



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

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

"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

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.

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.

Funded by
Westminster
City Council
Community
Contribution
Fund

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.

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.

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

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.

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.

Funded by
Westminster
Adult
Education
Services

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 Vandrevalla 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 advice 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 Vandrevalla and Dr Celayne Heaton-Shrestha from Kingston University

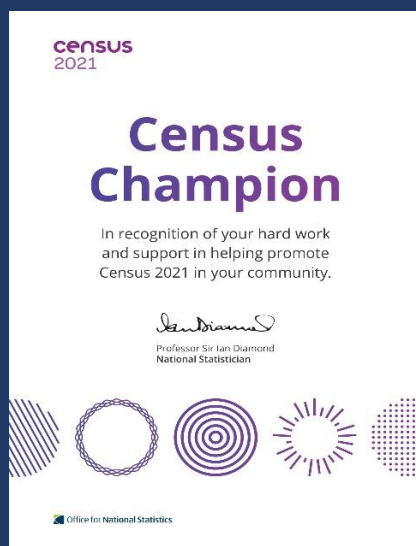
AWARDS

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.



The Mosaic Community Trust
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Mob: 07778728891

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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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 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 £91,327 (see note) from various sources and has a healthy

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

	<u>Notes</u>	<u>Unrestricted</u> <u>Funds</u>	<u>Restricted</u> <u>Funds</u>	<u>Total</u> <u>Funds</u> <u>2022</u>	<u>Total</u> <u>Funds</u> <u>2021</u>
<u>INCOMING RESOURCES: -</u>		£	£	£	£
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		<u>23,475</u>	<u>67,852</u>	<u>91,327</u>	<u>139,101</u>
<u>RESOURCES EXPENDED</u>					
Expenditure on charitable activities	(16)	5,659	89,620	95,279	97,337
TOTAL RESOURCES EXPENDED		<u>5,659</u>	<u>89,620</u>	<u>95,279</u>	<u>97,337</u>
Net Incomings and (outgoings) resources		<u>17,816</u>	<u>(21,768)</u>	<u>(3,952)</u>	<u>41,764</u>
Balances Brought Forward		<u>57,066</u>	<u>32,768</u>	<u>89,833</u>	<u>48,070</u>
Balances Carried Forward		<u>74,881</u>	<u>11,000</u>	<u>85,881</u>	<u>89,833</u>

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	£ <u>2022</u>	£ <u>2021</u>
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		<u>85,838</u>	<u>89,779</u>
Net Assets		<u>85,881</u>	<u>89,833</u>
As Represented By			
Unrestricted Fund		74,881	57,066
Restricted Fund	(13)	11,000	32,768
Total Funds		<u>85,881</u>	<u>89,833</u>

(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 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	<u>933</u>
NET BOOK VALUE	
At 31 March 2022	<u>43</u>
At 31 March 2021	<u>54</u>

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.

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The Mosaic Community Trust UK is a registered charity.

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

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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

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

12. Accrual and Creditors

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

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
	<u>11,000</u>	<u>32,768</u>
Total Restricted Fund Balance Carried Forward		

14. Grant Receivable

Funder	Project	2022 £	2021 £
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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
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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
		<u>67,852</u>	<u>129,294</u>

15. Voluntary Income

Donor	2022 £	2021 £
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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

	<u>Unrestricted Funds</u>	<u>Restricted Funds</u>	<u>Total Funds 2022</u>	<u>Total Funds 2021</u>
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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Pages

- 4-6. Trustees Report**
- 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 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 £91,327 (see note) from various sources and has a healthy

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

	<u>Notes</u>	<u>Unrestricted</u> <u>Funds</u>	<u>Restricted</u> <u>Funds</u>	<u>Total</u> <u>Funds</u> <u>2022</u>	<u>Total</u> <u>Funds</u> <u>2021</u>
<u>INCOMING RESOURCES: -</u>		£	£	£	£
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		<u>23,475</u>	<u>67,852</u>	<u>91,327</u>	<u>139,101</u>
<u>RESOURCES EXPENDED</u>					
Expenditure on charitable activities	(16)	5,659	89,620	95,279	97,337
TOTAL RESOURCES EXPENDED		<u>5,659</u>	<u>89,620</u>	<u>95,279</u>	<u>97,337</u>
Net Incomings and (outgoings) resources		<u>17,816</u>	<u>(21,768)</u>	<u>(3,952)</u>	<u>41,764</u>
Balances Brought Forward		<u>57,066</u>	<u>32,768</u>	<u>89,833</u>	<u>48,070</u>
Balances Carried Forward		<u>74,881</u>	<u>11,000</u>	<u>85,881</u>	<u>89,833</u>

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	£ <u>2022</u>	£ <u>2021</u>
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		<u>85,838</u>	<u>89,779</u>
Net Assets		<u>85,881</u>	<u>89,833</u>
As Represented By			
Unrestricted Fund		74,881	57,066
Restricted Fund	(13)	11,000	32,768
Total Funds		<u>85,881</u>	<u>89,833</u>

(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
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Residential Management Group	500	-
The Showroom Gallery	200	-
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	23,471	9,788

16. Expenditure on Charitable Activities

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Venue Costs	-	1,005	1,005	0
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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

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	£	£	£
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