



THE MOSAIC COMMUNITY TRUST

ANNUAL REPORT

2019 - 2020

Uniting, Empowering and Celebrating Caring Communities

Summary

The Mosaic Community Trust (MCT) is an award winning low-cost, high impact community-based organisation in North Westminster, London where we have been working for more than 10 years. We are well established in Church Street, NW8 one of the most deprived wards in London.

Community Empowerment

MCT's approach to community empowerment is based on building caring, active, united, and inclusive communities, transforming the lives of socially and economically disadvantaged BAME residents by:

1. Promoting community cohesion, mutual understanding, and respect.
2. Improving disadvantaged communities' access to and provision of appropriate local statutory services and resources.
3. Encouraging local stakeholders to work to create the conditions for sustainable economic and social development.

This year, as a response to an increasing demand for our services, we expanded our work with BAME communities to the Harrow Road and Maida Vale areas of Westminster. We continued to focus on addressing the health inequalities prevalent in the areas where we work, whilst further strengthening **community cohesion** and **integration**.

With a continued focus on the health and wellbeing of BAME women, we have provided tailored emotional wellbeing support to particularly isolated and vulnerable women and continued to focus our resources on training additional community advocates or 'Mosaic Women'.

We have further strengthened our partnership with the Imperial College NHS Trust, facilitating a survey into the health needs of 40+ BAME women, which will not only inform our future engagement but also statutory health services in our target area.

Advocacy and Influencing

Our advocacy and influencing work continue to be rooted in the communities where we work, as we strive to strengthen the voice of marginalised BAME residents. We have **celebrated diversity**, challenged health inequalities, and represented common and urgent health and wellbeing needs. Our influence in the local health and wellbeing sector is manifested by the fact that we are regularly consulted and regarded as a 'go to organisation' for BAME community representation.

Covid-19 Pandemic

In response to the rapidly expanding global pandemic, MCT quickly diverted its resources to supporting the most isolated and vulnerable 50+ BAME women in the community. We developed and implemented a phone-based support service, based on community need, as well as gathering community data to support sector planning and policy development. Existing health inequalities have been magnified because of the pandemic and will continue to shape MCT's immediate and future work.



Message from the Chair:

MCT's reputation as a provider of mental health and wellbeing support to BAME women and as a key voice for underrepresented BAME groups is growing from strength to strength. Demand for our tailored services continues, as local health and wellbeing providers seek our advice for decisions which affect the local BAME community.

We have completed several projects this year, secured funding for new projects and project extensions, as well as responding swiftly to the emerging Covid-19 pandemic. We strengthened our partnerships with local health care providers, in particular the Imperial College Health Care Trust and IAPT Westminster and have built new partnerships with the Westminster Health and Wellbeing Network, Metropolitan Police, Central London Clinical Commissioning Group (CLCCG) and Church Street Health and Wellbeing Hub. Our partnership with IAPT Westminster continues to grow from strength to strength as we draw on each other's expertise to build the mental health resilience in the local BAME community.

Our core group of community-based advocates, the **Mosaic Women**, continue to be key to the success and sustainability of our work and we are committed to ensuring their continued development in terms of skills building and future employability. Our graduation event in July attracted a range of existing and new supporters and feedback from attendees confirmed how well MCT's approaches are perceived and recognised within the local health and wellbeing community.

The **Covid-19** pandemic and subsequent lockdown measures presented a key challenge for us. MCT quickly responded to the situation by setting up a phone-based wellbeing advice system, diverting all resources to the most vulnerable women in the community

I would like to thank all our donors who supported us this year. We are also deeply grateful for the backing provided by our supporters, Karen Buck MP whose continued support at our events is invaluable.

I am immensely proud of our work and MCT's commitment to innovation and impact. The leadership provided by our CEO Lena Choudary-Salter along with her staff, Heike Gloeckner, Habiba Haque, Fahmida Yesmin, Janatul Fardousi and the Community Mental Health and Wellbeing Facilitators and Head Massage Therapists is first class. I encourage you to read this annual report and learn about the continued progress we have made this year.

