health services, social services, etc. 96% of our current membership

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resides in the London Borough of Lambeth. Those who don't are likely to have moved out of the borough after starting with us. Our service is provided to people between the ages of 18 and 65, and during this year 674 members benefitted from our Clubhouse services.

In 2015/16:

- 674 people attended the clubhouse and enablement programme (614 in 14/15)
- 307 people were referred (408 in 14/15)
- 920 visits to the information services (425 in 14/15)
- 245 people joined the enablement programme (226 in 14/15)
- 103 people joined the Clubhouse programme (97 in 14/15)
- 78.5 people attended the Clubhouse on average each day (75 in 14/15)

Currently, 23.9% of our membership is 35 or under. We received funding from local adult mental health commissioners this year to employ a part time dedicated youth worker who successfully engaged with many specialist organisations in the borough to explore the possibilities of partnership work with 18-35 year olds in particular. As a result of this work, child and adolescent mental health commissioners have offered to fund a post for two years dedicated to working with 16-18 year olds to broaden this initiative.

We were extremely excited and honoured to be asked to establish a new "pilot" service in 2015/16- an evening sanctuary. Initially for two evenings a week from 18:00 - 02:00 we created a homely space for Lambeth residents experiencing a mental health crisis.

The majority of our members are referred to us by Community Mental Health Teams (CMHTs) at South London & Maudsley NHS Trust (SLaM), and are therefore in receipt of secondary mental health services. Lambeth has some of the highest prevalence of mental health needs in London. It also has high and increasing deprivation levels. Although we do not currently record data on the income levels of our members, most are in receipt of out of work benefits and on low incomes.

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

How Our Activities Deliver Public Benefit:

As enshrined in the International Clubhouse service model, Mosaic's services are structured around a number of work related programmes and work units. However the nature of our services means that all staff and members contribute to the overall aims of employment and education, i.e. to increase the number of education and employment opportunities for our members. In 2015/16 we, once again, established two apprenticeships in health and social care for young people for one year in partnership with South Thames College.

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

The work day

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

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

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

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

- Business and Administration Unit
- Education, Employment and Information Unit
- Café and Maintenance

The education and employment programme

Mosaic runs a successful employment programme providing opportunities for members to return to paid and voluntary employment. We also assist members with continuing education and developing new skills. All members have access to education and employment support, and as part of their induction will spend some time in the E,E&I unit to learn what it has to offer.

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Information hub

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

The evening, weekend and holiday programmes

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

Community support

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

Reach out

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

Housing

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

Evening Sanctuary

The evening sanctuary is staffed by two clubhouse members, two clubhouse staff and a peer supporter from Solidarity in a Crisis. Introductions must be made by a health professional, people can access activities such as exercise classes, art, videos or music; can make themselves snacks, or relax in a quiet space with peers to listen. Opened in May 2015, the evenings were extended to three in December 2015. From June 2016 the sanctuary is now open on five evenings Wednesday- Sunday. This service is part of the Lambeth Living Well Collaborative's ambition to support people with mental health issues differently and has been developed in response to the crisis care concordat which encourages the development of alternatives to hospital stays. The sanctuary was co-designed with service users who visited out of hours crisis services elsewhere across the country, the voluntary sector, A&E and the South London and Maudsley NHS Foundation Trust.

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Current Partners include:

- Brixton Advice Centre
- Cambian Churchill Hospital
- Clubhouse International
- CNBC (Consumer News & Business Channel)
- Community Connectors
- Coplestone Centre
- Employ SE1
- Every Pound Counts
- GT Stewart Solicitors & Advocates
- Mental Health legal advice
- Harris Global
- Handle Recruitment
- Helplines Partnership
- Impact International
- Jobcentre Plus / Green Man Skills Zone
- Lambeth College
- Lambeth Law Centre
- Lambeth Living Well Collaborative
- Lambeth Living Well Network Hub
- Lambeth & Southwark Mind
- Lambeth Smoking Cessation
- Lambeth Talking Therapies
- LB Lambeth Business, Growth & Regeneration
- Loughborough Farm
- McPin Foundation
- Media Trust
- Morley College
- My Health Locker
- Nine Elms on the South Bank
- Public Health England
- Readers' Group
- Remploy
- SHARP Team
- Shelter
- Single Homeless Project
- SLAM Recovery College
- Solidarity in a Crisis

3. THE FOCUS OF OUR WORK IN 2015/16

Every year we review our priorities as part of our business plan. Our main objectives for year 2015-16 were to:

- To increase the engagement of 18-35 year old adults to 25%
- To increase our profile nationally and internationally.
- To ensure we have the right management approach and flexibility to deal with the introduction of personal budgets
- Demonstrate the impact and evidence of the Clubhouse model.
- Expand and broaden the employment opportunities for members

Achievements in 2015/16:

Outcomes

- Growth in the number of referrals to the Clubhouse and in people engaging with our programme
- 920 visits to the information service (425 in 14/15)

