




# THE MOSAIC COMMUNITY TRUST



ANNUAL REPORT  
DURING THE COVID 19  
PANDEMIC  
2020 – 2021



Uniting, Empowering and Celebrating Caring Communities

## Message from the Chair:

2020/21 was a productive and rewarding year for MCT as we responded to the challenges of the COVID19 pandemic and its long-term effects on the communities we work with.

This year, MCT secured additional funding for a coordinated COVID-19 response, forged new partnerships to deliver our projects and strengthened our organisational structures and processes.

MCT's expertise and experience of underrepresented communities is valued and sought by Westminster-based health and wellbeing providers as we strive to represent and amplify the BME voice at key decision making networks. Community strengthening continues to be at the heart of our work as we build stronger and more resilient local communities.

With projects re-focussed to provide an urgent response to the pandemic and additional funding secured from Tokio Marine HCC, Westminster City Council, BME Forum, The National Lottery, etc. MCT worked closely with Westminster Academy School to increase the uptake of NHS Test and Trace service amongst students, retrained our Community Advocates to better respond to community health and wellbeing needs online, provided a local Food Pantry Service to families in need, promoted COVID19 vaccine uptake and supported the health and emotional wellbeing of BME men in our communities. Our Community Advocates worked tirelessly to provide an efficient and appropriate response to the pandemic.

Our partnerships with local health and wellbeing providers as well as with the Metropolitan Police, Imperial College Healthcare Trust, IAPT Westminster and Westminster Academy proved vital for our work in strengthening local BME communities.

I am 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, Louise Hall, Fatma Nassr, Janatul Fardousi and the Community Advocates, is unparalleled.

I would like to thank all our donors who supported us this year. We are also deeply grateful for the backing provided by our new supporters which include Tokio Marine HCC, Westminster Charitable Trust, British Land, Westminster Amalgamated Charity and The London Community Foundation.

I encourage you to read this annual report and learn about the 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**

# SUMMARY

The Mosaic Community Trust (MCT) is an award-winning community-based organisation in North Westminster, London where we have been working for 10+ years. Our **low-cost, high-impact** approach to building stronger communities is well established in the Church Street, Maida Vale and Harrow areas, some of the most deprived wards in London.

## Community Cohesion and Strengthening

**Uniting, celebrating, and integrating** communities is at the core of our work. This year we carried out several community surveys, facilitated community events and initiated our **Food Pantry Service**. We built on our community knowledge, responded to increased demand for our services, strengthened community integration and united communities to build resilience and reduce isolation. Our Community Advocates are at the heart of our outreach work and instrumental in providing a lifeline to isolated,

"I am happy that Mosaic has given us an opportunity to express our concerns to the police and help us build our relationship with them."

*Participant*

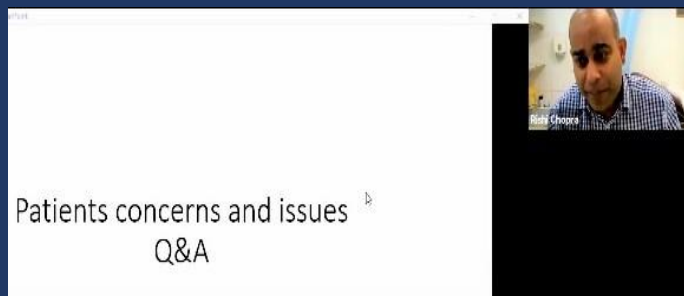
"The food that I received from Mosaic has helped me so much, I have not been too well lately. I feel loved and cared for by my community."

*MRS. M*

vulnerable individuals and families. As the COVID-19 pandemic continued to affect our lives, MCT's Advocates provided much needed guidance and support in terms of emotional wellbeing, vaccination information, good practice behaviour during lockdown and the **NHS Test and Trace system**.

## Health Inequalities

The COVID-19 pandemic brought existing health inequalities to the fore. To address this issue, MCT facilitated a community-based **Patient Participation Group** event and community survey to capture current barriers in accessing health services and create a platform for exchange, problem-solving and action.



Our partnership with **IAPT Westminster** and IAPT Kensington and Chelsea was critical in supporting individuals to access a culturally sensitive support for their mental health and wellbeing as well as build the skills of our Community Advocates as a key community resource. Loneliness, COVID19 anxiety due to lockdown, relationship breakdowns and financial stress were some of the key issues affecting our communities this year. MCT's Community Advocates actively liaised with local Health Centre link workers to work with individuals referred to us through the **social prescription service**.

"The advocate has been very helpful and listened to my problems".

*Service user*

## Advocacy and Influencing

MCT's expertise and knowledge of the BME community places us in a leading position at intelligence gathering, consultative meetings and networking events. We are recognised as a 'go to organisation' for several local statutory and voluntary organisations such as the Metropolitan Police, Central London Clinical Commissioning Group, Health Centres, Tri-borough Public Health, etc. in relation to ethnically marginalised community voices and in tackling the health inequalities experienced by isolated groups.

This year we continued to ensure that the BME voice was heard at key sector events and meetings to both enable dialogue and influence policies that reflect and speak to all ethnicities.





# Organisational Development and Strengthening

The global pandemic and resulting shift in the way we deliver our work, prompted a review of our organisational structures, processes and systems. Following specialist leadership coaching by CASS Business School, MCT's CEO initiated key changes to staffing and organisational processes. These changes were key in the organisation's success in responding to the increased demand for our services by the local ethnically marginalised community and statutory service providers. MCT was able to put in place appropriate and adequate policies, structures, and procedures with funding support from Microsoft via the London Community Foundation.

**Human Resources:** To maximise and sustain MCT's local impact, we restructured our core staff team to include focal points in the areas of governance, operations, programme development and project delivery with clear lines of responsibility and accountability. 2 new sessional staff members were recruited.

In response to the COVID-19 lockdown measures, we strengthened our project level capacity, and our frontline staff were retrained and supported to adapt to new ways of working and delivering our much-needed services online. In 2020 – 21, MCT employed 6 core team sessional workers and 11 outreach advocates from the local community.

