

Our 25th year of Mosaic Clubhouse

Annual Reports & Accounts

April 2019 - March 2020

Reference and Administrative Details

Governing Document

Memorandum and Articles of Association

Trustees

Lucy Hastings (Chair)

Amy Galea

Patrick Gillespie

Joanna Haworth (appointed 23 April 2020)

Mark Hubbard

Kate Jopling

James Kavanaugh

Mary Robertson

Stephen Rudder (appointed 10 January 2020)

Joanna Saunbury (appointed 23 April 2020)

Jordan Jarrett Bryan (resigned 14 October 2019)

Michael Barrett (resigned 14 October 2019)

Dr Charlotte Augst (resigned 23 April 2019)

Chief Executive Officer and Company Secretary

Chris Thomas

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

Registered Office

65 Effra Road
Brixton
London SW2 1BZ

Registered Company Number

03403522

Registered Charity Number (England & Wales)

1071705

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 Street
London EC4M 6YH



Letter from our Chair

It gives me great pleasure in my first year as Chair, to present this Annual Report for 2019/20 on behalf of the Board of Mosaic Clubhouse. The aim of Mosaic Clubhouse is about helping people of Lambeth with mental health issues, out of isolation and into recovery through meaningful activity and employment. This year we celebrated 25 years of our doors being open. Not only have we been part of the local community for 25 years, I am proud to say we remain as relevant and innovative as ever.

This year we reached out even further than ever before – this included offering friendship and support to inpatients in Lambeth Hospital to aid recovery. We opened the doors of our Sanctuary for longer, providing support every single night of the year.

In the theme of openness we also embraced opportunities to share new ideas with our international colleagues, and this annual report celebrates our work sharing innovation and good practice on a global stage.

The financial year ended unexpectedly with the most challenging times for all of us, with the COVID-19 pandemic. However, whilst the door may have shut on the clubhouse for a while, the Mosaic community remains wide open, delivering what Mosaic does best – working side by side, reaching out and helping members manage their mental health through meaningful work, mutual support and having a sense of purpose. We are a stronger community because it.

We couldn't have done this without the ongoing support from our local Commissioners, Councillors and funders. I'd like to pay particular thanks to our former Commissioner Denis O'Rourke, who has been a huge supporter of ours, and who turned to us over the many years to test new ideas and help us help thousands of people in Lambeth with mental health issues, recover and thrive.

We enter next year in a good financial position, with a plan to deepen and diversify our relationships with funding partners, and to help even more people who will need us to help them to deal with the impact of the coronavirus on their mental health.

I'd finally like to thank our staff and members for supporting each other throughout the pandemic. Our community has always been our strength and Mosaic continues to be open and there for everyone who needs us now and for the next 25 years.

Lucy Hastings
Chair, Mosaic Clubhouse





Letter from our Chief Executive

This report marks my first full year as Chief Executive here at Mosaic Clubhouse. It has been a great privilege to be here and to be part of this vibrant, innovative, and exciting community. Every day at the Clubhouse brings up new revelations about the talents and skills of members and the staff team and a fresh sense of just how important Mosaic is to our members. We provide a vital local service and have a global reputation for innovation and quality. Locally, 400 people are Mosaic members. Internationally, we are one of only twelve Training Base Clubhouses and this year, welcomed delegates from Clubhouses in eight different countries to train here. A highlight of the year was leading seminars on our innovative Evening Sanctuary and Young Adult programmes at an International Conference in Oslo.

Mosaic Clubhouse is a key part of mental health provision in Lambeth and rightly so. I often describe what we do by saying that our Clubhouse gives a respectful offer to people living with mental health conditions. We offer people something different; to be a member is not to passively receive a service, but to actively shape it for yourself. Members are needed, wanted and expected to come to the Clubhouse, and help organise our work. Without members coming here everyday, we couldn't run our Café, we couldn't provide help with job search or getting into training, produce such a high volume of great social media content and we couldn't get all of our administration done.

We have had some challenges this year, not least that of staying open, whilst the building was closed in the middle of a global pandemic. True to form, our incredible members and staff team used so much talent and energy to keep things going. Some of the examples of what we have been up to during lockdown are included in the report.

The toughest part of putting together this review of our year was deciding what to leave out. It was a nice problem to have, but every member has a story to tell and so many speak powerfully of how the Clubhouse has helped get some meaning, purpose and direction back into their lives.

Without the dedication and skill of our staff team and the endless energy, creativity, and resourcefulness of our members, none of this would be possible. I would like to thank every one of them for making Mosaic the incredible organisation described in this report.

Chris Thomas
Chief Executive, Mosaic Clubhouse

2013

Mosaic moves to Effra Road. The Information Hub service starts.

The Evening Sanctuary Service starts.

2015

2016

Mosaic's Young Adult project starts. Mosaic is the Winner of the 2016 Charity Governance Awards.

Mosaic Clubhouse celebrates its 25th anniversary.

2019



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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 necessary to lead productive and satisfying lives.

Our charitable objectives:

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.

Derived from our objectives we strive to ensure that the 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 world.

Mosaic Clubhouse is proud to have supported thousands of people in Lambeth over the last 25 years.

As well as providing essential community-based mental health support in the heart of Lambeth for 25 years, we are proud to have remained a leading Clubhouse in the 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.



How We Deliver Public Benefit... The Clubhouse Way

The intention of Mosaic Clubhouse is 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. Work is split into units (departments), with each member assigned to a unit. Units include:

- 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, and 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 together by staff and members, will take you through this activity.



Our year in numbers

73%

of members agreed that Mosaic helps them stay well mentally



42%

of respondents agreed that Mosaic helps them stay out of hospital



79%

agreed that Mosaic helps them reduce isolation and make friends

82%

of members agreed they feel welcome when they come to Mosaic

Of the 92% of members that gave us their demographic information,

41% identified as BAME



579

members attended Mosaic over the year



74

average daily member attendance

49

members secured paid employment with Mosaic's support



121

individuals visited our Evening Sanctuary service on 1,833 occasions

972

visits to the information hub



93

members accessed classes at Mosaic

61

members started an external course

208

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

*numbers from the 2019 Member Satisfaction Survey and our Salesforce database

Employment

Our employment programme is a core part of our model enabling our members to gain confidence and secure work.



This year we placed **13** members into Transitional Employment Placements (TEPs), our unique model of supported employment, where we offer opportunities to any member and provide support throughout.

A further **36** members were supported into paid employment. We worked with **57** members, helping them to write their CVs, practice interview skills, and providing employment support.

Joining the clubhouse has helped me in so many ways, but the biggest one would be getting involved with the TEP programme. For someone who thought they might never get back into work, having an opportunity to work in an environment where I didn't have to hide my problems, and where I am actively supported by both staff at Mosaic and staff here at my work placement, has been incredibly valuable.

For me the biggest challenge with getting back into work was a lack of confidence. I have worked in the past and have felt good at whatever job I was doing, but my issues had me doubting every little thing about myself and my abilities.

Monthly catch-ups with my supervisors here at my placement, as well as the excellent support from Mosaic staff, have given me the chance to voice concerns about what I am dealing with, as well as hear positive feedback about my work. - Callum, Member

We continue to host monthly Employment & Education Dinners. They are one way for members, like Callum, who are working or studying during the day to still be involved with the clubhouse and be connected to a support network. Those who are engaged in employment, education or volunteering are invited to talk at the dinners to share their experiences with other members and inform and inspire other members to explore their vocational aspirations.