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- Growth in the number of students from Lambeth College and South Bank University. 12 students asked for work placement in 2015/16
- Appointment of a part time youth worker; during the pilot he contacted 32 schools, colleges and child and adolescent mental health services to discuss partnership working and increased engagement of 18-35 year olds to 24% of total membership. This led to two more years of funding for this post. 45.5% of the members who accessed our Transitional Employments Programme (TEP) were young adults.
- National and local media exposure leading to many visitors from the UK as well as international clubhouse colleagues. See link <http://www.mosaic-clubhouse.org/publications> for list of all publicity/publications in 2015/16
- Opening a pilot evening sanctuary for two then three evenings a week. In June 2016 this extended to five evenings a week.
- Working with Professor Tom Craig (Institute of Psychiatry) and New Philanthropy Capital, with the support of board members from Clubhouse International, we have successfully completed stages one and two of our theory of change.
- The appointment of a Business Outcomes Coordinator to lead on our theory of change. Having agreed an outcomes framework we have been recording details since January 2016.
- A significant rise in the profile of Mosaic Clubhouse in the International Clubhouse community as a result of a plenary presentation and workshops presented on our ground breaking work at the 2015 international seminar.
- Re- accreditation visit in August 2015 resulted in Mosaic being granted unconditional three year accreditation. We are one of only a handful of Clubhouses in the last twenty years who have been granted accreditation without any recommendations.
- Colleague training run by Mosaic in Spring and Autumn was oversubscribed and received excellent feedback. Planned training in 2016 is fully booked.
- Health and wellbeing initiatives included:
 - Yoga classes
 - Keep fit classes
 - Healthier eating cooking group
 - Various courses focused on healthy lifestyle, diet, mindfulness
 - Smoking cessation
- We hosted 324 partner events with excellent feedback about the standard of hosting- "meet and greet", cleanliness and food.
- Statutory commissioners rolled over our contract until January 2018
- Two Wandsworth residents acquired personal budgets to spend at Mosaic
- Member satisfaction survey achieved 70% response and 80% positive scores
- Work with research partners McPin and Health and Care analytical service continues. They are both seeking funding for their initiatives.
- Website refreshed and includes more content to appeal to potential employers.
- Partners in Lambeth Collaborative created five new transitional employment opportunities.

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- Public Health England created three new transitional employment opportunities following a visit to Mosaic.
- 22 Members entered TEP's
- 24 members entered open/supported employment
- April 2015: MHPT Mental Health Voluntary Sector Awards - Mosaic wins Integration Award.
- May 2016 : The Charity Governance Awards- Mosaic wins Turnaround Award.
- Local restaurateur owner of three well known Lambeth establishments; approached us and offered to raise funds for us and advertise our services on their website and in their restaurants.

Work and education:

Our outcomes continue to improve year-on-year. In 2015/16, through Mosaic:

- 134 members took up education and training opportunities;
- 46 members successfully accessed employment including transitional, supported and independent
- 8 new TEP's were added.

Mosaic continues to demonstrate a strong employment and educational focus.

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

Julie B- My name is Julie and after a very long illness I joined Mosaic in the hope of improving my future and job prospects. I'd previously worked in the casino industry for over 20 years and desperately needed a change as the casino environment is extremely stressful and involves working night shifts (NOT GREAT FOR MENTAL HEALTH!)

Shortly after joining I met the wonderful Jonathan and Katie, both Support Workers at Mosaic. They have been instrumental in helping me gain some self-worth and confidence, which had greatly diminished. It's amazing what you can achieve when people believe and take an interest in you (yes..... I'm crying now, ha!)

I started a placement (Transitional Employment Placement, or TEP) at the Living Well Hub six weeks ago. The project manager created a new role for me as a P.A. Within this role I've created a collage in the entrance of all the staff photos including their job titles and their likes and strengths, all of this was done on the computer. I've made I.D badges on the computer for the staff too. I've also started learning how to take minutes in two meetings one of which is very challenging but I'm doing ok under the patient care of Katie. My next task is to send out 450 questionnaires relating to services at the Living Well Hub.

Mosaic is a truly amazing charity and enterprise, I am extremely grateful for all the help and direction I've received. Long may it continue.

So.....I worked as a T.E.P within the Living Well Network Hub for seven months.....and guess what....I have only gone and landed myself a permanent job!!!! I am now officially an employed person.

I can honestly say that this is the best thing that's ever happened to me. I adore working at the hub.

I help the administration team, look after reception, meet and greet clients and generally help anyone that needs assistance. At a later stage I will be assigned to a locality to assist with introducing clients to the hub and all the valuable services they offer.

Although I have had a lot of help and support and training from Mosaic, I feel that my hard work and tenacity has paid off, I feel quite proud of myself (not too much though..ha)!!!

My support network showed me that I do possess a lot of good traits and qualities and to not give up. I just kept putting one foot in front of the other and kept going. I still have my "Black Dog" with me but he now fits into my life not the other way round.

If I were to offer a piece of advice to someone that struggles with poor mental health it would be "Grab every opportunity that comes your way and know that you really are good enough.

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Gabriel O- *My story starts in the mid noughties. Whilst working as a Database analyst, out of the blue I suddenly found myself made redundant. Assuming I'd easily find another job I had a break for a couple of months then started searching for rewarding, fulfilling and meaningful employment, while relying on my redundancy, mini-cabbing and the odd IT and PC support job to make ends meet.*

I'd re-written my CV umpteen times, applied for a vast range of jobs and even offered to work unpaid, all without success. My redundancy and confidence dwindling, I felt as if I'd hit a brick wall and began to doubt my own ability and sanity. As months turned into years I became despondent, disillusioned, downhearted and depressed. I had also become stressed and anxious and started to suffer from lack of sleep. After several panic attacks and a psychotic episode in May 2015, I ended up in Lambeth hospital being treated with antipsychotics and antidepressants.

