

The Mosaic Community Trust



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

Uniting, Empowering, Celebrating Caring Communities

OUR MESSAGE

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

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

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



Mark Glifford,
Chair Mosaic Community Trust



Lena Choudary-Salter,
CEO Mosaic Community Trust

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

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About Us

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

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

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

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



ANNUAL HIGHLIGHTS AND ACHIEVEMENTS

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

Health Literacy

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

Research Collaborations

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



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



Patients Waiting Well programme

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



Healthcare Advocates

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

Community Events Celebrating Culture and Diversity

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

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



OUR IMPACT

Empowering mothers in addressing serious youth crime

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



Holistic Therapy for well-being

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



Making a difference to the lives of others

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

Impact Stories

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

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



CELEBRATING PARTNERSHIPS

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

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



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

COMMUNITY ENGAGEMENT INITIATIVES

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

During the reporting period, Mosaic undertook several engagement activities to promote the work of Mosaic as well as advocate on behalf of the residents- their needs, their views and concerns at various platforms. These include Providers Network meetings, school-based coffee mornings, Pop-up stalls, Community Policing Workshops to strengthen relationship between the Police and the community, representation on Church Street Safer Neighbourhood Panel, which is responsible for improving community safety, Representation on strategic leaderships groups based at Portman Early Childhood Centre, which includes several local providers including social services and mental health services and give us an opportunity to share and mobilise resources, information and referrals. MCT facilitated a community walk for NHS staff to increase their awareness on the needs of the community and increase their appreciation of community based and community led services. The CEO was a guest speaker on 26th September at London's Central

Mosque, when she was asked to speak about “breaking the Wall of Silence” between the Police and the Community. The CEO challenged both the Met Police as well as the Westminster Council for their lack of meaningful engagement with the community to address the ongoing serious crime in Church Street area. Several recommendations were made to build trusting relationship with the community.



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



Metropolitan
Police



City of
Westminster
Charitable Trust



Imperial College
Healthcare
NHS Trust



British Land



Westminster
Amalgamated
Charity



City of
Westminster
Neighbourhood
Keepers



Cask Trade

BME
healthforum



Tokiomarine
HCC

The
Paddington
Partnership



City of
Westminster

The London
Community
Foundation



Edward
Harvist Trust
Fund



Westminster
Community
Network



Community
Fund

iapt
Improving Access to
Psychological Therapies



PERC, Imperial
College London

hopscotch



Westminster
Academy

The Hyde Park
Place Estate
Charity



Young
Westminster
Foundation

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CHARITY NUMBER: 1113196

THE MOSAIC COMMUNITY TRUST UK

Registered Charity

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31ST MARCH 2024

Charity number: 1113196

**THE MOSAIC COMMUNITY TRUST UK
YEAR ENDED 31ST MARCH 2024**

Registered Charity Number: 1113196

Principal address:

61A Warwick Avenue
London
W9 2PR

Trustees:

Rev. Mark Gifford – Chairperson
Ms Tandy Deane-Gray – Vice Chairperson
Mr Reza Reshad - Treasurer
Ms Abena Boateng - Trustee
Dr Saima Rana – Trustee
Ms Hind Abbou – Trustee

Governing document:

The charity is operated under the rules of its Constitution.

Bankers:

HSBC Bank PLC
90 Baker Street
London W1U 6AX

Independent Examiner and Accountant:

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

**THE MOSAIC COMMUNITY TRUST UK
YEAR ENDED 31ST MARCH 2024**

FINANCIAL ACCOUNTS

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

The Mosaic Community Trust's (MCT's) trustees are pleased to present their annual report and independently examined financial statements for the year ended 31st March 2024.

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

Governance, Structure and Management

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

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

Background

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

Community Empowerment

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

Advocacy and Influencing

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

Charitable Objects:

The organisation's main charitable objects are to: -

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

Activities

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

Future Plans

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

We are actively seeking to recruit trustees and community advocates to strengthen our governance and programme delivery.