We extended our range of partnerships with local employers offering members access to longer term, more sustainable jobs. Public Health England, Cygnet Churchill Hospital and a local mental health team (IPSA), have all extended their initial offer of temporary employment because our members have proved to be an asset to their teams and our partnerships have worked well.

We also worked in partnership with a number of organisations to support our members back into work. Co-ordinated by Volunteering Matters, KPMG and Deloitte ran workshops in confidence building and employability. The National Careers Service and Westminster Kingsway also provided regular career advice sessions in the Clubhouse.

Today I met with Caroline, a Careers Advisor. My initial anxiety was quickly dispelled by her warmth and encouragement. I would recommend a session for anyone as it helped me to clarify my abilities and needs. Even if you are not ready for work now, it was good to realise that I have more to give than I thought. - Member



Education

This year **93** members attended courses at Mosaic, run by partners including Morley College and the Workers' Educational Association. We supported **61** members to access external courses, helping them transition from learning at Mosaic to learning in local colleges. We did this by promoting local courses and attending college enrolment days with members.

We have continued to utilise the skills and talents of our members. This year **244** members attended peer-led workshops. One of our members, who started running English Conversation classes at Mosaic, moved on to running them on Skype with a Polish Clubhouse. Our peer-led Reading Group really grew in popularity.

This year we were asked by the Council to deliver mental health awareness courses for Lambeth Councillors. Staff and members delivered two sessions to **14** Councillors. This gave members confidence in public speaking, and enabled Councillors to hear about lived experience, and understand what we do.



The peer-to-peer reading was where I really felt I could help, as I loved the rewards of teaching and guiding another member to finally understand compound words. Her excitement was a joy to behold. – Member



Business & Administration

The Business and Administration Unit is responsible for many of the core functions of the Clubhouse. From managing our reception and welcoming visitors, recording data, to managing the use of our meeting rooms and supporting finance work. We aim to give members experience of working in an office environment, so they can learn or build on skills needed to return to work.

We revamped our unit work to provide more variety of tasks for members to do, giving them an opportunity to learn new skills to add to their CVs, talk about in interviews and generally build up their confidence. We started holding reception team meetings so that members had a forum to share ideas of how reception could work better.

Members delivered around **50** tours for potential members and visitors over the year. This role develops confidence and communication skills, whilst at the same time it provides potential members insight from another member's perspective.



When I was in B&A, I started off doing attendance sheets, typing them into the computer. Then I got asked to do the phones, which I was scared of, but with a bit of confidence, and someone next to me, I did it. Then I got asked if I wanted to do a Transitional Employment Placement. That's what I am doing now. I've really enjoyed it and built a lot of confidence through it.

Lauren, Member



Information Hub

Working in partnership with specialist agencies, we provide a drop-in and phone service offering signposting and information to Lambeth residents to access help around benefits, housing, foodbanks and other practical needs. This year we:

- Dealt with **972** external visits to the Information Hub
- Supported **358** requests for help by Mosaic members
- Issued **175** Food Bank vouchers

The following partners provided regular sessions at The Clubhouse:

- The Thames Reach Financial Resilience Project (Debt Advice)
- Every Pound Counts (Benefits Advice)
- Department of Work and Pensions advisers (Money Advice)
- Tulse Hill Community Advice Centre (form filling)

Last year I received a letter stating my DLA would stop and that I would need to apply for PIP**. The process seemed confusing, I was not sure what to do, so I called the Info Hub at Mosaic Clubhouse. They were very helpful, explained the process clearly and offered to help me with a phone call to PIP. The following week I came to the Info Hub and a member of staff helped me apply for PIP over the phone. A few weeks later I received a PIP health questionnaire. I contacted the Info Hub who booked me in for an appointment at Mosaic Clubhouse with a benefits adviser from Every Pound Counts. He helped me to complete the very complicated form. Every Pound Counts and the Info Hub gave me constructive advice for my PIP face-to-face assessment, which made me feel much less nervous for it. Shortly after I was awarded PIP. Since then I have joined Mosaic Clubhouse as a member and I have come to really enjoy it. I get involved with the administration work and reach-out calls to other members. I really appreciate all the help and support they have given me. - Simon, Member*

*DLA = 'Disability Living Allowance'

**PIP = 'Personal Independence Payment' is a benefit awarded by The Dept of Work and Pensions (DWP)



How we helped...

In November 2019 a member came to our Information Hub highly distressed. The individual had a history of severe depression, anxiety and suicidal ideation. He had been forced to leave his property in Brixton because his life was in danger. He had been befriended over a period of a few months by a drug gang. The situation escalated and they began to use his property as a place to sell drugs. They became increasingly abusive and aggressive towards him. Eventually when he asked them to leave they threatened him with a knife and claimed the property as their own.

We contacted the Police, he had initially been too scared to go. We also logged a safeguarding report with his Housing Association. The Police were later to make arrests at the property. The Police advised he should not return to the property due to the risk of violence.

We managed to get the individual into Lambeth Council emergency accommodation for two nights before getting him eventually into temporary accommodation safely outside of the borough. During these three days he remained at Mosaic during the day time, and at night with the Evening Sanctuary.

After leaving Lambeth he continued to have complications with his benefits, with his housing association chasing his rent on the property he was no longer in, as well as the council requesting rent on his temporary accommodation. This was made more challenging for him with his difficulties with reading and writing. With the help of Every Pound Counts we succeeded in helping to communicate to the appropriate authorities the exceptional circumstances, and that he should be granted dual housing benefit and be placed on the priority transfer list with his housing association.

The Evening Sanctuary

The Evening Sanctuary is a night time service open from 6pm until 2am, providing short-term support to Lambeth residents who are currently experiencing a mental health crisis. We offer a calm, quiet space, with trained staff to listen and support people. We provide a hot meal, an opportunity to talk to others, or participate in gentle activities such as art, yoga, and board games.

Funded by the Lambeth Alliance, from 1 April 2019 the Evening Sanctuary was extended from **5** to **7** nights per week.

Over the year **121** people were supported by the Sanctuary, with an average of **14** people per week using the service. On average people attended the Evening Sanctuary **15** times each in 2019/20.

When the Clubhouse closed in March due to COVID-19, we agreed this service was vital to continue. Operating the same hours, we kept in touch, by phone and email, with people who regularly attended our service. We continued our contact with the hospitals and kept them up to date about what we could offer.



The Doctor referred me because I was feeling suicidal and had taken an overdose. The option was a good one for me as I was working and busy during the day so it was somewhere accessible. I had no expectations before I came, I didn't know what it was. I thought it wasn't going to help me at first and I thought I didn't need it. I kept on coming and each time I came I felt a little bit better and I kept coming more and I realised I needed it. I needed something constant. Everything else changes, but this didn't. I knew I could come in on days when I was not feeling well.

A number of things helped. Talking to staff – just having someone I could talk to without an emotional connection like a family member or friend – so I could rationalise things a bit more. I think having people around, even though I didn't speak to them, made me feel relaxed.