Whilst under the care of Lambeth hospital I was introduced to Mosaic Clubhouse, it was described as a vital stepping stone towards mental health improvement and recovery. The club offers an extensive range of mental health improvement services and its ethos promotes good working practices, camaraderie, inclusion and re-familiarisation of working environment and duties, albeit minus the time constraints normally expected in a full time job. The staff are friendly, approachable, helpful, knowledgeable, have positive can-do attitudes and work with members side-by-side. They are always open to ideas and suggestions from us members.

Consequently, thanks to the help I've received at Mosaic I feel I've turned a corner on the road to mental recovery. Not only have I re-discovered the 'joys' of working in an office environment, it's boosted my confidence tenfold and I feel way more positive about life. I never thought I'd feel lucky to live in Lambeth and would heartily recommend that other boroughs follow the Mosaic Clubhouse model.

Paul D- *Hi I'm Paul and this is my experience and testimonial.*

When it comes down to my own mental health it is not something that I normally discuss or like to, but now that has changed, now I am no longer ashamed about it, now I feel comfortable talking about it and by doing so, here and now, I hope that it might help others with their recovery.

I was age 23 when I was first sectioned (which was the first time I had any contact with mental health services) for acute psychosis, at the time it was a scary experience but I got better and was what I thought recovered but from then my life completely changed, it wasn't long after that I ended up back in hospital for depression then was released and not long after in again. I have been on section 3 a good few times plus going in voluntary loads of times (purely to avoid getting sectioned), this is how things were for a long time.

Then, when I was age 30, I finally got a proper diagnosis and this really turned my world upside down. I was diagnosed with Anti-Social and Borderline Personality Disorder with presence of Paranoid, Schizotypal and Obsessive Compulsive traits. (previously diagnosed with Depression and acute and transient Psychotic episodes). See the thing that really messed with my head was the Borderline Personality Disorder part, so after I received my diagnosis what happened was I completely isolated myself, not that I was a social person anyway but my way of dealing with it was complete avoidance of everything, total isolation (which is probably the worst thing to do), I did try therapy but soon quit that because it was too triggering for me and I felt judged by my therapist. I was completely tired with everything, tired of the isolation, the self-harming, the suicide attempts, but mainly tired of being tired.

It was then one day just when I was planning another suicide attempt that something magical happened, I heard the most beautiful thing I have ever heard in my life, a voice that truly touched the inner most part of my soul, I heard Maria Callas. She saved my life, see truth be told, I didn't really want to kill myself I just wanted change, I wanted a different life than the one I was living. On discovering Callas she gave me the will not only to live but to get better, so I went to seek out help and started to re-engage with mental health services, I started to do therapy again (which I still do) but what has been the key factor in my recovery process is Mosaic Clubhouse, my care co-ordinator suggested it to me and I'm so glad that she did because the Clubhouse has helped me more than anything, Callas gives me strength and keeps me sane and the Clubhouse does all the rest.

When I first went to the Clubhouse I was very anxious and on my induction tour I thought "I can't do this, there's too many people here, crazy people, I'm better than this" but those were just negative thoughts I had to think of the bigger picture and about how this place could help me, so I bit the bullet and started attending. When I started going to the Clubhouse everyone was so welcoming but most importantly no one was judging me and that made me feel really comfortable. Also I very quickly realised that here no one is better than anyone, all members are here for the same reason, to get better and recover from our mental illnesses and progress in life.

Since coming to Mosaic Clubhouse I have learned quite a lot and experienced positive changes, from day one everyone was welcoming from members to staff, staff that really care unlike the staff that you usually find in mental health services which for them it's just a job (well from my experience). But at Mosaic they actually care, it's like a real proper family atmosphere here and here's a quick example, one day after my therapy session which was a

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upsetting one I came straight to the Clubhouse and within 5 minutes of entering the building 3 staff and 2 members immediately knew something was wrong and asked if I was alright and if I wanted to talk, they genuinely care!

At the Clubhouse I work in E,E&I unit, mainly in the Info hub, what I really enjoy doing (which quite surprised me) is giving new members and visitors tours, sometimes this has been challenging due to previously keeping myself isolated but I have found them to have really helped me to regain confidence and to communicate better with people, also working in the info hub has given me the opportunity to do other things like presentations which I enjoy and just recently I have passed the information governance test.

All of these have and are constantly shaping me to be the person I am meant to be. My self-esteem, worth and confidence has rapidly grown, I have made friends, I am finding my true self, I now have goals and a positive outlook for the future, real support and encouragement, people that can relate to and understand me and what I'm going through, all because of the Clubhouse and the service it provides. For the future I have decided that I want to work in the peer support field, the way I see it is this, I wouldn't have a chance at recovery if it wasn't for the clubhouse, (well I don't think I would have found anywhere else that would've had such an impact), the best way for me to give thanks is to give back in some slight way, so how can I do that? Use my experiences and skills to help others to recover, that's what I decided so at some point I want to start getting some experience on the Sanctuary service and doing some voluntary peer support work.