Please contact us at any time, whether simply for more information or to offer your support.

Mark Gifford
Chair, The Mosaic Community Trust

Community Empowerment Programme

MCT has completed a few projects, secured funding for new projects and project extensions as well as responding swiftly to the emerging Covid-19 pandemic. MCT's group of community-based health and wellbeing advocates, the **Mosaic Women**, continue to build on their skills and expand their knowledge. Their dedication and growing experience is key to the success and sustainability of our work and the health and wellbeing of the BAME community in North Westminster.

This year we expanded our services to the Harrow Road and Maida Vale areas of North Westminster, further developed our holistic approach to community wellbeing, as well as swiftly responding to the Covid-19 pandemic and adapting our approaches accordingly. Existing health inequalities have been magnified because of the pandemic and will continue to shape MCT's immediate and future work.

Inter-generational and 50+ Women's Drop-In Services: Our weekly drop-in services provided invaluable health and wellbeing support to BAME women in the Church Street area. We expanded our services to the Harrow Road and Maida Vale areas working with 50+ BAME women who regularly benefitted from advice on diet, exercise as well as tailored mental health support. To meet the increased demand for our services, we have trained an additional 10 Therapists/Community Health and Wellbeing Advocates.

Our pilot project "Connecting Mothers and Grandmothers", highlighted the continued need for intergenerational support and parenting. We will apply learning from this project to further develop our approaches to parenting and wellbeing support between generations.

Women's Health and Wellbeing: Regular skills training for our Advocates and Therapists included a focus on targeted pain relief through therapeutic massage and mental health and wellbeing advice skills building, to promote our holistic approach to women's health and wellbeing. In addition, we have built the capacity of our Therapists to provide tailored emotional wellbeing support to isolated and vulnerable women with a view to mainstreaming this approach in future projects.

"I was unable to access relevant services due to my language barrier. Mosaic's advocate helped interpret and I was able to reach the service required. I really appreciate the service Mosaic has been providing for vulnerable people in the community." J Begum

As part of our partnership with the Imperial College NHS Trust we carried out a community survey of the health needs of 40+ BAME women in the Church Street area. Data results will inform a key piece of research, conducted by Imperial staff, to determine the health, social needs, and services particular to the Church Street area.

Covid-19 Pandemic Response: In mid-March 2020, MCT suspended its drop-in services and weekly training courses diverting all resources towards supporting the most vulnerable women in the community. We rapidly set up a phone-based wellbeing advice system, retrained our Advocates to focus on messages concerning the pandemic, good practice behaviour, advice on mental health and wellbeing, diet and exercise during lockdown as well as advice on Covid-19 related resources available in the area. Existing health inequalities have been magnified because of the pandemic. We worked closely with the Community Intelligence Forum, hosted by Westminster City Council/Westminster Connects, voicing the needs and concerns of our user group to ensure that they are not underrepresented in key resourcing and policy decisions in relation to the pandemic. We strengthened our partnerships with local health care providers, the Imperial College Health Care Trust and IAPT Westminster. We have built new partnerships with the Westminster Health and Wellbeing Network, Metropolitan Police, Central London Clinical Commissioning Group (CLCCG) and Church Street Health and Wellbeing Hub collaborating closely to build strategic partnerships as well as to influence policy and public services.



Events, Workshops and Consultations:

Project Launch Event: Harrow Rd/Maida Vale

Community Event and Intergenerational Open Day: Connecting Mothers and Grandmothers

IAPT Westminster Workshop: Generalised Anxiety Disorder

Community Consultation: Dr Ray J Chapman - extended GP hours

IAPT Westminster Workshop: Obsessive Compulsive Disorder

Church Street Regeneration Programme Consultation Meeting: MCT's Approaches to Community Cohesion

Westminster Council Women's Network Event

St. Mary's Church on the Green: Interfaith Christmas Event

Met Police, New Scotland Yard – Youth Crime Prevention

Youth and gambling consultation meeting, YGAM

Patient Reference Group meeting - Central London Clinical Commissioning Group

Holocaust Memorial Service - Westminster City Hall

Keeping our Young People Safe - Workshop for Church Street mothers

Independent Police Advisory Group – Church Street BAME community

St. John's Ambulance – Advocates Training

International Women's Day Event

Throughout the year, MCT hosted several community-based learning and networking events to share good practice and learning, celebrate diversity and amplify the voices of BAME women in relation to common health and wellbeing issues.