Sanctuary made me feel more peaceful, just having people come in and out. You guys really picked me up and put me back together. It's true – I was on the floor when I first came. – Sanctuary Member

Hospital In-Reach Project

In October 2019 a pilot project was commissioned by the Lambeth Alliance to support patients on the acute wards in Lambeth Hospital, alongside clinical staff.

The Hospital In-Reach pilot, led by Mosaic Clubhouse, in partnership with Thames Reach and Certitude aimed to connect Lambeth Hospital in-patients to the community, and to support them when discharged. The intended impact was that with more connections and a social network, people may be less likely to be re-admitted to hospital.

The project trained a group of Peer Workers with lived experience of mental health to visit four wards, with staff, and accompany patients out into the community. Staff and Peer Workers supported patients to visit Lambeth services, help them fill out forms, access courses and do the small important things in life, like going to the hairdresser's. Even an escorted walk and a hot drink was welcomed as a break from life on a ward, and a useful step to getting used to life outside hospital. The project also aimed to build the Peer Workers' confidence and skills.

Hospital patients have described the project as non-judgemental, inclusive and down to earth, and say it has made significant differences in both outlook and outcomes. The pilot has been extended a further six months with changes that better include and utilise the skills and input of our Peer Workers.

People in hospital need other people, away from the staff, to talk to and relate to. Being part of this has been really good for me, good for my soul. I feel I'm making a difference, even if it's just for one person, it's worth it. - Michael, Member and a Peer Worker

It's great that Mosaic Clubhouse, which already supports hundreds of our residents in the community, is now working in Lambeth Hospital. As someone who is recovering from alcoholism and depression myself, I know how useful support from others who have been through similar experiences can be. - Cllr Edward Davie, Cabinet Member for Health and Adult Social Care



Café and Garden Unit

The café is the heart of Mosaic. This year, as always, staff and members have worked side by side, to provide nutritious meals to members, staff, partners and visitors every day and provided refreshments for all our events.

In July we celebrated Mosaic's 25th anniversary in style, with a big garden party with over **100** guests. We also catered for three colleague training sessions, monthly Education and Employment dinners, Board meetings, the Annual General Meeting, Christmas lunch and the Christmas party.

We also provide an evening meal for the Evening Sanctuary service seven nights a week. The partnership with The Pret Foundation allowed us to offer free freshly made sandwiches and salads to Sanctuary service users and members who needed it.

In October we celebrated Black History Month with members cooking recipes from Nigeria, Caribbean, South Africa, Ghana and Kenya. This developed the cultural knowledge and skills amongst our members and staff.



We continued to run the Gardening group with great results in terms of growing our own vegetables and developing gardening skills of our members. The Baking Group, Healthier Eating group and the Customer Service and Till Usage workshop were refreshed and saw an increase in participation.

The unit has supported members on **7** TEPs, giving members the opportunity to re-enter employment as Kitchen Assistants, General Assistants, Receptionists and Gardeners.



Coming to Mosaic has changed my life for the better, as I couldn't go out a lot on my own or go into shops as I feel very scared when lots of people are around me. All I wanted to do is stay at home all the time and I didn't go out as I was very scared or I would have a panic attack. I would cry all the time and I could not watch TV as it would make me cry.

Since I started Mosaic, I go out on my own. I have made some new friends and I have a lot more support. If I need to talk, there is always someone to talk to. I am getting my life back and Mosaic has given me my confidence back. Now I can help others and support them and I hope that others can come to me for help or support. I have come a long way from the start and getting better every day. - Sandra, Member

After working in the Mosaic kitchen Sandra completed a Transitional Employment Placement as a Kitchen Assistant.

Diversity, Inclusion, and Wellbeing

Feeling safe, the promotion of wellbeing and the importance of belonging to a welcoming supportive community is vital to someone's recovery. Participating in the social experience of the Clubhouse community is as important to us as the work-ordered day. Our community is constantly created and reshaped by our members.

LGBTQIA+ project

After feedback from some members we conducted a survey asking questions about how we could make our service more LGBTQIA+ inclusive. People were of the opinion that the Clubhouse, as welcoming and diverse as it is, could do more for our LGBTQIA+ community.

We now hold a monthly LGBTQIA+ Safe Space, and e-bulletin, where members of the community and supportive allies get together, discuss any issues and learn from each other about matters affecting the community.

Getting active and social

Our Yoga classes, Keep Fit classes, Walking Group, Running Group, Football Group and Gardening Group provide opportunities for members to get more physically active.

In October 2019, Mosaic joined the South London Grassroots Football League, which is a Mental Health league. The league consists of nine teams, which are all from services that work with young people ranging from mental health to Forensic and Prison services. Before the Coronavirus pandemic the team were doing really well and were sitting in 3rd place - winning their last three games.



13 members and staff stayed at Magdalen Farm for 3 days, where people enjoyed much needed time out of the city.



We hosted our first in house Art exhibition – featuring one of our members, Marlon's, pastel drawings.

The football has really helped me both mentally and physically. Playing a game that's over an hour, a couple times a month really has helped me reach my fitness goals. It has also challenged me to become more focused and determined to do better in future games and other areas in my life too. - Arthur, Young Adult Member



Our knitting and sewing group grew in popularity, and we continued to have weekly socials to the cinema, exhibitions and museums. We even had a couple of trips to Kew Gardens. These are often organised and led by members.

Our Focus on Young Adults

One of our strategic priorities this year was to develop relevant support for our younger members.

Our dedicated Young Adult Programme (ages 16-30) offers dedicated intensive one-to-one support for younger adults with an existing mental health issue, and those who without preventative support are at risk of developing poor mental health. The programme focused on transitions for young people e.g. leaving school, transferring from child and adolescent (CAMHS) mental health services to adult services, or into the community without any specialist support.

This year we supported a total of **63** young adults. **16** young people were helped into work, including at Public Health England and the National Theatre, and **23** were supported to access training and education.

This year we successfully hosted a Young Adult Open Morning marketplace event and invited around **10** organisations working with 16-30 year olds to hold stalls, including employment, education and wellbeing organisations.



I first encountered Mosaic in the middle of 2017, if I remember correctly. At the time I was in the middle of a long depressive episode- a recurrent, debilitating condition I have had since I was 17 (now 25). It is natural and necessary to be outside or apart to recover, but you still have to literally be somewhere.

I believe Mosaic Clubhouse is a place that can be that 'somewhere'- if that makes sense... And it does so almost impossibly better than even the idealised concept of such a place could. It offers you something regardless of your specific condition or where you might be in the recovery process. Rounding, finally, back to where I first encountered Mosaic, as I said, I was fundamentally unwell. I was so anxious that my first thing was just to be around people for any length of time was enough of a challenge. I coped. And I came back. And through the tiniest of steps, like talking to someone I didn't know, actually setting myself to things that need doing within the running of the clubhouse, attending meetings, I became more comfortable. From there, other things like having small duties and a little routine started to benefit me as well.

They're very small things, very small. But from being completely levelled and zeroed by illness and having done nothing, to have been capable of nothing for a long time, they were monumental. Eventually I started to do and look for casual/part-time work. Eventually through a Transitional Employment Placement through Mosaic, I've gone onto a contract role at Public Health England. - Matthew, Young Adult Member



BBC Radio One released a podcast recorded in the Clubhouse that featured two of our young adults as part of the documentary series 'Sectioned'. Our podcasts produced by our young members have continued to grow in popularity and three members were selected to talk about Mosaic Clubhouse on the local radio station Resonance FM.

