THE MOSAIC COMMUNITY TRUST UK

England & Wales · Charity number 1113196

Details

Other names	THE MOSAID COMMUNITY TRUST UK
Status	Registered
Legal form	Trust
Registered	2006-03-07
Register	View on the Charity Commission register

Contact

Address	61a Warwick Avenue London W9 2PR
Phone	02072891170
Email	lenac@mosaiccommunitytrust.org.uk
Website	www.mosaiccommunitytrust.org.uk

Activities

Objects: I) TO PROMOTE RELIGIOUS AND RACIAL HARMONY BY THE PROVISION OF MULTI-CULTURAL/MULTI FAITH PROJECTS: ANDII) TO PROMOTE FOR THE BENEFIT OF THE PUBLIC IN THE UNITED KINGDOM 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'III) TO 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'IV) THE PREVENTION 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.

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Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Economic/community Development/employment
- **Who:** Children/young People, People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

Geography

- **Area of benefit:** NATIONAL AND OVERSEAS
- City Of Westminster

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£124,277	£119,481	-	-
2024-03-31	£160,034	£116,924	-	-
2023-03-31	£91,894	£94,130	-	-
2022-03-31	£91,327	£95,279	-	-
2021-03-31	£139,101	£97,337	-	-

Trustees

Name	Role	Appointed
MARK GIFFORD	Chair	
Abena Boateng		2018-06-30
Christene Barbara Burgess		2024-07-01
Hind Abbou		2021-07-26
Reza Reshad		2020-04-27
Tandy Deane-Gray		2018-06-30

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THE MOSAIC COMMUNITY TRUST UK

England & Wales - Charity number 1113196

Accounts

2024 - 2025

The Mosaic Community Trust

Annual Report

Uniting, Empowering, Celebrating Caring Communities

Message from the CEO and the Chair

The 2024–2025 year has been another milestone for The Mosaic Community Trust (MCT). This has been made possible by the dedication of our team and the unwavering support of our partners, collaborators, and funders. Thanks to this shared effort, more residents in and around Church Street are engaging with MCT services. They are overcoming loneliness, reducing isolation, and improving their overall well-being.

Our unique model is co-designed and delivered by local women. It continues to be valued for being culturally, socially, and physically accessible. We are especially proud of our successful health literacy workshops. These were delivered with NHS partners, including Imperial College NHS Trust, CLCH, and CNWL CAMHS. Together, we are working to reduce health inequalities.

MCT offers a wide range of services that support, empower, and uplift people. Whether residents are waiting for treatment, facing mental health challenges, or dealing with personal or financial difficulties, they can turn to us for help.
We are deeply grateful to all our supporters for believing in our work. Your funding makes it possible to create meaningful change for those facing deprivation and exclusion. We especially thank Westminster City Council for its ongoing, multi-year funding. Their support reflects the value and impact of our work in the borough's most deprived ward.

This year, we completed our three-year strategic plan. We also began developing our next five-year strategy (2025–2030). With strong community input, we are transitioning from a rights-based to an asset-based model. This means recognising and building on the strengths and capacities within our community. Already, MCT-trained advocates are delivering much-needed care and support.

We are proud to share this report, filled with stories of transformation. Our heartfelt thanks go to our staff, volunteers, community members, and Trustees. Their dedication makes all of this possible.

Lena Choudary-Salter
CEO, Mosaic Community Trust

Mark Gifford
Chair of Trustees

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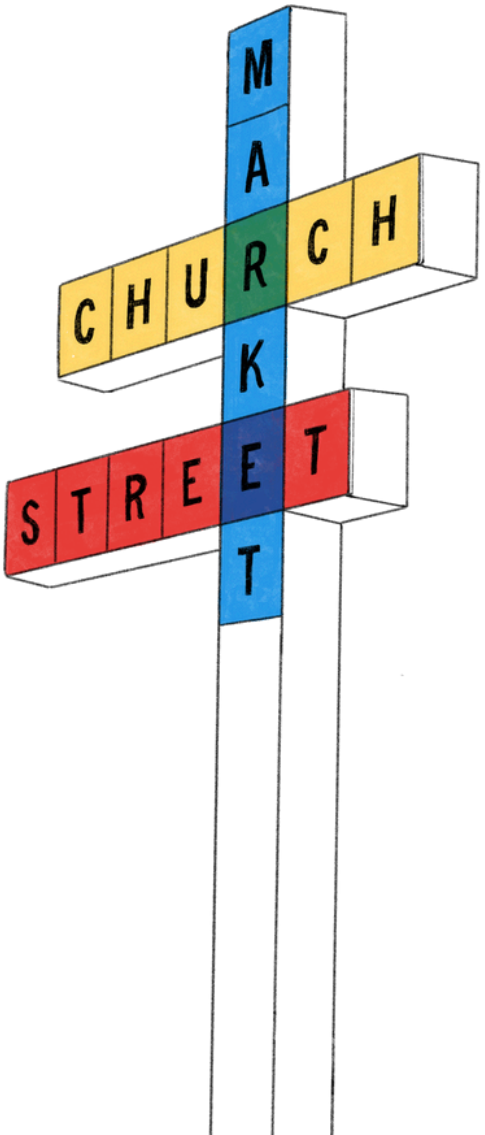


About Us

Established in 2006, The Mosaic Community Trust (MCT) is a grassroots organisation dedicated to empowering Black and ethnic minority communities in Westminster-particularly across Church Street, Harrow Road, and Maida Vale. Our mission is to recognise and build on the strengths of women from marginalised communities in North Westminster, so they can develop the knowledge, confidence, and leadership to improve health and wellbeing, challenge inequality, and drive change for themselves, their families, and their communities.

MCT's work is rooted in a community-led approach with a strong focus on social inclusion and wellbeing. We have recently shifted from a rights-based to an asset-based model. Central to this is the empowerment of women from marginalised backgrounds, recognising them as vital community assets who play a transformative role within families and neighbourhoods.

Our programmes are designed to strengthen the capacity of these women, enabling them to take active leadership roles in improving health and wellbeing outcomes for themselves, their families, and the wider community. We believe that through building confidence, connection, and capability, these women become powerful agents of change - helping to foster a compassionate, caring, and resilient community.

MCT continues to focus on activities that **unite** communities, **empower** women, and **celebrate** caring communities. This in turn promotes integration as well as individual development as women are supported to reach their full potential and champion positive change from within.

Uniting ***Empowering*** ***Celebrating***

Introduction

This year's Annual General Meeting (AGM) report is grounded in our Theory of Change model (p. 5), which continues to shape our strategic direction and guide the delivery of our programmes. Our approach is focused on creating meaningful and measurable impact across the communities we serve. Over the past year, we have worked to strengthen our services, expand our outreach, and respond effectively to community needs.

Despite the ongoing challenges in the wider environment - including the rising cost of living, increased demand for services, and continued pressures on public health - our organisation remained resilient and committed. We adapted our programmes to meet evolving needs, responded to emerging issues, and remained grounded in our core values of inclusion, equity, and partnership.

Our work is presented through four key pillars that reflect our long-term commitment to sustainable change:

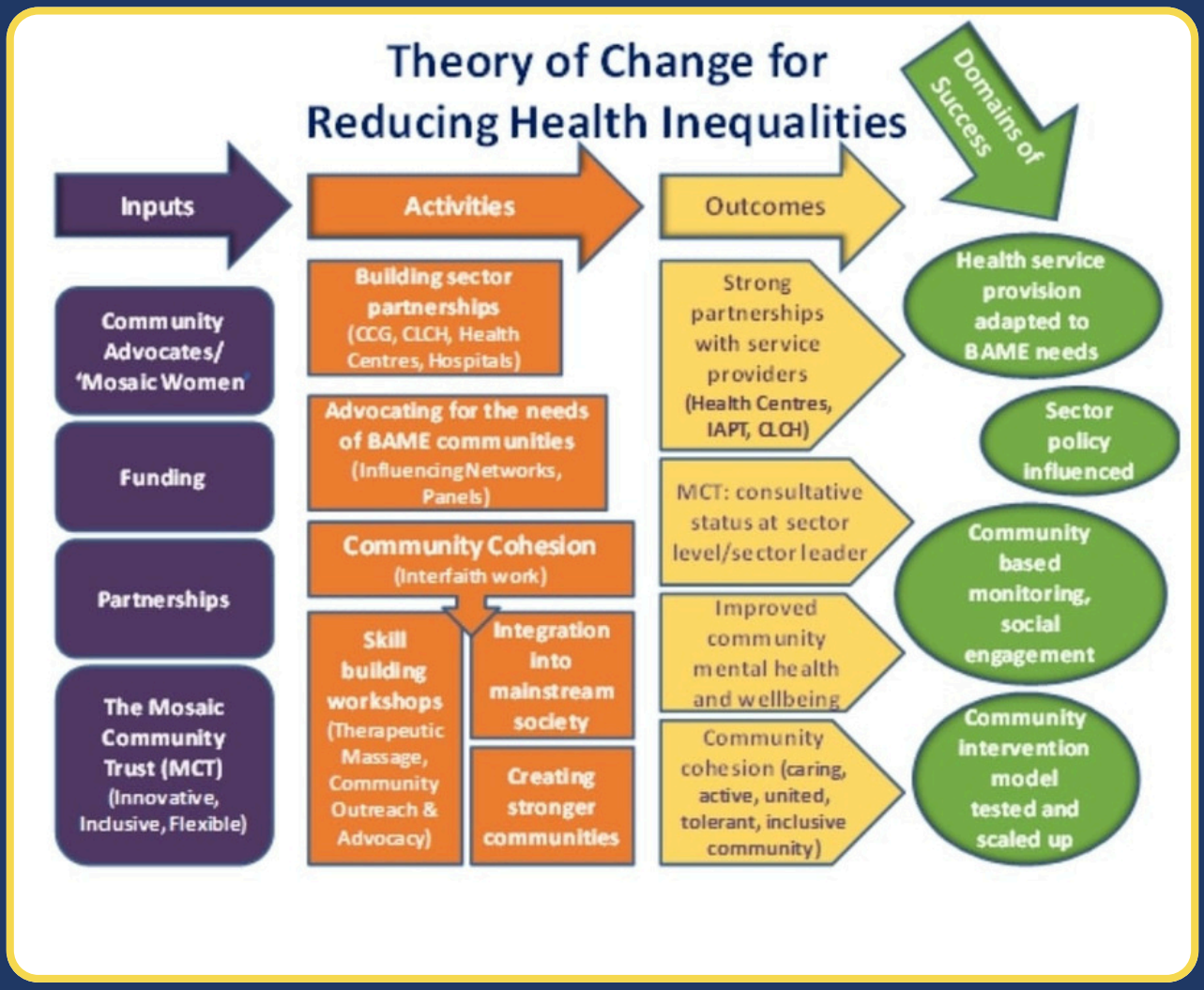
- **Advocacy**
- **Community Inclusion and Cohesion**
- **Health Literacy**
- **Building Sector Partnerships**

Each pillar demonstrates the outcomes we've achieved and the difference we are making through collaboration, capacity building, and evidence-informed action.

These achievements have only been made possible through our continued engagement with stakeholders and the dedication of our team. Together, we've delivered a wide range of impactful initiatives - from health and wellbeing workshops to community drop-ins, educational sessions, and advocacy campaigns.

We reflect on the achievements of this reporting period, and remain committed to building on this momentum - strengthening our community relationships, expanding our reach, and deepening our impact in the year ahead.

Theory of Change



"This drop-in has made a huge difference to my mental well-being while living with my long term health condition (MS). Knowing there's a place I can come for advice, support and even just a bit of pampering with the massage is fantastic. The sense of community here is also important. Thank you Mosaic".

MCT Service User, 2024

1 Advocacy

Representing the Voices of the Community

At the heart of MCT's mission is the unwavering commitment to amplifying the voices of individuals and communities who are often unheard or overlooked. Throughout 2024–2025, Mosaic continued to play a vital role as an advocate for those facing social, economic, and health inequalities - particularly within BAME and other marginalised communities in the Church Street area and beyond.

Through direct engagement, culturally responsive services, and strong community relationships, we have created safe spaces where residents feel empowered to share their lived experiences, raise concerns, and participate in shaping solutions. Whether through one-to-one support, group workshops, or advocacy forums, Mosaic ensures that the perspectives of the most vulnerable are not only heard but are acted upon at both local and strategic levels.

Our work has contributed to influencing local service provision, informing public health strategies, and fostering stronger, more inclusive partnerships with statutory bodies. We are proud to be recognised as a trusted community voice and a key connector between residents and decision-makers. In doing so, Mosaic continues to uphold its role as a catalyst for change - ensuring no voice goes unheard.

Church Street Health and Wellbeing Hub

MCT has actively played a key role in the Church Street Regeneration Working Group - an initiative led by Westminster City Council as part of its broader regeneration programme for the area. As a trusted member of this forum, Mosaic Community Trust has been involved in shaping the vision, development, and planning of the Church Street Health and Wellbeing Hub.

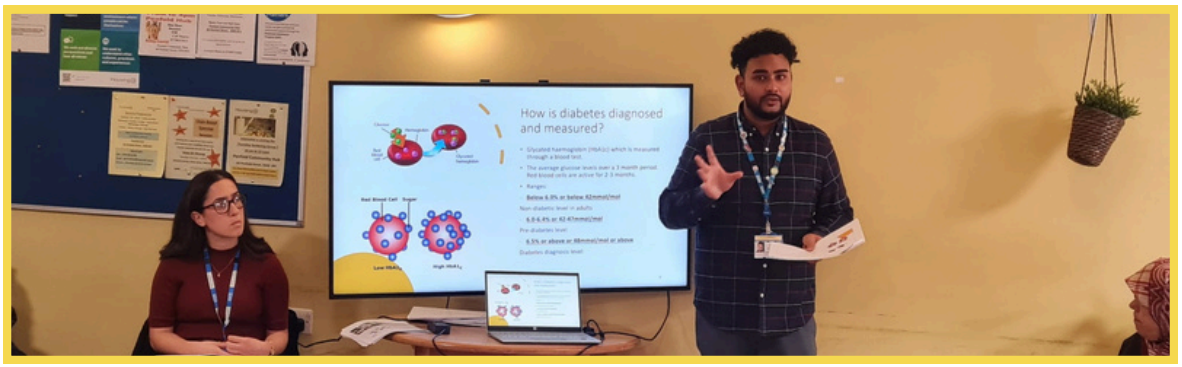
Our contributions focused on ensuring that the voices and needs of local communities, particularly those facing health inequalities and social exclusion, are embedded within the design and delivery of future health and wellbeing services. MCT's ongoing engagement in this work reflects our strategic commitment to co-producing inclusive, community-driven solutions as part of Church Street's long-term redevelopment.

National Research and Maternity Continuity of Care: The SIMCA Project

Over the past two years, Mosaic Community Trust has been a valued partner in the NIHR-funded SIMCA project (Study of Implementation of Midwifery Continuity of Carer), which examined how this NHS service model has been implemented across England.

MCT, represented by our CEO and team, has played a vital role in ensuring that the voices and lived experiences of women from the global majority using maternity services are meaningfully included in the research. Through regular engagement with the research team and active participation in the project's Public Patient Involvement (PPI) Advisory Group, MCT has helped shape findings that will inform NHS England and wider maternity policy.

In 2024, MCT also hosted two successful community-research engagement events, creating opportunities for open dialogue between researchers and service users. As the project concludes, MCT will continue to support the dissemination of its outcomes, with a national event anticipated in late 2025 or early 2026, where we will once again contribute as a key community partner



Strategic Influence and Policy Engagement

Co-Production of Bi-Borough Health and well-being Strategy and Community Consultation

Mosaic Community Trust continues to play an influential role in shaping local health and wellbeing priorities. As an active contributor to the development of the Bi-Borough (Westminster and Kensington and Chelsea) Health and Wellbeing Strategy, MCT has brought forward the voices and needs of marginalised communities into strategic discussions. We are proud to share that the Strategy was formally adopted by the Bi-Borough Health and Wellbeing Board, marking a significant step towards more inclusive and community-centred policy.

MCT is currently engaged in the next phase of this work—co-developing the Action Plans that will guide the Strategy's implementation. Our leadership in facilitating workshops to define community-led outcomes has been recognised as a key contribution to the process. This collaborative work continues, ensuring that community insights remain at the core of local health planning and delivery.

Engagement with the Care Quality Commission and Advocacy for Unpaid Carers

In 2024, the Care Quality Commission (CQC) reached out to Mosaic Community Trust to gather feedback on our work and our experience collaborating with Westminster City Council, as part of their assessments under the Health and Care Act 2022. Recognised by both the Voluntary Sector Forum and the Local Authority as a key community supporter, MCT was invited to contribute insights during an interview in April 2024.

During this engagement, our CEO highlighted significant gaps in support for unpaid and informal caregivers within the community—particularly those from BAME backgrounds, where caregiving is often seen as a private family responsibility rather than a public concern. Following this, senior council officials met with MCT to explore these issues in greater depth.

MCT continues to work closely with Westminster City Council officers to raise awareness and advocate for better recognition and support of unorganised family carers. Through ongoing social education and community outreach, we are gradually fostering understanding of the needs and wellbeing of unpaid carers, ensuring their vital role is acknowledged and supported.

2 Community Inclusion and Cohesion

Driving Impact Through Community Engagement

From April 2024 to March 2025, Mosaic Community Trust strengthened its relationship with the Church Street community through targeted engagement strategies designed to build trust, inclusion, and active participation.

As part of our ongoing commitment to community engagement, MCT actively created opportunities to raise awareness of our work and advocate for the needs of Church Street residents across a range of local platforms. We participated in provider networking events, school-based coffee mornings, pop-up stalls, and community celebrations - ensuring our presence remained visible, accessible, and responsive to local needs.

Our collaboration with the Portman Early Childhood Centre remained a key part of our engagement strategy. Through regular monthly meetings, our team - led by our community engagement officer - maintained strong relationships with local service leads, including representatives from social services, CAMHS, youth clubs, midwifery, and nursing. These meetings served as vital spaces for two-way communication, where information was shared, community concerns were discussed, and cross-referrals were made to ensure coordinated, holistic support for families in the area.

To support those facing urgent challenges, we launched the One Stop Service in November 2024, offering personalised advice and practical help twice weekly. This direct support approach has been critical in reaching isolated individuals, building strong relationships, and enhancing trust in MCT as a reliable community resource. Since its launch it has supported residents with complex and challenging cases in housing, social benefits, healthcare and mental health issues. The service helped prevent escalation of issues such as rent arrears, debt, food insecurity, and family breakdowns by providing timely and targeted advice. Residents reported feeling more supported, heard, and less alone - especially those who previously felt disconnected from formal support systems. They felt more confident in managing their own situations, and some have since accessed wider MCT services such as wellness programmes or community events.

This joined-up approach allowed us to strengthen inter-agency collaboration, respond more effectively to emerging community issues, and build a culture of mutual support across the local service framework.

3 Health Literacy

Celebrating Community Voices Through Art at St Mary's Hospital

In May 2024, Mosaic Community Trust proudly partnered with the Imperial Health Charity Arts Team at St Mary's Hospital to co-create a permanent art installation for the A&E department. This collaborative project brought together participants from MCT's Art for Wellbeing sessions and artist Nisha Duggal to design a textured, multi-material piece that reflects the creativity, identity, and lived experiences of our community. The artwork, unveiled during a special launch event attended by healthcare professionals, aimed to humanise clinical spaces, raise awareness of health inequalities faced by marginalised groups, and create a more welcoming and inclusive environment for patients entering the hospital. This initiative stands as a powerful example of how creative expression can serve both as advocacy and healing.

It is estimated that nearly 3 in 10 Westminster residents live with a long-term health condition. Alarmingly, residents from Black ethnic backgrounds experience significantly higher health risks - reporting nearly twice the prevalence of hypertension and almost three times the rates of diabetes compared to people from a White background.

