



# Croydon Multi-Agency Safeguarding Adult Board **Annual Report 2017/18**

“Working together safeguarding, supporting and making services better for adults in Croydon who are at risk of abuse and neglect”

This report gives an overview of the work of the CSAB from April 2017 to March 2018 showing what our plans were, what we achieved and what further work needs to be done to strengthen safeguarding arrangements and promote the welfare of adults at risk in Croydon.

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## Foreword by Independent Chair

### Welcome to the 2017/18 Annual Report of the Croydon Safeguarding Adult Board

I have been the Independent Chair of the Croydon Safeguarding Adult Board [CSAB] since end of January 2018 and am pleased to introduce the CSAB Annual Report 2017 – 18. I am a qualified social worker and have operated in senior positions in Social Care and Health at local and national level. I am very aware of the pressure on local services and the commitment of services to preventing abuse and responding effectively to adults who are at risk.

As a CSAB we challenge and support each other and we are working as partners to make real improvement across all services.

We held a Development Day in June 2018 where we set next year's priorities and reviewed our partnership. We created a more streamlined and focussed structure for the board and it's sub-groups.

Holding those who are at risk of abuse as our focus, we agreed that we need further work on our existing priorities. Building on achievements to date, we will continue to focus on:

Prevention and early identification of adults at risk of abuse.

Commissioning to ensure adults at risk services that protect them from abuse and there is a robust response to market failure.

Voice of service users is central to the work of the CSAB and all partners and influences policy and practice.

Making Safeguarding Personal is central to the commissioning and delivery of services to adults at risk.

The CSAB ensures there is effective communications with Croydon residents, between professionals, agencies and between different Boards and Partnerships.

The CSAB continues to work closely with the Croydon Safeguarding Children Board, I meet with the Independent Chair of the Children's Board in order to have oversight of cross cutting safeguarding agendas. idnet

This report sets out what has been achieved against each of the priorities and what needs to be done in 2018/19 with feedback from the residents of Croydon being crucial to the work of the CSAB

We will, in the next year, appoint a Vice Chair for the Board and to continue to make sure we communicate more effectively with Croydon residents, professionals, partners and agencies through various ways including the planned new CSAB website and quarterly newsletters.

A handwritten signature in black ink, consisting of a series of loops and a long horizontal stroke at the end.

**Annie Callanan**  
**CSAB Independent Chair**



# Safeguarding Statistics for 2017 - 2018

The figures on the next 2 pages , are sourced from the data submitted to the Department of Health in July 2018, which looks at safeguarding contacts received during 2017-18 and whether they progressed to a safeguarding enquiry.

This dataset has also been configured to look at those safeguarding enquiries and to establish: where the adults at risk experienced abuse, the type of abuse alleged, who was allegedly abusing the adult, and the outcome of the enquiry.

The figures show the comparison between 2016/17 and 2017/18 with regards to the type of alleged abuse, number of referrals and ethnicity.

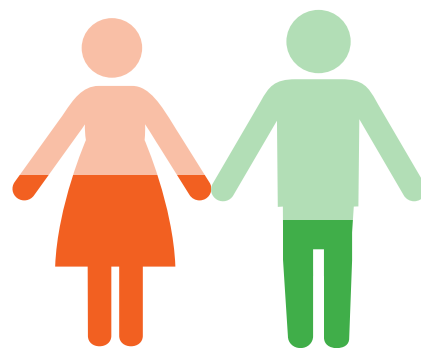
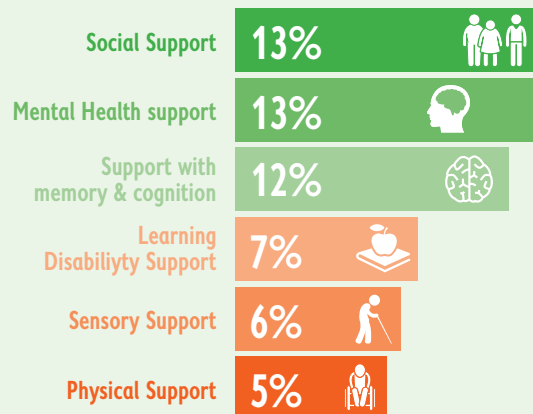
Please note that the location of abuse does not necessarily mean the adult was experiencing abuse from staff at these

locations; for example, an adult may be experiencing abuse at a hospital, but it maybe from a relative visiting the adult whilst they were in hospital who was alleged to be causing abuse.

The graphics on the first page show the demographics of the adults who had at least one safeguarding contact during 2017-18 and the graphics on the next page represent the same contacts which were progressed to a safeguarding enquiry during 2017-19 and their outcome where available.

# Safeguarding referrals received 2017 - 2018

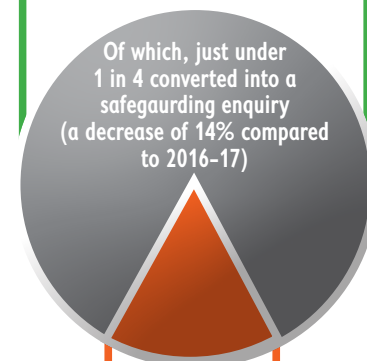
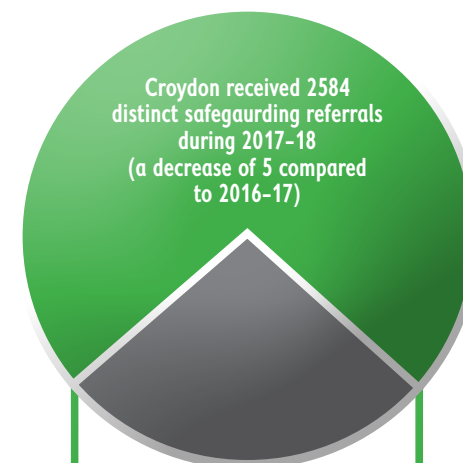
## PERCENTAGE OF ADULTS WITH A SAFEGUARDING ENQUIRY STARTED BY THEIR SUPPORT REASON



