

STIFFORD CENTRE LIMITED

England & Wales - Charity number 1140716

Details

Other names STIFFORD CENTRE LIIMITED, STIFFORD CENTRE

Status Registered

Legal form Charitable company

Company number [07321910](#)

Registered 2011-03-07

Register [View on the Charity Commission register](#)

Contact

Address 2-6 Cressy Place
Stepney Green
London
E1 3JG

Phone 02077903632

Email info@stifford.org.uk

Website www.stifford.org.uk

Activities

Objects: 1) TO ADVANCE, ENHANCE AND PROMOTE DEVELOPMENTAL OPPORTUNITIES TO INDIVIDUALS, AND IMPROVE ENVIRONMENTAL ISSUES IN LOCAL URBAN OR RURAL REGENERATION AREAS, OF SOCIAL AND ECONOMIC DEPRIVATION IN GREATER LONDON AND/OR SURROUNDING AREAS IRRESPECTIVE OF RACE, SEX OR SEXUAL ORIENTATION, RELIGION, POLITICAL OR OTHER SOCIAL GROUP.2) BY ASSOCIATING TOGETHER THE SAID INHABITANTS AND THE LOCAL AUTHORITIES, VOLUNTARY AND OTHER ORGANISATIONS IN A COMMON EFFORT TO ADVANCE EDUCATION AND PROVIDE FACILITIES IN THE INTERESTS OF SOCIAL WELFARE FOR RECREATION AND LEISURE-TIME OCCUPATION WITH THE OBJECT OF IMPROVING THE CONDITIONS OF LIFE FOR THE SAID INHABITANTS3) TO ESTABLISH, OR SECURE THE ESTABLISHMENT OF A COMMUNITY CENTRE AND TO MAINTAIN AND MANAGE THE SAME (WHETHER ALONE OR IN CO-OPERATION WITH ANY LOCAL AUTHORITY OR OTHER PERSON OR BODY).

Activities: Stifford provides a diversity of structured and comprehensive range of services including Health awareness, fitness and wellbeing; Information, Advice & Guidance; Education, Employment & Training; Youth Activities; Study Support; Supplementary School; Women?s Empowerment Programme; Older

People's Services; Volunteering Programme; Digital Literacy Training; Community Cohesion Programme.

Classification

- **How:** Provides Other Finance, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Sponsors Or Undertakes Research, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Accommodation/housing, Amateur Sport, Economic/community Development/employment, Human Rights/religious Or Racial Harmony/equality Or Diversity, Recreation, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** GREATER LONDON AND SURROUNDING AREAS.
- Bangladesh
- Throughout London

Finances

| Period end | Income | Expenditure | Assets | Employees |
|------------|----------|-------------|--------|-----------|
| 2025-03-31 | £165,232 | £200,616 | - | - |
| 2024-03-31 | £216,491 | £221,932 | - | - |
| 2023-03-31 | £201,508 | £208,058 | - | - |
| 2022-03-31 | £306,128 | £304,097 | - | - |
| 2021-03-31 | £354,010 | £325,274 | - | - |

Trustees

| Name | Role | Appointed |
|---------------------|-------|------------|
| MUSTAFA UDDIN | Chair | |
| AZIZUR RAHMAN | | |
| DUDU MIAH | | |
| ENAMUL HOQUE | | |
| Moyzun Nessa | | 2017-12-06 |
| Natalie Jenkins | | 2014-01-31 |
| SHAH HABIBUR RAHMAN | | |
| Souheb Khan | | 2015-12-11 |

STIFFORD CENTRE LIMITED

England & Wales - Charity number 1140716

Accounts

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025
FOR
STIFFORD CENTRE LIMITED**



STIFFORD CENTRE LIMITED
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FOR THE YEAR ENDED 31 MARCH 2025

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STIFFORD CENTRE LIMITED
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FOR THE YEAR ENDED 31 MARCH 2025

LEGAL AND ADMINISTRATIVE INFORMATION

Registered Charity Number: 1140716

Registered Company Number: 07321910

Registered Address: 2-6 Cressy Place, London, E1 3JG

TRUSTEE / DIRECTOR

Mustafa Uddin - Chair
Enamul Hoque – Vice Chair
Shah Habibur Rahman – Secretary
Dudu Miah – Assistant Secretary
Azizur Rahman – Treasurer
Souheb Khan – Vice Treasurer
Natalie Jenkins – Committee Member
Moyzun Nessa – Committee Member

Auditor

ACN Accountants, 41 Orsett Road, Grays, RM17 5DS

Bank

Natwest Bank, Whitechapel Road Branch, 45 Whitechapel Road, London, E1 1DU

Key Management Personnel

Joynul Hoque, Centre Manager
Ruhel Ahmed, Finance and Operations Manager

STIFFORD CENTRE LIMITED

TRUSTEES' ANNUAL REPORT AND (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2025

It is with great pleasure that the trustees present their report and the audited financial statements for the year ended 31 March 2025.