Diabetes Prevention and Management Workshop

In April 2024, Mosaic Community Trust, building on a valued partnership with Central London Community Healthcare Trust (CLCH), co-facilitated a community workshop focused on diabetes awareness, prevention, and management. Delivered by a specialist diabetes nurse and a nutritional therapist, the session provided clear, accessible information on the differences between Type 1 and Type 2 diabetes, practical steps for prevention, and effective management strategies for those already living with the condition. The workshop emphasised the importance of healthy eating habits and regular physical activity. It concluded with a focus group session, allowing participants to ask questions, express concerns, and receive tailored advice in a supportive environment.

Diabetes Prevention Workshop April 2024

Empowering Women Through Pregnancy Health Education

Mosaic Community Trust, in collaboration with the Women's Health Research Centre, co-delivered a series of educational workshops focused on women's health during pregnancy. Key topics included preterm birth, maternal genomes, and the overall importance of maintaining health throughout pregnancy. The sessions aimed to raise awareness among women and young mothers, offering guidance on available support services and opportunities to participate in health research. Post-workshop evaluations showed a marked improvement in participants' understanding of the subject matter, reflecting the positive impact of this targeted community engagement initiative.

4 Building Sector Partnerships

Through our ongoing health literacy initiatives, Mosaic Community Trust has continued to strengthen its partnerships across the healthcare sector, including long-standing collaborations with Imperial College Healthcare NHS Trust, CLCH, IAPT services, and CAMHS. During the 2024 reporting period, we were pleased to expand our network through new partnerships, notably with the Women's Health Research Centre at Imperial and the Westminster Youth Justice Service, Mount Anvil, Paddington Life sciences among others.

A significant milestone this year was the launch of our Cancer Awareness Workshops, funded and supported by the Community Chest Fund as part of a wider NHS initiative. These workshops covered a range of cancer-related topics and were designed to equip participants with essential knowledge and information, empowering them to make informed health choices and engage proactively with their care.

These sessions not only raised awareness but also led to a noticeable increase in the uptake of cancer screening services and encouraged open conversations within the community about the importance of early detection and timely intervention. This shift reflects growing confidence among participants to engage with preventative healthcare and highlights the effectiveness of our culturally sensitive, community-led approach.

Impact At A Glance

43

cases handled through the one-stop service, which saw a significant reducation in stress and anxiety.

90%

of our service users are regular attendees of our culturally-informed health and wellbeing sessions.

500+

local residents reached through drop-in services, health wrokshops, and outreach programmes over 12 months.

Testimonies & Cases

" I first heard about Mosaic's drop-in through one of Mosaic's advocates, who recommended it to me. I have been feeling stressed lately, due to certain family problems. After attending the drop-in sessions and receiving therapeutic massage and emotional support I can manage my stress better and feel very relaxed after the massage. ***Everyone at the drop-in centre is very kind and I have made new friends*** *"*

SA - Service user, 2024

Mrs H has been attending our drop-in sessions for a while now. Mrs H understands the benefit of attending our drop-in's and is ***now bringing along her elderly mother who suffers from health problems.*** *Mrs H says she and her mother look forward to attending the drop-in every Monday. She shared that "the massage therapists and advocates are very professional and friendly "*

H.B - Service user, 2024

Mrs B is a regular service user. She suffers from fibromyalgia which has impacted her quality of life. Mrs B is a mother of 2 children and requires a carer to support her. Mrs B attended MCT's drop-in sessions where she was taught breathing exercises and mindfulness techniques. " ***I can manage my stress better and feel more confident in myself. I know Mosaic will always be here for me when I need help.*** *I have made new friends and I don't feel lonely anymore. Coming to the drop-in has connected me to the community "*

M.B - Service User, 2024

" This drop-in has made a huge difference to my mental well-being while living with my long term health condition (MS). Knowing there's a place I can come for advice, support and even just a bit of pampering with the massage is fantastic. The sense of community here is also important. Thank you Mosaic "

Mrs S - Service User, 2024

" I have been sleeping on the streets and hostels for a while as I was evicted from my home. This has made me very socially withdrawn and unable to face people and cope with life. I heard about the one stop service when I was in the library and came to them for help. The lady was very patient with me and listened to my needs and she was able to make an appointment with a counsellor to try and get me help. ***I feel now I have somewhere to go if I need assistance and a safe space to talk to someone if needed.*** *Getting help has made me feel a bit stronger and hopeful"*

Ms H.A - Service User, 2025

" Since coming to Mosaic's one stop service, I have managed to solve many of my problems. I had many letters I did not understand, and I was not coping with reading them, this was affecting me and making me depressed. The friendly lady at the one stop service took time to read through my papers, explain them and sign posts to other organisations to receive help. ***I am happy now that I have somewhere to go when I need to. It is such a weight off my shoulders.*** *This has helped improve my mental health as I no longer feel alone "*

Client A.R - Service User, 2025

" Staff at Mosaic are so kind and supportive. They always have time to listen and offer helpful suggestions. The chair exercises are gentle enough for me, even on my bad days and I always leave feeling a little more relaxed after a massage "

From a service user with chronic kidney disease, 2025

" ***Coming to Mosaic's Patients Waiting Well drop-in has been a lifeline while waiting for my surgery.*** *Nurse Marias health advice was practical and easy to understand, and I feel much more informed about managing my condition. The chair exercises have made a notable difference in my pain levels and the relaxation massage is a treat. Thank you Mosaic for providing this valuable service "*

Mrs A - Service User, 2025

Funders and Supporters

With heartfelt thanks

This year's achievements across Church Street and surrounding areas were only possible thanks to the generous support of our funders and partners. Your belief in our mission has helped us deliver trusted, community-led services that continue to tackle inequality and improve wellbeing for those most excluded.

Westminster City Council

Hyde Park estate Fund

Edward Harvest Trust

Portman Estate Fund

Imperial Health Charity

Imperial Health College

Cardiff University

Patient Experience research Centre

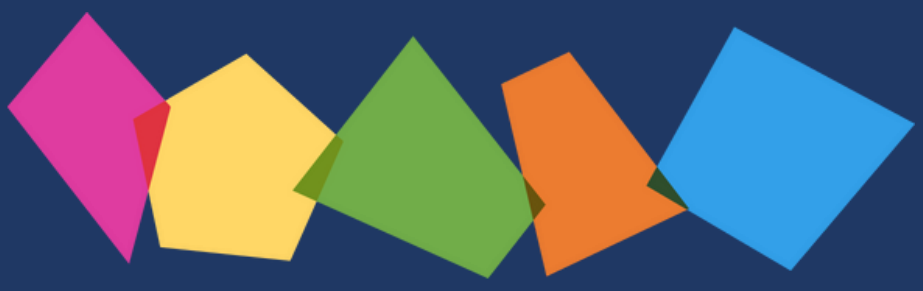
Women's Health Research Centre

Young Westminster Foundation

Helping Hands

Community Solutions Fund

National Lottery Fund



Contact & Acknowledgements

Our heartfelt thanks to everyone who has contributed to our work this year - from staff, trustees, and volunteers to our dedicated Health & Wellbeing Advocates and the wider Church Street community. Your commitment, compassion, and collaboration power everything we do.

To learn more, get involved, or support our work, please contact us:

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✉️ info@mosaiccommunitytrust.org.uk
🌐 www.mosaiccommunitytrust.org.uk
📱 Instagram: @mosaiccommunitytrust
🔗 LinkedIn: Mosaic Community Trust

If you'd like to support our mission, donate, or explore partnership opportunities, we'd love to hear from you.

THE MOSAIC COMMUNITY TRUST UK

Registered Charity

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31ST MARCH 2025

Charity number: 1113196

THE MOSAIC COMMUNITY TRUST UK
YEAR ENDED 31ST MARCH 2025

Registered Charity Number: 1113196

Principal address:
61A Warwick Avenue
London
W9 2PR

Trustees:
Rev. Mark Gifford – Chairperson
Ms Tandy Deane-Gray – Vice Chairperson
Mr Reza Reshad - Treasurer
Ms Abena Boateng - Trustee
Dr Saima Rana – Not a trustee from 02nd December 2024
Ms Hind Abbou – Trustee
Ms Christene Burgess – Trustee appointed 1st July 2024

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
61 Fountains Crescent
London, N14 6BD

THE MOSAIC COMMUNITY TRUST UK
YEAR ENDED 31ST MARCH 2025

FINANCIAL ACCOUNTS

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THE MOSAIC COMMUNITY TRUST
Report of the Trustees
For the year ended 31 March 2025

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 2025.

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 7th 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

Increasingly, we are putting our efforts into developing the capacity of the residents through knowledge and skill development workshops and courses to enable them to become active partners in community development and with particular reference to improving their health and well-being. Through this model, our community- based, trained advocates are able to reach households and families rather than just individuals who attend our drop-in services. Such an outreach service model has increased our overall beneficiary numbers.

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's 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 coupled with our recent inclusion of an "Asset Based" 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 seeking to recruit trustees and community advocates to strengthen our governance and programme delivery.

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.

Financial Review
MCT's main funding sources are both restricted & unrestricted funding. This year we were successful in bringing in £124,277 (£160,034 in 2023-2024) (see note 14 & 15) from various sources and has now a heathy unrestricted free reserve of £66,581, which the charity aims to continue spending on its charitable objects. This year MCT has ring-fenced £35,000 towards designated funds to cover financial risk (see note 19).

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.

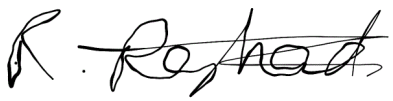
Our community supporters' Base:

The community we serve continues to be our primary support base. Our local community members are actively engaged in planning and delivery of our services – thus making our organisation a truly community- based and community-led one. The community feels both confident and secure that we represent their voices and enable them to participate in all the relevant community consultations which affect their lives. We have been extremely fortunate to have mobilised over 20 volunteers to participate in MCT's strategic operations including community based participatory research in partnership with Imperial College. The strong support from our corporate partners such as British Land and Paddington Partnerships is greatly appreciated.

Independent Examiner
TACTS Accountant has 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,



Mr Reza Reshad
Trustees/Treasurer
Date: 14/07/2025

Independent examiner’s report to the trustees of The Mosaic Community Trust UK

I report on the accounts of the Trust for the year ended 31st March 2025, which are set out on pages 8 to 15.

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: 14/07/2025

S Toraub, FCCA, Chartered Certified Accountant
TACTS Limited, 61 Fountains Crescent, London, N14 6BD

THE MOSAIC COMMUNITY TRUST UK
STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR END 31 MARCH 2025

	Notes	Unrestricted Funds	Designated Fund	Restricted Funds	Total Funds 2025	Total Funds 2024
INCOMING RESOURCES: -		£		£	£	£
Incoming resources from generated funds:						
Donation	(15)	17,300	-	-	17,300	14,861
Investment Income (Bank Interest**)**		734	-	-	734	778
Incoming resources from charitable activities						
Grants to provide charitable activities	(14)	-	-	106,243	106,243	144,395
TOTAL INCOMING RESOURCES		**18,034**	**-**	**106,243**	**124,277**	**160,034**
RESOUCES EXPENDED						
Expenditure on charitable activities	(16)	-	-	119,481	119,481	116,924
TOTAL RESOUCES EXPENDED		**-**	**-**	**119,481**	**119,481**	**116,924**
Net Incomings and (outgoings) resources		**18,034**	**-**	**(13,238)**	**4,796**	**43,110**
Balances Brought Forward		**48,547**	**35,000**	**43,208**	**126,755**	**83,644**
Transfer between funds		**-**	**-**	**-**	**-**	**-**
Balances Carried Forward		**66,581**	**35,000**	**29,970**	**131,551**	**126,755**

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 2025

	Notes	£ 2025	£ 2024
Fixed Assets			
Tangible assets	(6)	22	27
Current Assets:			
Debtors	(11)	15,510	-
Cash at Bank and In Hand		130,664	145,531
Current Liabilities:			
Creditors:			
Amount falling due within one year:			
Accruals & Creditors	(12)	14,645	18,803
Net Current Assets		**131,529**	**126,728**
Net Assets		**131,551**	**126,755**
As Represented By			
Unrestricted Fund		66,581	48,547
Restricted Fund	(13)	29,970	43,208
Designated Fund	(19)	35,000	35,000
Total Funds		**131,551**	**126,755**

The accounts were approved by the Trustees on 14th July 2025 and signed on their behalf by:

Mr Reza Reshad
Trustee/Treasurer

THE MOSAIC COMMUNITY TRUST UK
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2025

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).

b) Preparation of the accounts on a going concern basis

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.

2. Cash Flow Statement

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 include 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.

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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
	£
At Cost	976
Depreciation:	
At 1 April 2024	949
Charge for the year	5
At 31st March 2025	954
NET BOOK VALUE	
At 31 March 2025	22
At 31 March 2024	27

7. Staff Costs

The organisation does not have staff on payroll for this year.
18 self-employed workers were hired in this financial year.
20 volunteers supported our organisation activities.
Trustees are not remunerated to stand for their position on the committee board.

8. Status

The Mosaic Community Trust UK is a registered charity.

9. Fund Accounting

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.

10. Support Cost

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

	2025	2024
	£	£
Mount Anvil	14,010	-
Community Events	1,500	-
	15,510	-

12. Accrual and Creditors

	2025	2024
	£	£
Professional fees	585	585
Other Creditors	14,060	18,218
	14,645	18,803

13. Analysis of Restricted Fund Balance

Funder	Restricted balance @ 31st March 2025	Restricted balance @ 31st March 2024
	£	£
Imperial College- Maternal Genomics	20,000	-
Imperial Health Care Charity	-	9,893
Hyde Park Place Estate Charity	6,000	-
WCC - Edward Harvest Fund	1,800	-
Portman Estate Foundation	1,500	1,500
WCC- Community Chest	-	9,798
Young Westminster Fund	-	5,000
WCC - Special Fund	-	3,824
Central London Community Healthcare	-	6,100
City of Westminster Charitable Trust	670	7,093
Restricted Fund Balance Carried Forward	**29,970**	**43,208**

14. Grant Receivable

Funder	Project Purpose	2025 £	2024 £
Portman Estate Foundation	Supporting Women and Young Mothers	6,500	6,500
Imperial College - Maternal Genomics	Health literacy on maternal genomics	20,000	-
Central London Community Healthcare	Supporting waiting well patients support	-	6,100
Hyde Park Place Estate Charity	Art Therapy and improving Mental Health	6,000	6,000
WCC - Edward Harvest Fund	Holistic Health Services for 40+ Women	1,800	-
Imperial College - REN3 Research	Research collaboration children Mental health	3,800	-
WCC - Core Grant	Staff Costs for effective running of charity	14,850	-
City of Westminster Charitable Trust	Holistic Health Services for 40+ Women	-	23,976
British Land	Corp. engagement for BME women	-	5,000
Mount Anvil	Provide one stop services for church	14,010	-
Imperial Health Care Charity	Research Collaborations	10,991	10,992
Genomics NHS England	Maternal Genomics Awareness Project	-	18,734
Young Westminster Fund	Addressing Youth Crime Issues	5,000	10,000
WCC- Community Chest	Promote Cancer Awareness	-	19,596
WCC - Healthy Communities	Improve Health and Wellbeing	23,292	11,646
WCC – Comm. Priorities Programme	Reduce Health Inequalities	-	15,758
WCC - Church Street Ward	Community Events	-	4,398
WCC - High Street Engagement	Shaping High Streets	-	1,871
WCC - Special Fund	Holistic Health Services for 40+ Women	-	3,824
		106,243	**144,395**

15. Donation

	2025 £	2024 £
Lalgra	450	-
CAF Charity Bank	100	-
Bournemouth University	-	200
NHS England	-	200
Mayor’s Office	-	164
Quaker Social	400	-
Imperial College	-	3,143
Community Events	1,500	-
Cardiff University	2,550	1,275
L Choudhry-Salter	12,300	8,845
General Other	-	1,035
	17,300	**14,861**

16. Expenditure on Charitable Activities

	Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
Charitable Expenses	£	£	**£**	£
Programme consultants and sessional workers	-	78,963	**78,963**	78,603
Workshops and Drop-in Services	-	29,891	**29,891**	28,315
Admin & Project Support	-	3,812	**3,812**	2,992
Office & general running Expenses	-	665	**665**	2,063
Rent & Venue Hire	-	2,229	**2,229**	756
Communications, Publicity & Website	-	1,001	**1,001**	1,500
Insurance	-	410	**410**	379
Depreciation	-	5	**5**	7
Professional fees	-	2,505	**2,505**	2,310
TOTAL RESOURCES EXPENDED	-	119,481	**119,481**	116,924

17. Governance and Support cost

	General Support	Governance	Total
	£	**£**	**£**
Professional fees	1,725	585	**2,310**
Insurance	-	410	**410**
Admin and Project support	3,812	-	**3,812**
Comms, Publicity & Website	1,001	-	**1,001**
Office and general running expenses	604	61	**665**
Depreciation	5	-	**5**
	7,147	**1,056**	**8,203**

18. Movement In Funds

	Unrestricted funds reserve	Designated Fund	Restricted funds reserve	Total
	£	**£**	**£**	**£**
At 1st April 2024	48,547	35,000	43,208	**126,755**
Surplus/(Deficit) for the year	18,034	-	(13,238)	**4,796**
Transfers between funds	-	-	-	**-**
At 31st March 2025	66,581	35,000	29,970	**131,551**

19. Designated Funds

The trustees have earmarked funds for particular purposes and these designated funds are shown above for the following purpose: -

- Management Team Structure fund is to provide for any shortfall in projects and any delayed payments from funders to maintain smooth cashflows.
- Website, IT maintenance& marketing fund is to provide support for Mosaic's website development, provision for new IT equipment and publicity.
- Fundraiser is to provide for professional and consultant engaged in fundraising strategy.
- To cover for any unexpected financial organisational risk, such as any extraordinary event. E.g., the recent pandemic.
- To implement a core functions department for the charity to help coordinate and manage all projects including an admin/finance officer to help with project monitoring & reporting and general administration of the charity.
- Renting an office for core function which will require a deposit and proof of financial viability to potential landlord.

THE MOSAIC COMMUNITY TRUST UK

Registered Charity

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31ST MARCH 2025

Charity number: 1113196

THE MOSAIC COMMUNITY TRUST UK
YEAR ENDED 31ST MARCH 2025

Registered Charity Number: 1113196

Principal address:
61A Warwick Avenue
London
W9 2PR

Trustees:
Rev. Mark Gifford – Chairperson
Ms Tandy Deane-Gray – Vice Chairperson
Mr Reza Reshad - Treasurer
Ms Abena Boateng - Trustee
Dr Saima Rana – Not a trustee from 02nd December 2024
Ms Hind Abbou – Trustee
Ms Christene Burgess – Trustee appointed 1st July 2024

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
61 Fountains Crescent
London, N14 6BD

THE MOSAIC COMMUNITY TRUST UK
YEAR ENDED 31ST MARCH 2025

FINANCIAL ACCOUNTS

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Pages

4-6. Trustees Report

7. Independent Examiners Report

8. Statement of Financial Activities

9. Balance Sheet

10-15. Notes to the Accounts

THE MOSAIC COMMUNITY TRUST
Report of the Trustees
For the year ended 31 March 2025

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 2025.

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 7th 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

Increasingly, we are putting our efforts into developing the capacity of the residents through knowledge and skill development workshops and courses to enable them to become active partners in community development and with particular reference to improving their health and well-being. Through this model, our community- based, trained advocates are able to reach households and families rather than just individuals who attend our drop-in services. Such an outreach service model has increased our overall beneficiary numbers.

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's 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 coupled with our recent inclusion of an "Asset Based" 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 seeking to recruit trustees and community advocates to strengthen our governance and programme delivery.

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.

Financial Review
MCT's main funding sources are both restricted & unrestricted funding. This year we were successful in bringing in £124,277 (£160,034 in 2023-2024) (see note 14 & 15) from various sources and has now a heathy unrestricted free reserve of £66,581, which the charity aims to continue spending on its charitable objects. This year MCT has ring-fenced £35,000 towards designated funds to cover financial risk (see note 19).