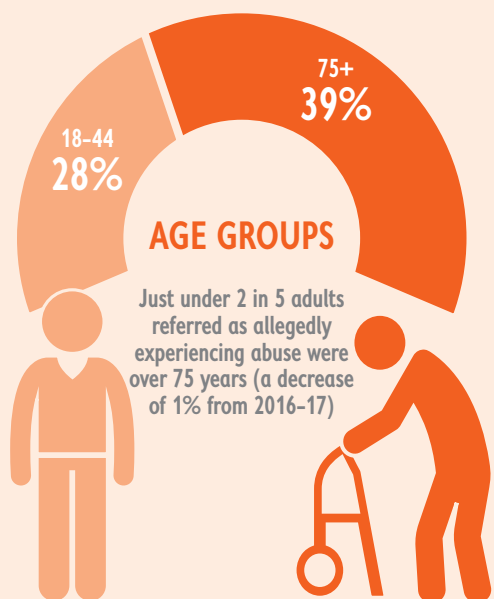
18% more females were reported as experiencing abuse than males, this gap has increased from 16% difference in 2016-17

# 1%

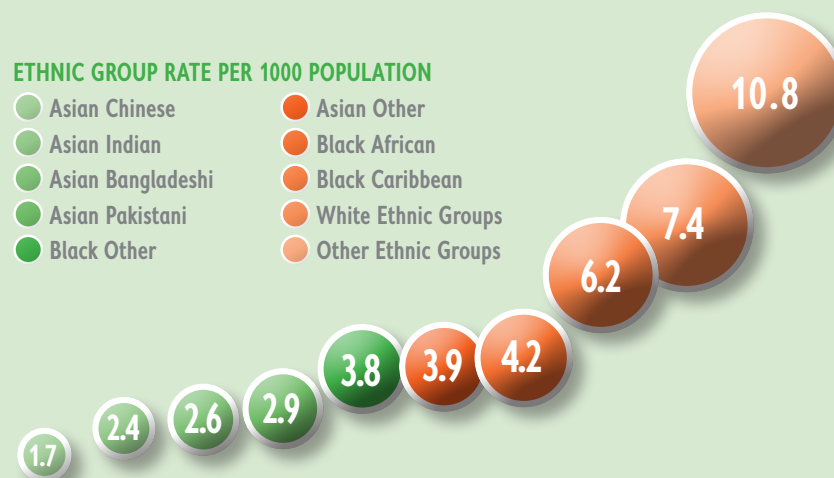
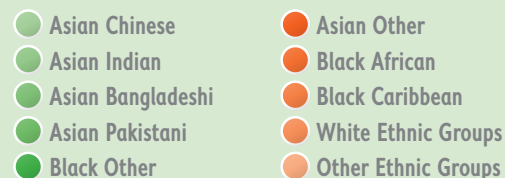
Of the adult population in Croydon had a Safeguarding referral in 2017-18



\* of those completed with an outcome



## ETHNIC GROUP RATE PER 1000 POPULATION



The black and minority Ethnic (BME) rate per 1000 population of Croydon, of those referred is 4.5 (same as the rate for 2016-17). The main increase is with the Black Other group (+1.0 rate per 1000) and the main decrease is with the Black/Black Caribbean group (-1.1 rate per 1000).

# Safeguarding referrals received 2017 - 2018

OF THE

**596**

SAFEGAURDING  
ENQUIRIES  
STATED IN 2017-18



5 in 9 safeguarded adults  
allegedly experienced  
abuse in their own house  
(a drop of 1% compared  
to 2016-17)



3 in 10 safeguarded  
adults allegedly  
experienced abuse whilst  
in a care home setting (a  
similar rate in 2016-17)



7 in 100 safeguarded adults  
allegedly experienced abuse in a  
hospital environment (a decrease  
of 1% compared to 2016-17)



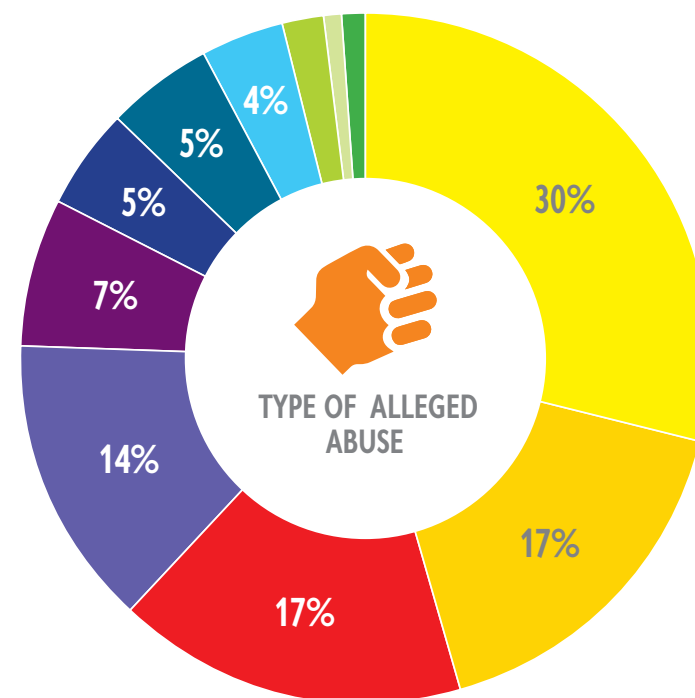
5 in 9 were allegedly  
experiencing abuse from  
someone they knew (a  
decrease of 2% compared  
to 2016-17)