Two young members attended the International conference in Oslo and presented the impact of the young people's programme and their experience of attending the Sanctuary.

Raising our profile

A strategic priority was to raise our profile within the community and internationally. As well as our promotion on the hospital wards, we promoted Mosaic in community projects and events.



Our local profile

This year we featured in a number of media outlets including the local press, The Brixton Bugle, a BBC Radio One podcast, Sectioned, and on Channel 5's Top Jobs for Dogs with Doug the Pug Therapy Dog.

We held awareness-raising events for Mental Health Awareness Week in May, World Mental Health Day in October and Time to Talk Day in February. The Ritzy Cinema supported us and we engaged with local people passing our Clubhouse.

To help us to be more effective we sought support from a Communications Specialist to train members and staff in Communications skills and improve how we use social media.

Our international profile

This year we delivered three Clubhouse International colleague two-week training courses, attended by **27** people from **9** Clubhouses in **8** countries.

This training has been more enriching and engaging than we could imagine, thanks to a smooth organization and a perfect balance between the discussions, immersions in the work-ordered day and by building the action plan. We are now seeing the work at the Clubhouse with different eyes; definitely with more perspective and meaning. - Clubhouse, Paris

A Mosaic delegation attended the Clubhouse International Seminar in Oslo. It was a very valuable opportunity to learn and share with over **120** other Clubhouses worldwide. We presented three workshops about Employment, our Sanctuary and our young people's work.

Two young members presented the session: "The Young Adult Vibe: How to create a Clubhouse 'launchpad' that will inspire and support young people living with mental illness to find friendship, work, community, and direction". Working with Fontänhuset Göteborg from Sweden and Fontenehuset Rygge in Norway, they talked about how we engage young people as Clubhouse members. Attended by **75** delegates from around the world, it was a huge success and Mosaic was recognised as a beacon of excellence in our work with young adults.

Based on our Sanctuary model both Clubhouse De Waterheuvel in Amsterdam and Fountain House Clubhouse in New York now run Crisis services.

The impact of COVID-19

In the last month of our financial year we closed our building for the first time in our 25-year history, but our community remained open. We prioritised our reach-out service by keeping in touch with all of our **400** members by phone, text and email.

We moved our unit meetings and work online, using Zoom, and members contributed lots of other ideas to keep connected and stay active. One of our members started an online radio station, another started to run their writing group over email. One started a weekly film discussion group and another started an email art group. We also continued to hold all our usual community meetings, but online.

A total of **1,183** phone calls were made to members in March 2020 alone to support them during COVID-19.

I am just so grateful that Mosaic remains active during the lock-down and has found different ways to reach out and engage its members; without Mosaic I dread to think what would have happened to my mental health. - Sarah, Member

We continue to learn from others. A webinar series has been bringing together Clubhouses from all over the world during the pandemic. Mosaic presented a session about integrating the traditional onsite Clubhouse with new virtual/remote Clubhouse innovations. As we move into 2020/21 we have drawn on the experiences of reopening from Clubhouses ahead of us in the pandemic recovery.

Fundraising

During the year we raised **£1,152,916** to deliver our work.

£819,382 came from our main statutory partners, the Lambeth Clinical Commissioning Group (CCG) and Lambeth Social Services.

£333,534 was generated through fundraising activity, including grant-making bodies, charitable donations and self-generated donations.

We are grateful to have been supported by so many organisations and individuals over the past year, helping us to continue to support people experiencing mental health challenges in Lambeth. Without this support we simply would not exist. Our thanks goes to every single donor and funder who have supported Mosaic Clubhouse in various ways in 2019/20.

Corporate Partners

We continue to grow our network of corporate partners. In 2019/20 we have engaged with a range of organisations such as KPMG, Osborne Clarke and Pret a Manger who provided funding, work experience, training, and employment opportunities to help our members succeed. We also engaged with their workforce to fundraise on our behalf and volunteer their time and expertise.

Trusts and Foundations

We work with a collective of engaged and committed Trusts and Foundations, including The National Lottery Community Fund and the Stone Family Foundation, who support all aspects of our work. Contributing 25% of our income we rely on their support to sustain and develop our programmes and we are incredibly grateful for the generous donations and grants we have received from them over the past year.

Community Fundraising

We put Mosaic Clubhouse at the heart of our local community. Throughout 2019/20 we have continued to grow our network of community fundraisers who passionately raise funds for Mosaic. From organising events and collections to taking on gruelling sporting events, our community fundraisers are integral to generating income and help us raise awareness for our work.

London Marathon

On 28 April 2019, Mosaic Member Roger was joined by Lambeth Green Party Councillor Pete Elliot and Busayo, Verity and David from Osborne Clarke LLP to run the

London Marathon in support of Mosaic Clubhouse. The London Marathon 2019 was an incredible day for our team of runners and energetic volunteers cheering them on along the route. Thank you to #TeamMosaic for taking on the notorious 26.2 mile race and raising money for us.



Mosaic plays a significant role in bringing about change in the mental health space. We know there is so much more still to do. For this reason it is our privilege to support this amazing charity. - Busayo, Verity & David, Osborne Clarke LLP

Our Fundraising Approach

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 2019/20. As we do not employ an external fundraising agency or have any dedicated community fundraising capacity, we only raise a limited 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 & Supporters

■ = Partner ■ = Supporter

A

Age UK, Lambeth.
Arts Admin.

B

[Big Lottery 2018-2021](#).
Black Prince Trust.
Brixton Advice Centre.
[Brixton Life Drawing](#).
Brook.

C

Carers Hub Lambeth.
Centrepont.
Centre 70.
Certitude.
Clubhouse International.
CNBC (Consumer News and Business Channel).
Community Connectors.
Creative.
Cygnet Churchill Hospital.

D

[Devonshire Balham](#).
Disability Advice Service Lambeth.
Dress For Success.

E

Every Pound Counts.

F

Faith Together.
First Step Trust.

G

[Garfield Weston](#).
Groundworks.
GT Stewart Solicitors & Advocates.

H

Helplines Partnership.
High Trees Community Development Trust.
Hope Community Homes.
Hope UK.

I

Iconic Steps.

J

Jobcentre Plus (Green Man Skills Zone).

K

Kings College Hospital.
Knecco Training.
[KPMG](#).

L

Lambeth Alliance.
Lambeth Living Well Collaborative.
Lambeth & Southwark Mind.
Lambeth Smoking Cessation.
Lambeth Talking Therapies.
LB Lambeth Business, Growth & Regeneration.
[LBL/NHS Lambeth CCG](#).
LEAP Confronting Conflict.
Livity.
Loughborough Farm.

M

Mental Health Provider's Forum.
Money and Mental Health.
Morley College.

N

National Careers Service
[NHS Lambeth VCS InReach Project](#).

O

Oasis.
Opportunity Lambeth.
[Osborne Clarke LLP](#).

P

[Pret a Manger](#).
The Princes Trust.
[Progress Foundation](#).
Public Health England.

R

Raw Sounds.
Redthread.

S

[Sam and Bella Charitable Trust](#).
School of Hard Knocks.
The Science Gallery.
[Sir Walter St John](#).
SLaM Recovery College.
SLaM Vocational Services.
Solidarity in Crisis.
South London Grassroots Football League.
SPEAR Resurgo.
Spiral.
Spires.
St Lukes Hub.
[The Stone Family Foundation](#).