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.

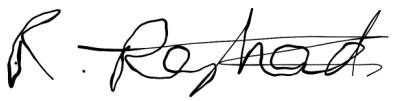
Our community supporters' Base:

The community we serve continues to be our primary support base. Our local community members are actively engaged in planning and delivery of our services – thus making our organisation a truly community- based and community-led one. The community feels both confident and secure that we represent their voices and enable them to participate in all the relevant community consultations which affect their lives. We have been extremely fortunate to have mobilised over 20 volunteers to participate in MCT's strategic operations including community based participatory research in partnership with Imperial College. The strong support from our corporate partners such as British Land and Paddington Partnerships is greatly appreciated.

Independent Examiner
TACTS Accountant has 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,



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- examine the accounts under section 145 of the 2011 Act;
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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.

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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.

10. Support Cost

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

	2025	2024
	£	£
Mount Anvil	14,010	-
Community Events	1,500	-
	15,510	-

12. Accrual and Creditors

	2025	2024
	£	£
Professional fees	585	585
Other Creditors	14,060	18,218
	14,645	18,803

13. Analysis of Restricted Fund Balance

Funder	Restricted balance @ 31st March 2025	Restricted balance @ 31st March 2024
	£	£
Imperial College- Maternal Genomics	20,000	-
Imperial Health Care Charity	-	9,893
Hyde Park Place Estate Charity	6,000	-
WCC - Edward Harvest Fund	1,800	-
Portman Estate Foundation	1,500	1,500
WCC- Community Chest	-	9,798
Young Westminster Fund	-	5,000
WCC - Special Fund	-	3,824
Central London Community Healthcare	-	6,100
City of Westminster Charitable Trust	670	7,093
Restricted Fund Balance Carried Forward	**29,970**	**43,208**

14. Grant Receivable

Funder	Project Purpose	2025 £	2024 £
Portman Estate Foundation	Supporting Women and Young Mothers	6,500	6,500
Imperial College - Maternal Genomics	Health literacy on maternal genomics	20,000	-
Central London Community Healthcare	Supporting waiting well patients support	-	6,100
Hyde Park Place Estate Charity	Art Therapy and improving Mental Health	6,000	6,000
WCC - Edward Harvest Fund	Holistic Health Services for 40+ Women	1,800	-
Imperial College - REN3 Research	Research collaboration children Mental health	3,800	-
WCC - Core Grant	Staff Costs for effective running of charity	14,850	-
City of Westminster Charitable Trust	Holistic Health Services for 40+ Women	-	23,976
British Land	Corp. engagement for BME women	-	5,000
Mount Anvil	Provide one stop services for church	14,010	-
Imperial Health Care Charity	Research Collaborations	10,991	10,992
Genomics NHS England	Maternal Genomics Awareness Project	-	18,734
Young Westminster Fund	Addressing Youth Crime Issues	5,000	10,000
WCC- Community Chest	Promote Cancer Awareness	-	19,596
WCC - Healthy Communities	Improve Health and Wellbeing	23,292	11,646
WCC – Comm. Priorities Programme	Reduce Health Inequalities	-	15,758
WCC - Church Street Ward	Community Events	-	4,398
WCC - High Street Engagement	Shaping High Streets	-	1,871
WCC - Special Fund	Holistic Health Services for 40+ Women	-	3,824
		106,243	**144,395**

15. Donation

	2025 £	2024 £
Lalgra	450	-
CAF Charity Bank	100	-
Bournemouth University	-	200
NHS England	-	200
Mayor’s Office	-	164
Quaker Social	400	-
Imperial College	-	3,143
Community Events	1,500	-
Cardiff University	2,550	1,275
L Choudhry-Salter	12,300	8,845
General Other	-	1,035
	17,300	**14,861**

16. Expenditure on Charitable Activities

	Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
Charitable Expenses	£	£	**£**	£
Programme consultants and sessional workers	-	78,963	**78,963**	78,603
Workshops and Drop-in Services	-	29,891	**29,891**	28,315
Admin & Project Support	-	3,812	**3,812**	2,992
Office & general running Expenses	-	665	**665**	2,063
Rent & Venue Hire	-	2,229	**2,229**	756
Communications, Publicity & Website	-	1,001	**1,001**	1,500
Insurance	-	410	**410**	379
Depreciation	-	5	**5**	7
Professional fees	-	2,505	**2,505**	2,310
TOTAL RESOURCES EXPENDED	-	119,481	**119,481**	116,924

17. Governance and Support cost

	General Support	Governance	Total
	£	**£**	**£**
Professional fees	1,725	585	**2,310**
Insurance	-	410	**410**
Admin and Project support	3,812	-	**3,812**
Comms, Publicity & Website	1,001	-	**1,001**
Office and general running expenses	604	61	**665**
Depreciation	5	-	**5**
	7,147	**1,056**	**8,203**

18. Movement In Funds

	Unrestricted funds reserve	Designated Fund	Restricted funds reserve	Total
	£	**£**	**£**	**£**
At 1st April 2024	48,547	35,000	43,208	**126,755**
Surplus/(Deficit) for the year	18,034	-	(13,238)	**4,796**
Transfers between funds	-	-	-	**-**
At 31st March 2025	66,581	35,000	29,970	**131,551**

19. Designated Funds

The trustees have earmarked funds for particular purposes and these designated funds are shown above for the following purpose: -

- Management Team Structure fund is to provide for any shortfall in projects and any delayed payments from funders to maintain smooth cashflows.
- Website, IT maintenance& marketing fund is to provide support for Mosaic's website development, provision for new IT equipment and publicity.
- Fundraiser is to provide for professional and consultant engaged in fundraising strategy.
- To cover for any unexpected financial organisational risk, such as any extraordinary event. E.g., the recent pandemic.
- To implement a core functions department for the charity to help coordinate and manage all projects including an admin/finance officer to help with project monitoring & reporting and general administration of the charity.
- Renting an office for core function which will require a deposit and proof of financial viability to potential landlord.

THE MOSAIC COMMUNITY TRUST UK

England & Wales - Charity number 1113196

Accounts

The Mosaic Community Trust

“THE MOSAIC …pieces of different forms, shapes, sizes and colours brought together to form a beautiful image – an image of our communities…

Uniting, Empowering, Celebrating Caring Communities

OUR MESSAGE

We are delighted to present our Annual Report, showcasing another remarkable year at the Mosaic Community Trust (MCT). Despite numerous challenges, our dedicated staff has shown unwavering commitment and resilience. A significant milestone this year is securing core funding from Westminster City Council for the first time, recognizing our valuable local services and enabling the appointment of a part-time Head of Programmes and Operations.

We engaged in vital conversations with key stakeholders, including Westminster City Council, Imperial College-based research collaborators, and NHS partners. These discussions allowed us to influence their community engagement processes and collaborate as equal partners. We have also attracted interest from university-based and National Institute of Health Research-funded researchers for community-based projects, highlighting the value of participatory approaches in health research.

The pandemic provided opportunities to develop new projects addressing the evolving needs of our target communities, which faced significant impacts. The cost-of-living crisis led to increased mental illness and long-term health conditions, necessitating a focus on health inequalities. We delivered several health literacy workshops in collaboration with the Patient Experience Research Centre (PERC) and Imperial NHS Trust, positively impacting health-seeking behaviours and reducing health inequalities. Our experience suggests that the community is ready to adopt an asset-based model, empowering residents to actively participate in strategic decision-making processes. We are finalizing our Strategic Plan for the next three years to reflect this transition from a rights-based to an asset-based organization.

Mark Glifford,
Chair Mosaic Community Trust

Lena Choudary-Salter,
CEO Mosaic Community Trust

We extend our heartfelt gratitude to all our supporters, Westminster City Council, our staff, trustees, volunteers, and our user community for their unwavering support and encouragement, which keeps us strong and motivated.

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About Us

The Mosaic Community Trust (MCT), established in 2006 works towards empowering Black and ethnic minority communities in the Church Street, Harrow Road, and Maida Vale areas of Westminster. MCT works to help create a healthier and thriving community. We recognise that this is not possible without supporting the community to come together, across religious or cultural divides, reducing isolation and sharing knowledge and support.

We want to help create a compassionate caring community. Our focus is on activities that unite, empower, celebrate, and integrate marginalised communities.

The Mosaic Community Trust approach is to support and empower women from Black and ethnic minority communities to improve their own health and wellbeing. We recognise that women within our community are an untapped and often unsupported community asset. They play a unique role in family life and the wider community and can act as catalysts within the community for the improved health and wellbeing of their families, friends and neighbours.

However, women from black and other ethnic community groups are often marginalised and face significant inequalities themselves. We want to see these women reach their full potential and help to lead community support and change within their neighbourhoods.

ANNUAL HIGHLIGHTS AND ACHIEVEMENTS

Mosaic has had an exciting year filled with numerous health workshops aimed at promoting wellness and healthy living. These workshops have covered a wide range of topics, including nutrition, mental health, fitness, and chronic disease management. Participants have benefited from expert advice, interactive sessions, and practical tips to improve their overall health. The workshops have been well-received, with many attendees reporting positive changes in their lifestyle and well-being. Mosaic's commitment to fostering a healthier community through education and support has been evident throughout the year, making it a standout period for the organisation.

Health Literacy

As part of a broader campaign to address the need for early cancer detection, Mosaic successfully co-facilitated a series of cancer workshops. These workshops focused on cervical, breast, and bowel cancer. Led by highly recognized health experts in each field, the workshops were instrumental in educating and informing over 200 residents. Mosaic has effectively enhanced the community's knowledge and approach towards cancer screening and is committed to continuing its efforts in this crucial public health initiative.

Research Collaborations

We're thrilled to share updates from our impactful research projects on Maternal Genomics and Children's Vaccine Uptake. Back in September 2023, Genomics England (GE) launched an innovative initiative to tackle cultural barriers hindering participation in maternal genomic health research. Led by Professor Claire Shovlin, a prominent figure in genomics, alongside research midwives, the workshops provided attendees with fundamental knowledge of genomics and practical insights into maternal health care. Discussions covered topics such as newborn heel prick tests and pre/post-natal care.

In December 2023, Lena Choudary-Salter, Habiba Haque of The Mosaic Community Trust, and Dr. Helen Skirrow from Imperial College London hosted an event in Church Street, Westminster, London. Their research project, 'Why did nobody ask us?!', aimed to address low vaccination rates among children by amplifying the voices of local parents. The findings revealed that while parents recognized the importance of childhood vaccinations, they encountered challenges in scheduling appointments and accessing relevant information. They highlighted the necessity for discussions with healthcare professionals they trust, particularly those who can communicate effectively in their language. This collaborative effort underscored the value of co-production in understanding and meeting community needs. By elevating the perspectives of ethnic minority parents, who often face barriers to vaccination and research participation, the project emphasized the critical role of culturally sensitive communication and accessible vaccine information

Patients Waiting Well programme

The "Patients Waiting Well" programme, facilitated by Mosaic, has secured one-year funding from the Imperial Health Charity. This initiative aims to offer crucial support through a series of drop-in services tailored for patients awaiting medical treatments, operations, or procedures. Designed to alleviate the challenges and uncertainties that patients often experience during waiting periods, the program provides a supportive environment where individuals can access various services. This includes, providing one to one support to help patients manage anxiety, stress, and emotional well-being while waiting for their procedures as well as Wellness Activities including relaxation sessions, mindfulness workshops, gentle exercise classes and holistic massage sessions to promote overall well-being during the waiting period. This platform has created opportunities for patients to connect with others in similar situations, fostering a sense of community and mutual support. Mosaic aims to enhance the overall patient experience and ensure that individuals awaiting medical care receive comprehensive support beyond clinical treatment. This initiative reflects a commitment to holistic patient care and addresses the broader needs of patients during a potentially challenging time in their healthcare journey.

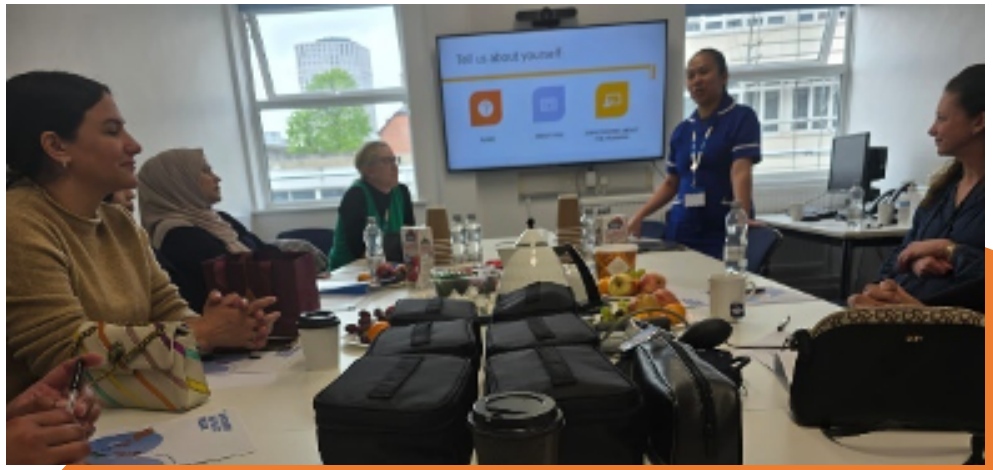
Healthcare Advocates

Mosaic health and well-being advocates have completed a training program to perform basic health checks, including blood pressure monitoring. They have received certifications in blood pressure monitoring and are now actively fulfilling this role to help reduce prevalent health conditions within ethnic minority communities. The training, conducted by a nurse at Lisson Grove Health Centre and organized by CLCH, was a pivotal step in equipping advocates with the necessary skills to support community health initiatives.

Community Events Celebrating Culture and Diversity

On May 8th, 2023, Mosaic organised a street Party at Church Street for the occasion of King Charles' Coronation for the local community. Hundreds of residents including Hamza Taouzale and Leader of the Council Adam Hug attended the joyful event. Activities included face painting, arts and crafts, street games and food which was enjoyed by all attendees. The event served as an opportunity to foster a sense of unity, educate community members about history, and to promote British values.

In May 2023 an Eid Al-Fitr event was organised by Mosaic where 50 women from the local community from diverse backgrounds came together to celebrate. The gathering encouraged community members to share food and customs, facilitating cultural exchange and understanding. This event played a vital role in fostering inclusivity, breaking down barriers, and strengthening community bonds. Celebrating festivals together promotes tolerance, respect, and unity among individuals from different cultural background.



OUR IMPACT

Empowering mothers in addressing serious youth crime

In response to the pressing issues surrounding serious youth crime and violence in Northwest London's most disadvantaged areas, Mosaic has been actively advocating for change. Collaborating with the Young Westminster Foundation, Mosaic has organized a series of workshops aimed at empowering mothers with essential information and knowledge to support their children and young people effectively. As a result, the project successfully achieved significant increase in awareness and capability among BAME mothers regarding the prevention of crime, exploitation, and serious violence. The project fostered improved engagement with key external stakeholders, including the WCC, police, and the Integrated Gangs and Exploitation Unit and BAME mothers gained increased skills and knowledge to actively engage in their children's lives, particularly in aspects related to preventing and protecting them from youth crime.

Holistic Therapy for well-being

Mosaic's flagship therapeutic massage sessions have made a significant impact on our community. More than 300 service users have received complimentary holistic massages, describing them as transformative for their physical, mental, and emotional well-being. Many have shared that their mood has improved, and they experience better sleep as a direct result of these sessions.

Making a difference to the lives of others

Service users who attend Mosaic's drop-in sessions and receive emotional support and wellness information have reported experiencing transformational changes in their behaviour, attitude, and decision-making. They feel empowered to manage their own lives and have a greater sense of belonging. Mosaic's work extends beyond venue-based activities; they are actively engaged in the community, providing essential support such as school pickups, medication deliveries, cooking for those in need, and transportation to hospitals, GP appointments, and A&E. This comprehensive support profoundly impacts the lives of vulnerable and isolated individuals, significantly enhancing their well-being and quality of life.

Impact Stories

"Since coming to Mosaic I haven't felt lonely, I am ever so grateful for all the support I receive from Mosaic. I feel I belong somewhere and always look forward to coming. I feel empowered, confident, even the way I dress has changed. I feel respected and loved. Before coming to Mosaic, I was very isolated and lonely, I was always sad and depressed and had no hope. Mosaic has truly changed my life around and I will never be able to thank them for all that they have done for me."

"*I first joined Mosaic as a refugee, I spoke little English and had low confidence. I left behind my children in Afghanistan and was missing them so much. I felt as if my world was falling apart. I had no one to help me, and I felt very isolated, my health wasn't great either. At that time Mosaic reached out to the Afghan refugees, and I was one of the fortunate ones. Mosaic taught me how to speak English, I learnt how to book appointments, open a bank account, everyday aspects of life in a new country. Now I have become an empowered individual my health condition has improved by attending health literacy sessions. I have learnt to have a more positive outlook to life, all this would not have been possible without Mosaic.*"

CELEBRATING PARTNERSHIPS

Celebrating partnerships is a fundamental aspect of Mosaic's culture, particularly those that begin at the community level, which are of immense significance for several reasons. Our community partnerships formed the backbone of cohesive and resilient communities, driving positive change and fostering a sense of belonging. These collaborations have involved sharing resources, knowledge, and skills, effectively addressing community needs.

Mosaic has successfully built and maintained partnerships and collaborations with several external organizations, including CLCH (Central London Community Healthcare) Imperial College London, IAPT, Church Street Regeneration, CAMHS (Children and Adolescent Mental Health Services) Future Men, University of Cardiff, PERC, and Family Lives.

Working with our partners has helped build and strengthen our networks, creating a web of support and collaboration that extends beyond individual projects. For instance, our partnership with CLCH opened wider opportunities by supporting our advocates in training for BP measurements. This initiative not only benefited individual projects but was also implemented across all projects, recognized as integral to improving health and well-being among the global majority by our current funder, Healthy Communities who have launched a three-year funding stream to help manage common health conditions in the most deprived areas of Westminster. Through these partnerships, MCT has broadened its reach, resources, and expertise, allowing it to offer comprehensive support and services to BAME communities and their families. By collaborating with various sectors, MCT has created a holistic and supportive environment that promotes positive partnerships and enhances community well-being.

COMMUNITY ENGAGEMENT INITIATIVES

Community engagement is a central pillar of Mosaic. MCT believes community engagement plays a crucial role in building strong, resilient, and inclusive communities. By actively engaging with the community, Mosaic understands the needs and aspirations of communities, and it empowers them to take ownership of their challenges and work collaboratively towards positive change.

During the reporting period, Mosaic undertook several engagement activities to promote the work of Mosaic as well as advocate on behalf of the residents- their needs, their views and concerns at various platforms. These include Providers Network meetings, school-based coffee mornings, Pop-up stalls, Community Policing Workshops to strengthen relationship between the Police and the community, representation on Church Street Safer Neighbourhood Panel, which is responsible for improving community safety, Representation on strategic leaderships groups based at Portman Early Childhood Centre, which includes several local providers including social services and mental health services and give us an opportunity to share and mobilise resources, information and referrals. MCT facilitated a community walk for NHS staff to increase their awareness on the needs of the community and increase their appreciation of community based and community led services. The CEO was a guest speaker on 26th September at London's Central Mosque, when she was asked to speak about "breaking the Wall of Silence" between the Police and the Community. The CEO challenged both the Met Police as well as the Westminster Council for their lack of meaningful engagement with the community to address the ongoing serious crime in
Church Street area. Several recommendations were made to build trusting relationship with the community.

