

2024 - 2025



The
Mosaic
Community
Trust

Annual Report

*Uniting, Empowering, Celebrating
Caring Communities*



Message from the CEO and the Chair



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

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

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

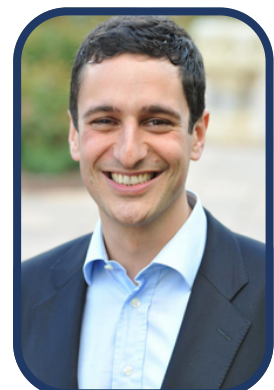
This year, we completed our three-year strategic plan. We also began developing our next five-year strategy (2025–2030). With strong community input, we are transitioning from a rights-based to an asset-based model. This means recognising and building on the strengths and capacities within our community.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

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

Lena Choudary-Salter
CEO, Mosaic Community Trust

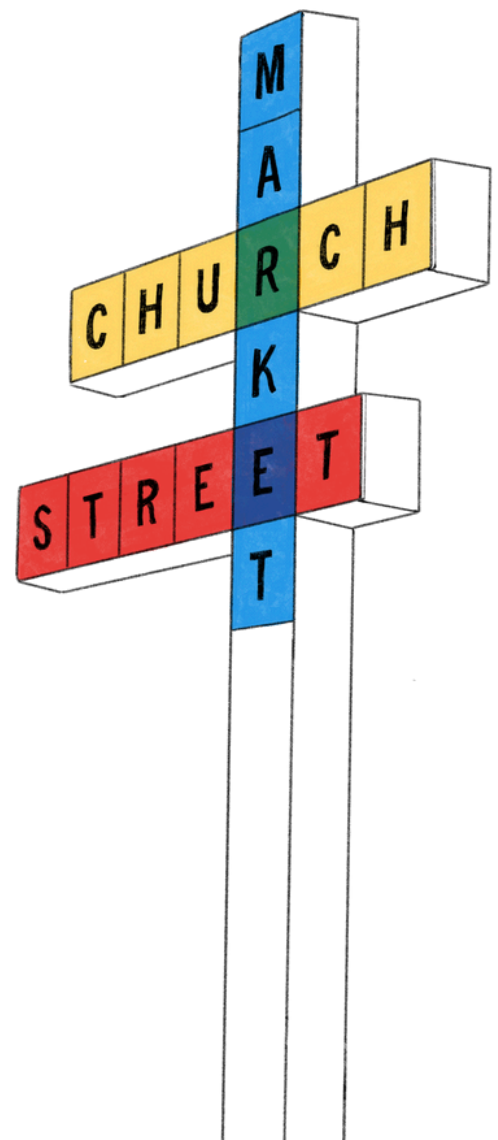


Mark Gifford
Chair of Trustees



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About Us

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

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

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

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



Uniting



Empowering



Celebrating

Introduction



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

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

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

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

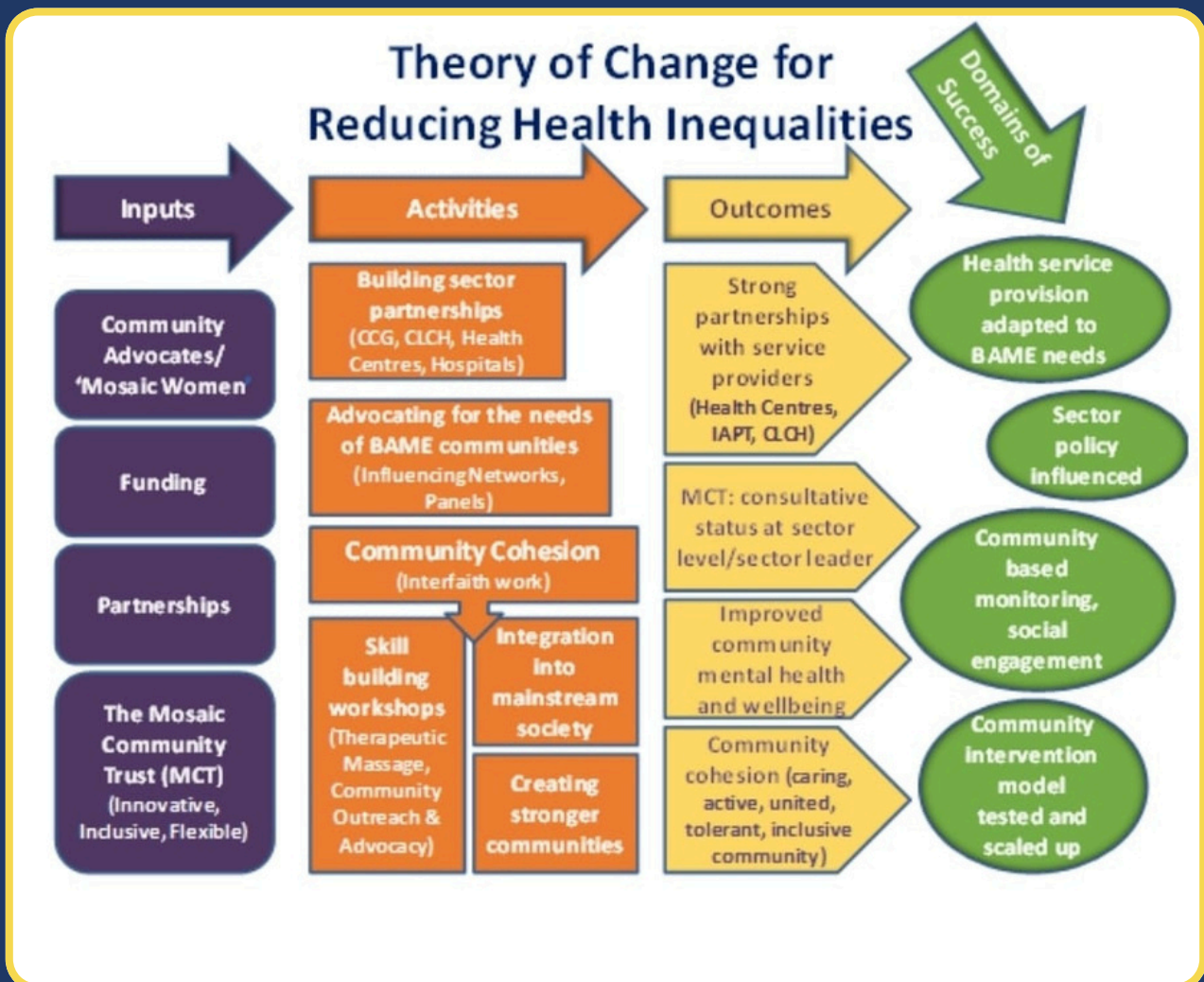
Each pillar demonstrates the outcomes we've achieved and the difference we are making through collaboration, capacity building, and evidence-informed action.