T

ThamesReach.
Trussel Trust.
Tulse Hill Advice Centre.

V

Volunteering Matters.

W

[Walcott Foundation](#).
The Well Centre.
Westminster Kingsway Youth Employment Project.
We Rise.
Workers' Educational Association.

Y

Young Carers.

Strategic objectives for 2019/20 and how they were met

To future proof Mosaic Clubhouse; ensuring that we maintain a place for the clubhouse model within the new alliance structure in Lambeth

We have been preparing a response to our future role in the new long term alliance contract, however due to COVID-19, the Commissioners have put on hold any contract changes. Instead we remain a vital part of the Lambeth Alliance provision of support to people with mental health issues.

We have also secured additional Alliance contracts to test and roll out service innovation such as extending the Sanctuary service hours and supporting in-patients in Lambeth Hospital.

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

The commission of two new projects confirmed Mosaic's reputation as an important local asset. This included providing mental health awareness training to local Lambeth Councillors, and providing peer support to inpatients in Lambeth Hospital.

We conducted a successful Trustee recruitment drive to diversify our Board. We promoted vacancies in the BAME community and reached out to our partners. Our work also featured in local press, Brixton Bugle, Lambeth Talk, and on BBC Radio One.

To continue to broaden our engagement and successfully meet the needs of younger members (aged 18-30)

We supported **63** young adult members this year and diversified our support and opportunities. **16** were supported into work. We worked with **20** partner organisations and developed a brand new TEP for young adults in a Barrister's Chambers.

We held **42** young adult committee meetings and **114** young adult events. Social highlights included setting up a football team with eight of our young members. Two members started a music podcast and a small group participated in an arts project about Black men's mental health.

To continue to contribute to our members' wellbeing and demonstrate the impact and evidence of the model

Whilst member satisfaction remained at a high with **73%** of respondents agreeing that Mosaic helps them stay well mentally; voluntary attendance remained at **70-80** people a day, and testimonials and positive changes reported daily to staff and funders were recognised as making a positive difference to wellbeing; we wanted to continue to measure impact objectively.

We have a huge amount of raw data collected on service outputs. After a gap of ten months we recruited a Salesforce Administrator who has begun to help us analyse what the data can tell us.

We recognised that systematically measuring long-term impact on wellbeing had become operationally challenging. We conducted a thorough review of how we measure impact. Involving the whole community, we designed and tested a simpler system, and introduced the use of the Shorter Warwick-Edinburgh Wellbeing scale.

We rolled this new system out from early March, but have recognised that the implementation will be affected by the change to a virtual operation.

To raise our profile, and promote the clubhouse model; locally, nationally, and internationally

We held our 25th anniversary party with over **100** members and guests celebrating our achievements. We also held a series of community events to promote Mosaic, particularly during Mental Health Awareness Week and Black History Month.

We delivered three Clubhouse International colleague two-week training courses, attended by **27** people from **9** Clubhouses in **8** countries. A delegation of Trustees, staff and members attended the Clubhouse International Conference in Oslo, and presented at **3** workshops.

Strategic Objectives for 2020/21

Every year the Board of Trustees meets to review the objectives and business plans of Mosaic Clubhouse for the year ahead.

These have been developed by members and reflect what they think is important for Mosaic to be doing next year.

These are the priorities for the year ending 31 March 2021. Our plans for next year are similar to 2019/20 with one significant addition.

Our year will focus on the safe return and restoration of operations as a result of the impact of the coronavirus.

The priorities are:

- To seek to ensure safe delivery of operations both as a physical and virtual Clubhouse in light of the restrictions COVID-19 has presented.
- To secure a long-term contract and position as part of the Lambeth mental health alliance.
- To strengthen Mosaic Clubhouse as a local asset; to support our delivery goals and attract greater involvement from the diverse communities.
- To raise our profile, and that of the Clubhouse model; locally, nationally, and internationally.
- To develop and deliver an employment offer that reflects member aspirations and local employment needs.
- To strengthen and diversify our fundraising and sources of income.



Structure, Governance, and Management

Shared decision-making and governance are an important part of clubhouse work. Mosaic Clubhouse has an independent Board of Trustees that has ultimate responsibility for the clubhouse, and this is supported by two subcommittees. Members and staff meet in open forums to discuss policy issues, and day-to-day operational activities of the clubhouse.

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 (revised 2015), 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 three 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 in local channels
- 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 they have are what is needed to ensure the best services for the clubhouse 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 on the board. At least two Trustees' positions are held by members of the community. At the time of writing one of these posts was filled.

This year we embarked on a recruitment exercise to strengthen our experience of mental health provision, and to improve our representation and understanding of the BAME community. We successfully recruited trustees to meet this need.

Organisational structure

The Board of Mosaic Clubhouse currently comprises ten Trustees. The Chief Executive carries out the role of Company Secretary. Trustees are provided with relevant background information before board meetings, enabling well informed decisions to be made. The Board meets four times a year and is supported in its work by two subcommittees: the Finance & Performance Committee and the Development Committee. Each subcommittee reports directly to the Board and neither has decision-making authority.

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

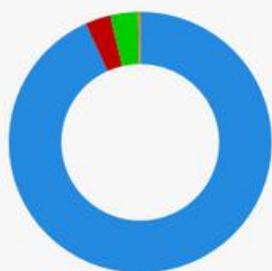
The Board of Trustees conducts regular semi-annual reviews of the major risks to which the charity is exposed and all other risks contained in the corporate risk register. These reviews include consideration of appropriate control systems and procedures to mitigate risks to acceptable levels, where relevant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

- **Health & Safety: operating a physical Clubhouse in the aftermath of COVID-19 risks the health of members, staff and visitors.** We have sought to mitigate this risk by conducting a detailed risk assessment prior to reopening. As a result, strict limits have been placed on access to the building; provision has been made for constant cleaning; screening checks are required for all members and staff on arrival; and PPE has been made available where needed. Operations are now kept under constant review, including in light of all prevailing government guidance.
- **Non-statutory grant fundraising: reduced availability of funds in the aftermath of COVID-19 will put at risk progress on desired outcomes for members from Clubhouse programmes, such as education and employment.** We are mitigating the risk through proactive engagement with our grant funders. All our funders have recognised and valued our continued provision of an effective service during the pandemic, and all have committed to continuing with existing grant programmes.
- **Statutory contract fundraising: any significant reduction in statutory income, due to ongoing financial pressures or from forthcoming contractual changes (upon transition to the Living Well Network Alliance), will risk either a cut in services, a fragmentation of services or closure of the clubhouse.** This risk existed prior to the onset of COVID-19, albeit the impact has been exacerbated by the pandemic. We continue to seek to diversify our funding sources and engage both proactively and extensively with Alliance partners regarding the forthcoming changes.