7 in 20 were allegedly  
experiencing abuse from  
a formal carer (an  
increase of 1%  
compared to 2016-17)



9 in 100 were allegedly  
experiencing abuse from  
a stranger or unknown  
person (an similar rate  
in 2016-17)



- 236 Neglect and acts of omission
- 134 Financial or material abuse
- 134 Physical abuse
- 110 Psychological abuse
- 55 Domestic abuse
- 39 Self neglect
- 34 Sexual abuse
- 31 Organisational abuse
- 9 Sexual exploitation
- <5 Discriminatory abuse
- <5 Modern slavery

# Types of Abuse

**Physical Abuse:** being hit, slapped, pushed or injured on purpose. The adult could be in pain, have bruises or injuries that cannot be reasonably explained and be fearful and withdrawn.

**Neglect and acts of omission:** medical, emotional or physical care needs being ignored; being left in wet or dirty clothes, hungry, ill but not receiving medical attention. Being ignored when calling for assistance.

**Financial or material abuse:** theft, fraud, internet scamming, pressure to buy or accept services, coercion in relation to money, including wills or inheritance. Can result in items disappearing from the home; unexplained withdrawals from the bank, unpaid bills and an unusual shortage of money.

**Sexual Abuse:** involvement in a sexual activity which is unwanted or not understood, and to which the adult has not consented or was pressurised into consenting. Includes inappropriate touching, subjection to pornography or witnessing sexual acts. There may be an unexpected change in the adult's behaviour and signs of physical discomfort.

**Self-neglect:** when an adult is not taking care of their personal hygiene, health or surrounds and/or hoarding. They may not be changing their clothes; their home may be increasingly cluttered.

**Domestic abuse:** any incident(or pattern) of controlling, coercive or threatening behaviour or violence between those aged 16 or over, who are/ were intimate partners or family members. Includes Honour Based Violence, Forced Marriage and Female Genital Mutilation (FGM). The adult may have unexplained bruising and be in pain; fearful and isolated.

**Psychological:** includes emotional abuse, threats of humiliation, intimidation, harassment, verbal abuse or isolation. This is harmful to a person's emotional health and well-being. The adult may be fearful, withdrawn and confused.

**Modern Slavery:** includes slavery, human trafficking, forced labour and domestic servitude. Includes victims that have been brought from overseas and vulnerable people in the UK. The adult may be working but gets little or no payment for the work, not have access to their passport and their movements are closely monitored and restricted. They may have been harmed or deprived of food, water, sleep, medical care or social interaction.


**Discriminatory Abuse:** experienced as harassment, insults or similar actions due to race, religion, gender, gender identity, age, disability or sexual orientation.

**Organisational abuse:** poor or inadequate care and support due to systematic poor practice and neglect in a care setting. Individual needs or wishes are ignored due to inflexible systems or routines. For example, little choice available about time to get up in the morning or diet. People may be unkempt.

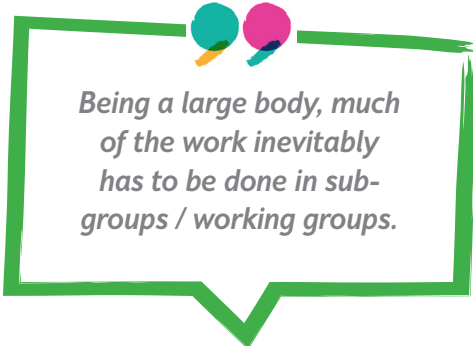


# Role of the Lay Member


Lay Members play an important role in the oversight and scrutiny and decisions and policies made by the Croydon Safeguarding Adults Board. They act as an independent voice and offers a broad perspective that recognises the diversity of our local communities in Croydon.




*The work of the Board is invaluable in creating an environment where all agencies take safeguarding seriously.*



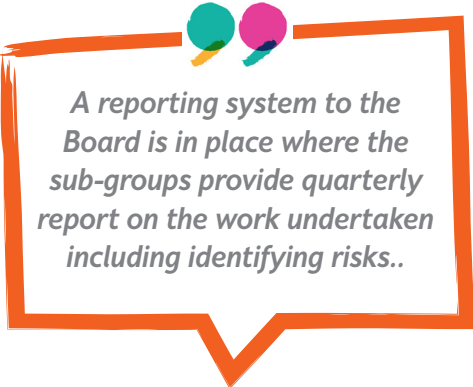
*Being a large body, much of the work inevitably has to be done in sub-groups / working groups.*



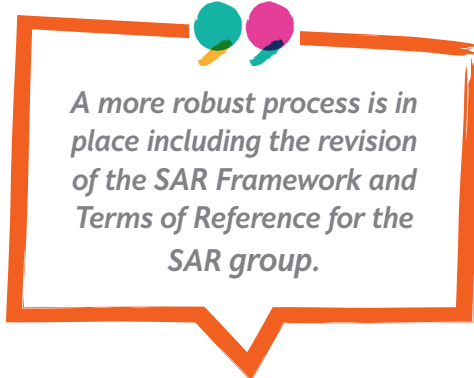
*The Safeguarding Adult Review Committee need to do more to ensure that the right level of investigation/inquiry is carried out when someone dies or is seriously harmed when being considered for a Safeguarding Adult Review (SAR)*



*The Adult Safeguarding Board is progressively developing it's work to fulfil it's enhanced responsibilities under the Health and Social Care Act.*