Our work in Church Street has made a significant impact on the confidence, skills and personal development of the BAME women we work with. The **Mosaic Women** help others in the community to address emotional health issues, access statutory services, improve residents' physical health and wellbeing and advocate to reduce existing health inequalities.

We secured funding to run much needed drop-in services, in two locations, to further develop the skills of our community advocates in therapeutic massage for pain relief and relaxation, emotional wellbeing, psycho-educational and cognitive behaviour therapy support techniques, as well as English language skills and to build on the skills of our core staff in monitoring and reporting. Our work has reached over 500 vulnerable BAME residents in Church Street, Harrow Road and Maida Vale areas.

This year has been particularly challenging for residents in terms of the unforeseen distress and hardship caused by the Covid-19 pandemic. MCT responded to these challenges quickly and confidently, adapting projects to the changing situation, redirecting funding and resources, and establishing a vital phone-based service for all vulnerable residents.

We continued to retain our sector profile as a low-cost, high-impact, community based, and community led organisation and are recognised in the local community as a safe, credible, approachable, and accessible service provider.

"I have been suffering with isolation and loneliness since the lockdown. Mosaic has helped me cope with the lockdown by keeping in touch with me regularly. They supported me and listened to my concerns...". Mrs. Mwk

Our collaboration with Westminster Academy strengthened intergenerational discourse and learning and continues to set the stage for a stronger, more **resilient and engaged local community**. Our advocacy and influencing work are keenly acknowledged by the local health and wellbeing sector as we further develop our voice and build a critical platform for engagement and exchange. We are increasingly recognized as the 'go to organization' for BAME community representation.

The Mosaic Women:

Our core group of trained and locally based community advocates, the **Mosaic Women**, continues to grow from strength to strength. These women are recognised as a key asset in the community both by residents and the local health and wellbeing sector. They have adapted to the exceptional challenges of the pandemic, provided vital emotional and wellbeing support to isolated and vulnerable BAME women, participated in sector consultations to ensure Covid-19 related services are adequately targeting BAME groups.



Celebrating Eid

We would like to thank the following organisations and individuals who supported us this year:

TRUSTEE BOARD

Rev. Mark Gifford, Chair
Dr. Natubhai Shah, MBE, Vice-Chair
Ms. Ruth Rosenthal, Treasurer
Ms. Lena Choudary-Salter, Managing Trustee
Dr. Saima Rana, Trustee
Ms. Tandy Deane-Gray, Trustee
Ms. Abena Serwaa Boateng, Trustee

PROGRAMME STAFF

Ms. Lena Choudary-Salter, CEO
Ms. Heike Gloeckner, Programme Manager
Ms. Habiba Haque, Community Projects Co-ordinator
Ms. Fahmida Yesmin, Community Outreach Officer
Ms. Janatul Fardousi, Community Outreach Worker

ORGANISATIONS

Westminster City Council
Paddington Partnerships
Westminster Amalgamated Fund
Hyde Park Place Estate

IAPT Westminster
BME Health Forum
St John's Ambulance
London Community Foundation

Metropolitan Police
British Land
Imperial College NHS Trust
The Big Lottery Fund
Healthwatch

Walterton and Elgin
Community Homes
Westminster Community Network
Westminster Academy School

Mosaic Community Trust

61A Warwick Avenue

London W9 2PR

lenac@mosaiccommunitytrust.org.uk

www.mosaiccommunitytrust.org.uk

Tel: 020 7289 1170

Mob: 07778728891

The Charity Registration Number is : 1113196

THE MOSAIC COMMUNITY TRUST UK

REPORT AND ACCOUNTS

YEAR ENDED 31 MARCH 2020

**The Mosaic Community Trust UK
Report and Accounts
Year to 31 March 2020**

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The Mosaic Community Trust UK