Financial Review



£1,234,358
Total

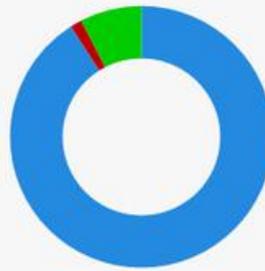
Income

£1,152,916
Donations, Grants and Contracts

£37,977
Café Mosaic

£41,813
Clubhouse Model Training

£1,652
Other Income



£1,192,977
Total

Expenditure

£1,085,558
Direct costs of charitable activities

£16,840
Direct fundraising costs

£90,579
Support costs

Mosaic Clubhouse's total income for 2019/20 was £1,234,358 (2018/19 £1,100,287) comprising £165,172 restricted income (2018/19 £152,424) and £1,069,186 unrestricted income (2018/19 £947,863). The increase in total income was due mainly to the receipt of enhanced grants and donations compared with the prior year.

Total expenditure increased by £99,763 or approximately 9% compared to the prior year. This was commensurate with an increase of income of 12% vs the prior year with the expansion in activities. Around half of the expenditure increase was for staff - including their recruitment - with our staff headcount increasing by 1.6 compared to the prior year.

In light of the impact of the coronavirus pandemic that has taken hold since year end, 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 of at least one year from the date of approval of the financial statements.

The Trustees have focused upon two primary sources of uncertainty:

- Firstly, it has been known for some time that funding arrangements for NHS providers of mental health services in Lambeth will change with a new alliance arrangement. Originally anticipated to go live in 2020, contracting activity has now been substantially delayed due to COVID-19. Management has been assured by the commissioning team at Lambeth that the Charity's existing contract will be

renewed and its term extended by 24 months from October 2020. The remaining terms and conditions, including funding levels, are anticipated to be consistent with the existing contract. However, due to COVID-19 delays the associated documentation has not yet been provided and the precise terms of the extension remain outstanding.

- Secondly, there have been challenges in assessing the broader impact of COVID-19 upon all sources of income and clubhouse expenditures. To help with this, stress scenarios were considered as part of the budget building process, which included realistic worst case financial consequences for the Charity from the pandemic and associated future projections. These have been regularly updated throughout the year to address the evolving situation. However the duration and full impact of the COVID-19 pandemic remains highly uncertain.

The Trustees consider that both uncertainties have the potential to negatively impact the Charity's finances and its ability to provide a full range of services. However, these are not considered to be material uncertainties and having taken into account all available information - including from Lambeth's commissioning team, from updated financial projections, a strong level of existing unrestricted reserves, ongoing secured funding from outside Lambeth and a probable reduction to future costs as a result of COVID-19 - the Board considers 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.

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 amongst our employees, hence 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 Head of Fundraising, 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 £423,930 (2018/19: £379,717). 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 £71,231 set aside for specific purposes. These are set out in note 14 to the accounts.

Principal funding sources and fundraising

Funding from Lambeth Social Services and Lambeth Clinical Commissioning Group (CCG) continues to be our main source of funds. 34% of the total 2019/20 incoming resources were generated from other sources (2018/19: 38%), including grant making incomes, charitable donations and self-generated donations.

As a Board we are working with partners to support our priorities and respond to the changing circumstances that the Coronavirus pandemic has brought. 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 2020 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 12 November 2020, 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 2020 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 2020, 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

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the Trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

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 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 Directors' 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, 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 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 Directors' report and from the requirement to prepare a strategic report.

Responsibilities of Trustees

As explained more fully in the Trustees' responsibilities statement 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.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. 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

Chartered Accountants and Statutory Auditors
New Bridge Street House
30-34 New Bridge Street
EC4V 6BJ

Date: 3 December 2020

Statement of Financial Activities

(includes income and expenditure account)

of Mosaic Clubhouse for the year ended 31 March 2020

	Note	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Total Funds 2020 £	Total Funds 2019 £
Total Income					
Donations	3	158,362	84,024	242,386	267,762
Income from charitable activities					
Grants and Contracts	3	829,382	81,148	910,530	761,446
Café Mosaic		37,977	-	37,977	42,507
Clubhouse Model Training		41,813	-	41,813	25,793
Other Income		711	-	711	2,299
Income from investments		941	-	941	480
		1,069,186	165,172	1,234,358	1,100,287
Total Expenditure					
Expenditure on raising funds		17,468	-	17,468	34,404
Expenditure on charitable activities		1,009,897	165,612	1,175,509	1,058,810
	4	1,027,365	165,612	1,192,977	1,093,214
Net Income/(Expenditure)		41,821	(440)	41,381	7,073
Transfers between funds	13	6,456	(6,456)	-	-
Net Movement in Funds		48,277	(6,896)	41,381	7,073
Total Funds Brought Forward		444,075	9,705	453,780	446,707
Total Funds Carried Forward		492,352	2,809	495,161	453,780

All of the Charity's operations are continuing.

The annexed notes form part of these financial statements

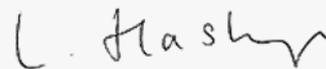
Balance Sheet

of Mosaic Clubhouse as at 31 March 2020

	Note	£	2020 £	£	2019 £
Fixed Assets					
Tangible assets	10		11,901		18,356
Current Assets					
Debtors	11	225,087		171,911	
Cash at bank and in hand		380,909		387,457	
		605,996		559,368	
Creditors: amounts falling due within one year	12	(122,736)		(123,944)	
Net Current Assets			483,260		435,424
Net Assets			495,161		453,780
Funds					
Restricted funds	13		2,809		9,705
Unrestricted funds					
Designated funds	14	71,230		64,358	
General fund	15	421,122		379,717	
			492,352		444,075
Total Funds			495,161		453,780

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 12 November 2020 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 2020

	£	2020 £	£	2019 £
Cash (used in)/provided by operating activities				
Net movement in funds	41,381		7,073	
Add back depreciation charge	13,727		14,967	
Less interest income	(941)		(480)	
(Increase)/decrease in debtors	(53,176)		20,720	
(Decrease)/increase in creditors	(1,208)		11,835	
Net cash (used in)/provided by operating activities		(217)		54,115
Cash flows provided by/(used in) investing activities				
Interest income	941		480	
Purchase of tangible fixed assets	(7,889)		(9,700)	
Disposals of tangible fixed assets	617		148	
Net cash (used in) investing activities		(6,331)		(9,072)
(Decrease)/increase in cash and cash equivalents in the year		(6,548)		45,043
Cash and cash equivalents at the beginning of the year		387,457		342,414
Total cash and cash equivalents at the end of the year		380,909		387,457

3 December 2020

The annexed notes form part of these financial statements

Notes to the Financial Statements

of Mosaic Clubhouse for the year ended 31 March 2020

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.

The Trustees have assessed whether the use of the concern basis of accounting 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. In making their assessment, the Trustees have specifically considered the uncertainties surrounding changes to funding arrangements for NHS providers of mental health services in Lambeth and the challenges in assessing the impact of the coronavirus pandemic upon all sources of income and clubhouse expenditures.

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. After making enquiries and engaging extensively with the commissioning team at Lambeth, 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.

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 2020

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 of 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.

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 spend 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.

Notes to the Financial Statements

(continued)

of Mosaic Clubhouse for the year ended 31 March 2020

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 20.

2.7 DEBTORS

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

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 periods.