**Systems Development:** MCT introduced new processes to gather information on our communities' needs and document the impact of our services during the pandemic. Data gathered and analysed on vaccine hesitancy, community policing, patient services, etc. was document and applied to programming. Lessons learnt from our projects this year have been documented and will inform our work next year.

A review of our financial management systems supported our mission to provide low-cost, high-impact projects whilst at the same time ensuring a robust approach to fiduciary management.

**Programme Funding:** MCT raised **£139,082** in this financial year to support the delivery of our work in the Church Street, Maida Vale and Harrow Road areas of North Westminster. New funders included the City of Westminster Trust, Tokio Marine HCC, Westminster Amalgamated Charity. We are extremely grateful to all our funders for their valued and timely support in response to the COVID-19 crisis affecting our communities.

MCT Funders 2020-21
Westminster City Council
British Land
Westminster Academy
London Community Foundation
National Lottery Community Fund
Tokio Marine HCC
Hyde Park Place Estates Charity
BME Health Forum
City of Westminster Charitable Trust
Cask Trade Ltd
Westminster Amalgamated Charity

## MCT'S RESPONSE TO COVID 19

The COVID-19 lockdown required many people to come to terms with a vastly different way of life, whilst also grappling with the suffering caused by the pandemic, resulting in the loss of loved ones, financial insecurities, and changes in the health care system. This has brought about many challenges amongst the communities we support.

Mosaic has been at the forefront from the start of the pandemic. After making a conscious decision to close our weekly community Drop-in, we decided to deliver our services online, continuing to provide that much needed support and care, through our phone-based service, via Zoom and WhatsApp.

Covid-19 has brought the health inequalities amongst ethnic minority groups into sharp focus. Our task was to highlight this ongoing issue, even more so during the pandemic.

As the uncertainty of the pandemic evolved so did our reach and determination. Mosaic started to receive referrals from outside of Westminster, many of whom were suffering from loneliness, social isolation, and health issues. Our team of dedicated and trained community advocates was always ready to help and support.

We also introduced new online social activities including Movement exercise classes, Monday online Drop-in's and Online ESOL learning, giving our service users an opportunity to interact and engage during the lockdown period.

We liaised with many health care sector providers, including Imperial College, London School of Hygiene and Tropical Medicine as well as Local GP's and the Central London Clinical Commissioning Group. We have organised workshops and events and participated in their strategic and co-production meetings to bring to their attention the worries and fears impacting individuals – their existing health conditions as well as their social, emotional, and mental wellbeing - offering solutions and recommendations.

## How we adapted and changed our approaches to respond to the global Covid-19 pandemic

MCT's response to the global Covid-19 pandemic is both dynamic and strategic. We are actively providing holistic phone-based support services to isolated Black, Asian and Minority Ethnic (BAME) residents in North Westminster, London.

### Community Advocates:

As a first, critical step, we enhanced the skill set of our **community-based Advocates** to deliver much needed phone-based services to isolated and vulnerable BAME residents. Skills building included a focus on providing emotional health and wellbeing support, advice and tools which are culturally relevant and delivered effectively using new ways of engaging with our clients, i.e., over the phone and through digital platforms.

MCT invested in weekly workshops to improve Advocates' listening, time-management and English language skills as well as improving their confidence, motivation, and ability to use new technologies. A focus has also been on building Advocates' social development skills.

### BAME Community:

In turn, MCT also worked closely with BAME residents to motivate, engage, and support them to access and respond to our new, adapted services. Our Advocates have been focussing on building the confidence of residents to regularly access our phone-based support, working with them to maximise engagement in our unique service delivery.

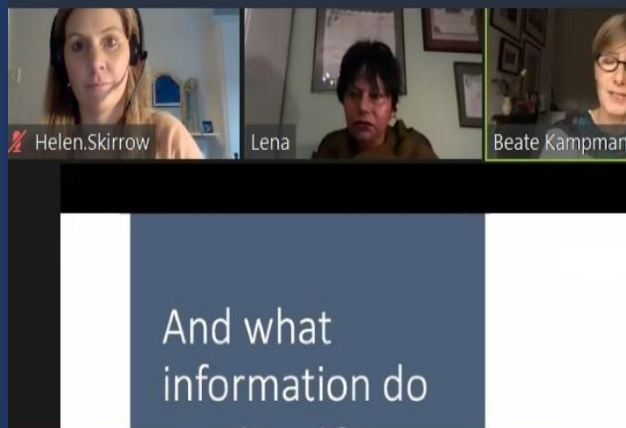
MCT continues to invest in building stronger communities, one of our key strategic objectives and a driving activity in our Theory of Change to Reduce Health Inequalities. During the pandemic, we have done this by focussing on supporting clients to build stronger, healthier relationships with families and friends, gain the knowledge and skills to make informed choices regarding their health and wellbeing and access to statutory health services, as well as address the current digital divide.



## Amplifying the BAME Voice with Health Service Providers

### Patient Empowerment

The global pandemic has heightened the existing, widespread **health inequalities** experienced by our client group. MCT has focussed on improving BAME residents' engagement with health service providers, facilitating Patient Participant Group meetings and initiating information sharing forums with health care professionals.



MCT's role in supporting residents to overcome concerns and meet challenges, in relation to the pandemic and service provision, is testament to our role as an 'enabler' or 'driver' in improving community health and wellbeing.

### Influencing our Partners and Stakeholders

During the pandemic, MCT continues to collaborate and influence external stakeholders and partners, informing and representing the **BAME voice** to influence policy decision making and service provision during this critical time. We have been actively engaging with local Health Centres, the Central London Clinical Commissioning Group, Westminster Community Intelligence Forum, IAPT Westminster, Healthwatch Westminster, Westminster Community Network and Westminster City Council to influence the adaptation of health service provision to BAME needs, in line with our organisational Theory of Change.