So there it is I'm 35 years old now and I've only been coming to Mosaic since Oct 2015 and I think to myself at times 'if only I knew about the clubhouse sooner' all those years wasted away doing nothing apart from destroying myself, but then again I wasn't really ready back then for change but now I am and I'm defiantly motivated now, at times I still can't believe how much I've changed and progressed and in such a short time, there's no secret or magic trick to it, it's just down to determination and confronting my own fears and anxieties.

Final words: I'd like to say a big thank you to everyone at Mosaic Clubhouse for your help and support, and thank you whoever you are for taking the time to read this.

Jessica B- *Hi, my name is Jessica. I've suffered with anxiety and depression from as young as 13 years old. I've been in and out of therapy for over a decade. I dropped out of secondary school half way through.*

I somehow managed to study at college for four years after that, but finding and staying in a job has been hard for me. I get severe panic attacks and escape the situation; therefore I find it hard to be consistent in a job. I've tried different career paths and none have given me the satisfaction apart from volunteering at the British Heart Foundation as a telephonist/admin assistant.

I'm currently a member at Mosaic Clubhouse. Coming here gives me a routine, confidence and improving my work skills. Everyone's so friendly and I've even made some friends. I hope to be involved in the Transitional Employment Placement scheme. I've mentioned I would like to work in the receptionist/administration sector. So fingers crossed I find a good placement!

Thank you Mosaic for all your support and advice.

Identify and develop diverse sources of income:

We are a Lambeth based charity and depend on a variety of statutory and charitable sources for our income. We are very grateful to a number of local and national charitable trusts which support Mosaic. Success on the following bids helped us to continue offering the range of services we outlined above: Big Lottery Fund- Reaching Communities, The Tudor Trust, The Stone Family Foundation, The Henry Smith Charity, City Bridge Trust, The Persula Foundation, William Allan Young Charitable Trust, Souter Charitable Trust, Woodroffe Benton Foundation, The Mercers' Company, London Catalyst, Marsh Christian Trust, Mrs Smith and Mount Trust, The Beatrice Laing Trust, The Clothworkers' Foundation, The Leathersellers' Company Charitable Fund, Lambeth Giving, The Carmen's Benevolent Trust.

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

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Plans for the future:

- To continue to contribute to people's wellbeing and demonstrate the impact and evidence of the Clubhouse model.
- To adapt our model to broaden our engagement and successfully meet the needs of younger people (16-35) in Lambeth
- To promote the Clubhouse model to enable more people to benefit and achieve a better quality of life.
- To increase our profile locally and nationally through partnerships. Share the value of the Clubhouse model locally, national and internationally using our training expertise.
- To continue to expand and broaden employment opportunities for members.
- To future proof Mosaic Clubhouse; continue to be agile and alert to possibilities for diversifying income streams.

4. STRUCTURE, GOVERNANCE AND MANAGEMENT

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

Decision-making and governance are an important part of the clubhouse work. Members and staff meet in open forums to discuss policy issues and future planning for the clubhouse. Mosaic has an independent board of trustees who have ultimate responsibility for the clubhouse. There are two subcommittees, Finance, HR, Risk and Performance and Public Relations, Fundraising and Member Employment.

The Financial Statements comply with current statutory requirements and the Statement of Recommended Practice, *Accounting and Reporting by Charities* (revised 2015) for charities following FRS 102 the Financial Reporting Standard applicable in the UK and Republic of Ireland and are subject to annual external audit in line with regulatory requirements.

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

Appointment and recruitment of trustees

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

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

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

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

Trustee induction and training

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

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

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Organisational structure

The Chief Executive carries out the role of the Company Secretary. Mosaic Clubhouse currently has eight trustees. This year, the board agreed to continue to meet every other month

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

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

Principal risks and uncertainties

The Board of Trustees conducts quarterly reviews of the major risks to which the charity is exposed and the corporate risk register is amended accordingly. Where appropriate, systems or procedures have been established that mitigate the risks the charity faces. The trustees have identified the following as the two key risks and uncertainties that the charity faces:

- Statutory funders are under increasing financial pressure. In addressing this, Mosaic seeks to diversify its funding sources so as to include a balanced mix of funding sources;
- New models of partnership working are being developed within the local mental health environment which could involve different ways of working in the future. Mosaic is keen to engage with these developments and the Chief Executive regularly attends local collaborative meetings. We have taken a decision to ensure that we are at the forefront of developments in delivering innovative services and our theory of change work is instrumental in providing us with a solid evidence base to support the effectiveness of our model and how it can help other delivery partners

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

5. FINANCIAL REVIEW INCLUDING REMUNERATION

Mosaic Clubhouse's total income for 2015/16 was £984,238 which comprised of £127,457 restricted income and £856,781 unrestricted income. The surplus of income over expenditure for the year was £35,934.

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

Remuneration Policy

Our remuneration policy for key management personnel is consistent with our pay policy for all employees: we pay slightly above London market rates for charity staff at a similar job level to ensure that we continue to employ good quality staff. We have found that this approach leads to cost savings as a result of a low turnover of staff and facilitates knowledge and skill development amongst our employees, hence leading to the delivery of a better quality service for our beneficiaries. Pay for the Chief Executive and employees is reviewed annually by both the Finance, HR, Risk and Performance Committee and the full Board. The key management personnel of the Charity comprise the trustees (who are not remunerated), the Chief Executive, the Resources Development 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 general reserves available to meet potential general commitments (as opposed to restricted funds given for specific purposes). These reserves need to be distributable reserves and relatively quickly realisable (such as cash deposits or other accessible and reasonably secure investments) in order to meet the reserves objectives. The closing 2015/16 balance sheet shows free reserves of £341,097 which would allow the charity to continue operations for up to 6 months with a reduced total expenditure in line with the reserves policy.