Risk management

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

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

Financial Review

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

Reserve's policy and Going Concern

The Mosaic Community Trust UK is committed to maintaining a level of reserves that is sufficient to meet ongoing liabilities and all service delivery commitments, as well as ensuring the long-term future of the charity. The Mosaic Community Trust UK adopts a reserves policy that seeks to balance these priorities by holding a level of reserves sufficient to: Ensure the availability of sufficient working funds, provide a buffer in case of unexpected loss of income to ensure that services can be maintained and provide sufficient funds to allow the organisation to wind up while meeting its obligation to staff and service users should the organisation be forced to close. The Board has approved a policy whereby the unrestricted funds not committed, should be held in reserve and maintained at a level which ensures that MCT's core activity could continue during a period of unforeseen difficulty. The target reserve amount represents at least 6 months' (26 weeks) expenditure and will be reviewed annually.

Our community supporters' Base:

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

Independent Examiner

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

Statement Trustees Responsibilities

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

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

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

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

Signed on behalf of the board,



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

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

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

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's report

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

Independent examiner's statement

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

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

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

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



Date: 28/06/2024

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

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

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

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

(The notes attached form part of these financial statements)

THE MOSAIC COMMUNITY TRUST UK

BALANCE SHEET AS AT 31 MARCH 2024

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

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



Mr Reza Reshad
Trustee/Treasurer

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

1. Accounting basis.

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

a) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). MCT meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

b) Preparation of the accounts on a going concern basis

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

2. Cash Flow Statement

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

3. Income

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

4. Resource Expended

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

5. Taxation

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

6. Tangible fixed assets

Fixed assets are stated at cost less accumulated depreciation.

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

Equipment - 20% reducing balance

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

7. Staff Costs

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

17 self-employed workers were hired in this financial year.

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

8. Status

The Mosaic Community Trust UK is a registered charity.

9. Fund Accounting

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

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

10. Support Cost

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

11. Debtors

The organisation has no debtors in this financial year.

12. Accrual and Creditors

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

13. Analysis of Restricted Fund Balance

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

14. Grant Receivable

Funder	Purpose of Funds	2024 £	2023 £
Portman Estate Foundation	Supporting Women and Young Mothers	6,500	5,000
TNL Community Fund	Cost of Living Crisis Support	-	10,000
Central London Community Healthcare	Supporting waiting well patients support	6,100	-
Hyde Park Place Estate Charity	Art Therapy and improving Mental Health	6,000	-
WCC - Edward Harvest Fund	Hollistic Health Services for 40+ Women	-	4,500
WCC - Hyde Park Place Estate	Cost of Living Support	-	5,000
WCC - Health Winter Grant	Winter warming support for vulnerable	-	7,000
WCC - Maida Vale Programme	Hollistic Services for 40+ Women	-	5,496
WCC - North Westminster Prog.	Creating Stronger Communities	-	4,000
City of Westminster Charitable Trust	Hollistic Health Services for 40+ Women	23,976	10,000
British Land	Engagement opportunity for BME women	5,000	18,551
Space Hive Limited	Promote Environmental Recycling	-	10,000
Imperial Health Care Charity	Research Collaborations	10,992	-
Genomics NHS England	Maternal Genomics Awareness Project	18,734	-
Young Westminster Fund	Addressing Youth Crime Issues	10,000	-
WCC- Community Chest	Promote Cancer Awareness	19,596	-
WCC - Healthy Communities	Improve Health and Wellbeing	11,646	-
WCC - Community Priorities Prog.	Reduce Health Inequalities	15,758	-
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WCC - High Street Engagement	Shaping High Streets	1,871	-
WCC - Special Fund	Hollistic Health Services for 40+ Women	3,824	-
		144,395	79,547

15. Donation

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

16. Expenditure on Charitable Activities

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

17. Governance and Support cost

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

18. Movement In Funds

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

19. Designated Funds

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

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

THE MOSAIC COMMUNITY TRUST UK

Registered Charity

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31ST MARCH 2024

Charity number: 1113196

**THE MOSAIC COMMUNITY TRUST UK
YEAR ENDED 31ST MARCH 2024**

Registered Charity Number: 1113196

Principal address:

61A Warwick Avenue
London
W9 2PR

Trustees:

Rev. Mark Gifford – Chairperson
Ms Tandy Deane-Gray – Vice Chairperson
Mr Reza Reshad - Treasurer
Ms Abena Boateng - Trustee
Dr Saima Rana – Trustee
Ms Hind Abbou – Trustee

Governing document:

The charity is operated under the rules of its Constitution.