## A Culturally Appropriate Response

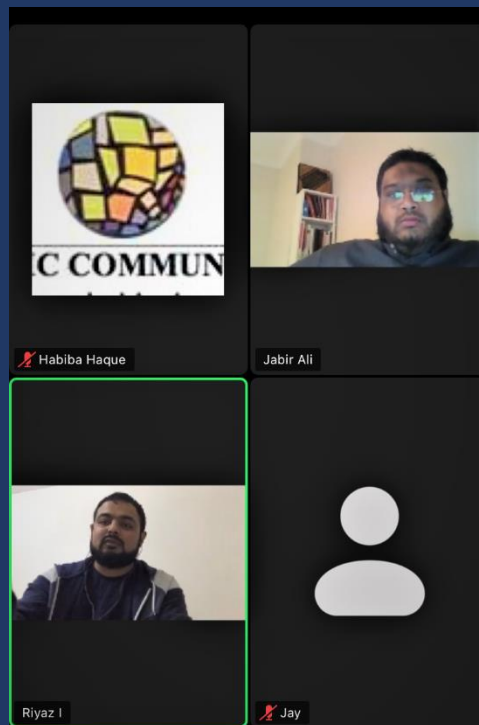
MCT works with BAME communities in North Westminster to champion community participation and community strengthening. As a starting point, we focus on the tensions within multi-generational households, exacerbated during the current pandemic. Conflicts within households are leading to communication and relationship breakdowns. Our community-based Advocates are supporting individuals to address mental health needs and to work through systemic problems resulting from varying religious values and practices.





## BAME MEN HEALTH AND WELLBEING

Our work with BAME men for example, is focussed on reaching out to BAME men using avenues firmly rooted within the Islamic faith and are facilitated by recognised religious community leaders. Weekly discussion forums dispel misinformation in relation to the pandemic and Covid-19 vaccinations, whilst also providing a platform for culturally appropriate discussions on mental health and wellbeing and tools to overcome anxiety and stress.



The  
Mosaic  
Community  
Trust

### AN ISLAMIC PERSPECTIVE ON COVID -19

Topics (Delivered by imam Jabir)  
Prophetic Guidance , Dispelling misconceptions  
and the Importance of following Government  
Guidelines

Free weekly workshops Including: Practical  
advice by Health professionals

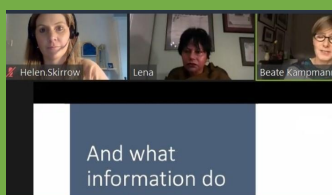
STARTING FROM WEDNESDAY 13<sup>th</sup> JANUARY  
6PM-7PM  
ONLINE workshops VIA ZOOM



Imam Jabir  
07960890309

## COVID 19 VACCINATION CAMPAIGN

An increase in vaccine hesitancy resulted in a drop in number of people taking the vaccine. Considering this situation, we decided to hold online community events co-facilitated by Dr Helen Skirrow (ICHCT) and Prof Beate Kampmann (LSHTM), to promote the uptake of the COVID19 vaccine and answer participants' questions and concerns regarding the safety and effectiveness of the vaccine. This patient-led community event addressed many of the growing worries and misinformation individuals had in relation to the vaccine.



## VACCINATION OF MULTIGENERATIONAL HOUSEHOLDS

One of the main problems faced by the BAME community in North Westminster and among the Bangladesh community during this pandemic, is about intergenerational households, where you find 3 generations of family members living in the same household and sometimes in overcrowded accommodation. Most of the elderly people in these households have long term health conditions especially respiratory illness, diabetes Type -2 and heart conditions. Their immunity is also very weak, and their lifestyle is not always healthy. As a result, the COVID-19 infection rate among these communities is disproportionately higher than the other communities. This is well documented in all the relevant public health documents.

MCT successfully advocated vaccinating all adult members in multi-generational households. This is an ongoing programme of work, targeting local Health Centres and policy making and commissioning bodies.

## COMMUNITY ADVOCATES COVID 19 VACCINE WORK

Our community advocates have been working alongside healthcare professionals and the BME community to help increase the covid 19 vaccine uptake in some of the deprived areas in Westminster. We have identified practical barriers to vaccination e.g., transportation or difficulty in booking as well as distance of the vaccination centre, all of which are at the heart of the challenge. Our advocates booked appointments on behalf of their clients and some even accompanied them to the vaccination centre. We also challenged health care sectors and the local council to re assess the booking process and the accessibility of the vaccination centres for local patients. After MCT's careful intervention we have seen an increase of covid 19 vaccinations particularly in the Church Street area which is our focus since it is one of the most deprived areas in Westminster. Our trained and dedicated advocates worked tirelessly to address some of the fears and worries around the Covid 19 vaccine. We facilitated group workshops and set up a 'Response to Covid 19' phone-based service to support and encourage patients in making informed decisions on taking the vaccination





## COMMUNITY EMPOWERMENT FOR REDUCING HEALTH INEQUALITIES

The MCT has been actively promoting activities and services during the reporting period to reduce the health inequalities which the Black minorities and ethnic communities continue to experience. Disproportionally affecting health and wellbeing particularly during this Covid 19 pandemic. To address this, MCT has undertaken several initiatives at the organisational level in the form of capacity building of its community wellbeing advocates - empowering BME communities with increased knowledge, information, and skills to effectively engage with service providers including health care providers (GP services, IAPT services, Police Services, Public Health, and Clinical commissioning group (CCG's), Imperial College Healthcare Trust and Westminster City Council).

As a result, we have been informing and influencing relevant health sector policy and strategy to reduce health inequalities. (Please refer to the section on 'ADVOCACY AND INFLUENCING' presented elsewhere in this report)

## COMMUNITY ADVOCATES CAPACITY BUILDING

Capacity building training of the Mosaic Team is an integral part of our organisation and every project approved by the funders includes a training component for developing the skills and capacity of the advocates to deliver the services according to the project description. The CEO is responsible for providing the empowerment training and facilitating workshops for the development of their knowledge and skills to effectively deliver the services. In addition to this, the CEO through her weekly training sessions provides programme guidance and direction to ensure that the project team is guided by Mosaic's vision and mission.

As part of Mosaic's patient empowerment and support service, our Community Health Advocates (CHA) have been trained to provide mental health, emotional wellbeing support and signposting. The CHA work to improve family relationships and assist clients to make appropriate healthcare decisions. Once clients are referred to Mosaic from their local GP, a CHA is assigned to work with them to improve their physical and emotional wellbeing.

Digital Inclusion Training – Advocates participated in an online learning programme to gain basic computer knowledge, Windows Office programmes and cyber safety skills.