**MOSAIC CLUBHOUSE
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2016**

We have three designated funds:

- The Fixed Asset Fund that covers the depreciated amount of the tangible fixed assets that we hold (£64,216)
- The Clubhouse Model Training Fund (£5,708). Mosaic Clubhouse is an accredited training base for the Clubhouse model, receiving income and incurring expenditure in providing training to other Clubhouses. The Trustees have decided that surpluses arising on this training should be taken to a designated fund to provide for ongoing staff training to ensure delivery of this international training is maintained at a high standard.
- The Business Development Fund (£50,000). This new fund has been set up to explore how Mosaic can expand the delivery of the clubhouse model within the UK following significant interest in our work from both within the mental health sector but also the wider public sector.

Principal funding sources

Funding from Lambeth Social Services and NHS Lambeth CCG continues to be the main source of funds. £356,527 of income was generated from other sources, including grant making incomes, charitable donations and self-generated incomes. As a board, we are working with partners to support and respond to new agendas, and expect to maintain similar levels of funding. However, with increasing constraints on statutory expenditure, the charity is looking to develop other income streams.

In addition, the board recognises that income from the statutory sector will continue to be our principal source of income, and will seek to decrease our dependency over time through its programme of fundraising from other sources. Based on our track record of fundraising to date, the board is confident that we will continue to achieve funding from non-statutory and other sources in 2016/17 and beyond.

The Board of Mosaic therefore places on record its gratitude on behalf of members for the financial support received in 2015/16 from a number of charities. In 2015/16, the charitable grants received from the following grant-making trusts have enabled us to fund core services or create additional staff posts.

- Big Lottery Fund – Reaching Communities
- The Tudor Trust
- The Stone Family Foundation
- The Henry Smith Charity
- City Bridge Trust
- Persula Foundation
- William Allan Young Charitable Trust
- NHS Innovation Unit.
- Souter Charitable Trust
- Woodroffe Benton Foundation
- The Mercers Company
- London Catalyst
- Marsh Christian Trust
- Mrs Smith and Mount Trust
- The Beatrice Laing Trust
- The Clothworkers' Foundation
- The Leathersellers' Company Charitable Fund
- Lambeth Giving
- The Carmens Benevolent Trust

**MOSAIC CLUBHOUSE
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2016**

6. STATEMENT OF TRUSTEES' RESPONSIBILITIES

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

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

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

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

In so far as the trustees are aware:

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

Preparation of the report

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

Auditors

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

This report was approved and authorised for issue by the Board of Trustees on 6 October 2016 and signed on its behalf by:



Peter Cardell
Chair

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF MOSAIC CLUBHOUSE (REGISTERED COMPANY NO. 03403522)

We have audited the financial statements of Mosaic Clubhouse for the year ended 31 March 2016 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard FRS 102.

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

Respective responsibilities of trustees and auditor

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

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

Scope of the audit of the financial statements

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

Opinion on financial statements

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2016, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice (applicable to smaller entities); and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Opinion on other matter prescribed by the Companies Act 2006

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

**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF
MOSAIC CLUBHOUSE (REGISTERED COMPANY NO. 03403522)**

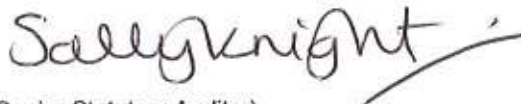
(Continued)

Matters on which we are required to report by exception

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

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

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



Sally Knight (Senior Statutory Auditor)

For and on behalf of:

MHA MacIntyre Hudson

Chartered Accountants and Statutory Auditor

New Bridge Street House

30-34 New Bridge Street

London

EC4V 6BJ

Date: 16 November 2016

MOSAIC CLUBHOUSE

**STATEMENT OF FINANCIAL ACTIVITIES (includes income and expenditure account)
FOR THE YEAR ENDED 31ST MARCH 2016**

	Notes	Unrestricted Funds £	Restricted Funds £	2016 Total £	2015 Total £
INCOME FROM:					
Donations	3	160,779	127,457	288,236	277,523
Charitable Activities					
Grants and Contracts	3	636,511	-	636,511	572,200
Café Mosaic		39,218	-	39,218	44,502
Clubhouse Model Training		17,839	-	17,839	5,394
Other Income		1,925	-	1,925	-
Investment Income		509		509	555
Total Income		856,781	127,457	984,238	900,174
EXPENDITURE ON:					
Raising Funds	4	22,112	-	22,112	21,660
Charitable Activities	4	811,345	114,847	926,192	834,648
Total Expenditure	4	833,457	114,847	948,304	856,308
Net Income for the year, being net movement in Funds	6	23,324	12,610	35,934	43,866
Reconciliation of Funds					
Total Funds brought forward	13	437,697	-	437,697	393,831
Total Funds carried forward		461,021	12,610	473,631	437,697

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

All income and expenditure derives from continuing activities.

The surplus for the year for Companies Act purposes comprising the net movement of funds in the year was £35,934 surplus (2015: £43,866 surplus).