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WE WOULD LIKE TO THANK ALL OUR PARTNERS AND SUPPORTERS FOR ALL THE GENEROUS CONTRIBUTIONS TO OUR WORK THIS YEAR

Metropolitan Police

City of Westminster Charitable Trust

NHS Imperial College Healthcare NHS Trust

British Land

Westminster Amalgamated Charity

City of Westminster Neighbourhood Keepers

Cask Trade

BME healthforum

Tokiomarine HCC

The Paddington Partnership

City of Westminster

The London Community Foundation

The Portman Estate

Edward Harvist Trust Fund

Imperial Health Charity

Westminster Community Network

Community Fund

iapt Improving Access to Psychological Therapies

Portman Church Street Family Hub

PERC, Imperial College London

hopscotch

Westminster Academy

The Hyde Park Place Estate Charity

Young Westminster Foundation

THE MOSAIC COMMUNITY TRUST
61A WARWICK AVENUE LONDON W9 2PR
INFO@MOSAICCOMMUNITYTRUST.ORG.UK
WWW.MOSAICCOMMUNITYTRUST.ORG.UK
CHARITY NUMBER: 1113196

THE MOSAIC COMMUNITY TRUST UK

Registered Charity

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31ST MARCH 2024

Charity number: 1113196

THE MOSAIC COMMUNITY TRUST UK
YEAR ENDED 31ST MARCH 2024

Registered Charity Number: 1113196

Principal address:
61A Warwick Avenue
London
W9 2PR

Trustees:
Rev. Mark Gifford – Chairperson
Ms Tandy Deane-Gray – Vice Chairperson
Mr Reza Reshad - Treasurer
Ms Abena Boateng - Trustee
Dr Saima Rana – Trustee
Ms Hind Abbou – 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
61 Fountains Crescent
London, N14 6BD

THE MOSAIC COMMUNITY TRUST UK
YEAR ENDED 31ST MARCH 2024

FINANCIAL ACCOUNTS

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7. Independent Examiners Report

8. Statement of Financial Activities

9. Balance Sheet

10-15. Notes to the Accounts

THE MOSAIC COMMUNITY TRUST
Report of the Trustees
For the year ended 31 March 2024

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 2024.

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 7th 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

Increasingly, we are putting our efforts into developing the capacity of the residents through knowledge and skill development workshops and courses to enable them to become active partners in community development and with particular reference to improving their health and well-being. Through this model, our community- based, trained advocates are able to reach households and families rather than just individuals who attend our drop-in services. Such an outreach service model has increased our overall beneficiary numbers.

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's 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 coupled with our recent inclusion of an "Asset Based" 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 seeking to recruit trustees and community advocates to strengthen our governance and programme delivery.

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.

Financial Review
MCT's main funding sources are both restricted & unrestricted funding. This year we were successful in bringing in £160,034 (£91,894 in 2022-2023) (see note 14 & 15) from various sources and has now a heathy unrestricted free reserve of £48,547, which the charity aims to continue spending on its charitable objects. This year MCT has also ring-fenced £35,000 towards a designated funds to cover financial risk (see note 19).

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 community supporters' Base:

The community we serve continues to be our primary support base. Our local community members are actively engaged in planning and delivery of our services – thus making our organisation a truly community- based and community-led one. The community feels both confident and secure that we represent their voices and enable them to participate in all the relevant community consultations which affect their lives. We have been extremely fortunate to have mobilised over 30 volunteers to participate in MCT's strategic operations including community based participatory research in partnership with Imperial College. The strong support from our corporate partners such as British Land and Paddington Partnerships is greatly appreciated.

Independent Examiner
TACTS Accountant has 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,

Mr Reza Reshad
Trustees/Treasurer
Date: 28/06/2024

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

I report on the accounts of the Trust for the year ended 31st March 2024, which are set out on pages 8 to 15.

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: 28/06/2024

S Toraub, FCCA, Chartered Certified Accountant
TACTS Limited, 61 Fountains Crescent, London, N14 6BD

THE MOSAIC COMMUNITY TRUST UK
STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR END 31 MARCH 2024

	Notes	Unrestricted Funds	Designated Fund	Restricted Funds	Total Funds 2024	Total Funds 2023
INCOMING RESOURCES: -		£		£	£	£
Incoming resources from generated funds:						
Donation	(15)	14,861	-	-	14,861	12,197
Investment Income (Interest)		778	-	-	778	150
Incoming resources from charitable activities						
Grants to provide charitable activities	(14)	-	-	144,395	144,395	79,547
TOTAL INCOMING RESOURCES		**15,639**	**-**	**144,395**	**160,034**	**91,894**
RESOUCES EXPENDED						
Expenditure on charitable activities	(16)	-	-	116,924	116,924	94,130
TOTAL RESOUCES EXPENDED		**-**	**-**	**116,924**	**116,924**	**94,130**
Net Incomings and (outgoings) resources		**15,639**	**-**	**27,471**	**43,110**	**-2,236**
Balances Brought Forward		**47,908**	**20,000**	**15,736**	**83,644**	**85,881**
Transfer between funds		**(15,000)**	**15,000**	**-**	**-**	**-**
Balances Carried Forward		**48,547**	**35,000**	**43,208**	**126,755**	**83,644**

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 2024

	Notes	£ 2024	£ 2023
Fixed Assets			
Tangible assets	(6)	27	34
Current Assets:			
Debtors	(11)		
Cash at Bank and In Hand		145,531	92,905
Current Liabilities:			
Creditors:			
Amount falling due within one year:			
Accruals & Creditors	(12)	18,803	450
Net Current Assets		**126,728**	**92,455**
Net Assets		**126,755**	**92,489**
As Represented By			
Unrestricted Fund		48,547	47,908
Restricted Fund	(13)	43,208	15,736
Designated Fund	(19)	35,000	20,000
Total Funds		**126,755**	**83,644**

The accounts were approved by the Trustees on 28th June 2024 and signed on their behalf by:

Mr Reza Reshad
Trustee/Treasurer

THE MOSAIC COMMUNITY TRUST UK
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2024

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).

b) Preparation of the accounts on a going concern basis

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.

2. Cash Flow Statement

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 include 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
	£
At Cost	976
Depreciation:	
At 1 April 2023	942
Charge for the year	7
At 31st March 2024	949
NET BOOK VALUE	
At 31 March 2024	27
At 31 March 2023	34

7. Staff Costs

The organisation does not have staff on payroll for this year.
17 self-employed workers were hired in this financial year.
Trustees are not remunerated to stand for their position on the committee board.

8. Status

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

	2024	2023
	£	£
Professional fees	585	450
Other Creditors	18,218	8,845
	18,803	9,295

13. Analysis of Restricted Fund Balance

Funder	Restricted balance @ 31st March 2024	Restricted balance @ 31st March 2023
	£	£
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Imperial Health Care Charity	**9,893**	-
British Land	-	2,221
WCC - Edward Harvest Fund	-	2,682
WCC - Hyde Park Place Estate	-	1,342
WCC - Health Winter Grant	-	876
Portman Estate Foundation	**1,500**	1,446
WCC- Community Chest	**9,798**	
Young Westminster Fund	**5,000**	-
WCC - Special Fund	**3,824**	-
TNL Community Fund	-	7,170
Central London Community Healthcare	**6,100**	-
City of Westminster Charitable Trust	**7,093**	-
Restricted Fund Balance C/ Forward	**43,208**	15,736

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Funder	Purpose of Funds	2024 £	2023 £
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TNL Community Fund	Cost of Living Crisis Support	-	10,000
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Hyde Park Place Estate Charity	Art Therapy and improving Mental Health	6,000	-
WCC - Edward Harvest Fund	Hollistic Health Services for 40+ Women	-	4,500
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WCC - Health Winter Grant	Winter warming support for vulnerable	-	7,000
WCC - Maida Vale Programme	Hollistic Services for 40+ Women	-	5,496
WCC - North Westminster Prog.	Creating Stronger Communities	-	4,000
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British Land	Engagement opportunity for BME women	5,000	18,551
Space Hive Limited	Promote Environmental Recycling	-	10,000
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Genomics NHS England	Maternal Genomics Awareness Project	18,734	-
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WCC - Church Street Ward	Community Events	4,398	-
WCC - High Street Engagement	Shaping High Streets	1,871	-
WCC - Special Fund	Hollistic Health Services for 40+ Women	3,824	-
		144,395	**79,547**

15. Donation

	2024 £	2023 £
The BME Health Forum	-	500
Kingston University	-	150
Bournemouth University	200	-
NHS England	200	-
Mayor's Office	164	-
Simon Aron (Individual Donation)	-	5,000
Imperial College	3,143	5,900
LBHF Main AP	-	468
The Asha Centre	-	100
Cardiff University	1,275	-
L Choudhry-Salter	8,845	-
General Other	1,035	79
	14,861	**12,197**

16. Expenditure on Charitable Activities

	Unrestricted Funds	Restricted Funds	Total Funds 2024	Total Funds 2023
Charitable Expenses	£	£	£	£
Prog. consultants and sessional workers	-	78,603	**78,603**	67,984
Workshops and Drop-in Services	-	28,315	**28,315**	17,908
Admin & Project Support	-	2,992	**2,992**	900
Office & general running Expenses	-	2,063	**2,063**	2,488
Office Equipment	-	-	**-**	394
Venue Costs	-	756	**756**	1,056
Communications, Publicity & Website	-	1,500	**1,500**	437
Insurance	-	379	**379**	354
Food Baskets to Lonely families	-	-	**-**	525
Depreciation	-	7	**7**	9
Professional fees	-	2,310	**2,310**	2,075
TOTAL RESOURCES EXPENDED	**-**	**116,924**	**116,924**	94,130

17. Governance and Support cost

	General Support	Governance	Total
	£	£	£
Professional fees	1,725	585	**2,310**
Insurance	-	379	**379**
Admin and Project support	2,992	-	**2,992**
Comms., Publicity & Website	1,500	-	**1,500**
Office and general running exp.	2,063	61	**2,124**
Depreciation	7	-	**7**
	8,287	**1,025**	**9,311**

18. Movement In Funds

	Unrestricted Funds	Designated Fund	Restricted Funds	Total Funds
	£	£	£	£
At 1st April 2023	47,908	20,000	15,736	**83,644**
Surplus/(Deficit) for the year	15,639	-	27,471	**43,110**
Transfers between funds	(15,000)	15,000	-	**-**
At 31st March 2024	48,547	35,000	43,208	**126,755**

19. Designated Funds

The trustees have earmarked funds for particular purposes and these designated funds are shown above for the following purpose: -

- Management Team Structure fund is to provide for any shortfall in projects and any delayed payments from funders to maintain smooth cashflows.
- Website, IT maintenance& marketing fund is to provide support for Mosaic's website development, provision for new IT equipment and publicity.
- Fundraiser is to provide for professional and consultant engaged in fundraising strategy.
- To cover for any unexpected financial organisational risk, such as any extraordinary event. E.g., the recent pandemic.
- To implement a core functions department for the charity to help coordinate and manage all projects including an admin/finance officer to help with project monitoring & reporting and general administration of the charity.
- Renting an office for core function which will require a deposit and proof of financial viability to potential landlord.

THE MOSAIC COMMUNITY TRUST UK

Registered Charity

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31ST MARCH 2024

Charity number: 1113196

THE MOSAIC COMMUNITY TRUST UK
YEAR ENDED 31ST MARCH 2024

Registered Charity Number: 1113196

Principal address:
61A Warwick Avenue
London
W9 2PR

Trustees:
Rev. Mark Gifford – Chairperson
Ms Tandy Deane-Gray – Vice Chairperson
Mr Reza Reshad - Treasurer
Ms Abena Boateng - Trustee
Dr Saima Rana – Trustee
Ms Hind Abbou – 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
61 Fountains Crescent
London, N14 6BD

THE MOSAIC COMMUNITY TRUST UK
YEAR ENDED 31ST MARCH 2024

FINANCIAL ACCOUNTS

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4-6. Trustees Report

7. Independent Examiners Report

8. Statement of Financial Activities

9. Balance Sheet

10-15. Notes to the Accounts

THE MOSAIC COMMUNITY TRUST
Report of the Trustees
For the year ended 31 March 2024

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 2024.

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 7th 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

Increasingly, we are putting our efforts into developing the capacity of the residents through knowledge and skill development workshops and courses to enable them to become active partners in community development and with particular reference to improving their health and well-being. Through this model, our community- based, trained advocates are able to reach households and families rather than just individuals who attend our drop-in services. Such an outreach service model has increased our overall beneficiary numbers.

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's 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 coupled with our recent inclusion of an "Asset Based" 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 seeking to recruit trustees and community advocates to strengthen our governance and programme delivery.

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.

Financial Review
MCT's main funding sources are both restricted & unrestricted funding. This year we were successful in bringing in £160,034 (£91,894 in 2022-2023) (see note 14 & 15) from various sources and has now a heathy unrestricted free reserve of £48,547, which the charity aims to continue spending on its charitable objects. This year MCT has also ring-fenced £35,000 towards a designated funds to cover financial risk (see note 19).

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 community supporters' Base:

The community we serve continues to be our primary support base. Our local community members are actively engaged in planning and delivery of our services – thus making our organisation a truly community- based and community-led one. The community feels both confident and secure that we represent their voices and enable them to participate in all the relevant community consultations which affect their lives. We have been extremely fortunate to have mobilised over 30 volunteers to participate in MCT's strategic operations including community based participatory research in partnership with Imperial College. The strong support from our corporate partners such as British Land and Paddington Partnerships is greatly appreciated.

Independent Examiner
TACTS Accountant has 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,

Mr Reza Reshad
Trustees/Treasurer
Date: 28/06/2024

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

I report on the accounts of the Trust for the year ended 31st March 2024, which are set out on pages 8 to 15.

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: 28/06/2024

S Toraub, FCCA, Chartered Certified Accountant
TACTS Limited, 61 Fountains Crescent, London, N14 6BD

THE MOSAIC COMMUNITY TRUST UK
STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR END 31 MARCH 2024

	Notes	Unrestricted Funds	Designated Fund	Restricted Funds	Total Funds 2024	Total Funds 2023
INCOMING RESOURCES: -		£		£	£	£
Incoming resources from generated funds:						
Donation	(15)	14,861	-	-	14,861	12,197
Investment Income (Interest)		778	-	-	778	150
Incoming resources from charitable activities						
Grants to provide charitable activities	(14)	-	-	144,395	144,395	79,547
TOTAL INCOMING RESOURCES		**15,639**	**-**	**144,395**	**160,034**	**91,894**
RESOUCES EXPENDED						
Expenditure on charitable activities	(16)	-	-	116,924	116,924	94,130
TOTAL RESOUCES EXPENDED		**-**	**-**	**116,924**	**116,924**	**94,130**
Net Incomings and (outgoings) resources		**15,639**	**-**	**27,471**	**43,110**	**-2,236**
Balances Brought Forward		**47,908**	**20,000**	**15,736**	**83,644**	**85,881**
Transfer between funds		**(15,000)**	**15,000**	**-**	**-**	**-**
Balances Carried Forward		**48,547**	**35,000**	**43,208**	**126,755**	**83,644**

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(The notes attached form part of these financial statements)

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Tangible assets	(6)	27	34
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Debtors	(11)		
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THE MOSAIC COMMUNITY TRUST UK
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Workshops and Drop-in Services	-	28,315	**28,315**	17,908
Admin & Project Support	-	2,992	**2,992**	900
Office & general running Expenses	-	2,063	**2,063**	2,488
Office Equipment	-	-	**-**	394
Venue Costs	-	756	**756**	1,056
Communications, Publicity & Website	-	1,500	**1,500**	437
Insurance	-	379	**379**	354
Food Baskets to Lonely families	-	-	**-**	525
Depreciation	-	7	**7**	9
Professional fees	-	2,310	**2,310**	2,075
TOTAL RESOURCES EXPENDED	**-**	**116,924**	**116,924**	94,130

17. Governance and Support cost

	General Support	Governance	Total
	£	£	£
Professional fees	1,725	585	**2,310**
Insurance	-	379	**379**
Admin and Project support	2,992	-	**2,992**
Comms., Publicity & Website	1,500	-	**1,500**
Office and general running exp.	2,063	61	**2,124**
Depreciation	7	-	**7**
	8,287	**1,025**	**9,311**

18. Movement In Funds

	Unrestricted Funds	Designated Fund	Restricted Funds	Total Funds
	£	£	£	£
At 1st April 2023	47,908	20,000	15,736	**83,644**
Surplus/(Deficit) for the year	15,639	-	27,471	**43,110**
Transfers between funds	(15,000)	15,000	-	**-**
At 31st March 2024	48,547	35,000	43,208	**126,755**

19. Designated Funds

The trustees have earmarked funds for particular purposes and these designated funds are shown above for the following purpose: -

- Management Team Structure fund is to provide for any shortfall in projects and any delayed payments from funders to maintain smooth cashflows.
- Website, IT maintenance& marketing fund is to provide support for Mosaic's website development, provision for new IT equipment and publicity.
- Fundraiser is to provide for professional and consultant engaged in fundraising strategy.
- To cover for any unexpected financial organisational risk, such as any extraordinary event. E.g., the recent pandemic.
- To implement a core functions department for the charity to help coordinate and manage all projects including an admin/finance officer to help with project monitoring & reporting and general administration of the charity.
- Renting an office for core function which will require a deposit and proof of financial viability to potential landlord.

THE MOSAIC COMMUNITY TRUST UK

England & Wales - Charity number 1113196

Accounts

THE MOSAIC COMMUNITY TRUST

ANNUAL REPORT

2022-2023

Uniting, Empowering and Celebrating Caring Communities

Message from the chair

Your support has enabled us to achieve incredible outcomes for the most socially deprived communities in North Westminster. More communities are now better able to cope with the effects of the Pandemic and the cost-of-living crisis. This improvement results from more people accessing safe and culturally appropriate community-led and community-based services, effectively delivered through your help and funding support. These incredible changes in people's lives over the last year have come about thanks to the inspiration and dedication of our many partners and supporters. We want to say a big thank you on behalf of all those whose lives we have touched and all those individuals in the community who worked tirelessly alongside our team during these challenging times.

Message from the CEO

In this Annual Report, I wish to specifically mention three main areas of our work which have contributed to our high level of success in reducing health inequalities over the past year:

1. Recognising the critical role of health literacy in improving health-seeking behaviour (especially the uptake of vaccinations, cancer screening, HRT, and mental health services) and prevention of preventable diseases
2. Recognising the value of working in partnerships and collaborations as a small, under-resourced, community-based organisation, to optimise our benefits to the community
3. Investing in strengthening its community engagement and community empowerment activities

As you will see in this report, we are already doing a huge and substantial amount in each of these areas. And throughout our work we will continue to create and take opportunities to reduce health inequalities, forge new partnerships, build the evidence base, and put into practise our commitment to be a leading community-based community-led strategic organisation strengthening the voices of the communities we serve to advocate with those with power to deliver.

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Our Impact

Asset-Based Approach

Celebrating Partnerships

Community Engagement Initiatives

OUR MISSION STATEMENT

Acting through the promotion of health and economic wellbeing, community leadership and a rights-based approach to community support, our mission is to empower diverse, socially, and economically marginalised and disadvantaged communities, thereby enabling them to participate actively in strategic decision making at the community level and to access mainstream services and economic opportunities.

ANNUAL HIGHLIGHTS AND ACHIEVEMENTS

Addressing the Cost-of-Living Crisis: Empowering Residents and Driving Positive Change

In the face of the ongoing cost of living crisis in the UK, MCT has strived to make a tangible difference in the lives of residents. Through a range of initiatives and dedicated efforts, we have provided crucial support and resources to alleviate financial burdens and empower individuals to navigate the challenges posed by rising living costs. Our efforts in this area have positively impacted numerous households, providing essential relief during challenging times.

Workshops on Expense Management:

Financial literacy is an imperative life skill. To support residents' development in this area MCT conducted comprehensive workshops on effective expense management, successfully equipping 45 residents with the knowledge and practical tools to enhance their financial resilience and decision-making skills.

AT A GLANCE:

3,000 beneficiaries reached.