English for Speakers of other Languages (ESOL) – Advocates are participating in a 6-week online course to improve their English language skills. Mosaic is collaborating with Westminster Adult Education Services (WAES) to structure and deliver the course appropriate to and in line with our needs.

Psychoeducation – All new Advocates are attending psychoeducation training facilitated by Mosaic's Trustee, Tandy Deane-Gray.

BAME Men – Health and Wellbeing - Mosaic established a Men's Wellbeing Group, led by our male Advocates, to address the growing need for emotional health and wellbeing support for BAME men in the community. A weekly workshop improved Advocates' knowledge of the NHS Test and Trace Service, COVID19 vaccinations, flu jab, etc.

Patient Participation Event – Mosaic facilitated a community-led patient participation event where Advocates presented community survey findings on patient experiences in accessing health services. Advocates and local patients put forward recommendations to the local Health Centre (Paddington Green, Maida Vale, Lisson Grove) representatives (GPs) attending the online event.

Partnership with IAPT – Mosaic continued to work in close collaboration with IAPT Westminster and IAPT Kensington and Chelsea, supporting client referrals using a culturally sensitive and supportive approach.

- Mosaic's Head of Community Programmes delivered a presentation at an IAPT team meeting on Mosaic's unique approaches to foster improved and more relevant IAPT services for BAME patients.
- Advocates participated in IAPT Westminster supervision sessions to share and discuss issues and concerns affecting community members and to determine culturally appropriate solutions.

Social Prescription - Advocates worked in partnership with Health Centre link workers to support individuals referred to Mosaic. Main issues included loneliness, COVID19 anxiety due to lockdown, relationship breakdowns and financial stress. Clients were supported with self-management tools and signposting to relevant services.



## COMMUNITY EMPOWERMENT ACTIVITIES

During the last year, we have focused on building stronger communities and encouraging social integration where people feel confident that they belong and are comfortable mixing and interacting with others, particularly people from different racial backgrounds or religions.

Our activities and workshops reflect how we are gradually building community cohesion within and between communities, taking those essential steps towards improving people's quality of life.

As part of this programme, we carried out and facilitated 4 key events to foster Advocates' and clients' awareness of British culture. These were:

- Community Policing Event, where we surveyed 100 community members to capture current attitudes towards the police and policing in the geographical areas where we work. Findings were presented at a meeting attended by over 40 participants. The event was chaired by Karen Buck our local MP and several Chief Inspectors and Dedicated Ward officers from the local police team also took part in the event.
- Holocaust Memorial Event – led by David Salter, to raise awareness of the Jewish Holocaust during the Second World War.
- International Women's Day – to encourage participants to share their stories and experiences under the theme: Choose to Challenge. At the event, Mosaic's Trustee Saima Rana shared her story and the career challenges she has faced. The event was also attended by representatives from other local organisations.
- Census 2021 – Mosaic explained the significance of the census for the local community, encouraging participants to both promote and complete the census information for their respective households.

### HEALTHY FAMILY MEALS-FOOD PANTRY SERVICE

At the start of February 2021, MCT initiated a new project- Healthy Family Meals pantry food service, in collaboration with Paddington Waterways Society. The project was funded by Westminster City Council in response to the Covid 19 pandemic.

One of Mosaics certified cooks, who is also a mother in the local community, was given the opportunity of rustling up healthy nutritious meals twice a week for deprived families, with poor diet and underlying health issues.

Over the course of 8 weeks, home cooked meals were delivered to 25 families living in North

Westminster. All the meals were made up of fresh, organic vegetables and Halal certified meat. The carefully prepared meals were then hand delivered to the doorsteps of our local vulnerable and needy community.



### FLU VACCINATION CAMPAIGN

We trained 15 community advocates to promote the uptake of flu vaccination. With the new Covid vaccine being introduced people were sceptical and worried about having the flu jab. Being exposed to misinformation on social media added to their doubts even more.

Our team of advocates listened to the concerns and fears of individuals, they highlighted the benefits that outweighed the risks by providing them with reliable information to support them in making the right choices about their health.

### MOVEMENT EXERCISE

During the lockdown period we felt the need to introduce Movement exercise classes with many women complaining of aches and pains and experiencing stress. Our movement exercise classes led by a trained and experienced teacher helped and supported service users to relieve tension and keep active from the comfort of their own homes. Our weekly sessions were attended by a few women from different ethnic backgrounds, The sessions were both interactive and fun.

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 (until 27<sup>th</sup> April 2020)  
Mr Reza Reshad, Treasurer (from 27<sup>th</sup> April 2020)  
Dr. Saima Rana, Trustee  
Ms. Tandy Deane-Gray, Trustee  
Ms. Abena Serwaa Boateng, Trustee

#### **STAFF TEAM**

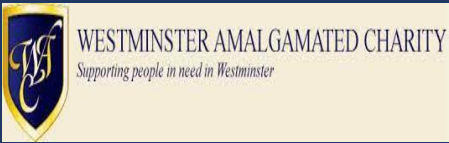
Ms. Lena Choudary-Salter, CEO  
Ms. Heike Gloeckner, Head of Operations  
Ms. Habiba Haque, Head of Community Programmes  
Ms. Fahmida Yesmin, Community Projects Co-ordinator  
Ms. Louise Hall, Community Engagement Co-ordinator  
Ms. Fatma Nasr, Community Outreach Co-ordinator  
Ms. Janatul Fardousi, Community Outreach Officer

#### **Supporters**

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

IAPT Westminster  
BME Health Forum  
London Community Foundation  
City of Westminster Charitable Trust  
City of Westminster Neighbourhood Keepers  
Metropolitan Police  
British Land  
Imperial College NHS Trust  
National Lottery Community Fund

Walterton and Elgin Community Homes  
Westminster Community Network  
Westminster Academy School  
Tokio Marine HCC  
Cask trade Ltd



**Mosaic Community Trust**  
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London W9 2PR  
[lenac@mosaiccommunitytrust.org.uk](mailto:lenac@mosaiccommunitytrust.org.uk)  
[www.mosaiccommunitytrust.org.uk](http://www.mosaiccommunitytrust.org.uk)  
Tel: 020 7289 1170  
Mob: 07778728891



