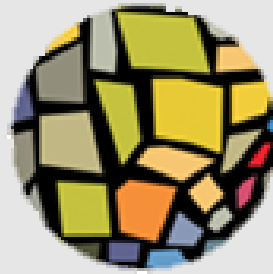




THE MOSAIC COMMUNITY TRUST



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 practice 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 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.

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.

AT A GLANCE:

3,000 beneficiaries reached.

500 users on WhatsApp

79 Twitter followers

222 Instagram followers

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.

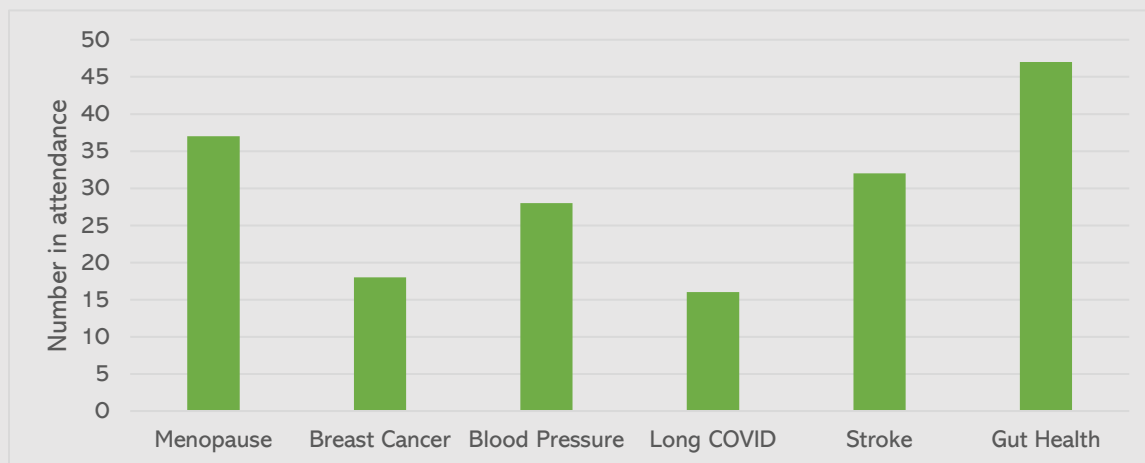


Figure 1. Number of women at attendance at each Health Conversation Workshop Session

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 debunk 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.



67% of women would not attend their breast screening appointment when invited



94% of women would now consider attending their breast screening appointment



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.

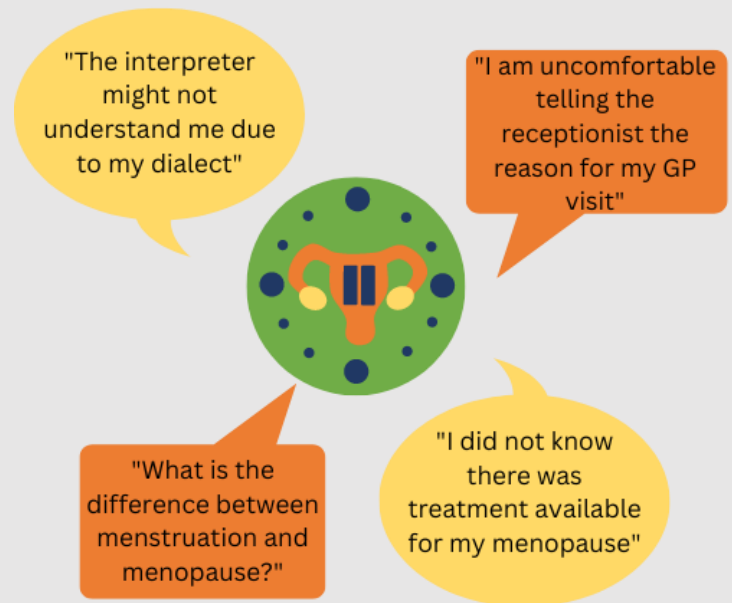
The session identified key knowledge gaps in the community about Long COVID and ongoing support needs for friends and family who are still having symptoms from COVID-19.