Bankers:

HSBC Bank PLC
90 Baker Street
London W1U 6AX

Independent Examiner and Accountant:

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

**THE MOSAIC COMMUNITY TRUST UK
YEAR ENDED 31ST MARCH 2024**

FINANCIAL ACCOUNTS

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- 7. Independent Examiners Report**
- 8. Statement of Financial Activities**
- 9. Balance Sheet**
- 10-15. Notes to the Accounts**

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

The Mosaic Community Trust's (MCT's) trustees are pleased to present their annual report and independently examined financial statements for the year ended 31st March 2024.

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

Governance, Structure and Management

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

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

Background

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

Community Empowerment

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

Advocacy and Influencing

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

Charitable Objects:

The organisation's main charitable objects are to: -

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

Activities

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

Future Plans

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

We are actively seeking to recruit trustees and community advocates to strengthen our governance and programme delivery.

Risk management

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

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

Financial Review

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

Reserve's policy and Going Concern

The Mosaic Community Trust UK is committed to maintaining a level of reserves that is sufficient to meet ongoing liabilities and all service delivery commitments, as well as ensuring the long-term future of the charity. The Mosaic Community Trust UK adopts a reserves policy that seeks to balance these priorities by holding a level of reserves sufficient to: Ensure the availability of sufficient working funds, provide a buffer in case of unexpected loss of income to ensure that services can be maintained and provide sufficient funds to allow the organisation to wind up while meeting its obligation to staff and service users should the organisation be forced to close. The Board has approved a policy whereby the unrestricted funds not committed, should be held in reserve and maintained at a level which ensures that MCT's core activity could continue during a period of unforeseen difficulty. The target reserve amount represents at least 6 months' (26 weeks) expenditure and will be reviewed annually.

Our community supporters' Base:

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

Independent Examiner

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

Statement Trustees Responsibilities

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

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

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

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

Signed on behalf of the board,



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

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

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

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's report

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

Independent examiner's statement

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

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

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

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



Date: 28/06/2024

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

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

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

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

(The notes attached form part of these financial statements)

THE MOSAIC COMMUNITY TRUST UK

BALANCE SHEET AS AT 31 MARCH 2024

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

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



Mr Reza Reshad
Trustee/Treasurer

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

1. Accounting basis.

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

a) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). MCT meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

b) Preparation of the accounts on a going concern basis

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

2. Cash Flow Statement

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

3. Income

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

4. Resource Expended

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

5. Taxation

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

6. Tangible fixed assets

Fixed assets are stated at cost less accumulated depreciation.

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

Equipment - 20% reducing balance

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

7. Staff Costs

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

17 self-employed workers were hired in this financial year.

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

8. Status

The Mosaic Community Trust UK is a registered charity.

9. Fund Accounting

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

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

10. Support Cost

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

11. Debtors

The organisation has no debtors in this financial year.

12. Accrual and Creditors

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

13. Analysis of Restricted Fund Balance

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

14. Grant Receivable

Funder	Purpose of Funds	2024 £	2023 £
Portman Estate Foundation	Supporting Women and Young Mothers	6,500	5,000
TNL Community Fund	Cost of Living Crisis Support	-	10,000
Central London Community Healthcare	Supporting waiting well patients support	6,100	-
Hyde Park Place Estate Charity	Art Therapy and improving Mental Health	6,000	-
WCC - Edward Harvest Fund	Hollistic Health Services for 40+ Women	-	4,500
WCC - Hyde Park Place Estate	Cost of Living Support	-	5,000
WCC - Health Winter Grant	Winter warming support for vulnerable	-	7,000
WCC - Maida Vale Programme	Hollistic Services for 40+ Women	-	5,496
WCC - North Westminster Prog.	Creating Stronger Communities	-	4,000
City of Westminster Charitable Trust	Hollistic Health Services for 40+ Women	23,976	10,000
British Land	Engagement opportunity for BME women	5,000	18,551
Space Hive Limited	Promote Environmental Recycling	-	10,000
Imperial Health Care Charity	Research Collaborations	10,992	-
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L Choudhry-Salter	8,845	-
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	14,861	12,197

16. Expenditure on Charitable Activities

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Prog. consultants and sessional workers	-	78,603	78,603	67,984
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