**THE MOSAIC COMMUNITY TRUST UK**

Registered Charity

**FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED**

**31<sup>ST</sup> MARCH 2021**

Charity number: 1113196



**THE MOSAIC COMMUNITY TRUST UK  
YEAR ENDED 31<sup>ST</sup> MARCH 2021**

**Registered Charity Number:** 1113196

**Principal address:**

61A Warwick Avenue  
London  
W9 2PR

**Trustees:**

Rev. Mark Gifford - Chairperson  
Dr Natvarlal Shah MBE – Vice Chairperson  
Mr Reza Reshad - Treasurer  
Ms Abena Boateng - Trustee  
Ms Tandy Deane-Gray - Trustee  
Dr Saima Rana - Trustee  
Ms Ruth Rosenthal - Trustee

**Governing document:**

The charity is operated under the rules of its Constitution.

**Bankers:**

HSBC Bank PLC  
90 Baker Street  
London W1U 6AX

**Independent Examiner and Accountant:**

TACTS Accountant  
Chartered Certified Accountant  
81 Rayleigh Road  
Palmers Green  
London, N13 5QW

**THE MOSAIC COMMUNITY TRUST UK  
YEAR ENDED 31<sup>ST</sup> MARCH 2021**

**FINANCIAL ACCOUNTS**

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**THE MOSAIC COMMUNITY TRUST**  
**Report of the Trustees**  
**For the year ended 31 March 2021**

The Mosaic Community Trust's (MCT's) trustees are pleased to present their annual report and independently examined financial statements for the year ended 31st March 2021.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

**Governance, Structure and Management**

The Mosaic Community Trust was registered as a charity on 7<sup>th</sup> March 2006. The charity is governed by its Constitution. The trustees are appointed or reappointed annually at the Annual General Meeting. Appointment and retirement of trustees is in accordance with the Articles of Association. The trustees give their time voluntarily and received no benefits from the charity.

The overall management of finance is the responsibility of all the Trustees acting on the recommendations of the Chairperson, the Treasurer and the CEO. The Trustees form the Management Committee who meets regularly to oversee the running of the organisation.

**Background**

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.

**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.



### **Charitable Objects:**

The organisation main charitable objects are to: -

- Promote religious & racial harmony by the provision of multi-cultural and multi faith projects.
- Promote for the benefits of the public with a view to the preservation of public order, the provision of services for mediation and conciliation between people, organisations and groups who are involved in disputes or interpersonal conflicts where that dispute or conflict results from or may lead to acts of nuisance, vandalism, racial abuse or breach of the peace.
- Promote for the benefit of people in the UK and Globally such objects as are now or may hereafter be deemed by law to be charitable in particular the advancement of education, the furtherance of health and the relief of poverty, distress and sickness.
- Prevent or relief of poverty anywhere in the world by providing or assisting in the provision of education, training, healthcare projects and all the necessary support designed to enable individuals to generate a sustainable income and be self-sufficient.

### **Activities**

Using a rights-based approach, we have begun to see positive transformations. This approach will continue to empower communities to effectively engage with the public services. This level of engagement contributes towards the building of community cohesion, eliminating health inequality barriers resulting in improved health and well-being and sustainable community development.

### **Future Plans**

The organisation is on target to achieve all outcomes and will continue to deliver on its planned objects. The organisation will continue to fundraise to support its increasing demand for its services to the community.

We are actively recruiting trustees and volunteers to strengthen our management and administration

### **Risk management**

MCT's trustees have a risk management strategy which comprises:

- an annual review of the principal risks and uncertainties that the charity undertakes.
- the establishment of policies, systems and procedures to mitigate those risks identified in the annual review;
- and
- the implementation of procedures designed to minimise or manage any potential impact on the charity should those risks materialise.

In reviewing the effect of COVID-19 Pandemic, MCT has reviewed its risk assessment and taken actions in mitigating any associated risks and amend accordingly. The charity's resilience was responsive and strong which ensured organisational sustainability during this exceptional time.

### **Financial Review**

MCT's main funding sources are restricted funding. This year we were successful in bringing in £129,294 (see note) from various funders with net surplus of £41,764.

### **Reserve's policy and Going Concern**

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. The Board has approved a policy whereby the unrestricted funds not committed, should be held in reserve and maintained at a level which ensures that MCT's core activity could continue during a period of unforeseen difficulty. The target reserve amount represents at least 6 months' (26 weeks) expenditure and will be reviewed annually.

### **Our volunteers**

MCT is very involved in the community and views the local community members as its major supporters. Throughout this pandemic, MCT was able to mobilise several local community members who played an active role in promoting Test and Trace service, Vaccine uptake including accompanying the residents to the vaccination centres. MCT is grateful to Paddington Partnership for facilitating the engagement of 2 corporate volunteers who assisted the organisation in strengthening its IT skills. We wish to thank our volunteers for their loyal support and contribution. We are also very grateful to our 10 local mothers who volunteered during the Ramadan period to provide hot halal meals to isolated and lonely families and individuals. 20 volunteers supported us during this financial year.

### **Independent Examiner**

TACTS Accountant was appointed as the charity's independent examiner during the year and has expressed their willingness to continue in that capacity.

### **Statement Trustees Responsibilities**

Charity trustees are the people who serve on the governing body of a charity. They may be known as trustees, directors, board members, governors or committee members. The principles and main duties are the same in all cases.

Trustees have, and must accept, ultimate responsibility for directing the affairs of a charity, and ensuring that it is solvent, well-run, and meeting the needs for which it has been set up.

The Trustees are required to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the company.

Signed on behalf of the board,



Rev. Mark Gifford

Chairperson

Date: 26/07/2021



## **Independent examiner's report to the trustees of The Mosaic Community Trust**

I report on the accounts of the Trust for the year ended 31<sup>st</sup> March 2021, which are set out on pages 8 to 13.

### **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 for this year 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 Charity Commission under section 145(5)(b) of the 2011 Act; and
- 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 Commission. 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 statement below.