*A reporting system to the Board is in place where the sub-groups provide quarterly report on the work undertaken including identifying risks..*



*A more robust process is in place including the revision of the SAR Framework and Terms of Reference for the SAR group.*

*You said, we did ...*

# Learning and Development 2017 – 18

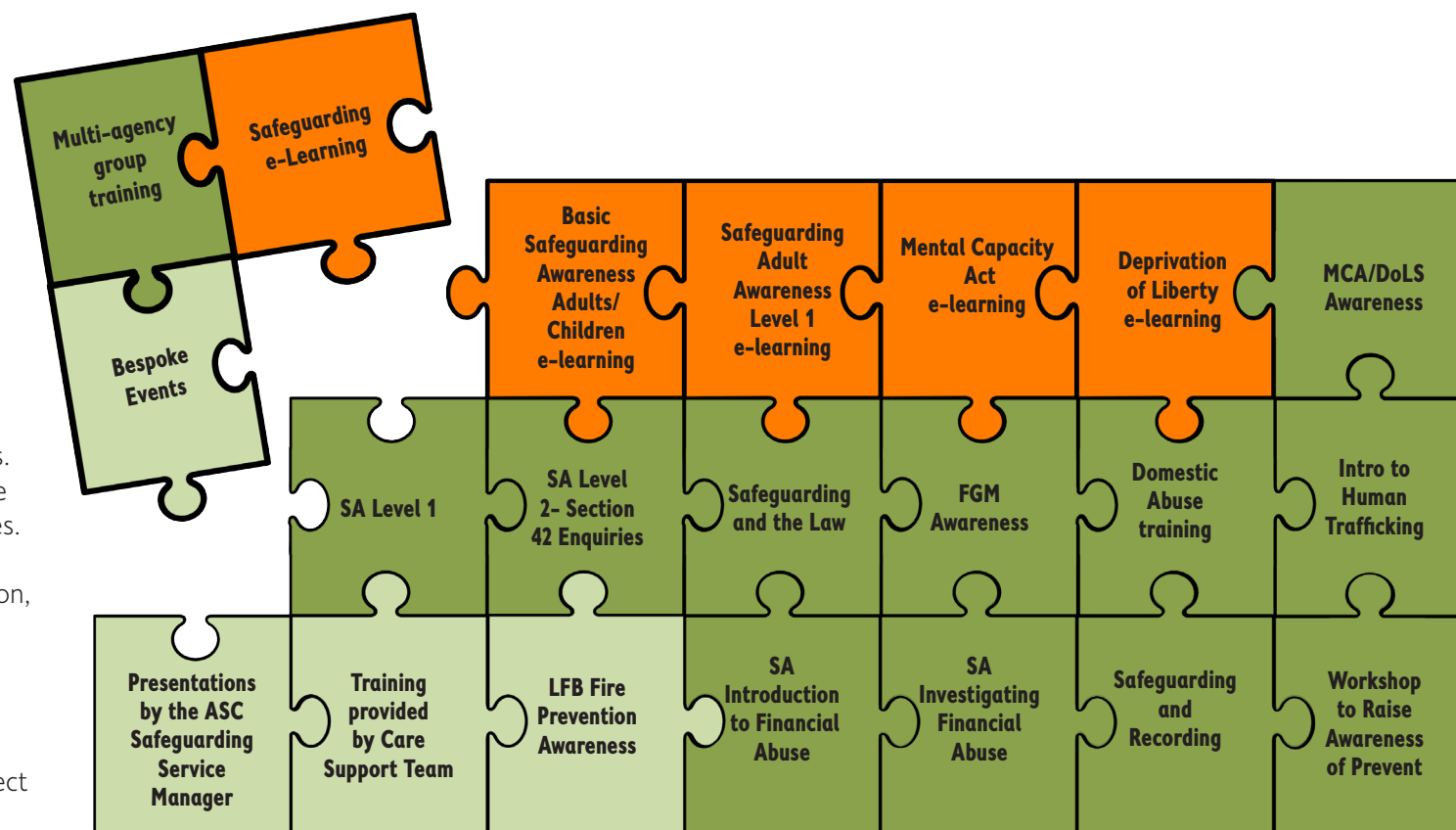
The CSAB Learning and Development programme for 2017/18 was well received and the feedback was generally very good.

The aim of the programme was to deliver high quality L&D activities to staff at all levels and disciplines to enable them to respond appropriately to safeguarding, MCA and DoLS concerns.

It also aimed to ensure that learning and development interventions respect diversity, promote equality and place the adult at risk as the central focus (making safeguarding personal).

The 2017/18 programme offered a diverse range of courses, delivery methods and tools. From multi-agency group training to bespoke events and a range of e-learning programmes. All courses offered were informed by developments in practice, the latest legislation, national and local guidance and local policy and procedures.

Synergies with the Children's board were identified for collaborative work and programme delivery. Internally sourced subject matter experts added to the rich mix of trainers and facilitators.



# Learning and Development 2017 – 18

Excellent content.  
It has inspired my  
knowledge and  
practical application  
of safeguarding.  
(SAFEGUARDING & THE LAW)

We need to do  
more joined up  
collaborative work.  
(SA LEVEL 2 -  
SECTION 42 ENQUIRIES)

This course will  
enable me to escalate  
if others are not  
engaging as they  
should in the  
S/G process.