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

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



Theory of Change



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

Representing the Voices of the Community

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

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

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

Church Street Health and Wellbeing Hub

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

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

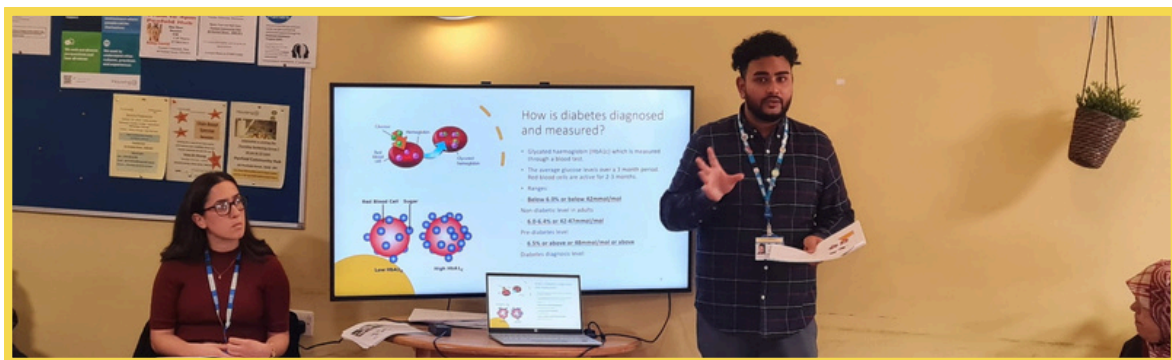


National Research and Maternity Continuity of Care: The SIMCA Project

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

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

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



Strategic Influence and Policy Engagement

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

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

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

Engagement with the Care Quality Commission and Advocacy for Unpaid Carers

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

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

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

2 Community Inclusion and Cohesion

Driving Impact Through Community Engagement

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

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

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



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

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

3 Health Literacy

Celebrating Community Voices Through Art at St Mary's Hospital

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

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

Diabetes Prevention and Management Workshop

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



Diabetes Prevention Workshop April 2024

Empowering Women Through Pregnancy Health Education

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

4

Building Sector Partnerships

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

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

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

Impact At A Glance

43

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



90%

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



500+

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



Testimonies & Cases

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

SA - Service user, 2024

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

H.B - Service user, 2024

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

M.B - Service User, 2024

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

Mrs S - Service User, 2024

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

Ms H.A - Service User, 2025

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

Client A.R - Service User, 2025

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

From a service user with chronic kidney disease, 2025

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

Mrs A - Service User, 2025



Funders and Supporters

With heartfelt thanks

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

Westminster City Council

Hyde Park estate Fund

Edward Harvest Trust

Portman Estate Fund

Imperial Health Charity

Imperial Health College

Cardiff University

Patient Experience research Centre

Women's Health Research Centre

Young Westminster Foundation

Helping Hands

Community Solutions Fund

National Lottery Fund



Contact & Acknowledgements



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

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

☎ +44 (0) 207 289 1170

✉ info@mosaiccommunitytrust.org.uk

🌐 www.mosaiccommunitytrust.org.uk

📱 Instagram: [@mosaiccommunitytrust](https://www.instagram.com/mosaiccommunitytrust)

🔗 LinkedIn: [Mosaic Community Trust](https://www.linkedin.com/company/mosaic-community-trust)

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



THE MOSAIC COMMUNITY TRUST UK

Registered Charity

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31ST MARCH 2025

Charity number: 1113196

**THE MOSAIC COMMUNITY TRUST UK
YEAR ENDED 31ST MARCH 2025**

Registered Charity Number: 1113196

Principal address:

61A Warwick Avenue
London
W9 2PR

Trustees:

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

Governing document:

The charity is operated under the rules of its Constitution.

Bankers:

HSBC Bank PLC
90 Baker Street
London W1U 6AX

Independent Examiner and Accountant:

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

**THE MOSAIC COMMUNITY TRUST UK
YEAR ENDED 31ST MARCH 2025**

FINANCIAL ACCOUNTS

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- 9. Balance Sheet**
- 10-15. Notes to the Accounts**

THE MOSAIC COMMUNITY TRUST

Report of the Trustees

For the year ended 31 March 2025

The Mosaic Community Trust's (MCT's) trustees are pleased to present their annual report and independently examined financial statements for the year ended 31st March 2025.

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

Governance, Structure and Management

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

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

Background

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

Community Empowerment

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

Advocacy and Influencing

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

Charitable Objects:

The organisation's main charitable objects are to: -

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

Activities

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

Future Plans

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

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

Risk management

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

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

Financial Review

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

Reserve's policy and Going Concern

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

Our community supporters' Base:

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

Independent Examiner

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

Statement Trustees Responsibilities

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

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

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

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

Signed on behalf of the board,



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

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

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

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's report

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

Independent examiner's statement

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

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

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

have not been met; or

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



Date: 14/07/2025

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

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

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

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

(The notes attached form part of these financial statements)

THE MOSAIC COMMUNITY TRUST UK

BALANCE SHEET AS AT 31 MARCH 2025

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

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



Mr Reza Reshad
Trustee/Treasurer

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

1. Accounting basis.

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

a) Basis of preparation

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

b) Preparation of the accounts on a going concern basis

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

2. Cash Flow Statement

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

3. Income

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

4. Resource Expended

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

5. Taxation

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

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 2024 | 949 |
| Charge for the year | 5 |
| At 31st March 2025 | <u>954</u> |
| NET BOOK VALUE | |
| At 31 March 2025 | <u><u>22</u></u> |
| At 31 March 2024 | <u><u>27</u></u> |

7. Staff Costs

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

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

20 volunteers supported our organisation activities.