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

MOSAIC CLUBHOUSE (REGISTERED COMPANY NO. 03403522)

BALANCE SHEET

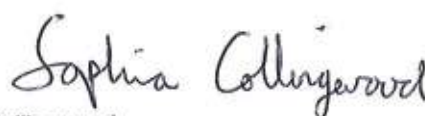
AS AT 31ST MARCH 2016

	Notes	2016 £	2016 £	2015 £	2015 £
FIXED ASSETS					
Tangible Assets	10		<u>64,216</u>		<u>47,546</u>
CURRENT ASSETS					
Debtors	11	150,765		205,819	
Cash at Bank and in Hand		<u>415,881</u>		<u>303,802</u>	
		566,646		509,621	
CURRENT LIABILITIES					
Creditors : Amounts falling due within one year	12	<u>(157,231)</u>		<u>(119,470)</u>	
Net Current Assets			<u>409,415</u>		<u>390,151</u>
NET ASSETS			<u>473,631</u>		<u>437,697</u>
Funds of the Charity					
Unrestricted Funds :					
General Fund		341,097		367,757	
Designated Fund		<u>119,924</u>		<u>69,940</u>	
Total Unrestricted Funds	13		<u>461,021</u>		<u>437,697</u>
Restricted Funds	13		<u>12,610</u>		<u>-</u>
Total Charity Funds			<u>473,631</u>		<u>437,697</u>

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime. The financial statements were approved by the Trustees and authorised for issue on 6 October 2016 and signed on their behalf by:



Peter Cardell
Chair



Sophia Collingwood
Treasurer

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

MOSAIC CLUBHOUSE
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31ST MARCH 2016

	2016	2016	2015	2015
	£	£	£	£
Cash flows from operating activities:				
Net income for the year	35,934		43,866	
Adjustments for:				
Depreciation	23,797		14,794	
Interest	(509)		(555)	
Decrease/(increase) in debtors	55,054		(53,093)	
Increase/(decrease) in creditors	37,761		(32,941)	
	<hr/>		<hr/>	
Net cash used in operating activities		152,037		(27,929)
Cash flows from investing activities:				
Interest	509		555	
Purchase of tangible fixed assets	(40,467)		(18,032)	
	<hr/>		<hr/>	
Net cash used in investing activities		(39,958)		(17,477)
Change in cash and cash equivalents in the year		112,079		(45,406)
Cash and cash equivalents at the beginning of the year		303,802		349,208
		<hr/>		<hr/>
Cash and cash equivalents at the end of the year		415,881		303,802
		<hr/>		<hr/>

MOSAIC CLUBHOUSE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2016

1. CHARITY INFORMATION

Mosaic Clubhouse is a private limited company (registered number 03403522) which is incorporated and domiciled in the UK. The address of the registered office is 65 Effra Road, London, SW2 1B2.

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 Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Companies Act 2006, and UK Generally Accepted Practice as it applies from 1 January 2015.

In preparing the accounts, the trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102 a restatement of comparative items was needed. No restatements were required, however an accounting policy was affected, and an explanation has been given in Note 18.

The trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the Charity to continue as a going concern. The trustees have made this 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. After making enquiries the trustees have concluded that there is a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. The Charity therefore continues to adopt the going concern basis in preparing its financial statements.

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.

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.

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

Income from charitable activities received by way of grants and contracts 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.

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

MOSAIC CLUBHOUSE
NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDED 31ST MARCH 2016

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 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

2.6 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 19.

2.7 Debtors

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

MOSAIC CLUBHOUSE

NOTES TO THE FINANCIAL STATEMENTS (Continued)

FOR THE YEAR ENDED 31ST MARCH 2016

2.8 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.

2.9 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.

3. DONATIONS, GRANTS AND CONTRACTS

	Unrestricted	Restricted	Total 2016	Total 2015
	£	£	£	£
The Tudor Trust	-	2,500	2,500	30,000
The Stone Family Foundation	110,000	-	110,000	110,000
South London and Maudsley NHS Foundation Trust	-	22,904	22,904	22,904
The Henry Smith Charity	20,000	-	20,000	20,000
Lloyds TSB	8,750	-	8,750	17,500
The Clothworkers' Company	-	15,000	15,000	-
The Leathersellers' Company	12,500	-	12,500	-
City Bridge Trust	-	21,217	21,217	31,350
London Catalyst	-	5,000	5,000	-
The Mercers' Company	-	10,000	10,000	-
The Drapers' Company	-	10,000	10,000	-
The Big Lottery Fund	-	33,336	33,336	32,880
Other grants and donations	9,529	7,500	17,029	12,889
Donations	160,779	127,457	288,236	277,523
London Borough of Lambeth and Lambeth Primary Care Trust	564,993	-	564,993	563,000
NHS Lambeth	62,718	-	62,718	8,000
Other	8,800	-	8,800	1,200
Grants and contracts	636,511	-	636,511	572,200

MOSAIC CLUBHOUSE
NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDED 31ST MARCH 2016

4. EXPENDITURE

	Staff Costs £	Direct Costs £	Support Costs £	Total 2016 £	Total 2015 £
Raising Funds	20,389	-	1,723	22,112	21,660
Charitable Activities	554,748	324,565	46,879	926,192	834,648
	<u>575,137</u>	<u>324,565</u>	<u>48,602</u>	<u>948,304</u>	<u>856,308</u>

5. SUPPORT COSTS

	Raising Funds £	Charitable Activities £	Total 2016 £	Total 2015 £
Staff costs	233	6,448	6,681	6,550
Governance	238	6,469	6,707	11,628
Financial and Legal	535	14,484	15,019	13,605
Consultancy and HR	717	19,478	20,195	13,335
	<u>1,723</u>	<u>46,879</u>	<u>48,602</u>	<u>45,118</u>

Basis for support costs allocation

As members are involved in all aspects of operating Mosaic Clubhouse, support costs are considered to be any costs not directly associated with member activities. Such costs allocated between operations and governance on the basis of staff time.