Reference and administrative information set out on page 3 forms part of this report. The financial statements comply with current statutory requirements, the memorandum and articles of association and the Statement of Recommended Practice - Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

BACKGROUND

When Stifford Centre was founded in the late 1990s, the country was recovering from a recession and problems such as anti-social behaviour, racism, poverty and gang culture were rife in Tower Hamlets. In 1997, local residents in the Stifford Estate were increasingly becoming frustrated with the lack of dedicated community services to tackle these issues. As a result, local people came together to form Stifford TJRS Tenants and Residents Association (the name was a combination of the buildings within the estate; Tinsley, Jamaica, Redman's and Stepney Green) to try and fulfil their vision of creating a safe and welcoming place for local people to pursue a range of activities and increase community cohesion. The next step was consultation with various councillors in trying to secure a premises in order to make the dream a reality.

In 1999, the London Borough of Tower Hamlets (LBTH) allotted three abandoned shops to the Stifford Centre. We have converted the derelict shops into a modern community centre which included converted three shops into a community centre and the extension with a porta cabin (approximately 75 sqm) in 2006-07. The existing Stifford Centre, which has been cobbled together from three converted shops over 250sqm cannot cope with the growing demand. With the support of local people, we had raised over £100,000 and extended our premises (approximately 75sqm).

Stifford Centre has been providing community services and used by members of the community since its inception. Located in Stepney Green, Tower Hamlets, since its inception, the Stifford Centre has demonstrated a proven track record in delivering services to help people learn new skills, improve their health and wellbeing, secure employment and develop the confidence to achieve their goals.

Over the last two decades, we provided services to local people who have benefitted from our many projects from receiving training and education, welfare advice, health and wellbeing to as simple as hall hire for community/family events.

A board cross reference of objectives was built around this development that focused on partnership, collaborative interagency projects, gaining funding to effectively tackle local issues and the establishment of social enterprise projects to promote social cohesion and foster a more sustainable community.

In 2011, the name of the organisation has been changed from Stifford TJRS-TRA Community Centre to **STIFFORD CENTRE LIMITED (working name STIFFOD CENTRE)** by a resolution approved by the Board of Directors and respectively, the new name has also been approved by the **Charity Commission** and a fresh Certificate of Registration has been issued to us.

WHO WE ARE AND WHAT WE DO

The Stifford Centre is a registered charity and community hub in East London in the Stepney Green neighbourhood of the London Borough of Tower Hamlets.

The Stifford Centre's area of benefit is a densely populated neighbourhood in Tower Hamlets, London comprising approximately 310,000 residents. The majority of residents live in social housing. The neighbourhood suffers significant social deprivation, with child poverty, unemployment, premature death, poor health and isolation of older people.

Tower Hamlets is one of the most ethnically diverse authorities in England, and this is reflected in the Southwest locality which has a much higher proportion of BME residents compared to England. We serve an area of high social deprivation; the wards we primarily serve are (St Dunstan's & Stepney, Whitechapel, St. Katherine & Wapping and Shadwell), all being amongst the 10% most deprived in the country (Indices of Multiple Deprivation 2019).

We run a modern and busy Community Centre at the heart of the Tower Hamlets. We provide a base from which we run our own wide range of services, a place for local people to meet, and a resource for other organisations to deliver their services to the local community. We have a proven and proud track record of tackling deprivation/exclusion and delivering a range of services to local people in key areas such as health, employment, skills, advice and life experience opportunities. We have had great success in addressing unmet community needs and improving outcomes for local residents. In particular, we engage socio-economically deprived people through our programmes, which address their multiple and complex needs around health & wellbeing, welfare, immigration, housing & debt advice, women's, older people & youth provisions, environment, education, training and employment.

The Centre has been serving the members of the local community with essential services such as: Training sessions, Health & Well-being sessions, Legal Advice, Welfare Benefits Surgery, Councillors Surgery, Healthy cooking, ESOL classes, Exercise Sessions, Arabic Classes, Sewing Classes, IT drop-in sessions for men & women separately, Youths club, Girl's sessions, community events, music clubs, Zumba and fitness classes, social & lunch clubs for the elderly, the list of uses is a long one! Generations of families have used this centre and it is the life and soul of the community. Local residents also use the centre as a place for the social gathering where family members and children come and mingle among each other in order to break free from the monotonous cosmopolitan life.