Trustees

Chair Person
Rev. Mark Gifford

Vice-Chair Person
Dr Natubhai Shah MBE

Treasurer
Ms. Ruth Rosenthal

Managing Trustee
Mrs Lena Choudary-Salter

Trustees
Dr. Saima Rana
Ms. Abena Serwaa Boateng
Ms. Tandy Deane-Gray

Independent Examiner

Devdutt M Patel FCCA, FIPA
D M Patel & Co.
Baltic House, 4 & 5 Baltic Street East
London EC1Y 0UJ

Bankers
HSBC Bank Plc
90 Baker Street
London W1U 6AX

Independent Examiner's Report

To the Trustees of The Mosaic Community Trust UK for the year ended 31 March 2020

I report on the accounts of The Mosaic Community Trust UK ("The Association") for the year ended 31st March 2020 which are set out on pages 4 to 7.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act
- to follow the procedures laid down in the general Directions given by the commission under section 145(5)(b) of the 2011 Act
- to state whether particular matters have come to my attention

Basis of Independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners.

An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the next statement.

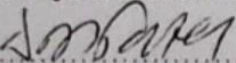
Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached



Devdutt M Patel
Chartered Certified Accountant
D M Patel & Co
Baltic House
4 & 5 Baltic Street East
London EC1Y 0UJ

Date: 05 October 2020

INCOME	Notes	Restricted Fund £	Unrestricted Reserves £	Total Fund 2020 £	Total Fund 2019 £
Incoming Resources					
Grants	2	62,484.96		62,484.96	79,117.96
Total Incoming Resources		62,484.96		62,484.96	79,117.96
EXPENDITURE					
Direct Charitable Expenditure					
Programme Management and Course Facilitation		29,215.00		29,215.00	32,593.98
Project Implementation		13,698.72		13,698.72	12,450.00
Outreach activities		5,889.63		5,889.63	6,832.40
Book-keeping & Administration		1,335.75		1,335.75	540.00
Office admin costs / Bank Charges		1,667.80		1,667.80	678.10
Petty cash		341.00		341.00	666.91
Community Events		733.48		733.48	609.00
Communications & Publicity		600.00		600.00	1,307.82
Monitoring and Fundraising activities		5,280.00		5,280.00	
Hire of facilities		3,777.90		3,777.90	6,382.99
Depreciation		16.78		16.78	20.97
Independent examiner's fee		210.00		210.00	210.00
Project Implementation (Overseas projects)		6,000.00		6,000.00	
Total Resources Expended		68,766.06		68,766.06	62,292.17
Net Surplus (Deficit) for the year		(6,281.10)	-	(6,281.10)	16,825.79
Funds at 1st April 2019		54,350.82		54,350.82	
Funds at 31st March 2020		48,069.72	-	48,069.72	
Funds at 1st April 2018					37,526.03
Funds at 31st March 2019					54,350.82

The Mosaic Community Trust UK
Balance Sheet as
At 31 March 2020

	Notes		2020	2019
			£	£
Assets:				
Fixed Assets	3	67.11	67.11	83.89
Current Assets:				83.89
Cash at Bank @31/03/2020		13,141.22		38,415.48
Reserve Account		35,812.06		29,312.19
Cash in Hand		0.00		0.00
		<u>48,953.28</u>		<u>67,727.67</u>
Current Liabilities:				
Other creditors	4	<u>(950.67)</u>	<u>48,002.61</u>	<u>(13,460.74)</u>
				54,266.93
Net Assets			<u>48,069.72</u>	<u>54,350.82</u>
Accumulated Funds				
Restricted Reserves	5		18,810.73	25,091.83
Unrestricted Reserves	5		29,258.99	29,258.99
			<u>48,069.72</u>	<u>54,350.82</u>

Approved by

Chair Person: Rev. Mark Gifford

Treasurer: Ms. Ruth Rosenthal

Date: 12/10/2020

Date: 20/10/2020

The Mosaic Community Trust UK
Notes to the Accounts
For the year ended 31 March 2020

1 Accounting Policies

1.1 Basis of Preparation

The accounts have been prepared under the historical cost convention. The accounts have been prepared in accordance with the Statement of Recommended Practice, "Accounting and Reporting by Charities".