### **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.



Date: 26/07/2021

S Toraub, FCCA  
Chartered Certified Accountant  
TACTS Limited, 81 Rayleigh Road, Palmers Green, London N13 5QW

**THE MOSAIC COMMUNITY TRUST UK**  
**STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR END 31 MARCH 2021**

	<u>Notes</u>	<u>Unrestricted</u> <u>Funds</u>	<u>Restricted</u> <u>Funds</u>	<u>Total</u> <u>Funds</u> <u>2021</u>	<u>Total</u> <u>Funds</u> <u>2020</u>
<b><u>INCOMING RESOURCES: -</u></b>		£	£	£	£
<b>Incoming resources from generated funds:</b>					
Voluntary income	(15)	9,788	-	9,788	1,200
Investment Income (Bank Interest)		19	-	19	145
<b>Incoming resources from charitable activities</b>					
Grants to provide charitable activities	(14)	-	129,294	129,294	61,140
<b>TOTAL INCOMING RESOURCES</b>		<b>9,807</b>	<b>129,294</b>	<b>139,101</b>	<b>62,485</b>
<b><u>RESOURCES EXPENDED</u></b>					
Expenditure on charitable activities	(16)	-	97,337	97,337	68,766
<b>TOTAL RESOURCES EXPENDED</b>		<b>-</b>	<b>97,337</b>	<b>97,337</b>	<b>68,766</b>
Net Incomings and (outgoings) resources		<b>9,807</b>	<b>31,957</b>	<b>41,764</b>	<b>-6,281</b>
<b>Balances Brought Forward</b>		<b>29,259</b>	<b>18,811</b>	<b>48,070</b>	<b>54,351</b>
Transfers between Funds		18,000	(18,000)	-	-
<b>Balances Carried Forward</b>		<b>57,066</b>	<b>32,768</b>	<b>89,833</b>	<b>48,070</b>

There were no recognised gains or losses for the above period other than those shown in the statement of financial activities for the above financial year. All incoming resources and resources expended are derived from continuing activities.

(The notes attached form part of these financial statements)

# THE MOSAIC COMMUNITY TRUST UK

## BALANCE SHEET AS AT 31 MARCH 2021

	Notes	£ <u>2021</u>	£ <u>2020</u>
<b>Fixed Assets</b>			
Tangible assets	(6)	54	67
<b>Current Assets:</b>			
Cash at Bank and In Hand		105,869	48,953
<b>Current Liabilities:</b>			
<b>Creditors:</b>			
Amount falling due within one year:			
Accruals & Creditors	(12)	16,090	951
<b>Net Assets</b>		<u>89,833</u>	<u>48,070</u>
<b>As Represented by:</b>			
Unrestricted Fund		57,066	29,259
Restricted Fund	(13)	32,768	18,811
<b>Total Funds</b>		<u>89,833</u>	<u>48,659</u>

(The notes form part of this account)

The accounts were approved by the Trustees on 26<sup>th</sup> July 2021 and signed on their behalf by:



Revd Mark Gifford  
Chairperson



Mr Reza Reshad  
Treasurer



**THE MOSAIC COMMUNITY TRUST UK**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2021**

**1. Accounting basis.**

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

**a) Basis of preparation**

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) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). MCT meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

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The Charity trustees are of the view that measures taken subsequent to the year-end to reduce operating costs and successful in applying for continuation funding have secured the immediate future of the Charity for the next 12 to 18 months and that on this basis the charity is a going concern.

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The trustees have taken advantage of the exemption in Financial Reporting Standard No 1 (revised) from including a cash flow statement in the financial statements on the grounds that the charity is small.

**3. Income**

Income is recognised in the period to which it relates, unless specified otherwise by the funder. Project funding is, in general, repayable if not expended within the relevant project. Such income is only recognised to the extent that it ceases to be repayable. The income is accounted for on a receivable basis.

**4. Resource Expended**

Resources expended are included in the Statement of Financial Activities inclusive of VAT which cannot be recovered. Direct charitable expenditure includes the direct costs of the activities. Where such costs relate to more than one functional cost category, they have been apportioned in line with the direct costs of the relevant service.

**5. Taxation**

MCT is a registered charity and is not liable for corporation tax on its income under section 505 of the Income and Corporation Taxes Act 1988 to the extent that it is applied to its charitable activities.

## 6. Tangible fixed assets

Fixed assets are stated at cost less accumulated depreciation.

Depreciation is provided to write off the cost, of all fixed assets over their expected useful life as follows: -

Equipment - 20% reducing balance

	Equipment
	£
<b>At Cost</b>	976
<b>Depreciation:</b>	
At 1 April 2020	909
Charge for the year	13
At 31st March 2021	<u>922</u>
<b>NET BOOK VALUE</b>	
At 31 March 2021	<u>54</u>
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## 7. Staff Costs

The organisation does not have staff on payroll for this year.

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The Mosaic Community Trust UK is a registered charity.

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Fund accounting unrestricted funds are available to spend on activities that further any of the purposes of charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose.

Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work.

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Allocation of support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back-office costs, finance, personnel, and governance costs which support the Charity activities. These costs have been allocated between cost of raising funds and expenditure on charitable activities. The bases on which support costs have been allocated are set out in note 17.

## 11. Debtors

The organisation has no debtors in this financial year.

## 12. Accrual and Creditors

	2021	2020
	£	£
Professional fees	660	210
Other Creditors	16,090	741
<b>Total Accruals and Creditors</b>	<b>16,750</b>	<b>951</b>

## 13. Analysis of Restricted Fund

	Restricted balance @ 31st March 2021
London Community Foundation (Microsoft project)	7,820
London Community Foundation (Wave 4)	3,450
Westminster Amalgamated Charity	2,700
Westminster Charitable Trust	5,000
Westminster City Council (WCC)	13,798
<b>Total Restricted Fund Balance Carried Forward</b>	<b>32,768</b>