2.10 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)

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 2020

	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Total Funds 2020 £	Total Funds 2019 £
3. DONATIONS, GRANTS AND CONTRACTS				
Donations and Legacies				
The Stone Family Foundation	134,000	-	134,000	134,000
The Big Lottery Fund 2018-2021	-	84,024	84,024	62,675
Quartet Community - Osborne Clarke LLP	9,028	-	9,028	20,364
Lambeth Mayor Charity of the Year	8,521	-	8,521	-
London Marathon	4,333	-	4,333	-
Other donations	2,480	-	2,480	17,129
The Big Lottery Fund 2013-2018	-	-	-	14,594
The Leathersellers' Company	-	-	-	12,500
Southside Partnership	-	-	-	2,500
Kenneth & Susan Green Charitable Foundation	-	-	-	2,000
Persula Foundation	-	-	-	1,000
William Allen Young	-	-	-	1,000
	158,362	84,024	242,386	267,762
Grants and Contracts				
London Borough of Lambeth and Lambeth Primary Care Trust	574,268	-	574,268	516,178
NHS Lambeth	219,214	-	219,214	148,000
Brixton Voices: Sir Walton St John	-	30,648	30,648	1,500
London Borough of Lambeth: Grant re rent increase	25,900	-	25,900	18,946
The Sam & Bella Charitable Trust	-	20,000	20,000	15,000
The Progress Foundation	-	18,000	18,000	18,000
Walcot Educational Fund	-	12,500	12,500	16,667
Garfield Weston Foundation	10,000	-	10,000	1,667
Sir Walter St John: Education Youth Work Coordinator	-	-	-	22,988
London Community Foundation Youth Social Action Fund	-	-	-	2,500
	829,382	81,148	910,530	761,446

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

	2020 £	2019 £
London Borough of Lambeth and Lambeth Primary Care Trust	600,168	535,124
The Big Lottery Fund	84,024	77,269

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 2020

	Direct Staff costs £	Other Direct costs £	Support costs £	Total 2020 £	Total 2019 £
4. EXPENDITURE					
Raising funds	5,090	11,750	628	17,468	34,404
Charitable activities	728,998	356,560	89,951	1,175,509	1,058,810
	734,088	368,310	90,579	1,192,977	1,093,214

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.

	2020 £	2019 £
5. NET MOVEMENT IN FUNDS		
This is stated after charging:		
Auditors' remuneration for audit (including VAT)	11,420	11,400
Rent of land and buildings	82,400	76,661
Other operating lease payments	2,961	1,481
Depreciation	13,727	14,967

	2020 £	2019 £
6. SUPPORT COSTS		
Governance costs		
Audit	11,420	11,400
Staff costs	17,380	2,370
Board meetings	424	477
	29,224	14,247
Other support costs		
Staff costs	34,050	21,230
Financial and Legal	24,220	19,767
Consultancy and HR	3,085	3,102
	61,355	44,099
Total Support Costs	90,579	58,346

Notes to the Financial Statements

(continued)

of Mosaic Clubhouse for the year ended 31 March 2020

	2020 £	2019 £
7. STAFF COSTS		
Salaries	698,241	655,133
Social security	63,020	62,208
Employer Pension Contributions	24,257	26,260
	785,518	743,601

	2020 No.	2019 No.
The average headcount during the year was as follows:	27.4	25.8

No employees received emoluments of over £60,000 in the year (exclusive of employer pensions and employer National Insurance contributions) (2019: Nil).

Employee benefits payable to key management personnel, defined as Trustees together with the Chief Executive, Programme Manager and Resources Development Manager, inclusive of employer pensions and employer National Insurance contributions, was £159,288 (2019: £161,537).

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

Out of pocket expenses totalling £152 were reimbursed (relating to travel) to one Trustee in the year (2019: £419 to 1 Trustee). No Trustees received nor waived any remuneration for their services during the year (2019: Nil).

There were no related party transactions during the year (2019: 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 independent administered fund. The pension cost charge represents contributions payable by the Charity to the fund and amounted to £24,257 during the year (2019: £26,260). At the year end, £4,350 was payable to the scheme, this is included in other creditors (2019: £6,275).

Notes to the Financial Statements

(continued)

of Mosaic Clubhouse for the year ended 31 March 2020

10. TANGIBLE FIXED ASSETS	Fixtures & Fittings, Vehicles and other equipment £	Computer Equipment £	Total £
Cost			
At 1 April 2019	130,789	51,524	182,313
Additions in the year	1,433	6,456	7,889
Disposals in the year	(29,254)	(30,387)	(59,641)
At 31 March 2020	102,968	27,593	130,561
Depreciation			
At 1 April 2019	116,744	47,213	163,957
Charge for the year	8,875	4,852	13,727
Released on disposal	(28,637)	(30,387)	(59,024)
At 31 March 2020	96,982	21,678	118,660
Net book value			
At 31 March 2020	5,987	5,915	11,901
At 31 March 2019	14,045	4,311	18,356
11. DEBTORS			
Due within one year		2020 £	2019 £
Trade debtors		191,292	116,371
Grants receivable and other accrued income		-	26,337
Prepayments		33,504	29,203
Other debtors		291	-
		225,087	171,911
12. CREDITORS			
Due within one year		2020 £	2019 £
Expense creditors		16,896	7,538
Deferred income		77,713	92,062
Accruals		15,434	13,338
Other creditors		12,693	11,006
		122,736	123,944
Deferred income			
Deferred income brought forward		92,062	23,667
Released in the year		(92,062)	(23,667)
Deferred in the year		77,713	92,062
Deferred income carried forward		77,713	92,062

3 December 2020

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 2020

	Brought Forward 1 April 2019 £	Income £	Expenditure £	Transfers £	Carried Forward 31 March 2020 £
13. RESTRICTED FUNDS					
Support Worker	9,705	165,172	(165,612)	(6,456)	2,809
Total Restricted Funds	9,705	165,172	(165,612)	(6,456)	2,809

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 to introduce a waiting list for referrals. A transfer of £6,456 has been made out of the fund to the general fund representing the cost of fixed asset purchases charged against the support worker fund.

	Brought Forward 1 April 2019 £	Income £	Expenditure £	Transfers £	Carried Forward 31 March 2020 £
14. DESIGNATED FUNDS					
1 - Business Development	30,012	-	-	-	30,012
2 - Fixed Asset Fund	18,356	-	-	(6,455)	11,901
3 - Clubhouse Model Training	5,805	-	-	16,062	21,867
4 - Sonia Burke Legacy Fund	10,185	-	(2,735)	-	7,450
Total Designated Funds	64,358	-	(2,735)	9,607	71,230

Notes to the Financial Statements

(continued)

of Mosaic Clubhouse for the year ended 31 March 2020

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. We want to play a role in promoting the clubhouse model, encouraging others to share our vision and supporting the development of new clubhouses wherever there is local opportunity and appetite.

This fund will contribute to activity associated with the development of new clubhouses in the UK on a case by case basis - whether interest comes from commissioners, funders, or potential providers. The Board will consider the allocation of specific resource to support any opportunities on a case by case basis.

Following an intense period of activity during 2017/18, through which a range of new resources were developed, this work will now be pursued through our ongoing programme of communications and marketing activity. We will continue to identify and respond to potential opportunities and interest in the development of new clubhouses on a case by case basis - whether they come from commissioners, funders, or potential providers - and will consider the dedication of specific resource to support these efforts accordingly.

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 international training base for the Clubhouse model, receiving income and incurring expenditure in providing training to other Clubhouses. Surpluses arising on this training activity are taken to this fund in order to provide for ongoing staff training to ensure delivery of this international training is maintained at a high standard. The ongoing use of these funds will be reviewed annually by the Board.