6. NET INCOME FOR THE YEAR

This is stated after charging:

	Total 2016 £	Total 2015 £
Auditors' remuneration - audit	6,000	6,000
Auditors' remuneration – audit prior year	-	146
Auditors' remuneration – other	350	2,000
Rent of land and buildings	56,500	56,959
Other operating lease payments	7,815	7,815
Depreciation	23,797	14,794
	<u>94,462</u>	<u>148,614</u>

MOSAIC CLUBHOUSE

NOTES TO THE FINANCIAL STATEMENTS (Continued)

FOR THE YEAR ENDED 31ST MARCH 2016

7. STAFF COSTS

	Total 2016 £	Total 2015 £
Wages and Salaries	521,713	483,348
Social Security Costs	48,668	45,939
Pension and Healthcare Costs	11,437	16,848
	<u>581,818</u>	<u>546,135</u>
The average number of employees (Headcount) was :	26	22
The average number of employees (FTE) was :	25	18

The number of employees whose emoluments as defined under the Charities SORP amounted to over £60,000 in the year was nil (2015: Nil).

Employee benefits payable to key management personnel, defined as trustees together with the Chief Executive, Programme Manager and Resources Development Manager, in aggregate was £134,033 (2015: £130,725).

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

No trustees received nor waived any remuneration for their services during the year (2015: Nil), nor received any reimbursed out of pocket expenses during the year (2015: Nil).

There were no related party transactions during the year (2015: 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 £10,129 during the year (2015: £15,085).

MOSAIC CLUBHOUSE
NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDED 31ST MARCH 2016

10. TANGIBLE FIXED ASSETS

	Fixtures & Fittings, Vehicles and other equipment £	Computers £	Total £
Cost			
At 1 st April 2015	89,397	41,178	130,575
Additions	36,243	4,224	40,467
At 31st March 2016	125,640	45,402	171,042
Depreciation			
At 1 st April 2015	47,465	35,564	83,029
Charge for the year	21,382	2,415	23,797
At 31st March 2016	68,847	37,979	106,826
Net Book Values			
At 31st March 2016	56,793	7,423	64,216
At 1 st April 2015	41,932	5,614	47,546

11. DEBTORS

	Total 2016 £	Total 2015 £
Trade Debtors	113,680	176,712
Grants receivable and other accrued income	4,402	2,745
Prepayments	27,247	24,167
Other Debtors	5,436	2,195
	150,765	205,819

12. CREDITORS : Amounts falling due within one year

	Total 2016 £	Total 2015 £
Trade Creditors	62,629	1,847
Deferred Income	73,703	97,284
Accruals	11,095	11,515
Other Creditors	9,804	8,824
	157,231	119,470

MOSAIC CLUBHOUSE
NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDED 31ST MARCH 2016

12. CREDITORS : Amounts falling due within one year (continued)

	Total 2016 £	Total 2015 £
Deferred Income Brought Forward	97,284	82,400
Deferred in the year	73,703	97,284
Release in the year	(97,284)	(82,400)
	<u>73,703</u>	<u>97,284</u>

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

13. STATEMENT OF FUNDS

	Balance at 1 April 2015 £	Incoming Resources £	Resources Expended £	Transfers £	Balance at 31 March 2016 £
Unrestricted Funds					
General Fund	367,757	838,942	(775,135)	(90,467)	341,097
Designated Funds:					
- Outcomes Evaluation Fund	20,000	-	(20,000)	-	-
- Business Development Fund	-	-	-	50,000	50,000
- Fixed Asset Fund	47,546	-	(23,797)	40,467	64,216
- Clubhouse Model Training	2,394	17,839	(14,525)	-	5,708
	<u>437,697</u>	<u>856,781</u>	<u>(833,457)</u>	-	<u>461,021</u>
Restricted Funds					
- Support Worker Fund	-	81,053	(68,443)	-	12,610
- Refurbishment Fund	-	17,500	(17,500)	-	-
- Hospital Outreach Fund	-	22,904	(22,904)	-	-
- Out of Hours Support Fund	-	6,000	(6,000)	-	-
	-	<u>127,457</u>	<u>(114,847)</u>	-	<u>12,610</u>
	<u>437,697</u>	<u>984,238</u>	<u>(948,304)</u>	-	<u>473,631</u>

MOSAIC CLUBHOUSE
NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDED 31ST MARCH 2016