500 users on WhatsApp

79 Twitter followers

222 Instagram followers

Practical Energy Bill Reduction Tips:

To further support residents facing financial challenges, MCT focused on educating residents on strategies to reduce energy bills by sharing practical tips and techniques to make informed choices regarding energy consumption and efficiency.

Supporting Residents to Apply for Extra Help:

Furthermore, we have also supported over 40 residents from BAME backgrounds in applying for additional support and benefit entitlements. By facilitating these applications, we were able to increase residents access to vital resources and educate residences of the various forms of assistance available to them.

The cost-of-living crisis has also left many individuals worried how will they be able to feed their families. Therefore, our activity also focused on facilitating access to free school meals and food vouchers. This ensured children from disadvantaged backgrounds received proper nutrition whilst alleviating the financial strain on families.

Empowering Residents in their Job Search:

Acknowledging the link between financial stability and employment, MCT assisted approximately 25 residents in their job search endeavours. By providing guidance, resources, and networking opportunities, we aimed to enhance their employability prospects and create pathways toward improved financial well-being. These efforts have contributed to bridging the gap between unemployment and financial stability for numerous individuals in our community.

My Church Street for Keeping Warm and Healthy

The "My Church Street for Keeping Warm and Healthy" project has been instrumental in assisting Westminster residents who were facing difficulties affording healthy meals during the winter. Through the support of public health funding, this initiative successfully provided 30 warm and nutritious meals every week to those struggling with their finances.

One of the key components of the project was the provision of free therapeutic massages. This holistic approach not only contributed to physical well-being but also helped individuals manage stress and improve their overall mental health. The massages offered a much-needed respite from the challenges associated with financial strain, promoting relaxation and a sense of rejuvenation among the participants.

The project also emphasized the importance of social activities as a means of bringing people together. By organising various social events, the initiative created a supportive and inclusive environment, fostering a sense of community among the participants. These activities encouraged social interaction, shared experiences, and the development of new relationships, which further contributed to overall well-being and mental resilience.

Through the Winter Warm Scheme, public health funding played a crucial role in enabling this project to address the cost-of-living crisis in a comprehensive manner. By providing warm and healthy meals, offering therapeutic massages, and promoting social engagement, the project not only met the immediate needs of the participants but also empowered them to manage the challenges associated with the cost-of-living crisis.

Promoting Well-being and Advocates' Development with British Land

This year, MCT advocates had the opportunity to work at British Land's corporate sector. This initiative focussed on enhancing communication and management skills, understanding business set-ups and structures, and promoting the well-being of corporate workers through therapeutic massages and community interactions.

Throughout the initiative advocates actively worked towards improving their communication and management skills. This experience allowed them to develop effective interpersonal skills, refine their ability to convey information clearly, and strengthen their overall professional communication. Moreover, by gaining a deeper understanding of business set-ups and structures, advocates acquired valuable insights into the corporate world, which have positively impacted their future career prospects.

The corporate workers at British Land were also provided with the opportunity to experience therapeutic massages from the advocates, specifically designed to address work-related stress and improve posture. These massages served as a means of promoting employee well-being and recognising the importance of maintaining a healthy work-life balance.

Community Interactions:

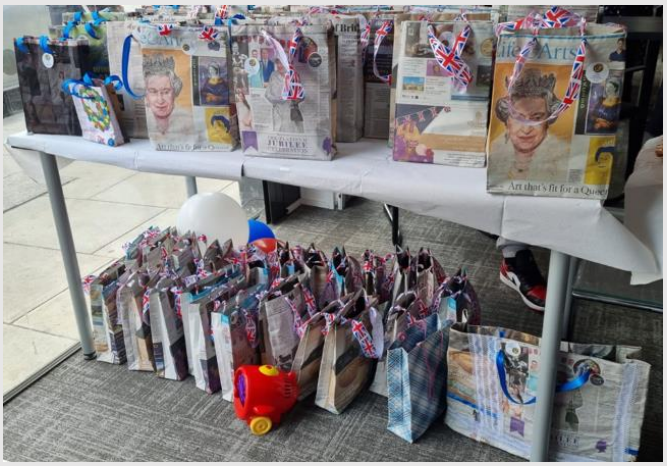
To foster a sense of social responsibility and community engagement, MCT and British Land also facilitated interactions between corporate workers and local community residents. These interactions allowed employees to connect with the community, gain insights into their needs and challenges, and contribute positively to the local area.

Environmental Awareness Project: Promoting Recycling and Upcycling in the Community

This year to create a greener, more connected community MCT initiated a crowdfunding campaign to raise funds for a project focused on promoting recycling and upcycling in the local area of Church Street. Environmental ambassadors advocated for recycling waste materials and reducing single-use plastic. As part of the initiative, MCT created 500 unique handmade gift and shopping bags, which were showcased at various events, fairs, and schools.

MCT collaborated with British Land to set up pop-up stalls where they sold these recyclable handmade bags. During these events, MCT representatives engaged in conversations with corporate workers, sharing ideas on upcycling items to reduce waste. This partnership provided an opportunity to reach a broader audience and promote sustainable practices.

Residents showed great interest and enthusiasm when introduced to the concept of using handmade bags for gifts or shopping. The pop-up stalls held in Church Street provided an opportunity for MCT to interact directly with residents, answering their questions and educating them about the benefits of recycling and upcycling. The initiative sparked intrigue and fascination, generating positive conversations about sustainable practices within the community.



OUR IMPACT

Building Community Resilience in Response to the Cost-of-Living Crisis

Through our relentless commitment to addressing the cost-of-living crisis in the UK, MCT has achieved significant milestones and generated positive outcomes for residents. Our workshops and activity focused on addressing challenges linked to cost-of-living have led to improved financial literacy of residents and has enabled numerous households to access extra financial support, free school meals, food vouchers and employment.

Further, the "My Church Street for Keeping Warm and Healthy" project has made a significant impact on the lives of Westminster residents struggling with the cost-of-living crisis. By combining practical support with holistic approaches, the initiative has helped individuals maintain their physical and mental well-being during the challenging winter months. Through the provision of warm meals, therapeutic massages, and social activities, the project has effectively assisted the community in managing the hardships associated with financial constraints, fostering resilience and a sense of togetherness.

As we reflect on these accomplishments, we remain dedicated to furthering our efforts, expanding our reach, and continuing to make a meaningful difference in the lives of those affected by the cost-of-living crisis. By working collaboratively and forging partnerships, we strive to build a more inclusive and prosperous community for all residents, ensuring that nobody is left behind in the face of financial challenges.

Promoting Community Engagement and Awareness around Sustainability

MCT's crowd-funded campaign and partnership with Merchant Square and British Land has had numerous positive outcomes across the community. The upcycled gift bags serve as a visible representation of MCT's commitment to sustainability, and the pop-up stalls where these bags were displayed and sold created a space for meaningful conversations with both residents and corporate workers.

Through this initiative, MCT have encouraged recycling throughout their services, from paper cups to plates. Environmental ambassadors have also been at the forefront, urging households to reduce waste and make use of food recycling bins. Overall, this project has inspired a shift in the local community towards sustainable practices like walking or cycling, using reusable water bottles, and ditching plastic bags for reusable ones.

Improving Health Literacy in the Community through 'Health Conversation' Workshops

MCT's health literacy workshops have played a crucial role in addressing and improving common health problems experienced by ethnic minority communities. These workshops have been attended by over 150 women (see Figure 1) and have focused on topics such as menopause, breast cancer, stroke, high blood pressure, long COVID, and gut health. Through these sessions, MCT aimed to increase awareness among participants about the significance of making lifestyle changes to manage and prevent these health issues.

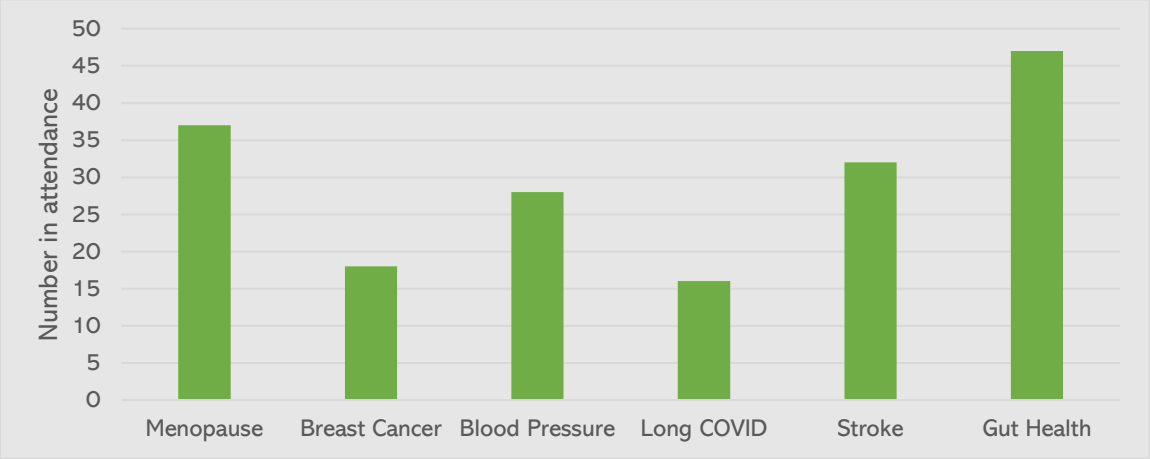


Figure 1. Number of women at attendance at each Health Conversation Workshop Session

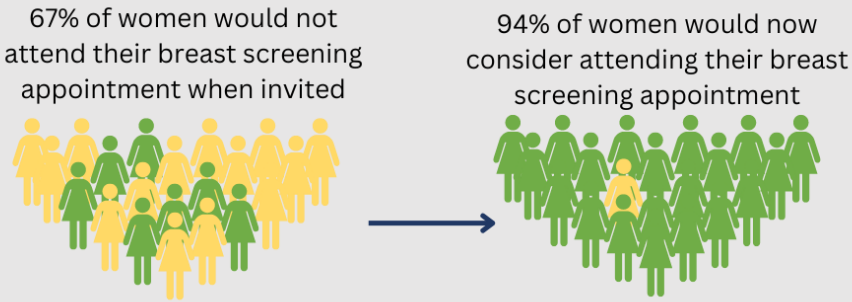
The workshops provided valuable information and education, empowering attendees to take charge of their health and well-being. By addressing specific health concerns prevalent in ethnic minority communities, MCT aimed to bridge the knowledge gap and improve health outcomes. Participants gained a deeper understanding of the causes, symptoms, and preventive measures associated with the highlighted health conditions.

Highlights and impacts from some of the sessions are included below:

Breast Cancer

The workshop on breast cancer provided an opportunity to de-bunk myths currently held by members of the community about cancer and breast cancer and share risk factors with them, which they were not currently aware of.

Through the provision of accessible knowledge about breast cancer we were able to change the attitudes of those attending about whether they would attend breast cancer screening in the future.



Long COVID

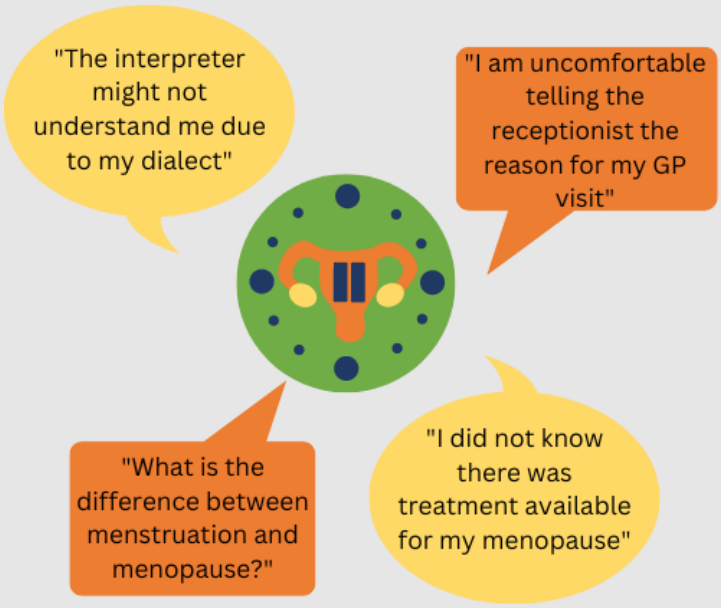
After attending the session on Long COVID, 100% of the attendees said that they felt more confident to recognise the signs and symptoms of Long COVID.

The session identified key knowledge gaps in the community about Long COVID and ongoing support needs for friends and family who are still having symptoms from COVID-19.

Menopause

During the menopause session we identified that 50% of those in attendance did not know about menopause and the signs and symptoms before attending this session and 63% did not know that there were treatments for managing symptoms of menopause.

Knowledge shared during this session about this topic has helped empower women to better manage their own, and support others, going through menopause. Feedback has also been shared with NHS Improvement who are currently re-designing menopause services across England.



The impact of these workshops was significant as attendees became more aware of the importance of adopting healthier lifestyles. Armed with the knowledge acquired from the sessions, participants were motivated to make positive changes in their daily routines, dietary habits, and physical activity levels. By promoting health literacy and empowering individuals to take proactive steps, MCT's workshops contributed to the overall well-being of the ethnic minority communities they serve.

MCT's efforts in promoting health literacy are instrumental in bridging the knowledge gap and fostering healthier communities.

United by our shared goal of improving health inequalities in West London over the past year we have worked with Mosaic to deliver the 'Health Conversation' Workshops. This partnership has been so inspiring and rewarding. We have educated the local community about health and well-being as well as voicing communities concerns and experiences to improve research and clinical care at Imperial College London and Imperial College Healthcare NHS Trust.

Halle Johnson (on behalf of the Imperial Patient Experience Research Centre, Imperial College)

ASSET BASED MODEL

In the last years we have progressed from using a Rights-based to an Asset Based Community-Centred model to create strong and sustainable communities. This model emphasises the value of, and seeks to utilise, communities' unique skills, knowledge, connections, and experiences to improve communities' health and well-being. This is based on our awareness and recognises that activities which focus solely on the needs or problems of populations are not sufficient for bringing about sustainable and equitable results. MCT's Asset based model is aimed at fostering an environment where communities are active participants and have ownership over the outcomes being addressed.

This year MCT continued to focus on strengthening, empowering, and consulting communities through a Community-Centred Asset-Based approach. To date, this approach has been highly successful for MCT, enabling us to strive towards our mission, by reaching the most disadvantaged in our local area and supporting them more effectively. We highlight some of our assets which have supported us throughout the year and will continue to be utilised going forward.

Our activity has been driven by the strong women who make up MCT's Advocates who are critical to the success of our activity. All our Advocates have navigated their own challenges and draw on this knowledge and experience to support individuals and families. As residents of the local area, members of MCT are equipped with local knowledge and experience which is used to build trust and relationships across the Community and signpost those in need to local, relevant, and culturally appropriate support.

Through this respected position in the Community, MCT has become a voice for disadvantaged and marginalised individuals and families and have been able to advocate on their behalf at numerous consultations, as well as providing opportunities for community members to raise their own issues, concerns and challenges related to health and well-being.

MCT also prides itself on its diversity, and brings together individuals of different cultures, languages, religions, and beliefs. This diversity enables greater community cohesion and has also led to greater reach, for instance knowledge gained from 'Health Conversation' workshops has been able to be shared across the wider community, even with those who do not speak or read English.

As a community we continue reflect on our assets and consider how they can strengthen our activity and bring out the best in ourselves, our partners, and others.

CELEBRATING PARTNERSHIPS

Mosaic Community Trust (MCT) has been actively building partnerships and collaborations with various voluntary and statutory sectors to emphasise the importance of partnerships and enhance community support.

Partnership Building for Skill Development and Experience:
MCT recognised the value of long-term partnerships with stakeholders and other organisations. These partnerships provided opportunities for skill development, knowledge sharing, and gaining valuable experience. MCT assessed the alignment of missions and visions, as well as the resources and expertise that partner organisations can bring to the table. Such collaborations enabled MCT to broaden its reach and enhance its services and support for the community.

Imperial College London: To further impact change within the statutory healthcare system, MCT collaborated with healthcare researchers at Imperial College London based at the PERC (Patient Experience Research Centre) and ARC (Applied Research Collaborative). This partnership allowed for the co-facilitation of health awareness workshops, on breast cancer, stroke, menopause and long COVID. These workshops increased awareness, improved screening uptake, and empowered individuals to make informed decisions about their health. MCT's involvement in healthcare research encouraged patients to seek support, gain knowledge, and actively participate in their healthcare journey, addressing gaps often overlooked at the primary care level.

Working together with Mosaic on our childhood vaccine study has enabled our research to hear from those community voices that would not normally get a voice. Habiba, Fahmida, Louise and Lena and the whole team work tirelessly to engage with, and support, local families in and around Church Street.

Helen Skirrow (NIHR Clinical Doctoral Research

Collaboration with Imperial College London has also allowed MCT to participate in research projects and studies focused on improving health outcomes for parents and families in the community. MCT conducted 4 focus group discussions as part of a health research study, studying childhood vaccinations and its low uptake.

Hopscotch: MCT partnered with Hopscotch, to provide a benefits and advisory session every fortnight. MCT has also collaborated with the Early Help Parenting Team who provided guidance, support, and resources to parents, focused on early intervention and positive parenting.

***CAMHS (Child and Adolescent Mental Health Services**):* Through its collaboration with CAMHS, MCT has addressed mental health concerns amongst parents and children, promoted well-being and provided access to appropriate mental health services.

***Integrated Gangs & Exploitation Unit**:* MCT's partnership with the Integrated Gangs & Exploitation Unit addressed and prevented issues related to gang involvement and exploitation among parents and young people, through delivering several social circle discussions.

***Church Street Regeneration Team**:* Collaboration with the Church Street Regeneration Team has allowed MCT to actively participate in community development initiatives, promoting positive change and improving the local environment. This partnership has brought about positive change in the relationship between residents and the council.

Through these partnerships, MCT has expanded its reach, resources, and expertise, enabling the MCT to provide comprehensive support and services to BAME communities and its families. By working collaboratively with various sectors, MCT created a holistic and supportive environment that fosters positive partnerships and community well-being.

COMMUNITY ENGAGEMENT INITIATIVES

MCT believes community engagement plays a crucial role in building strong, resilient, and inclusive communities. MCT provides opportunities for individuals to come together, voice their concerns, share experiences, and collectively find solutions to the social issues they face. By actively engaging with the community, Mosaic has better understood the needs and aspirations of communities, empowered them to take ownership of their challenges, and work collaboratively towards positive change.

Increasingly, we are putting our efforts into developing the capacity of the residents through knowledge and skill development workshops and courses to enable them to become active partners in community development and with reference to improving their health and well-being. Some of the highlights from the past year are detailed below:

Empowering communities

In June 2022, Mosaic Community Trust organized a Queen's Jubilee party, supported by British Land, which brought the entire community together. The event, attended by 150 individuals including Mayor Hamza Taouzale, provided an atmosphere of celebration and reflection. Activities such as face painting, arts and crafts, and a photo booth created a joyful environment for all attendees. The event served as an opportunity to foster a sense of unity, educate community members about history, and promote British values.

In July 2022, Mosaic Community Trust organized an Eid Al Adha party, where 70 individuals from diverse backgrounds came together to celebrate. The gathering encouraged community members to share food and customs, facilitating cultural exchange and understanding. This event played a vital role in fostering inclusivity, breaking down barriers, and strengthening community bonds. Celebrating festivals together promotes tolerance, respect, and unity among individuals from different cultural backgrounds.

Strengthening communities

Participation in Safer Neighbourhood Meetings:

Members of the core team actively participated in safer neighbourhood meetings, acting as advocates for the local community. These meetings provided a platform for MCT to raise awareness about specific issues experiences by the community and influence decisions made by local authorities. MCT's community engagement officer ensured that decisions were culturally appropriate and accessible to all, considering differing literacy capacities. MCT's involvement helps challenge stigmas surrounding health conditions and public services, ultimately working towards the betterment of the community's well-being.

As part of the community priorities programme, Mosaic was awarded for successfully delivering a community strengthening and resilience project.