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 experienced 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**



**Imperial College
Healthcare**
NHS Trust



British Land



**Westminster
Amalgamated
Charity**



**Hyde Park
Estate
Association**



**Resident
Control in
Action**



**City of
Westminster**
Neighbourhood
Keepers



Cask Trade

**BME
healthforum**

iapt

Improving Access to
Psychological Therapies

**The
Paddington
Partnership**



**City of
Westminster**

**The London
Community
Foundation**



**Westminster
Academy**

**Edward
Harvist Trust
Fund**



**Westminster
Community
Network**



**Community
Fund**



**Tokiomarine
HCC**

**Imperial College
London**

hopscotch



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 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**
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- 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 healthy 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

	<u>Notes</u>	<u>Unrestricted</u> <u>Funds</u>	<u>Restricted</u> <u>Funds</u>	<u>Total</u> <u>Funds</u> <u>2023</u>	<u>Total</u> <u>Funds</u> <u>2022</u>
<u>INCOMING RESOURCES: -</u>		£	£	£	£
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
<u>RESOURCES EXPENDED</u>					
Expenditure on charitable activities	(16)	19,320	74,810	94,130	95,279
TOTAL RESOURCES 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	£ <u>2023</u>	£ <u>2022</u>
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		<u>83,610</u>	<u>85,838</u>
Net Assets		<u><u>83,644</u></u>	<u><u>85,881</u></u>
As Represented By			
Unrestricted Fund		47,908	74,881
Restricted Fund	(13)	15,736	11,000
Designated Fund	(19)	20,000	-
Total Funds		<u><u>83,644</u></u>	<u><u>85,881</u></u>

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	<u>942</u>
NET BOOK VALUE	
At 31 March 2023	<u>34</u>
At 31 March 2022	<u>43</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.

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

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

12. Accrual and Creditors

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

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	-
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Westminster Amalgamated Charity	-	5,000
WCC (Westminster City Council)	-	6,000
	<u>-</u>	<u>6,000</u>
Total Restricted Fund Balance Carried Forward	<u>15,736</u>	<u>11,000</u>

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

	<u>Unrestricted</u> <u>Funds</u>	<u>Restricted</u> <u>Funds</u>	<u>Total</u> <u>Funds</u>	<u>Total</u> <u>Funds</u>
			2023	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

	<u>General</u> <u>Support</u> £	<u>Governance</u> £	<u>Total</u> £
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

	<u>Unrestricted</u> <u>funds reserve</u> £	<u>Restricted</u> <u>funds reserve</u> £	<u>Total</u> £
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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- 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 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 healthy 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

	<u>Notes</u>	<u>Unrestricted</u> <u>Funds</u>	<u>Restricted</u> <u>Funds</u>	<u>Total</u> <u>Funds</u> <u>2023</u>	<u>Total</u> <u>Funds</u> <u>2022</u>
<u>INCOMING RESOURCES: -</u>		£	£	£	£
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
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(The notes attached form part of these financial statements)

THE MOSAIC COMMUNITY TRUST UK


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	Notes	£ <u>2023</u>	£ <u>2022</u>
Fixed Assets			
Tangible assets	(6)	34	43
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Debtors	(11)	-	13,746
Cash at Bank and In Hand		92,905	76,817
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Creditors:			
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The accounts were approved by the Trustees on 17th July 2023 and signed on their behalf by:



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Mr Reza Reshad
Treasurer

**THE MOSAIC COMMUNITY TRUST UK
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WCC (Westminster City Council)	-	6,000
	<u>-</u>	<u>6,000</u>
Total Restricted Fund Balance Carried Forward	<u>15,736</u>	<u>11,000</u>

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WCC - North Westminster	Creating Stronger Communities	4,000	-
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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

	<u>Unrestricted</u> <u>Funds</u>	<u>Restricted</u> <u>Funds</u>	<u>Total</u> <u>Funds</u>	<u>Total</u> <u>Funds</u>
			2023	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

	<u>General</u> <u>Support</u> £	<u>Governance</u> £	<u>Total</u> £
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

	<u>Unrestricted</u> <u>funds reserve</u> £	<u>Restricted</u> <u>funds reserve</u> £	<u>Total</u> £
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.