## 14. Grant Receivable

Funder	Project	2021 £
Hyde Park Estate Charity	Covid-19 On-Line support for 50+ Women	5,000
BME Health Forum	Contact Tracing service	1,425
TNL Community Fund (Big Lottery)	Mental Health & Wellbeing project for Women	6,643
The London Community Fund	Microsoft grant for core cost	14,000
London Community Fund Wave 2	Covid-19 Emergency response fund	9,900
London Community Fund Wave 3	Covid-19 Emergency response fund	10,000
London Community Fund Wave 4	Covid-19 Emergency response fund	9,984
WCC (Westminster City Council)	Holistic Services for 40+ Women	68,842
Westminster Amalgamated Charity	Holistic Services for 40+ Women	3,500
<b>TOTAL GRANT GENERATED</b>		<b>129,294</b>

## 15. Voluntary Income

Donor	2021 £
Tokio Marine HCC	2,500
Westminster Academy	788
Cask Trade Limited	5,000
British Land	1,500
<b>TOTAL VOLUNTARY INCOME (UNRESTRICTED)</b>	<b>9,788</b>



## 16. Expenditure on Charitable Activities

	<u>Funds</u>	<u>Funds</u>	<u>Funds</u>	<u>Funds</u>
			2021	2020
Charitable Expenses	£	£	£	£
Programme Management & Facilitation	-	21,292	21,292	29,215
Organisation & Programme Development	-	22,706	22,706	13,699
Community Outreach & Communications	-	6,078	6,078	5,890
Project Implementation	-	34,100	34,100	11,280
Monitoring & Reporting	-	6,929	6,929	-
Administration & Bookkeeping	-	1,020	1,020	1,336
Office & general running Expenses	-	2,213	2,213	2,009
Community Events	-	135	135	733
Advertising and Publicity	-	630	630	600
Insurance	-	341	341	-
Hiring of facilities	-	-	-	3,778
Depreciation	-	13	13	17
Professional fees	-	660	660	210
Website	-	1,220	1,220	-
<b>TOTAL RESOURCES EXPENDED</b>	<b>-</b>	<b>97,337</b>	<b>97,337</b>	<b>68,766</b>

## 17. Governance and Support cost

	<u>General Support</u>	<u>Governance</u>	<u>Total</u>
	£	£	£
Professional fees	-	210	210
Independent Examiner fees	-	450	450
Insurance	-	341	341
Administration & Bookkeeping	1,020	-	1,020
Advertising and Publicity	630	-	630
Office Expenses	2,213	-	2,213
Websites	1,220	-	1,220
Depreciation	13	-	13
	<b>5,096</b>	<b>1,001</b>	<b>6,097</b>

## 18. Movement In Funds

	<u>Unrestricted funds reserve</u>	<u>Restricted funds reserve</u>	<u>Total</u>
	£	£	£
At 1st April 2020	29,259	18,811	48,070
Surplus/(Deficit) for the year	9,807	31,957	41,763
Transfers between funds	18,000	(18,000)	-
<b>At 31st March 2021</b>	<b>57,066</b>	<b>32,768</b>	<b>89,833</b>



**THE MOSAIC COMMUNITY TRUST UK**

Registered Charity

**FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED**

**31<sup>ST</sup> MARCH 2021**

Charity number: 1113196



**THE MOSAIC COMMUNITY TRUST UK  
YEAR ENDED 31<sup>ST</sup> MARCH 2021**

**Registered Charity Number:** 1113196

**Principal address:**

61A Warwick Avenue  
London  
W9 2PR

**Trustees:**

Rev. Mark Gifford - Chairperson  
Dr Natvarlal Shah MBE – Vice Chairperson  
Mr Reza Reshad - Treasurer  
Ms Abena Boateng - Trustee  
Ms Tandy Deane-Gray - Trustee  
Dr Saima Rana - Trustee  
Ms Ruth Rosenthal - Trustee

**Governing document:**

The charity is operated under the rules of its Constitution.

**Bankers:**

HSBC Bank PLC  
90 Baker Street  
London W1U 6AX

**Independent Examiner and Accountant:**

TACTS Accountant  
Chartered Certified Accountant  
81 Rayleigh Road  
Palmers Green  
London, N13 5QW

**THE MOSAIC COMMUNITY TRUST UK  
YEAR ENDED 31<sup>ST</sup> MARCH 2021**

**FINANCIAL ACCOUNTS**

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- 4-6. Trustees Report**
- 7. Independent Examiners Report**
- 8. Statement of Financial Activities**
- 9. Balance Sheet**
- 10-13. Notes to the Accounts**

**THE MOSAIC COMMUNITY TRUST**  
**Report of the Trustees**  
**For the year ended 31 March 2021**

The Mosaic Community Trust's (MCT's) trustees are pleased to present their annual report and independently examined financial statements for the year ended 31st March 2021.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

**Governance, Structure and Management**

The Mosaic Community Trust was registered as a charity on 7<sup>th</sup> March 2006. The charity is governed by its Constitution. The trustees are appointed or reappointed annually at the Annual General Meeting. Appointment and retirement of trustees is in accordance with the Articles of Association. The trustees give their time voluntarily and received no benefits from the charity.

The overall management of finance is the responsibility of all the Trustees acting on the recommendations of the Chairperson, the Treasurer and the CEO. The Trustees form the Management Committee who meets regularly to oversee the running of the organisation.

**Background**

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.

**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.



### **Charitable Objects:**

The organisation main charitable objects are to: -

- Promote religious & racial harmony by the provision of multi-cultural and multi faith projects.
- Promote for the benefits of the public with a view to the preservation of public order, the provision of services for mediation and conciliation between people, organisations and groups who are involved in disputes or interpersonal conflicts where that dispute or conflict results from or may lead to acts of nuisance, vandalism, racial abuse or breach of the peace.
- Promote for the benefit of people in the UK and Globally such objects as are now or may hereafter be deemed by law to be charitable in particular the advancement of education, the furtherance of health and the relief of poverty, distress and sickness.
- Prevent or relief of poverty anywhere in the world by providing or assisting in the provision of education, training, healthcare projects and all the necessary support designed to enable individuals to generate a sustainable income and be self-sufficient.

### **Activities**

Using a rights-based approach, we have begun to see positive transformations. This approach will continue to empower communities to effectively engage with the public services. This level of engagement contributes towards the building of community cohesion, eliminating health inequality barriers resulting in improved health and well-being and sustainable community development.