Community Consultation

MCT has actively focused on addressing healthcare inequalities within ethnic minority communities. MCT have facilitated several consultations and dialogues between residents and external stakeholders, including statutory partners, resulting in influencing decisions and policies. This has been achieved through regular community surveys and community focus group discussions, MCT identified barriers and challenges to accessing healthcare services. This data collection helped deliver appropriate health literacy workshops within MCT's regular drop-in sessions.

Through 'Health Conversation' Workshops community members have also been able to share their experiences and concerns around key areas of health which has been directly fed into research and clinical care at Imperial College, London, and Imperial College Healthcare NHS Trust.

MCT have also developed and regularly deliver a community-based Patient Participation Group (PPG). While PPGs are usually held at the GP surgeries this community-based approach enables community members to feel comfortable in familiar and safe surroundings and to be supported by other community members and Mosaic staff. During these sessions, community members are invited to share their experiences, issues, and concerns around accessing local GP services with local healthcare staff, to help improve healthcare services so they are culturally appropriate and responding to the needs of the community.

What I love most about working with Mosaic is the women and their love and appreciation and how the work we do makes a change and has a positive impact on their lives

Louise Hall (Community Engagement Officer)

We would like to thank all our Partners and Funders for supporting our work this year.

Metropolitan Police

City of Westminster Charitable Trust

NHS
Imperial College Healthcare
NHS Trust

British Land

Westminister Amalgamated Charity

Hyde Park Estate Association

Resident Control in Action

City of Westminister
Neighbourhood Keepers

Cask Trade

BME healthforum

iapt
Improving Access to Psychological Therapies

The Paddington Partnership

City of Westminister

The London Community Foundation

Westminster Academy

Edward Harvist Trust Fund

Westminister Community Network

Community Fund

Tokiomarine HCC

Imperial College London

hopscotch

THE PORTMAN ESTATE

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Tel: 020 7289 1170
Mob: 07778728891

THE MOSAIC COMMUNITY TRUST UK

Registered Charity

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31ST MARCH 2023

Charity number: 1113196

THE MOSAIC COMMUNITY TRUST UK
YEAR ENDED 31ST MARCH 2023

Registered Charity Number: 1113196

Principal address:
61A Warwick Avenue
London
W9 2PR

Trustees:
Rev. Mark Gifford – Chairperson
Ms Tandy Deane-Gray – Vice Chairperson
Mr Reza Reshad - Treasurer
Ms Abena Boateng - Trustee
Dr Saima Rana – Trustee
Ms Hinda Abbou – 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
61 Fountains Crescent
London, N14 6BD

THE MOSAIC COMMUNITY TRUST UK
YEAR ENDED 31ST MARCH 2023

FINANCIAL ACCOUNTS

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8. Statement of Financial Activities

9. Balance Sheet

10-15. Notes to the Accounts

THE MOSAIC COMMUNITY TRUST
Report of the Trustees
For the year ended 31 March 2023

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 2023.

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 7th 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

Increasingly, we are putting our efforts into developing the capacity of the residents through knowledge and skill development workshops and courses to enable them to become active partners in community development and with particular reference to improving their health and well-being. Through this model, our community- based, trained advocates are able to reach households and families rather than just individuals who attend our drop-in services. Such an outreach service model has increased our overall beneficiary numbers.

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's 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 coupled with our recent inclusion of an "Asset Based" 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 seeking to recruit trustees and community advocates to strengthen our governance and programme delivery.

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 both restricted & unrestricted funding. This year we were successful in bringing in £91,894 (see note 14 & 15) from various sources and has a heathy unrestricted free reserve of £47,908, which the charity aims to continue spending on its

charitable objects. This year MCT has also ring-fenced £20,000 towards a designated funds to cover financial risk (see note 19).

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 community supporters' Base:

The community we serve continues to be our primary support base. Our local community members are actively engaged in planning and delivery of our services – thus making our organisation a truly community- based and community-led one. The community feels both confident and secure that we represent their voices and enable them to participate in all the relevant community consultations which affect their lives. We have been extremely fortunate to have mobilised over 30 volunteers to participate in MCT's strategic operations including community based participatory research in partnership with Imperial College. The strong support from our corporate partners such as British Land and Paddington Partnerships is greatly appreciated.

Independent Examiner
TACTS Accountant has 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: 17/07/2023

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

I report on the accounts of the Trust for the year ended 31st March 2023, which are set out on pages 8 to 15.

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: 17/07/2023

S Toraub, FCCA,

Chartered Certified Accountant
TACTS Limited, 61 Fountains Crescent, London, N14 6BD

THE MOSAIC COMMUNITY TRUST UK
STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR END 31 MARCH 2023

	Notes	Unrestricted Funds	Restricted Funds	Total Funds 2023	Total Funds 2022
INCOMING RESOURCES: -		£	£	£	£
Incoming resources from generated funds:					
Voluntary income	(15)	12,197	-	12,197	23,471
Investment Income (Bank Interest)		150	-	150	4
Incoming resources from charitable activities:					
Grants to provide charitable activities	(14)	-	79,547	79,547	67,852
TOTAL INCOMING RESOURCES		**12,347**	**79,547**	**91,894**	**91,327**
RESOUCES EXPENDED					
Expenditure on charitable activities	(16)	19,320	74,810	94,130	95,279
TOTAL RESOUCES EXPENDED		**19,320**	**74,810**	**94,130**	**95,279**
Net Incomings and (outgoings) resources		**(6,973)**	**4,737**	**(2,236)**	**(3,952)**
Balances Brought Forward		**74,881**	**11,000**	**85,881**	**89,833**
Balances Carried Forward		**67,907**	**15,736**	**83,644**	**85,881**

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 2023

	Notes	£ 2023	£ 2022
Fixed Assets			
Tangible assets	(6)	34	43
Current Assets:			
Debtors	(11)	-	13,746
Cash at Bank and In Hand		92,905	76,817
Current Liabilities:			
Creditors:			
Amount falling due within one year:			
Accruals & Creditors	(12)	9,295	4,726
Net Current Assets		**83,610**	**85,838**
Net Assets		**83,644**	**85,881**
As Represented By			
Unrestricted Fund		47,908	74,881
Restricted Fund	(13)	15,736	11,000
Designated Fund	(19)	20,000	-
Total Funds		**83,644**	**85,881**

The accounts were approved by the Trustees on 17th July 2023 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 31ST MARCH 2023

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).

b) Preparation of the accounts on a going concern basis

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.

2. Cash Flow Statement

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 include 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
	£
At Cost	976
Depreciation:	
At 1 April 2022	933
Charge for the year	9
At 31st March 2023	942
NET BOOK VALUE	
At 31 March 2023	34
At 31 March 2022	43

7. Staff Costs

The organisation does not have staff on payroll for this year.
Trustees are not remunerated to stand for their position on the committee board.

8. Status

The Mosaic Community Trust UK is a registered charity.

9. Fund Accounting

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

	2023	2022
	£	£
Westminster Adult Education Services	-	9,236
WCC (NK Programme)	-	4,510
	-	13,746

12. Accrual and Creditors

	2023	2022
	£	£
Professional fees	450	702
Other Creditors	8,845	4,024
	9,295	4,726

13. Analysis of Restricted Fund Balance

Funder	Restricted balance @ 31st March 2023	Restricted balance @ 31st March 2022
	£	£
British Land	2,221	-
WCC - Edward Harvist Fund	2,682	-
WCC - Hyde Park Place Estate	1,342	-
WCC - Health Winter Grant	876	-
Portman Estate Foundation	1,446	-
TNL Community Fund	7,170	-
Westminster Amalgamated Charity	-	5,000
WCC (Westminster City Council)	-	6,000
Total Restricted Fund Balance Carried Forward	**15,736**	**11,000**

14. Grant Receivable

Funder	Project	2023	2022
		£	£
Portman Estate Foundation	Supporting Women and Young Mothers	5,000	-
TNL Community Fund	Cost of Living Crisis Support	10,000	-
Muslim Charity Forum	Forum and Networking	-	10,000
Prism The Gift Dun Choose Love	Supporting Refugees	-	7,500
WCC - Edward Harvist Fund	Holistic Health Services for 40+ Women	4,500	-
WCC - Hyde Park Place Est.	Cost of Crisis Living Support	5,000	-
WCC - Health Winter Grant	Winter warming support for vulnerable	7,000	-
WCC - Maida Vale Programme	Holistic Services for 40+ Women	5,496	-
WCC - North Westminster	Creating Stronger Communities	4,000	-
Westminster Charitable Trust	Holistic Health Services for 40+ Women	10,000	
British Land	Corp. engagement opportunity BME women	18,551	-
Space Hive Limited	Promote Environmental Recycling awareness	10,000	-
City of Westminster CCF	Holistic Health Services for 40+ Women	-	26,000
WCC (Westminster City.)	Holistic Health Services for 40+ Women	-	19,352
Westminster Amalgamated	Holistic Health Services for 40+ Women	-	5,000
		79,547	**67,852**

15. Voluntary Income

Donor	2023	2022
	£	£
The BME Health Forum	500	-
Kingston University	150	-
Imperial College	5,900	-
LBHF Main AP	468	-
Simon Aron (Individual Donation)	5,000	-
The Asha Centre	100	-
Cask Trade Limited	-	5,000
British Land	-	2,000
Westminster Adult Education Services Contract	-	9,236
H Salter & L Choudhry-Salter	-	4,200
BME Health Forum	-	1,275
The Faith and Belief Forum	-	500
Imperial Biomedical Research Centre	-	490
Residential Management Group	-	500
The Showroom Gallery	-	200
Other	79	70
	12,197	**23,471**

16. Expenditure on Charitable Activities

	Unrestricted Funds	Restricted Funds	Total Funds 2023	Total Funds 2022
Charitable Expenses	£	£	**£**	£
Program consultants and sessional workers	16,275	51,709	**67,984**	39,246
Workshops and Drop-in Services	-	17,908	**17,908**	48,695
Administration & Bookkeeping	900	-	**900**	1,056
Office & general running Expenses	61	2,427	**2,488**	2,297
Office Equipment	-	394	**394**	-
Venue Costs	-	1,056	**1,056**	1,005
Communications, Publicity & Website	-	437	**437**	603
Insurance	-	354	**354**	342
Food Baskets to Lonely families	-	525	**525**	1,574
Depreciation	9	-	**9**	11
Professional fees	2,075	-	**2,075**	450
TOTAL RESOURCES EXPENDED	**19,320**	**74,810**	**94,130**	95,279

17. Governance and Support cost

	General Support £	Governance £	Total £
Professional fees	-	450	**450**
Insurance	-	342	**342**
Administration & Bookkeeping	1,056	-	**1,056**
Advert, Publicity & Website	603	-	**603**
Office Expenses	2,297	-	**2,297**
Depreciation	11	-	**11**
	3,967	**792**	**4,759**

18. Movement In Funds

	Unrestricted funds reserve £	Restricted funds reserve £	Total £
At 1st April 2021	57,065	32,768	**89,833**
Surplus/(Deficit) for the year	17,816	(21,768)	**(3,953)**
Transfers between funds	-	-	**-**
At 31st March 2022	**74,881**	**11,000**	**85,881**

19. Designated Funds

The trustees have earmarked funds for particular purposes and these designated funds are shown above.

- Management Team Structure fund is to provide for any shortfall in projects and any delayed payments from funders to maintain smooth cashflows.
- Website, IT maintenance& marketing fund is to provide support for Mosaic's website development, provision for new IT equipment and publicity.
- Rent fund is to provide for rent not funded by incoming resources.
- Fundraiser is to provide for professional and consultant engaged in fundraising strategy.
- To cover for any unexpected financial organisational risk, such as any extraordinary event. E.g., the recent pandemic.

THE MOSAIC COMMUNITY TRUST UK

Registered Charity

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31ST MARCH 2023

Charity number: 1113196

THE MOSAIC COMMUNITY TRUST UK
YEAR ENDED 31ST MARCH 2023

Registered Charity Number: 1113196

Principal address:
61A Warwick Avenue
London
W9 2PR

Trustees:
Rev. Mark Gifford – Chairperson
Ms Tandy Deane-Gray – Vice Chairperson
Mr Reza Reshad - Treasurer
Ms Abena Boateng - Trustee
Dr Saima Rana – Trustee
Ms Hinda Abbou – 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
61 Fountains Crescent
London, N14 6BD

THE MOSAIC COMMUNITY TRUST UK
YEAR ENDED 31ST MARCH 2023

FINANCIAL ACCOUNTS

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7. Independent Examiners Report

8. Statement of Financial Activities

9. Balance Sheet

10-15. Notes to the Accounts

THE MOSAIC COMMUNITY TRUST
Report of the Trustees
For the year ended 31 March 2023

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 2023.

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 7th 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

Increasingly, we are putting our efforts into developing the capacity of the residents through knowledge and skill development workshops and courses to enable them to become active partners in community development and with particular reference to improving their health and well-being. Through this model, our community- based, trained advocates are able to reach households and families rather than just individuals who attend our drop-in services. Such an outreach service model has increased our overall beneficiary numbers.

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's 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 coupled with our recent inclusion of an "Asset Based" 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 seeking to recruit trustees and community advocates to strengthen our governance and programme delivery.

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 both restricted & unrestricted funding. This year we were successful in bringing in £91,894 (see note 14 & 15) from various sources and has a heathy unrestricted free reserve of £47,908, which the charity aims to continue spending on its

charitable objects. This year MCT has also ring-fenced £20,000 towards a designated funds to cover financial risk (see note 19).

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.

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The community we serve continues to be our primary support base. Our local community members are actively engaged in planning and delivery of our services – thus making our organisation a truly community- based and community-led one. The community feels both confident and secure that we represent their voices and enable them to participate in all the relevant community consultations which affect their lives. We have been extremely fortunate to have mobilised over 30 volunteers to participate in MCT's strategic operations including community based participatory research in partnership with Imperial College. The strong support from our corporate partners such as British Land and Paddington Partnerships is greatly appreciated.

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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: 17/07/2023

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

I report on the accounts of the Trust for the year ended 31st March 2023, which are set out on pages 8 to 15.

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It is my responsibility to:

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- 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
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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.

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

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THE MOSAIC COMMUNITY TRUST UK
STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR END 31 MARCH 2023

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THE MOSAIC COMMUNITY TRUST UK

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Tangible assets	(6)	34	43
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THE MOSAIC COMMUNITY TRUST UK
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	9,295	4,726

13. Analysis of Restricted Fund Balance

Funder	Restricted balance @ 31st March 2023	Restricted balance @ 31st March 2022
	£	£
British Land	2,221	-
WCC - Edward Harvist Fund	2,682	-
WCC - Hyde Park Place Estate	1,342	-
WCC - Health Winter Grant	876	-
Portman Estate Foundation	1,446	-
TNL Community Fund	7,170	-
Westminster Amalgamated Charity	-	5,000
WCC (Westminster City Council)	-	6,000
Total Restricted Fund Balance Carried Forward	**15,736**	**11,000**

14. Grant Receivable

Funder	Project	2023	2022
		£	£
Portman Estate Foundation	Supporting Women and Young Mothers	5,000	-
TNL Community Fund	Cost of Living Crisis Support	10,000	-
Muslim Charity Forum	Forum and Networking	-	10,000
Prism The Gift Dun Choose Love	Supporting Refugees	-	7,500
WCC - Edward Harvist Fund	Holistic Health Services for 40+ Women	4,500	-
WCC - Hyde Park Place Est.	Cost of Crisis Living Support	5,000	-
WCC - Health Winter Grant	Winter warming support for vulnerable	7,000	-
WCC - Maida Vale Programme	Holistic Services for 40+ Women	5,496	-
WCC - North Westminster	Creating Stronger Communities	4,000	-
Westminster Charitable Trust	Holistic Health Services for 40+ Women	10,000	
British Land	Corp. engagement opportunity BME women	18,551	-
Space Hive Limited	Promote Environmental Recycling awareness	10,000	-
City of Westminster CCF	Holistic Health Services for 40+ Women	-	26,000
WCC (Westminster City.)	Holistic Health Services for 40+ Women	-	19,352
Westminster Amalgamated	Holistic Health Services for 40+ Women	-	5,000
		79,547	**67,852**

15. Voluntary Income

Donor	2023	2022
	£	£
The BME Health Forum	500	-
Kingston University	150	-
Imperial College	5,900	-
LBHF Main AP	468	-
Simon Aron (Individual Donation)	5,000	-
The Asha Centre	100	-
Cask Trade Limited	-	5,000
British Land	-	2,000
Westminster Adult Education Services Contract	-	9,236
H Salter & L Choudhry-Salter	-	4,200
BME Health Forum	-	1,275
The Faith and Belief Forum	-	500
Imperial Biomedical Research Centre	-	490
Residential Management Group	-	500
The Showroom Gallery	-	200
Other	79	70
	12,197	**23,471**

16. Expenditure on Charitable Activities

	Unrestricted Funds	Restricted Funds	Total Funds 2023	Total Funds 2022
Charitable Expenses	£	£	**£**	£
Program consultants and sessional workers	16,275	51,709	**67,984**	39,246
Workshops and Drop-in Services	-	17,908	**17,908**	48,695
Administration & Bookkeeping	900	-	**900**	1,056
Office & general running Expenses	61	2,427	**2,488**	2,297
Office Equipment	-	394	**394**	-
Venue Costs	-	1,056	**1,056**	1,005
Communications, Publicity & Website	-	437	**437**	603
Insurance	-	354	**354**	342
Food Baskets to Lonely families	-	525	**525**	1,574
Depreciation	9	-	**9**	11
Professional fees	2,075	-	**2,075**	450
TOTAL RESOURCES EXPENDED	**19,320**	**74,810**	**94,130**	95,279

17. Governance and Support cost

	General Support £	Governance £	Total £
Professional fees	-	450	**450**
Insurance	-	342	**342**
Administration & Bookkeeping	1,056	-	**1,056**
Advert, Publicity & Website	603	-	**603**
Office Expenses	2,297	-	**2,297**
Depreciation	11	-	**11**
	3,967	**792**	**4,759**

18. Movement In Funds

	Unrestricted funds reserve £	Restricted funds reserve £	Total £
At 1st April 2021	57,065	32,768	**89,833**
Surplus/(Deficit) for the year	17,816	(21,768)	**(3,953)**
Transfers between funds	-	-	**-**
At 31st March 2022	**74,881**	**11,000**	**85,881**

19. Designated Funds

The trustees have earmarked funds for particular purposes and these designated funds are shown above.

- Management Team Structure fund is to provide for any shortfall in projects and any delayed payments from funders to maintain smooth cashflows.
- Website, IT maintenance& marketing fund is to provide support for Mosaic's website development, provision for new IT equipment and publicity.
- Rent fund is to provide for rent not funded by incoming resources.
- Fundraiser is to provide for professional and consultant engaged in fundraising strategy.
- To cover for any unexpected financial organisational risk, such as any extraordinary event. E.g., the recent pandemic.

THE MOSAIC COMMUNITY TRUST UK

England & Wales - Charity number 1113196

Accounts

THE MOSAIC COMMUNITY TRUST

ANNUAL REPORT

Uniting, Empowering and Celebrating Caring Communities

Message from the Chair:

2021/22 was another productive and rewarding year for MCT as we responded to the needs of the communities we work with. We are enormously proud of the positive impact we have on people's lives. Throughout the pandemic, we kept our focus on building people's resilience with dedicated support of our community based trained well-being advocates. They are our strongest social sustainable assets totally dedicated to serving the local vulnerable communities.

We were able to achieve so much because of the incredible generosity of our partners and supporters. This year, MCT secured additional funding to support the integration of Afghan refugees into the area and further strengthened partnerships to deliver our projects.