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

8. Status

The Mosaic Community Trust UK is a registered charity.

9. Fund Accounting

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

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

10. Support Cost

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

11. Debtors

| | 2025 | 2024 |
|------------------|---------------|----------|
| | £ | £ |
| Mount Anvil | 14,010 | - |
| Community Events | 1,500 | - |
| | <u>15,510</u> | <u>-</u> |

12. Accrual and Creditors

| | 2025 | 2024 |
|-------------------|---------------|---------------|
| | £ | £ |
| Professional fees | 585 | 585 |
| Other Creditors | 14,060 | 18,218 |
| | <u>14,645</u> | <u>18,803</u> |

13. Analysis of Restricted Fund Balance

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

14. Grant Receivable

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

15. Donation

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

16. Expenditure on Charitable Activities

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

17. Governance and Support cost

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

18. Movement In Funds

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

19. Designated Funds

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

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

THE MOSAIC COMMUNITY TRUST UK

Registered Charity

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31ST MARCH 2025

Charity number: 1113196

**THE MOSAIC COMMUNITY TRUST UK
YEAR ENDED 31ST MARCH 2025**

Registered Charity Number: 1113196

Principal address:

61A Warwick Avenue
London
W9 2PR

Trustees:

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

Governing document:

The charity is operated under the rules of its Constitution.

Bankers:

HSBC Bank PLC
90 Baker Street
London W1U 6AX

Independent Examiner and Accountant:

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

**THE MOSAIC COMMUNITY TRUST UK
YEAR ENDED 31ST MARCH 2025**

FINANCIAL ACCOUNTS

CONTENTS

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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 2025

The Mosaic Community Trust's (MCT's) trustees are pleased to present their annual report and independently examined financial statements for the year ended 31st March 2025.

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

Governance, Structure and Management

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

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

Background

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

Community Empowerment

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

Advocacy and Influencing

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

Charitable Objects:

The organisation's main charitable objects are to: -

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

Activities

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

Future Plans

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

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

Risk management

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

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

Financial Review

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

Reserve's policy and Going Concern

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

Our community supporters' Base:

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

Independent Examiner

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

Statement Trustees Responsibilities

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

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

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

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

Signed on behalf of the board,



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

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

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

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's report

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

Independent examiner's statement

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

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

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

have not been met; or

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



Date: 14/07/2025

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

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

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

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

(The notes attached form part of these financial statements)

THE MOSAIC COMMUNITY TRUST UK

BALANCE SHEET AS AT 31 MARCH 2025

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

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



Mr Reza Reshad
Trustee/Treasurer

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

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

a) Basis of preparation

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b) Preparation of the accounts on a going concern basis

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

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

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 2024 | 949 |
| Charge for the year | 5 |
| At 31st March 2025 | <u>954</u> |
| NET BOOK VALUE | |
| At 31 March 2025 | <u>22</u> |
| At 31 March 2024 | <u>27</u> |

7. Staff Costs

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

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

20 volunteers supported our organisation activities.

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

8. Status

The Mosaic Community Trust UK is a registered charity.

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

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

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

11. Debtors

| | 2025 | 2024 |
|------------------|---------------|----------|
| | £ | £ |
| Mount Anvil | 14,010 | - |
| Community Events | 1,500 | - |
| | <u>15,510</u> | <u>-</u> |

12. Accrual and Creditors

| | 2025 | 2024 |
|-------------------|---------------|---------------|
| | £ | £ |
| Professional fees | 585 | 585 |
| Other Creditors | 14,060 | 18,218 |
| | <u>14,645</u> | <u>18,803</u> |

13. Analysis of Restricted Fund Balance

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

14. Grant Receivable

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

15. Donation

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

16. Expenditure on Charitable Activities

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

17. Governance and Support cost

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

18. Movement In Funds

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

19. Designated Funds

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

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