This course will have  
a positive impact on  
my practise.  
(INVESTIGATING  
FINANCIAL ABUSE)

## ATTENDEES COMMENTS

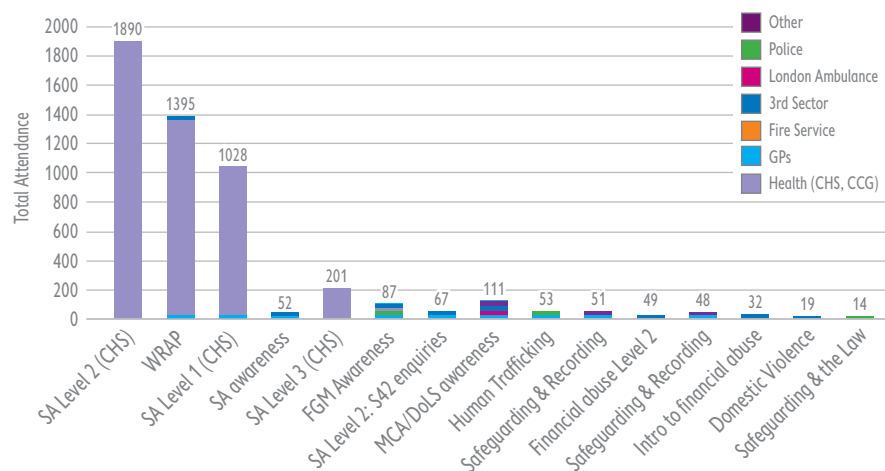
Clearly presented  
in a way I am able  
to use in relation  
to work.  
(SAFEGUARDING & RECORDING)

A lot of information  
was given - helpful  
to draw upon in the  
future.  
(MCA/DOLS AWARENESS)

Excellent. Very  
relevant to my work.  
Police, NHS, Social  
Services staff  
present - shared  
understanding  
of the law.

# Learning and Development 2017 – 18

Chart 1. Attendance per event/course



During the year 2017-18 the overall reported attendance at multi-agency training decreased to 5,108, which is 14% lower than the previous year. The difference is attributed to the increase in single agency in-house learning and development interventions and the frequency requirement only to attend refresher sessions on a three yearly cycle.

Chart 1 illustrates the attendance per event/course and shows that Safeguarding Adults Awareness remains the most attended classroom based intervention.

Chart 2 looks at the number of successful Safeguarding themed e-learning completions from the suite of jointly funded courses and Chart 3 gives a breakdown of the overall attendance at specialist bespoke events.

The programme for 2018-19 will focus on reflection of practice, identifying lessons learned and developing strategies for interventions.

Chart 2. Safeguarding e-learning completions

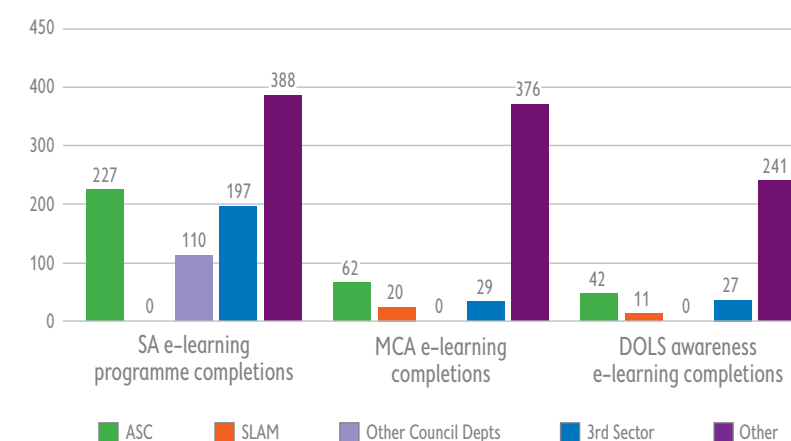
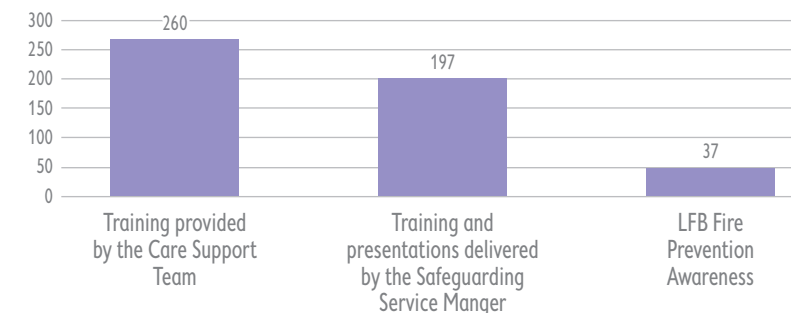


Chart 3. Overall attendance - Bespoke events



# CSAB Priorities 2017-2018



# CSAB Priorities 2017-18

In March 2017 the CSAB agreed the priorities the Board would focus on for the coming year:

1. Prevention and early identification of adults at risk of abuse.

2. Commissioning to ensure adults at risk services that protect them from abuse and there is a robust response to market failure.

3. Voice of service users is central to the work of the CSAB and all partners 4. and influences policy and practice.

4. Making Safeguarding Personal is central to the commissioning and delivery of services to adults at risk.

5. The CSAB ensures there is effective communications with Croydon residents, between professionals, agencies and between different Boards and Partnerships



# CSAB Priorities 2017-18

## Prevention and early identification of adults at risk

### What we have done:

- Trading Standards continue to roll out and refresh awareness training to a range of partners and community groups as part of a preventative approach to tackling doorstep crime.
- Identified and protected repeat victims of doorstep crime [Trading Standards]
- Awareness raising events delivered to practitioners on Modern Slavery.
- Hoarding Project completed its first year programme.