13. STATEMENT OF FUNDS (CONTINUED)

Summary of Funds in the prior year

	Balance at 1 April 2014	Incoming Resources	Resources Expended	Transfers	Balance at 31 March 2015
	£	£	£	£	£
Unrestricted Funds					
General Fund	379,468	808,996	(753,161)	(67,546)	367,757
Designated Funds:					
- Outcomes Evaluation Fund	-	-	-	20,000	20,000
- Fixed Asset Fund	-	-	-	47,546	47,546
- Clubhouse Model Training	11,363	5,394	(14,363)	-	2,394
	390,831	814,390	(767,524)	-	437,697
Restricted Funds					
- Support Worker Fund	-	30,000	(30,000)	-	-
- Hospital Outreach Fund	-	22,904	(22,904)	-	-
- Big Lottery	-	32,880	(32,880)	-	-
- NHS Innovation Unit	3,000	-	(3,000)	-	-
	3,000	85,784	(88,784)	-	-
	393,831	900,174	(856,308)	-	437,697

Income for the year to 31st March 2015 comprised donations and gift income of £277,523 (including restricted income of £85,784), unrestricted income from charitable activities of £622,096 and £555 of unrestricted investment income.

Clubhouse designated funds comprise:

Outcomes Evaluation Fund

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

Fixed Asset 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.

Clubhouse Model Training Fund

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

Business Development Fund

A fund set up to explore the possibilities to expand the clubhouse model throughout UK in 2016/17.

Clubhouse restricted funds comprise:

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.

MOSAIC CLUBHOUSE

NOTES TO THE FINANCIAL STATEMENTS (Continued)

FOR THE YEAR ENDED 31ST MARCH 2016

13. STATEMENT OF FUNDS (CONTINUED)

Hospital Outreach Fund

This is funding to allow us into the specialist rehabilitation ward in our local mental health hospital to encourage the patients there to leave the ward during the day as part of their plan of recovery and re-entry into the local community. We pick them up in our people carrier and bring them back to the clubhouse, take them shopping, take them to social events etc.

Out of Hours Support Fund

Members frequently tell us that once our work-day ends at five o'clock, they struggle to find affordable things to do which would enable them to make friends and have some fun. We have therefore been raising funds to enable us to stay open during the early evenings and have encouraged members to run activities such as art, jewellery classes. We also run Pilates, yoga and keep fit classes which are very popular.

Refurbishment Fund

An important part of our ethos is that members feel valued by being part of a community that not only expects and wants their contribution, but a community which is proud of its surroundings and encourages members to feel proud and to maintain our surroundings. We bid for funds to re-decorate large parts of the building so that it remains clean, light and airy and contributes to a sense of wellbeing.

14. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Restricted Funds £	Total £
Fund balances at 31st March 2016 are represented by			
Tangible Fixed Assets	64,216	-	64,216
Current Assets	545,986	20,660	566,646
Current Liabilities	(149,181)	(8,050)	(157,231)
Net Assets	461,021	12,610	473,631

15. OBLIGATIONS UNDER OPERATING LEASES

As at 31 March 2016 the charity had total commitments under operating leases as follows:

	Land and Buildings		Other Leases	
	2016 £	2015 £	2016 £	2015 £
Less than One Year		-		-
One to Two Years		-		5,639
Two to Five Years	127,125	183,625	3,908	11,723
	<u>127,125</u>	<u>183,625</u>	<u>3,908</u>	<u>17,362</u>

16. 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.

17. 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.

MOSAIC CLUBHOUSE

NOTES TO THE FINANCIAL STATEMENTS (Continued)

FOR THE YEAR ENDED 31ST MARCH 2016

18. FIRST-TIME ADOPTION OF FRS 102

The Charity has adopted the Financial Reporting Standard (FRS 102) applicable in the UK and Republic of Ireland for the first time in the year ended 31 March 2016. The transition date was 1 April 2014.

The effect of transition from the previous accounting framework to FRS 102 is outlined below.

Changes in accounting policies:

- Income recognition criteria draws upon three main criteria of "probable" (i.e. more likely than not), "entitlement" and "measurement". Under the previous accounting policy income would be recognised when receipt of the income was "virtually certain" as opposed to "probable". As such it is now more likely that income will fall under the recognition criteria and be recognised as accrued income. There were, however, no changes required to previously reported figures.
- Governance costs are now included with the Statement of Financial Activities as a separate component of support costs (Note 5). This has no impact on the net performance or financial position of the Charity.

Reconciliation with previous Generally Accepted Accounting Practice:

In preparing the accounts, the trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP (FRS 102) any transitional adjustments are required. In accordance with the requirements of FRS 102 there have been no adjustments to the net income and opening balances under previous Generally Accepted Accounting Practice (GAAP) as a result of the changes in accounting policies and estimates provided below.

The principal estimates made in the preparation of these financial statements comprise:

- Useful economic lives of fixed assets and depreciation rates
- Aspects of income recognition

19. FINANCIAL INSTRUMENTS

	2016 £	2015 £
Financial Assets		
Cash at bank and in hand – held at face value	415,881	303,802
Debt instruments measured at amortised cost:		
- Trade debtors	113,680	176,712
- Other debtors	5,436	2,195
- Accrued Income	4,402	2,745
	<u>123,518</u>	<u>181,652</u>
Financial Liabilities		
Measured at amortised cost:		
- Trade creditors	62,629	1,847
- Other creditors	9,804	8,824
- Accruals	11,095	11,515
	<u>83,528</u>	<u>22,186</u>