### **Future Plans**

The organisation is on target to achieve all outcomes and will continue to deliver on its planned objects. The organisation will continue to fundraise to support its increasing demand for its services to the community.

We are actively recruiting trustees and volunteers to strengthen our management and administration

### **Risk management**

MCT's trustees have a risk management strategy which comprises:

- an annual review of the principal risks and uncertainties that the charity undertakes.
- the establishment of policies, systems and procedures to mitigate those risks identified in the annual review;
- and
- the implementation of procedures designed to minimise or manage any potential impact on the charity should those risks materialise.

In reviewing the effect of COVID-19 Pandemic, MCT has reviewed its risk assessment and taken actions in mitigating any associated risks and amend accordingly. The charity's resilience was responsive and strong which ensured organisational sustainability during this exceptional time.

### **Financial Review**

MCT's main funding sources are restricted funding. This year we were successful in bringing in £129,294 (see note) from various funders with net surplus of £41,764.



### **Reserve's policy and Going Concern**

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. The Board has approved a policy whereby the unrestricted funds not committed, should be held in reserve and maintained at a level which ensures that MCT's core activity could continue during a period of unforeseen difficulty. The target reserve amount represents at least 6 months' (26 weeks) expenditure and will be reviewed annually.

### **Our volunteers**

MCT is very involved in the community and views the local community members as its major supporters. Throughout this pandemic, MCT was able to mobilise several local community members who played an active role in promoting Test and Trace service, Vaccine uptake including accompanying the residents to the vaccination centres. MCT is grateful to Paddington Partnership for facilitating the engagement of 2 corporate volunteers who assisted the organisation in strengthening its IT skills. We wish to thank our volunteers for their loyal support and contribution. We are also very grateful to our 10 local mothers who volunteered during the Ramadan period to provide hot halal meals to isolated and lonely families and individuals. 20 volunteers supported us during this financial year.

### **Independent Examiner**

TACTS Accountant was appointed as the charity's independent examiner during the year and has expressed their willingness to continue in that capacity.

### **Statement Trustees Responsibilities**

Charity trustees are the people who serve on the governing body of a charity. They may be known as trustees, directors, board members, governors or committee members. The principles and main duties are the same in all cases.

Trustees have, and must accept, ultimate responsibility for directing the affairs of a charity, and ensuring that it is solvent, well-run, and meeting the needs for which it has been set up.

The Trustees are required to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the company.

Signed on behalf of the board,



Rev. Mark Gifford

Chairperson

Date: 26/07/2021

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I report on the accounts of the Trust for the year ended 31<sup>st</sup> March 2021, which are set out on pages 8 to 13.

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Other Creditors	16,090	741
<b>Total Accruals and Creditors</b>	<b>16,750</b>	<b>951</b>

## 13. Analysis of Restricted Fund

	Restricted balance @ 31st March 2021
London Community Foundation (Microsoft project)	7,820
London Community Foundation (Wave 4)	3,450
Westminster Amalgamated Charity	2,700
Westminster Charitable Trust	5,000
Westminster City Council (WCC)	13,798
<b>Total Restricted Fund Balance Carried Forward</b>	<b>32,768</b>

## 14. Grant Receivable

Funder	Project	2021 £
Hyde Park Estate Charity	Covid-19 On-Line support for 50+ Women	5,000
BME Health Forum	Contact Tracing service	1,425
TNL Community Fund (Big Lottery)	Mental Health & Wellbeing project for Women	6,643
The London Community Fund	Microsoft grant for core cost	14,000
London Community Fund Wave 2	Covid-19 Emergency response fund	9,900
London Community Fund Wave 3	Covid-19 Emergency response fund	10,000
London Community Fund Wave 4	Covid-19 Emergency response fund	9,984
WCC (Westminster City Council)	Holistic Services for 40+ Women	68,842
Westminster Amalgamated Charity	Holistic Services for 40+ Women	3,500
<b>TOTAL GRANT GENERATED</b>		<b>129,294</b>

## 15. Voluntary Income

Donor	2021 £
Tokio Marine HCC	2,500
Westminster Academy	788
Cask Trade Limited	5,000
British Land	1,500
<b>TOTAL VOLUNTARY INCOME (UNRESTRICTED)</b>	<b>9,788</b>

## 16. Expenditure on Charitable Activities

	<u>Funds</u>	<u>Funds</u>	<u>Funds</u>	<u>Funds</u>
			2021	2020
Charitable Expenses	£	£	£	£
Programme Management & Facilitation	-	21,292	21,292	29,215
Organisation & Programme Development	-	22,706	22,706	13,699
Community Outreach & Communications	-	6,078	6,078	5,890
Project Implementation	-	34,100	34,100	11,280
Monitoring & Reporting	-	6,929	6,929	-
Administration & Bookkeeping	-	1,020	1,020	1,336
Office & general running Expenses	-	2,213	2,213	2,009
Community Events	-	135	135	733
Advertising and Publicity	-	630	630	600
Insurance	-	341	341	-
Hiring of facilities	-	-	-	3,778
Depreciation	-	13	13	17
Professional fees	-	660	660	210
Website	-	1,220	1,220	-
<b>TOTAL RESOURCES EXPENDED</b>	<b>-</b>	<b>97,337</b>	<b>97,337</b>	<b>68,766</b>

## 17. Governance and Support cost

	<u>General Support</u>	<u>Governance</u>	<u>Total</u>
	£	£	£
Professional fees	-	210	210
Independent Examiner fees	-	450	450
Insurance	-	341	341
Administration & Bookkeeping	1,020	-	1,020
Advertising and Publicity	630	-	630
Office Expenses	2,213	-	2,213
Websites	1,220	-	1,220
Depreciation	13	-	13
	<b>5,096</b>	<b>1,001</b>	<b>6,097</b>

## 18. Movement In Funds

	<u>Unrestricted funds reserve</u>	<u>Restricted funds reserve</u>	<u>Total</u>
	£	£	£
At 1st April 2020	29,259	18,811	48,070
Surplus/(Deficit) for the year	9,807	31,957	41,763
Transfers between funds	18,000	(18,000)	-
<b>At 31st March 2021</b>	<b>57,066</b>	<b>32,768</b>	<b>89,833</b>