1.2 Grants are taken to the income and expenditure account on accruals basis. One off donations are taken to the income and expenditure accounts on receivable basis.

1.3 Membership fees are taken to the income and expenditure account on a receipt basis.

1.4 The charity is not registered for VAT and accordingly expenditure is shown gross of irrecoverable VAT.

1.5 Tangible Fixed Assets & Depreciation.

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows:

Equipment 20% Reducing balance

2 Grants and interest received

	Restricted	Unrestricted	Total 2020	Total 2019
	£	£	£	£
Hyde Park Estate Charity			-	4,370.00
Donations from Lena Choudary Salter	11,180.00		11,180.00	-
Donations from Tandy Deane-Grey	1,200.00		1,200.00	-
WCC (Ward Budget)	7,427.73		7,427.73	3,000.00
WCC (Neighbourhood Keepers Programme)	24,482.34		24,482.34	6,244.40
The Health Forum	3,600.00		3,600.00	-
Broadgate Estate	500.00		500.00	-
TNL Community fund (The National Lottery)	9,991.00		9,991.00	-
The Exilarch's Foundation			-	10,000.00
Comic Relief (London Community Foundation)			-	10,000.00
WCC (Westminster City Council)			-	26,392.92
Tampon Tax Fund (London Community Foundation)			-	9,985.00
British land	200.00		200.00	71.60
London Catalyst/Hospital Saturday Fund			-	4,000.00
Berkeley Homes Ltd			-	3,760.00
Imperial College London (Matlms- Vaccine Conversation Events)	259.00		259.00	1,240.84
HSBC Bank Interest	144.89		144.89	53.20
Westminster Amalgamated Charity	3,500.00		3,500.00	
6				
	62,484.96	-	62,484.96	79,117.96

The Mosaic Community Trust UK
Notes to the Accounts
For the year ended 31 March 2020

3 Fixed Assets

	Equipment	Total
	£	£
At Cost		
Balance 1 April 2019	976.43	976.43
At 31 March 2020	<u>976.43</u>	<u>976.43</u>
Depreciation		
Balance 1 April 2019	892.54	892.54
Charge for the year	16.78	16.78
At 31 March 2020	<u>909.32</u>	<u>909.32</u>
Net book value		
At 31 March 2020	<u>67.11</u>	<u>67.11</u>
At 31 March 2019	<u>83.89</u>	<u>83.89</u>

4 Creditors

	2020	2019
	£	£
Other creditors	740.67	13,250.74
Independent examiners fee	210.00	210.00
	<u>950.67</u>	<u>13,460.74</u>

5 Accumulated Funds

	Restricted Reserves	Unrestricted Reserves	Total 2020	Total 2019
	£	£	£	£
Balance brought forward at 1 April 2019	25,091.83	29,258.99	54,350.82	8,266.04
Contingent Reserves (See below)			-	29,258.99
Surplus for the year			-	16,825.79
Deficit for the year	(6,281.10)		(6,281.10)	
	<u>18,810.73</u>	<u>29,258.99</u>	<u>48,069.72</u>	<u>54,350.82</u>

Contingent Reserves Policy

The Mosaic Community Trust UK is committed to maintaining a level of reserves that is sufficient to meet ongoing liabilities and all service delivery commitments, as well as ensuring the long-term future of the charity. The Mosaic Community Trust UK adopts a reserves policy that seeks to balance these priorities by holding a level of reserves sufficient to:

Ensure the availability of sufficient working funds,
Provide a buffer in case of unexpected loss of income to ensure that services can be maintained and provide sufficient funds to allow the organisation to wind up while meeting its obligation to staff and service users should the organisation be forced to close.

This policy is reviewed annually by the management committee who will take immediate actions as and when required.

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Devdutt M Patel
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Baltic House
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London EC1Y 0UJ

Date: 05 October 2020