MCT has positioned itself as a strong representative and authoritative voice of the community within the voluntary sector and has successfully influenced policy making and sector planning to ensure that the voices of marginalised BME communities are heard at key decision making fora. We are represented on all the relevant committees and working groups, e.g., the NHS Central London Clinical Commissioning Group's User Panel and Patient Participation Working Group, Westminster Community Network and Leaders' Forums, Imperial College NHS Trust's Strategic Lay Forum, Church Street Health and Wellbeing Working Group and Bi-borough Health and Wellbeing Board.
In line with our 3 -year Strategic Plan, we will continue to tackle and challenge health inequalities that prevent people from realising their right to healthcare services. We will continue to collaborate and partner with all the relevant partners, particularly in health and well- being sector, to strengthen their strategies and capacity to provide culturally appropriate and accessible services to reduce health inequalities. We will do this with our newly developed "Asset Model", which focusses on building local people and their capacity to develop solutions for their health and social care needs and effectively engage in community- based interventions for Integrated Care programmes.

I am proud of our work and MCT's commitment to innovation and impact and the leadership provided by our CEO Lena Choudary-Salter, along with the work of her Programme Team, Heike Gloeckner, Habiba Haque, Fahmida Yesmin, Louise Hall, Janatul Fardousi and the Community Advocates worked tirelessly throughout the pandemic, which disproportionately increased demands for our unique services that we are proud to present in this report.

I would like to thank all our donors who supported us this year. We are also deeply grateful for the backing provided by Westminster City Council, Muslim Charities Form (Global Majority Fund), Westminster Amalgamated Charities, British Land, Cask Trade Ltd, Choose Love and several other friends and supporters.

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 based 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

> *"The capacity building training sessions have helped me develop my skills further. I feel confident in supporting my community and being their voice".*
>
> *MCT ADVOCATE*

Uniting, celebrating, and integrating communities is at the core of our work. This year, we further developed the skills of our **Mosaic Women,** adapting our systems and structure to strategically support our core group of women develop into a dynamic, strong, vocal, and rooted community group. Our work focused on transforming the lives of socially and economically disadvantaged communities, addressing health inequalities, the effects of the COVID19 pandemic, skills development, mental health, and wellbeing and building stronger, safer communities.

> *"My views about the police were very negative, but after joining the monthly workshops I feel confident in expressing my views on youth crime and womens safety on the streets. The police are understanding and helpful".*
>
> *Police workshop participant*

We collaborated with the local police to improve mutual respect and understanding, facilitated weekly drop-in sessions for isolated BME women and responded to the sudden influx of Afghan refugee families into the area.

Advocacy and Influencing

MCT established itself as a "go to" organisation in the health and wellbeing sector. Throughout the year, public and corporate sector partners regularly sought our advice and expertise. We actively focussed on our strategic objectives of reducing health inequalities and promoting community-led interventions as a member and participant on local networks. During the reporting period we also collaborated with several key organisations, developing strong relationships to influence policies that address health inequalities and champion community-led interventions.

Achievements and Impact

Achievements in numbers:

15 BME women trained as Community Health and Wellbeing Advocates

5 community-based networking events facilitated

20 online health and wellbeing workshops facilitated

43 weekly health and wellbeing drop-in sessions facilitated for 40+ women

76 women and men directly supported during Covid19 lockdown

300 BME mothers supported during Ramadan

Impact in Numbers:

550+ households with improved access to health and wellbeing services

690 socially excluded and isolated BME residents have improved their mental health and wellbeing

120 older BME women made positive lifestyle changes to improve their mental health and wellbeing

550 BME women are less anxious and stressed and better able to manage depression

40 BME women empowered to challenge existing inequalities in accessing health care services.

Uniting, Empowering and Celebrating/Integrating Communities

This year, we further developed the skills of our core group of Mosaic Women, adapting our systems and structure to strategically support our core group of women develop into a dynamic, strong, vocal, and rooted community group. Our work focused on transforming the lives of socially and economically disadvantaged communities and continued to be centered around our three strategic objectives.

Objective 1: **To promote community cohesion, mutual understanding, and respect by strengthening community integration and celebrating diversity.**

Funded by Westminster City Council Community Contribution Fund

MCT worked with Social Prescribers based in local Health Centres reducing social isolation and loneliness in the BME South Asian Communities in Church Street and Harrow Road areas of North Westminster. Together with our core group of **Mosaic Community Advocates**, we provided befriending and health and wellbeing support to 100 BME women and men at risk of social isolation and loneliness.

Objective 2: **To reduce health inequalities by improving disadvantaged BME communities' access to and provision of appropriate local statutory services and resources.**

Our partnership with Imperial College Healthcare Trust continued to grow as we collaborated on a research project to address the low uptake of childhood vaccinations in BME families. With the results of a community survey, this collaboration has enabled a deeper understanding of childhood vaccinations in our communities.

Funded by Westminster City Council Community Contribution Fund and the Global Majority Fund

During the second Covid19 lockdown, MCT delivered a phone-based support service and socially distanced support groups to improve the health and emotional wellbeing of 50+ BME residents in the Church Street and Harrow Road wards of North Westminster. Our project focussed on providing culturally sensitive holistic wellbeing services to reduce isolation and loneliness and strengthen intergenerational relationships in BME communities. We reached out to 76 women and men.

Our weekly 40+ Drop-in Service has supported **200** BME women in the Church Street and Paddington Green areas to improve health and wellbeing and has addressed existing health inequalities. Our **Mosaic Community Advocates** continued to offer free health and wellbeing advice and massages to 40+ women unable to cope in managing their long-term health conditions, their anxieties and stress.

Funded by the Neighbourhood Keepers Programme

Objective 3: **To create the conditions for sustainable economic and social development by working in partnership with local stakeholders and advocating for the empowerment of disadvantaged communities.**

Funded by Westminster Adult Education Services

With funding received from Westminster Adult Education Services, MCT trained 45 BME women to practice as community-based Indian Head Massage Therapists to improve the health and wellbeing of residents. Our culturally appropriate skills development courses enabled participants to gain in confidence and attain skills and knowledge to enter the employment market.

Advocacy, Influencing and Representation

"The insights gained from speaking to and engaging with diverse communities was considered invaluable to the research team who will be making recommendations to make health information more easily available to people from different communities. This information will be used by the NIHR Centre for Engagement and Dissemination to make the research they produce more inclusive, easily accessible to everyone and reach wider audiences". **Professor Tushna Vandrevala from Kingston University**

MCT established itself as a "go to" organisation in the health and wellbeing sector. Throughout the year, public and corporate sector partners regularly sought our advice and expertise. We actively focussed on our strategic objectives of reducing health inequalities, promoting community led interventions and advocating for improved policies and services. Mosaic's involvement encouraged patients to seek support and gain knowledge and information to make informed decisions about their health, otherwise ignored at the primary care level. Such collaborations and partnerships have shaped the way healthcare research is developed and information collated. During the reporting period we also collaborated with several key organisations, developing strong relationships to influence policies:

- Westminster Community Network (WCN) - The CEO was appointed as the Chair of WCN. The WCN works to build relationships, share ideas, and influence strategic decision-making across the City and Tri-Borough, for the benefit of the diverse communities that make up the City of Westminster and the voluntary sector. It is a core vehicle for informing the co-design and development of a vibrant civic community sector and plays a pivotal role in communicating with the statutory sector and commissioners of services, delivered by the voluntary and community sector in the borough.
- Bi-borough Health and Wellbeing Board (Westminster and Kensington and Chelsea) - As the WCN Chair, the CEO accepted the invitation to be a member of the Wellbeing Board. The Board works to improve the health and wellbeing of people who live in and visit Westminster by delivering the four main priorities of the Joint Health and Wellbeing Strategy 2017-2022. The board is headed by Westminster City Council's Cabinet minister for Health and Social Care and membership include representatives from the Clinical Commissioning Group Bi-borough Council members and Health Watch representatives.

- All the Directors of Public Health and CCGs report to the Board, which approves all programmes and policies for the Bi-Borough in relation to health and wellbeing in the two boroughs.
- Independent Metropolitan Police Advisory Group (IAG) - This is a bi-borough group which informs and influences police operations in Westminster. The CEO is a member on this advisory group, raising issues as well as monitoring and advising on policing and support to local communities in crime prevention as well as keeping communities safe and secure.
- Patient Participation Group at Maida Vale Medical Centre - The CEO chairs this group, protecting and advocating for the interests of patients, working with GPs and CQC to ensure patients have access to quality healthcare services.
- Westbourne Park Family Centre - The CEO chairs this local charity which works closely with MCT in strengthening family lives and early years interventions.
- Central London Clinical Commissioning Group PRG – As a member of this group, the CEO represented the voices and the interests of local communities to improve commissioning of health services in Westminster.

Responding to the Afghan Refugee Crisis

Towards the end of 2021, MCT received funding from the **Choose Love Fund** to support the integration of newly arrived Afghan refugees to the UK. MCT facilitated a series of workshops and drop-in sessions for Afghani women. During these sessions women interacted with community members from different backgrounds to understand and acknowledge the diverse cultures that make up UK society.

Sessions included functional English literacy classes, information on accessing healthcare, improving social skills, managing money and transactions. Women gained the knowledge, tools and understanding to operate confidently, effectively, and independently in a new setting here in the UK.

MCT also facilitated sessions with the local police to discuss British Law, safety, awareness, reporting crime and citizens' rights.

"I am very proud of myself, as I have never studied before or been to school. And I didn't believe in myself that I could learn. …I have now learnt to write my name and date of birth, and I feel this is something I wouldn't have been able to achieve if it wasn't for Mosaic. The benefits of attending the group made me stronger and helped with my mental health, it helped me to manage my problems. I have made many new friends and Louise has supported me a lot and made me feel part of the community..."

Afghan Refugee

Organisational Development and Strengthening

Mosaic's approach towards organisational development and strengthening is built on understanding the organisation and its service users, the team, and their roles. During this reporting year, we established a core team, consisting of previously wider team members, who received training which helped to develop their management skills to effectively participate in the decision- making processes of the organisation.

Strengthening of Mosaic's programme team has enhanced their effective participation in needs assessment and programme development. They have regularly participated in focus group discussions and research development co-produced with organisations such as Imperial College Biomedical Research, ARC/PERC, Kingston University and IAPT services. MCT reviewed and strengthened its existing safeguarding policy and procedures with the support and advise from Dee Jethwa, an international Safeguarding specialist.

Programming: MCT moved towards an **asset-based implementation model** to better address the health inequalities among BME communities.

Our structured capacity building programme was developed and implemented to build on the existing knowledge, skills, and experience of local BME women. With our programme we have strengthened local social assets and created strong and sustainable resources within the community. These local resources now complement and supplement existing health and social care services, which are unable to meet specific cultural needs, and to reduce the health inequalities being experienced by BME communities.

Our capacity building programme included awareness raising and health literacy workshops delivered in collaboration with the Imperial College Healthcare Trust, Biomedical Research Centre, Patient Empowerment Research Centre (PERC), Applied Research Collaboration (NWL), London School of Hygiene and Tropical Medicine and several local specialists and experts including IAPT Services of the NWL Mental Health Foundation.

This year, at least 60 BME families benefitted from the practical support, provided by our **Mosaic Women,** to manage their stress, anxiety, and depression as well as signposting, and self-care tools to manage long-term health conditions.

Funding: MCT raised £91,327 in this financial year to support the delivery of our work in the Church Street, Maida Vale, and Harrow Road areas of North Westminster.

A Culturally Appropriate Response

Innovation and flexibility continue to drive our approaches as we strive to put three key conditions in place to facilitate lasting change:

- **Strong Community Leadership**
- **Empowered Women as Sustainable Social Assets**
- **Collaborative Projects and Critical Partnerships between Service Providers, Development Partners, Communities.**

MCT's approach to community empowerment is based on a 'culturally appropriate response'. In training our core set of **'Mosaic Community Advocates'**, our community-based health and wellbeing therapists and advocates, we ensure that all our activities are rooted in the community, and are a direct response to residents' needs and appropriate to the specific cultures we work with. Our 40+ Drop-in Service focussed on addressing stress and pain relief for 40+ BME women, our Befriending Service supported residents referred to us by local Health Centres, IAPT and other voluntary services. In addition, our weekly Social Drop-in created a safe and friendly space for BME women to connect and support each other and our monthly Police Workshop facilitated regular interaction and discussion between the BME community and the local police representatives on issues relating to crime.

Key Events and Awards

KEY EVENTS

MOSAIC facilitated two **Graduation Events** for our trained Community Health and Wellbeing Advocates. 45 women graduated with the tools and skills to take up their roles in the community to promote improved mental health and wellbeing and strengthen community cohesion. The events were attended by Cllr Ruth Bush and Arinola Edeh, Principle, WAES.

"By attending Mosaic's courses and sessions I have become confident in myself. I have learnt how to manage my emotions and stress and gained skills, which I can pass onto others and support my community"

Service user

International Women's Day was celebrated with community members sharing their stories of transformation and acknowledging MCT's role in promoting the value of community-led interventions. The event was attended by Local Cllr Ruth Bush, Cllr Aicha Less, Grant Atkin public health WCC, Senior council officers NW CCG Joe Nyguyen, NWL CCG Andrew McCall, representatives from Imperial Research College and Community representatives.

To promote **mutual respect and understanding between faiths,** MCT facilitated a visit to a local church, hosted a Christmas Party and an Eid event for residents.

"I enjoyed my visit to the church and felt very welcomed. I asked questions to the vicar".

Service User

Other events included:

- **Health and Wellbeing** workshops co-facilitated with IAPT with a focus on sleep and healthy lifestyles: 'Ramadan Healthy lifestyle', 'How to get a good night's sleep'.
- **Breast Cancer Awareness** workshop in partnership with Imperial College London, Macmillan Cancer Support and The Institute of Global Health Innovation
- **Long-Covid** workshop in collaboration with Imperial College London.
- **Focus Group** discussion on access to health information by BME communities co-facilitated with Professor Tushna Vandrevala and Dr Celayne Heaton-Shrestha from Kingston University

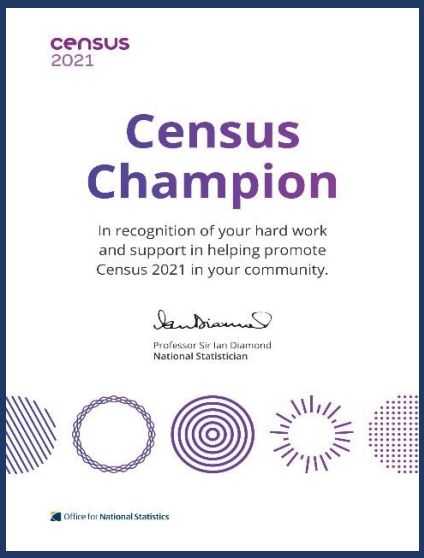
AWARDS

MCT'S achievements in uniting, empowering, and celebrating caring BME communities were recognised by the **London Faith & Belief Forum** and the **UK's National Office for Statistics.**

MCT was awarded a Certificate of Recognition from the Faith & Belief Forum and Her Majesty's Lord-Lieutenant of Greater London's Council on Faith.

MCT was also awarded the Census Champion Award by Sir Ian Diamond, Chief Statistician, National Census 2021 in recognition of MCT's Support. Here is what ONS said about our engagement:

"I would like to thank you for your support over the last few months; it has been invaluable to us and contributed to the high response rates we have achieved. Your support in the lead-up to Census 2021 and in the period around Census Day has helped boost return rates. We're committed to making sure that the census includes everybody, and your work with us has been a crucial part of the picture".



TESTIMONIALS

"Since I have joined the course, I have learnt how to manage my stress better through massage and self-reflection. I enjoyed the course and met new people and made new friends. I have become more confident and happier.

Alina

I was given the opportunity to express myself and talk about my fears and worries and was given support by my peers. The course is not just about massage, but more than that. It's about taking care of your mental wellbeing. The pastoral care was very helpful for me, and I was able to complete the course with the support of the teacher and my friends".

Learner Z.

"I suffer with anxiety and stress, having joined the course I have learnt how to cope better with my anxiety. The course teaches you the importance of Indian Head Massage for your mental wellbeing. I have learnt massage techniques and client consultations. I have used these new skills to provide massage for family and friends".

Madhu B

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
Mr Reza Reshad, Treasurer
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. Asmahan Al Nidawi, Outreach Co-ordinator
Ms. Janatul Fardousi, Community Mobilisation 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
Prism the Gift Fund, UK
Cask Trade Ltd.

City of Westminster

The Paddington Partnership

WESTMINSTER AMALGAMATED CHARITY
Supporting people in need in Westminster

BME
healthforum

iapt
Improving Access to Psychological Therapies

HYDE PARK ESTATE
HYDE PARK ESTATE ASSOCIATION
Registered Charity 269305
Patron: The Lord Bishop of London

City of Westminster
Charitable Trust

CASK TRADE
MASTERS OF WHISKY APPRECIATION

The London
Community
Foundation

Resident Control in Action

British
Land

NHS
Imperial College
Healthcare
NHS Trust

METROPOLITAN
POLICE

City of Westminster
Neighbourhood
Keepers

WCN
westminster
community
network

COMMUNITY
FUND

Westminster
Academy
International Business and Enterprise Academy

TOKIO MARINE
HCC

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THE MOSAIC COMMUNITY TRUST UK

Registered Charity

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31ST MARCH 2022

Charity number: 1113196

THE MOSAIC COMMUNITY TRUST UK
YEAR ENDED 31ST MARCH 2022

Registered Charity Number: 1113196

Principal address:
61A Warwick Avenue
London
W9 2PR

Trustees:
Rev. Mark Gifford – Chairperson
Dr Natvarlal Shah MBE – Retired from 9th March 2022
Mr Reza Reshad - Treasurer
Ms Abena Boateng - Trustee
Ms Tandy Deane-Gray - Trustee
Dr Saima Rana – Trustee
Ms Hinda Abbou – Trustee – Appointed 26th July 2021
Ms Ruth Rosenthal – Retired from 26th July 2021

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
61 Fountains Crescent
London, N14 6BD

THE MOSAIC COMMUNITY TRUST UK
YEAR ENDED 31ST MARCH 2022

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THE MOSAIC COMMUNITY TRUST
Report of the Trustees
For the year ended 31 March 2022

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 2022.

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 7th 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 coupled with our recent inclusion of an "Asset Based" 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 seeking to recruit trustees and community advocates to strengthen ou governance and programme delivery.

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 both restricted & unrestricted funding. This year we were successful in bringing in £91,327 (see note) from various sources and has a heathy

unrestricted reserve of £74,811, which the charity aims to continue spending on its charitable objects.

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 community supporters' Base:
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 community supporters 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: 04/07/2022

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

I report on the accounts of the Trust for the year ended 31st March 2022, which are set out on pages 8 to 14.

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: 04/07/2022

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 2022

	Notes	Unrestricted Funds	Restricted Funds	Total Funds 2022	Total Funds 2021
INCOMING RESOURCES: -		£	£	£	£
Incoming resources from generated funds:					
Voluntary income	(15)	23,471	-	23,471	9,788
Investment Income (Bank Interest)		4	-	4	19
Incoming resources from charitable activities					
Grants to provide charitable activities	(14)	-	67,852	67,852	129,294
TOTAL INCOMING RESOURCES		**23,475**	**67,852**	**91,327**	**139,101**
RESOUCES EXPENDED					
Expenditure on charitable activities	(16)	5,659	89,620	95,279	97,337
TOTAL RESOUCES EXPENDED		**5,659**	**89,620**	**95,279**	**97,337**
Net Incomings and (outgoings) resources		**17,816**	**(21,768)**	**(3,952)**	**41,764**
Balances Brought Forward		**57,066**	**32,768**	**89,833**	**48,070**
Balances Carried Forward		**74,881**	**11,000**	**85,881**	**89,833**

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 2022

	Notes	£ 2022	£ 2021
Fixed Assets			
Tangible assets	(6)	43	54
Current Assets:			
Debtors	(11)	13,746	-
Cash at Bank and In Hand		76,817	105,869
Current Liabilities:			
Creditors:			
Amount falling due within one year:			
Accruals & Creditors	(12)	4,726	16,090
Net Current Assets		**85,838**	**89,779**
Net Assets		**85,881**	**89,833**
As Represented By			
Unrestricted Fund		74,881	57,066
Restricted Fund	(13)	11,000	32,768
Total Funds		**85,881**	**89,833**

(The notes form part of this account)

The accounts were approved by the Trustees on 4th July 2022 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 31ST MARCH 2022

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).

b) Preparation of the accounts on a going concern basis

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.