**“I am so grateful to the Hoarding Project – it’s made my life so much calmer and so much richer. My ‘clutter buddy’ empowered me, supported me, celebrated my achievements and I really felt she was in my corner. Well, I can open my curtains now, I don’t refuse to let my friends into my home. I think of my house as a home now, not a hovel and my daughter is ‘allowed’ to bring friends home.”**

**Prosecution of serial  
rogue traders targeting  
vulnerable adults**  
Trading Standards

### What needs to be done:

- To ensure that everyone is aware of the service and how to access an advocate.
- To collate evidence with regards to advocacy services in order to be aware of why and where the service is not being used.
- Wider partner awareness training and enhance awareness of range of doorstep crimes targeting those at risk [Trading Standards].
- Raising awareness of Modern Slavery and Trafficking with hotels and estate agents via a mail drop and event.
- Hoarding Project taken in its next group of service users.
- Home Office Pilot bid for funding for victims coming out of NRM and resettle with support.



# CSAB Priorities 2017-18

Commissioning to ensure adults at risk services that protect them from abuse and there is a robust response to market failure

## What we have done:

- Around 15 - 20% of the provider market is in improvement discussions with the Council at any one time.
- In 2017/18 around 5% of the provider market was in the Provider Concerns process across the year. This resulted in agencies completing the process as more robust and safer providers and a reduction in safeguarding incidents.
- The Intelligence Sharing Committee meets monthly to allow colleagues from all aspects of health and social care to share good practice and concerns, to help avoid silo working, set actions and provide support and guidance to providers in a “stitch in time saves nine” type philosophy.
- The tracker used to monitor the activities of the Intelligence Sharing Committee has been refreshed and updated monthly.
- A new Safeguarding Quality Assurance officer post in the Council has been created solely to help manage the market, the quality assurance framework and provider concerns processes.

## What needs to be done:

- Domiciliary care has always been a more difficult aspect of the market to manage. As such closer attention is being placed on complaints and brokerage data to try and ascertain if these matters could be forerunners for poor practice and safeguarding cases.
- To ensure there are officers assigned to populate the list and to continue to maintain the tracker in a monthly fashion.
- Continued cross referencing in each committee meeting with Rapid Response team data and LAS data to ensure that the safeguarding statistics are cross referenced to form a more robust assessment of quality and where concerns lie in the market.

### What does CQC have to say about Croydon's Provider Market?

Ratings issued by CQC	Amount of Services
Outstanding	2
Good	158
Requires Improvement	31
Inadequate	1

# CSAB Priorities 2017-18

Voice of service users is central to the work of the CSAB and all partners and influences policy and practice.

## What we have done:

- Ensuring that the safeguarding service is reaching all part of the community. The Safeguarding Adults Leaflet and posters have been revised and will be available electronically and in hard copy for distribution.
- E-learning information accessible via the CSAB website.
- Development of a Safeguarding Questionnaire to inform how accurate the system is at recording people's experience of the safeguarding service and help with MSP data feedback

## What needs to be done:

- Voice of the Service User video to be posted on the CSAB website and shared widely.
- Reviewing processes and the CSAB groups in order to strengthen the voice of the service user.
- To increase service user involvement at CSAB level

**"I felt a huge relief in being supported through what could otherwise have been a complicated process"**

**"I am grateful for your support and the feeling of empowerment"**

**"I feel that I am now back in control"**

**"Thank you for taking the time to explain what is happening in a way that I can understand"**

Age UK – Croydon

<https://www.youtube.com/watch?v=R4G4fgoRR5w>

**The East Cheshire Safeguarding Adult Board have agreed for Croydon to use their Service User video: The Spoken Word**

# CSAB Priorities 2017-18

Making Safeguarding Personal is central to the commissioning and delivery of services to adults at risk.

## What we have done:

- Interviews held post safeguarding process and operational teams are made aware that feedback is being sought.
- Council undertook a safeguarding audit that included recommendations on how to improve MSP practice.

### Interviews carried out post safeguarding process:

- All agreed safeguarding was necessary
- All agreed they could say what they wanted as a desired outcome/end goal
- All felt included due to being invited to meetings
- Three said they were well supported
- Best part of the process was being involved, asking questions, achieving outcome, being informed and support from social worker.
- Worse part of the process was being anxious to attend meeting, communication poor, drawn out process and length of safeguarding process.

## What needs to be done:

- Interview samples are currently small therefore increase size of sample.
- Themed multi agency self neglect audit to be undertaken in November 2018.

**I am now de-hoarding my home and my grandchildren can now visit"**

Hoarding Project delivered by Mind in Croydon

**Prevented family members visiting, my back room is now clear and my daughter can visit"**

Hoarding Project delivered by Mind in Croydon



# CSAB Priorities 2017-18

The CSAB ensures there is effective communications with Croydon residents, between professionals, agencies and between different Boards and Partnerships

## What we have done:

- Work underway designing the new CSAB website.
- Revision of the Safeguarding Leaflet with both online access and hard copies being made available.
- Engagement with the BME community.
- CSAB represented at the International Women's Day event.
- Modern Day Slavery conference held in October 2017.
- Annual Report produced in a more visual and accessible way.

## What needs to be done:

- Distribution of the Safeguarding Leaflets via GP surgeries, council, health and all CSAB partners.
- More use made of social media eg twitter, Instagram and Facebook.
- Quarterly Newsletters to help raise awareness of the work of the CSAB.
- Continued enhanced engagement with the BME community.