4 - Sonia Burke Legacy Fund

A fund designated towards a partnership with Magdalen Farms in Somerset, who provide breaks for disadvantaged groups. Magdalen Farms give the opportunity to engage with the life of a farm, participate in rural activities and experience life away from the inner city for the purposes of broadening horizons, learning new skills and challenges and providing time for fun, reflection and rest from daily pressures. We will continue to spend the fund until exhausted.

Notes to the Financial Statements

(continued)

of Mosaic Clubhouse for the year ended 31 March 2020

	Brought Forward 1 April 2019 £	Income £	Expenditure £	Transfers £	Carried Forward 31 March 2020 £
15. MOVEMENT OF FUNDS					
Designated funds	64,358	-	(2,735)	9,607	71,230
General fund	379,717	1,069,186	(1,024,630)	(3,151)	421,122
	444,075	1,069,186	(1,027,365)	6,456	492,352
Restricted funds	9,705	165,172	(165,612)	(6,456)	2,809
Total Funds	453,780	1,234,358	(1,192,977)	-	495,161

	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Total Funds 2020 £
16. ANALYSIS OF NET ASSETS BETWEEN FUNDS			
Tangible fixed assets	11,901	-	11,901
Net current assets	480,451	2,809	483,260
	492,352	2,809	495,161

17. LEASE COMMITMENT

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 2020 £	Land and buildings 2019 £	Other leases 2020 £	Other leases 2019 £
Less than 1 year	82,400	82,400	2,961	2,961
Between 2 and 5 years	20,600	267,800	7,403	10,364
	103,000	350,200	10,364	13,325

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.

Notes to the Financial Statements

(continued)

of Mosaic Clubhouse for the year ended 31 March 2020

20. FINANCIAL INSTRUMENTS	2020 £	2019 £	
Financial Assets			
Cash at bank and in hand – held at face value	380,909	387,457	
Debt instruments measured at amortised cost:			
- Trade debtors	191,292	116,371	
- Other debtors	291	-	
- Grants receivable and other accrued income	-	26,337	
	572,492	530,165	
Financial Liabilities			
Measured at amortised cost:			
- Trade creditors	16,896	7,538	
- Other creditors	12,693	11,006	
- Accruals	15,434	13,338	
	45,023	31,882	
	Unrestricted Funds 2019	Restricted Funds 2019	Total Funds 2019
21. STATEMENT OF FINANCIAL ACTIVITIES - PRIOR YEAR			
Total Income			
Donations	190,493	77,269	267,762
Income from charitable activities			
Grants and Contracts	686,291	75,155	761,446
Café Mosaic	42,507	-	42,507
Clubhouse Model Training	25,793	-	25,793
Other Income	2,299	-	2,299
Income from investments	480	-	480
	947,863	152,424	1,100,287
Total Expenditure			
Expenditure on raising funds	34,404	-	34,404
Expenditure on charitable activities	918,958	139,852	1,058,810
	953,362	139,852	1,093,214
Net Income/(Expenditure)	(5,499)	12,572	7,073
Transfers between funds	2,867	(2,867)	-
Net Movement in Funds	(2,632)	9,705	7,073
Total Funds Brought Forward	446,707	-	446,707
Total Funds Carried Forward	444,075	9,705	453,780

Notes to the Financial Statements

(continued)

of Mosaic Clubhouse for the year ended 31 March 2020

	Unrestricted Funds 2019 £	Restricted Funds 2019 £	Total Funds 2019 £	
22. DONATIONS, GRANTS AND CONTRACTS - PRIOR YEAR				
Donations and Legacies				
The Stone Family Foundation	134,000	-	134,000	
The Big Lottery Fund 2018-2021	-	62,675	62,675	
Quartet Community - Osborne Clarke LLP	20,364	-	20,364	
Other donations	17,129	-	17,129	
The Big Lottery Fund 2013-2018	-	14,594	14,594	
The Leathersellers' Company	12,500	-	12,500	
Southside Partnership	2,500	-	2,500	
Kenneth & Susan Green Charitable Foundation	2,000	-	2,000	
William Allen Young	1,000	-	1,000	
Persula Foundation	1,000	-	1,000	
	190,493	77,269	267,762	
Grants and Contracts				
London Borough of Lambeth and Lambeth Primary Care Trust	516,178	-	516,178	
NHS Lambeth	148,000	-	148,000	
Sir Walter St John: Education Youth Work Coordinator	-	22,988	22,988	
London Borough of Lambeth: Grant re rent increase	18,946	-	18,946	
The Progress Foundation	-	18,000	18,000	
Walcot Educational Fund	-	16,667	16,667	
The Sam & Bella Charitable Trust	-	15,000	15,000	
London Community Foundation Youth Social Action Fund	-	2,500	2,500	
Garfield Weston Foundation	1,667	-	1,667	
Brixton Voices: Sir Walton St John	1,500	-	1,500	
	686,291	75,155	761,446	
23. EXPENDITURE - PRIOR YEAR				
	Direct Staff costs £	Other Direct costs £	Support costs £	Total 2019 £
Raising funds	31,825	-	2,579	34,404
Charitable activities	688,176	314,867	55,767	1,058,810
	720,001	314,867	58,346	1,093,214

Notes to the Financial Statements

(continued)

of Mosaic Clubhouse for the year ended 31 March 2020

	Brought Forward 1 April 2018 £	Income £	Expenditure £	Transfers £	Carried Forward 31 March 2019 £
24. RESTRICTED FUNDS - PRIOR YEAR					
Support Worker	-	152,424	(139,852)	(2,867)	9,705
Total Restricted Funds	-	152,424	(139,852)	(2,867)	9,705

	Brought Forward 1 April 2018 £	Income £	Expenditure £	Transfers £	Carried Forward 31 March 2019 £
25. DESIGNATED FUNDS - PRIOR YEAR					
Business Development	30,012	-	-	-	30,012
Fixed Asset Fund	23,771	-	-	(5,415)	18,356
Clubhouse Model Training	8,688	-	-	(2,883)	5,805
Sonia Burke Legacy Fund	13,278	-	(3,093)	-	10,185
Total Designated Funds	75,749	-	(3,093)	(8,298)	64,358

	Brought Forward 1 April 2018 £	Income £	Expenditure £	Transfers £	Carried Forward 31 March 2019 £
26. MOVEMENT OF FUNDS - PRIOR YEAR					
Designated funds	75,749	-	(3,093)	(8,298)	64,358
General fund	370,958	947,863	(950,269)	11,165	379,717
	446,707	947,863	(953,362)	2,867	444,075
Restricted funds	-	152,424	(139,852)	(2,867)	9,705
Total Funds	446,707	1,100,287	(1,093,214)	-	453,780

	Unrestricted Funds 2019 £	Restricted Funds 2019 £	Total Funds 2019 £
27. ANALYSIS OF NET ASSETS BETWEEN FUNDS - PRIOR YEAR			
Tangible Fixed Assets	18,356	-	18,356
Net Current Assets	425,719	9,705	435,424
	444,075	9,705	453,780

Mosaic Clubhouse
65 Effra Road, Brixton
London SW2 1BZ
020 7924 9657
www.mosaic-clubhouse.org