2. Cash Flow Statement

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 include 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
	£
At Cost	976
Depreciation:	
At 1 April 2021	922
Charge for the year	11
At 31st March 2022	933
NET BOOK VALUE	
At 31 March 2022	43
At 31 March 2021	54

7. Staff Costs

The organisation does not have staff on payroll for this year.
Trustees are not remunerated to stand for their position on the committee board.

8. Status

The Mosaic Community Trust UK is a registered charity.

9. Fund Accounting

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.

10. Support Cost

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

	2022	2021
	£	£
Westminster Adult Education Services	9,236	-
WCC (NK Programme)	4,510	-
	13,746	-

12. Accrual and Creditors

	2022	2021
	£	£
Professional fees	702	660
Other Creditors	4,024	16,090
	4,726	16,750

13. Analysis of Restricted Fund

	Restricted balance @ 31st March 2022	Restricted balance @ 31st March 2021
London Community Foundation (Microsoft project)	-	7,820
London Community Foundation (Wave 4)	-	3,450
Westminster Amalgamated Charity	5,000	2,700
Westminster Charitable Trust	-	5,000
Westminster City Council (WCC)	6,000	13,798
Total Restricted Fund Balance Carried Forward	**11,000**	**32,768**

14. Grant Receivable

Funder	Project	2022	2021
		£	£
Hyde Park Estate Charity	Covid-19 On-Line support for 50+ Women	-	5,000
BME Health Forum	Contact Tracing service	-	1,425
Muslim Charity Forum	Forum and Networking	10,000	-
Prism The Gift Dun Choose Love	Supporting refugees	7,500	-
TNL Community Fund (Big Lottery)	Mental Health project for Women	-	6,643
London Community Foundation	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
City of Westminster CCF Grant	Holistic Services for 40+ Women	26,000	-
WCC (Westminster City Council)	Holistic Services for 40+ Women	19,352	68,842
Westminster Amalgamated Charity	Holistic Services for 40+ Women	5,000	3,500
		67,852	**129,294**

15. Voluntary Income

Donor	2022	2021
	£	£
Tokio Marine HCC	-	2,500
Westminster Academy	-	788
Cask Trade Limited	5,000	5,000
British Land	2,000	1,500
Westminster Adult Education Services Contract	9,236	-
H Salter & L Choudhry-Salter	4,200	-
BME Health Forum	1,275	-
The Faith and Belief Forum	500	-
Imperial Biomedical Research Centre	490	-
Residential Management Group	500	-
The Showroom Gallery	200	-
Other	70	-
	23,471	**9,788**

16. Expenditure on Charitable Activities

	Unrestricted Funds	Restricted Funds	Total Funds 2022	Total Funds 2021
Charitable Expenses				
Trainers, consultants, sessional workers	-	39,246	**39,246**	47,107
Workshops and Drop-in Services	4,153	44,542	**48,695**	44,133
Administration & Bookkeeping	1,056	-	**1,056**	1,020
Office & general running Expenses	-	2,297	**2,297**	2,213
Venue Costs	-	1,005	**1,005**	0
Adverts, Publicity & Website	-	603	**603**	1,850
Insurance	-	342	**342**	341
Food Baskets to Lonely families	-	1,574	**1,574**	-
Depreciation	-	11	**11**	13
Professional fees	450	-	**450**	660
	-			
TOTAL RESOURCES EXPENDED	**5,659**	**89,620**	**95,279**	97,337

17. Governance and Support cost

	General Support	Governance	Total
	£	£	£
Professional fees	-	450	**450**
Insurance	-	342	**342**
Administration & Bookkeeping	1,056	-	**1,056**
Advert, Publicity & Website	603	-	**603**
Office Expenses	2,297	-	**2,297**
Depreciation	11	-	**11**
	3,967	**792**	**4,759**

18. Movement In Funds

	Unrestricted funds reserve	Restricted funds reserve	Total
	£	£	£
At 1st April 2021	57,065	32,768	**89,833**
Surplus/(Deficit) for the year	17,816	(21,768)	**(3,953)**
Transfers between funds	-	-	-
At 31st March 2022	**74,881**	**11,000**	**85,881**

THE MOSAIC COMMUNITY TRUST UK

Registered Charity

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31ST MARCH 2022

Charity number: 1113196

THE MOSAIC COMMUNITY TRUST UK
YEAR ENDED 31ST MARCH 2022

Registered Charity Number: 1113196

Principal address:
61A Warwick Avenue
London
W9 2PR

Trustees:
Rev. Mark Gifford – Chairperson
Dr Natvarlal Shah MBE – Retired from 9th March 2022
Mr Reza Reshad - Treasurer
Ms Abena Boateng - Trustee
Ms Tandy Deane-Gray - Trustee
Dr Saima Rana – Trustee
Ms Hinda Abbou – Trustee – Appointed 26th July 2021
Ms Ruth Rosenthal – Retired from 26th July 2021

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
61 Fountains Crescent
London, N14 6BD

THE MOSAIC COMMUNITY TRUST UK
YEAR ENDED 31ST MARCH 2022

FINANCIAL ACCOUNTS

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7. Independent Examiners Report

8. Statement of Financial Activities

9. Balance Sheet

10-14. Notes to the Accounts

THE MOSAIC COMMUNITY TRUST
Report of the Trustees
For the year ended 31 March 2022

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 2022.

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 7th 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 coupled with our recent inclusion of an "Asset Based" 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 seeking to recruit trustees and community advocates to strengthen ou governance and programme delivery.

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 both restricted & unrestricted funding. This year we were successful in bringing in £91,327 (see note) from various sources and has a heathy

unrestricted reserve of £74,811, which the charity aims to continue spending on its charitable objects.

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.

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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 community supporters 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.

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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: 04/07/2022

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

I report on the accounts of the Trust for the year ended 31st March 2022, which are set out on pages 8 to 14.

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

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

Date: 04/07/2022

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 2022

	Notes	Unrestricted Funds	Restricted Funds	Total Funds 2022	Total Funds 2021
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(The notes attached form part of these financial statements)

THE MOSAIC COMMUNITY TRUST UK

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Tangible assets	(6)	43	54
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Net Assets		**85,881**	**89,833**
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(The notes form part of this account)

The accounts were approved by the Trustees on 4th July 2022 and signed on their behalf by:

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Mr Reza Reshad
Treasurer

THE MOSAIC COMMUNITY TRUST UK
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Westminster Charitable Trust	-	5,000
Westminster City Council (WCC)	6,000	13,798
Total Restricted Fund Balance Carried Forward	**11,000**	**32,768**

14. Grant Receivable

Funder	Project	2022	2021
		£	£
Hyde Park Estate Charity	Covid-19 On-Line support for 50+ Women	-	5,000
BME Health Forum	Contact Tracing service	-	1,425
Muslim Charity Forum	Forum and Networking	10,000	-
Prism The Gift Dun Choose Love	Supporting refugees	7,500	-
TNL Community Fund (Big Lottery)	Mental Health project for Women	-	6,643
London Community Foundation	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
City of Westminster CCF Grant	Holistic Services for 40+ Women	26,000	-
WCC (Westminster City Council)	Holistic Services for 40+ Women	19,352	68,842
Westminster Amalgamated Charity	Holistic Services for 40+ Women	5,000	3,500
		67,852	**129,294**

15. Voluntary Income

Donor	2022	2021
	£	£
Tokio Marine HCC	-	2,500
Westminster Academy	-	788
Cask Trade Limited	5,000	5,000
British Land	2,000	1,500
Westminster Adult Education Services Contract	9,236	-
H Salter & L Choudhry-Salter	4,200	-
BME Health Forum	1,275	-
The Faith and Belief Forum	500	-
Imperial Biomedical Research Centre	490	-
Residential Management Group	500	-
The Showroom Gallery	200	-
Other	70	-
	23,471	**9,788**

16. Expenditure on Charitable Activities

	Unrestricted Funds	Restricted Funds	Total Funds 2022	Total Funds 2021
Charitable Expenses				
Trainers, consultants, sessional workers	-	39,246	**39,246**	47,107
Workshops and Drop-in Services	4,153	44,542	**48,695**	44,133
Administration & Bookkeeping	1,056	-	**1,056**	1,020
Office & general running Expenses	-	2,297	**2,297**	2,213
Venue Costs	-	1,005	**1,005**	0
Adverts, Publicity & Website	-	603	**603**	1,850
Insurance	-	342	**342**	341
Food Baskets to Lonely families	-	1,574	**1,574**	-
Depreciation	-	11	**11**	13
Professional fees	450	-	**450**	660
	-			
TOTAL RESOURCES EXPENDED	**5,659**	**89,620**	**95,279**	97,337

17. Governance and Support cost

	General Support	Governance	Total
	£	£	£
Professional fees	-	450	**450**
Insurance	-	342	**342**
Administration & Bookkeeping	1,056	-	**1,056**
Advert, Publicity & Website	603	-	**603**
Office Expenses	2,297	-	**2,297**
Depreciation	11	-	**11**
	3,967	**792**	**4,759**

18. Movement In Funds

	Unrestricted funds reserve	Restricted funds reserve	Total
	£	£	£
At 1st April 2021	57,065	32,768	**89,833**
Surplus/(Deficit) for the year	17,816	(21,768)	**(3,953)**
Transfers between funds	-	-	-
At 31st March 2022	**74,881**	**11,000**	**85,881**

THE MOSAIC COMMUNITY TRUST UK

England & Wales - Charity number 1113196

Accounts

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

> "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*

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, 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.**

> "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*

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:

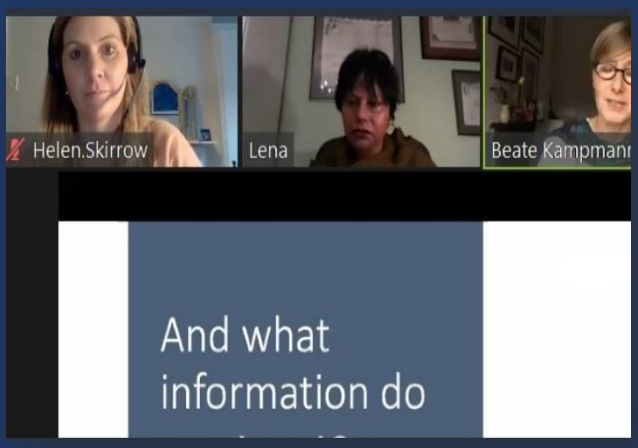
In turn, MCT also worked closely with BAME residents to motivate, engage, and support them to access and respond to our new, adapted services. Our Advocates have been focussing on building the confidence of residents to regularly access our phone-based support, working with them to maximise engagement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

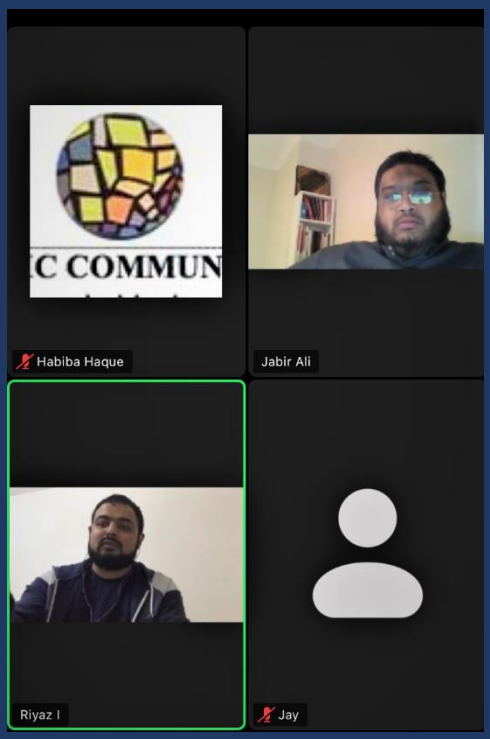
During the pandemic, MCT continues to collaborate and influence external stakeholders and partners, informing and representing the **BAME voice** to influence policy decision making and service provision during this critical time. We have been actively engaging with local Health Centres, the Central 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.

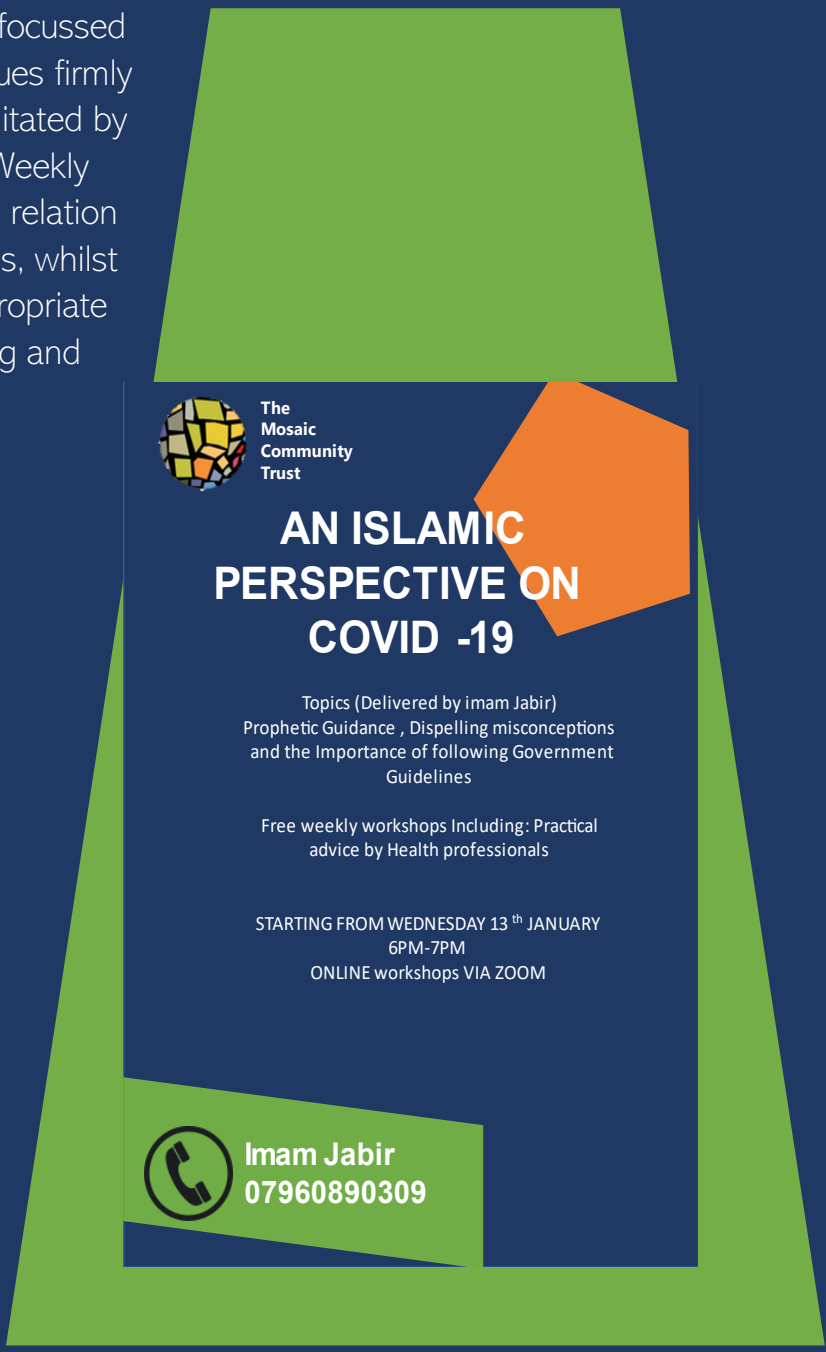
A Culturally Appropriate Response

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.





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 asses 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 27th April 2020)
Mr Reza Reshad, Treasurer (from 27th 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

City of Westminster

The Paddington Partnership

WESTMINSTER AMALGAMATED CHARITY
Supporting people in need in Westminster

HYDE PARK ESTATE
HYDE PARK ESTATE ASSOCIATION
Registered Charity 269305
Patron: The Lord Bishop of London

iapt
Improving Access to Psychological Therapies

BME
healthforum

The London Community Foundation

NHS
Imperial College Healthcare
NHS Trust

Resident Control in Action

City of Westminster
Charitable Trust

British Land

METROPOLITAN POLICE

City of Westminster
Neighbourhood Keepers

WCN
westminster community network

COMMUNITY FUND

Westminster Academy
International Business and Enterprise Academy

TOKIO MARINE HCC

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London W9 2PR
lenac@mosaiccommunitytrust.org.uk
www.mosaiccommunitytrust.org.uk
Tel: 020 7289 1170
Mob: 07778728891

THE MOSAIC COMMUNITY TRUST UK

Registered Charity

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31ST MARCH 2021

Charity number: 1113196

THE MOSAIC COMMUNITY TRUST UK
YEAR ENDED 31ST 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 31ST MARCH 2021

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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 7th 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 31st 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

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

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

(The notes form part of this account)

The accounts were approved by the Trustees on 26th 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 31ST 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).

b) Preparation of the accounts on a going concern basis

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.

2. Cash Flow Statement

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 include 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
	£
At Cost	976
Depreciation:	
At 1 April 2020	909
Charge for the year	13
At 31st March 2021	922
NET BOOK VALUE	
At 31 March 2021	54
At 31 March 2020	67

7. Staff Costs

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

Trustees are not remunerated to stand for their position on the committee board.

8. Status

The Mosaic Community Trust UK is a registered charity.

9. Fund Accounting

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.

10. Support Cost

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
Total Accruals and Creditors	**16,750**	**951**

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
Total Restricted Fund Balance Carried Forward	**32,768**

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
TOTAL GRANT GENERATED		**129,294**

15. Voluntary Income

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

16. Expenditure on Charitable Activities

	Funds	Funds	Funds 2021	Funds 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**	-
TOTAL RESOURCES EXPENDED	**-**	**97,337**	**97,337**	68,766

17. Governance and Support cost

	General Support	Governance	Total
	£	£	£
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
	5,096	**1,001**	**6,097**

18. Movement In Funds

	Unrestricted funds reserve	Restricted funds reserve	Total
	£	£	£
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)	-
At 31st March 2021	**57,066**	**32,768**	**89,833**

THE MOSAIC COMMUNITY TRUST UK

Registered Charity

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31ST MARCH 2021

Charity number: 1113196

THE MOSAIC COMMUNITY TRUST UK
YEAR ENDED 31ST 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 31ST MARCH 2021

FINANCIAL ACCOUNTS

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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 7th 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.

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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 31st 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

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

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

(The notes form part of this account)

The accounts were approved by the Trustees on 26th 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 31ST 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

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b) Preparation of the accounts on a going concern basis

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.

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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.

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Fixed assets are stated at cost less accumulated depreciation.

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Equipment - 20% reducing balance

	Equipment
	£
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At 1 April 2020	909
Charge for the year	13
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	£	£
Professional fees	660	210
Other Creditors	16,090	741
Total Accruals and Creditors	**16,750**	**951**

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
Total Restricted Fund Balance Carried Forward	**32,768**

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
TOTAL GRANT GENERATED		**129,294**

15. Voluntary Income

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

16. Expenditure on Charitable Activities

	Funds	Funds	Funds 2021	Funds 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**	-
TOTAL RESOURCES EXPENDED	**-**	**97,337**	**97,337**	68,766

17. Governance and Support cost

	General Support	Governance	Total
	£	£	£
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
	5,096	**1,001**	**6,097**

18. Movement In Funds

	Unrestricted funds reserve	Restricted funds reserve	Total
	£	£	£
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)	-
At 31st March 2021	**57,066**	**32,768**	**89,833**