**Going the extra mile to  
achieve confidence to a  
vulnerable community –  
older people**

Croydon Police

**Partnership work between Trading  
Standards and Adult Social Services  
to safeguard adults at risk against  
scams and mass marketing fraud  
recognised as area of best practice.**

# Governance & Accountability arrangements



Care Act  
2014

## **SAB Membership includes:**

Local Statutory & voluntary sector organisation and a Lay Member. Led by an Independent Chair

## **Safeguarding Adult Board [SAB]**

### **Statutory Partners are:**

Local Authority, Police, Clinical Commissioning Group being the

## **CORE DUTIES OF THE SAB**

Publish an Annual Report

Develop and publish an Annual Strategic Plan

Arrange Safeguarding Adult Reviews

## **THE SAB WILL EMBED THE REQUIREMENTS OF THE OVERARCHING CARE ACT TO:**

Assure that local safeguarding arrangements are in place as defined by the act and working well across all relevant agencies

Prevent abuse and neglect where possible

Provide timely and proportionate responses when abuse or neglect is likely or has occurred

# Funding arrangements for the CSAB

The Safeguarding Board is jointly financed by contributions from partner agencies and it is acknowledged that organisations give their time and resources to support the functioning of the board. The Board has again successfully managed a balanced budget, despite there being no change in member contributions.

## INCOME 2017-18

London Borough of Croydon	£58,660
Clinical Commissioning Group	£21,670
Croydon Health Services	£21,670
South London & Maudsley	£15,000
Met Police	£5,000
London Fire Brigade	£1,000
<b>Total</b>	<b>£123,000</b>

## EXPENDITURE 2017-18

Staffing	£63,382.66
Supplies & Service Recharge	£1,112.08
Website	£640
Conference	£600
Premises Hire	£619.15
Staff Development/Training	£18,000
SAR budget	£30,000
<b>Total</b>	<b>£114,713.89</b>

# CSAB Structure – the role of Committees

A significant amount of the CSAB work is undertaken by the Committee's of the Board, the Committees help progress the programme of work set out in the Strategic Plan

The Executive and Committees are accountable to the Safeguarding Adult Board and this is reflected in the CSAB Governance Framework and Committee Terms of Reference.

The Committee Chairs meet with the Independent Chair of the Board to report and discuss progress with a quarterly report shared with the board members.

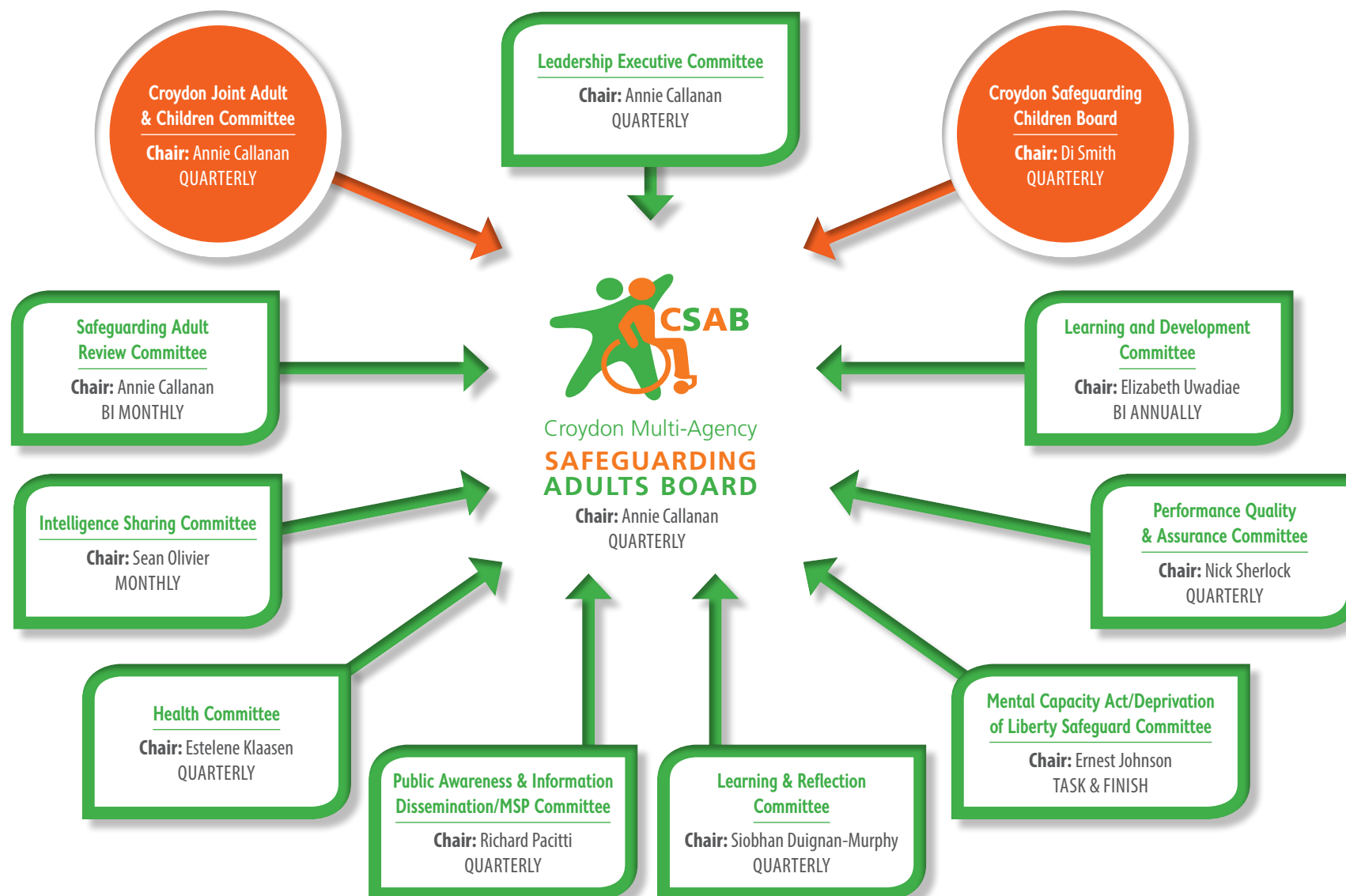


## Membership

Membership in 2017/18 included the following organisations and continues to be reviewed:

- London Borough of Croydon
- Croydon CCG
- Metropolitan Police
- Croydon Health Services
- South London and Maudsley NHS Foundation Trust
- London Ambulance Service
- London Fire Brigade
- Croydon Mind
- Age UK
- Probation
- Community Safety Partnership
- Trading Standards
- Lay Member

# CSAB Governance Structure





# CSAB Membership and Attendance

Independent Chair	100%
Director of Adult Social Services	100%
Lead Member	100%
Lay Member	50%
Croydon Health Service	100%
London Probation	75%
Clinical Commissioning Group	100%
Police	100%
London Ambulance	75%
London Fire Brigade	50%
Trading Standards	50%
South London and Maudsley	75%
Care Quality Commission	25%
Healthwatch	25%

The Board is led by an Independent Chair, Sarah Baker was the Chair until September 2017. An Interim Chair Dr Adi Cooper held the post before handing over to the current Chair Annie Callanan in January 2018.

Board meetings and Committees are well attended across the partnership and attendance is monitored by the board with irregular attendance being challenged by the Chair.

MIND	75%
LB Croydon Contracts Monitoring	75%
LB Croydon MCA/DoLS	75%
Croydon Voluntary Action	25%
BME Forum	0%
Community Safety	25%
Safeguarding Co-ordinator Croydon ASC	100%
LB Croydon Head of Safeguarding	100%
LB Croydon Learning & Development	100%
CASSUP Chair	50%
LB Croydon Performance	50%
Age UK	50%
Children Early Intervention Support Services	25%
LB Croydon Housing/Gateway Services	50%

In June 2018 the Board held a Development Day at which it was agreed to move to a more streamline structure reducing the number of committees and for them to become sub-groups. These sub-groups will be aligned to the board's priorities and specific pieces of work to be delivered using Task & Finish Groups.

# CSAB Priorities 2018-2019

# Priorities 2018/19

At the CSAB Development Day, 5th June 2018 the following objectives for the Board were agreed with underpinning priorities:

Prevention	Commissioning	Making Safeguarding Personal	Voice of the Croydon Resident	Communication & Engagement
<ul style="list-style-type: none"> <li>• Early Identification and provider market management</li> <li>• A system which prevents abuse from happening and share lessons for proactive development</li> <li>• Better to take proactive action before harm occurs</li> </ul>	<ul style="list-style-type: none"> <li>• Robust response to market failure [new Provider Market Policy agreed]</li> <li>• Where the abuse occurs we remove or reduce the abuse reoccurring</li> <li>• Commissioned services need to reflect needs of the population</li> </ul>	<ul style="list-style-type: none"> <li>• Where the person is at the centre of an enquiry</li> <li>• People being supported and encouraged to make their own decisions and empowered by advocacy</li> <li>• People's needs to be listened to</li> </ul>	<ul style="list-style-type: none"> <li>• What is important to Croydon's residents and ability to address their needs</li> <li>• Local people have a voice to by way of feedback and arranged interviews</li> <li>• Services meet needs</li> </ul>	<ul style="list-style-type: none"> <li>• A system where people know how to get information and advice.</li> <li>• Easy accessible information being made available both online and in print.</li> <li>• Raising awareness of the CSAB including a refreshed web presence.</li> </ul>

# Glossary

This is not an exhaustive list, but explains some of the key words used in this report.

<b>ACPO</b>	Association of Chief Police Officers
<b>ADASS</b>	Association of Directors of Adult Social Services
<b>ASC</b>	Adult Social Care
<b>CRU</b>	Central Referral Unit
<b>CCGs</b>	Clinical Commissioning Groups
<b>CSAB</b>	Croydon Safeguarding Adult Board
<b>CSPs</b>	Community Safety Partnerships
<b>CPS</b>	Crown Prosecution Service
<b>CQC</b>	Care Quality Commission
<b>DASH</b>	Domestic Abuse, Stalking and Harassment and 'Honour' – Based Violence.
<b>DASV</b>	Domestic and Sexual Violence
<b>DBS</b>	Disclosure and Barring Service
<b>DoLS</b>	Deprivation of Liberty Safeguards
<b>DHRs</b>	Domestic Homicide Reviews
<b>FGC</b>	Family Group Conferences

<b>IDVAs</b>	Independent Domestic Violence Advocates
<b>ISC</b>	Intelligence Sharing Committee
<b>LSP</b>	Local Strategic Partnership
<b>MCA</b>	Mental Capacity Act
<b>MAPPA</b>	Multi-agency Public Protection Arrangements
<b>MARAC</b>	Multi-agency Risk Assessment Conference
<b>MSP</b>	Making Safeguarding Personal
<b>MASH</b>	Multi-agency Safeguarding Hub
<b>NHS</b>	National Health Service
<b>OPG</b>	Office of the Public Guardian
<b>PALS</b>	Patient Advice and Liaison Service
<b>SAR</b>	Safeguarding Adult Review
<b>SI</b>	Serious Incident
<b>SLaM</b>	South London and Maudsley NHS Foundation Trust

You can read more about the Croydon safeguarding adult board at our website **[www.croydonsab.co.uk](http://www.croydonsab.co.uk)**

If you have any questions, comments or feedback about the CSAB Annual Report please contact:

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