OBJECTIVES AND ACTIVITIES

VISION

Stifford Centre's vision is to have "*a community where people lead healthy and prosperous lives*".

MISSION

Stifford Centre's overall mission is to bring change through providing services that will "*empower people to lead healthy and prosperous lives*".

AIM

Stifford Centre's core aim is to *empower people from all walks of life*.

VALUES

Stifford Centre is committed to combating social exclusion and supporting people is at the heart of values.

OBJECTIVES

The *objective* of the Centre are to "*advance, enhance and promote*" developmental opportunities to the public and *improve* environmental issues in local urban or rural regeneration areas, of social and economic deprivation irrespective of race, sex or sexual orientation, religion, political or other social group.

In furtherance of the above objective, the Centre worked in following key areas:

- **Health and Well-being**
- **Information, Advice and Guidance**
- **Education, Training and Employment**

Therefore, the centre's objectives:

1. Constantly empower inhabitants by providing and seeking ways to enhance and advance their skills, training, knowledge and work experience;
2. Deliver projects that would improve health and wellbeing of people and wider stakeholders;
3. Provide information, advice and guidance for social welfare, housing, legal and pro bono provision in helping people;
4. Provide and promote opportunities for a diverse and integrated community through our various community projects that are run at the Centre; including activities and practice of free speech/expression, religion, thought and assembly for the purposes of the community, members, residents and inhabitants;
5. Maintain and manage the Centre to a reasonable standard ensuring accessibility of all services to all our stakeholders;
6. Carry out capacity-building work, i.e. establish day Centre, crèche & all other services involved in engaging and re-development of local inhabitants; i.e. education and play facilities for children and mothers;
7. Organise or assist in organising meetings, conferences, lectures and courses of study or all other form of recreational and other leisure time activities.

8. To develop the capacity and skills of those in society who are socially and economically disadvantaged communities in such a way that such individuals are better able to identify and help meet their needs and to participate more fully in society.
9. To advance the education of the public and promote public involvement in all matters concerning environmental sustainability.
10. To advance the education of the public in the conservation, protection and improvement of the physical and natural environment.
11. To relieve poverty, unemployment, or those in need by reason of youth, age, ill-health, disability, financial hardship or another disadvantage.
12. To advance the arts, culture, heritage or science.
13. Promote any charitable purpose for the benefit of the community;
14. To further such exclusively charitable objects according to the laws of England and Wales as the Trustees in their absolute discretion from time to time determine.

IN SUMMARY, OUR PROGRAMME (BUSINESS) OBJECTIVES

- o Reduce poverty through improving and maximising employment opportunities;
- o Improving life choices and chances through quality advice;
- o Raise educational attainment;
- o Promote better physical and mental health;
- o Empowering beneficiaries to become active citizens;
- o Continue to build on partnerships and maximise funding opportunities.

By focusing on these objectives, we expect to make a measureable difference in the lives of people in the communities in which we work.

Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.

QUALITY ASSURANCE AND PERFORMANCE MONITORING

The centre utilises external and internal performance management and quality control systems. External systems include independent evaluation reports. The London Borough of Tower Hamlets also monitors and evaluates our services on a regular basis. Staff and volunteers working with children and vulnerable people undergo DBS check and attend regular safeguarding training.

Internal quality control systems include review registers, user involvement and feedback forms, questionnaires and focus groups and the detailed annual evaluation and monitoring questionnaire which provides in depth information regarding the outcomes, quality, and benefits of our services. The centre has up to date policies and procedures in place to ensure high quality performance management and services.

Externally assessed **Investors in People, Legal Advice Quality Standard (AQS), OCR** Registered Centre, **Trinity College & Highfield Qualifications** Registered Exam Centre, UK Register of Learning Providers (UKRLP) and **Five-Star** rating **Food Hygiene** catering facility also attest to our management capacity as detailed below:

- **Investors in People (IIP):** Investors in People provides a best practice people management standard, offering accreditation to organisations that adhere to the Investors in People framework.
- **Advice Quality Standard (AQS):** The Advice Quality Standard (AQS) is awarded to organisations that give advice to members of the public on legal issues.
- **Stifford is Registered with the Environment Agency** and underwent an environmental audit with **ZEN**, an environmental agency working in partnership with the London Borough of Tower Hamlets.
- **Oxford Cambridge and RSA (OCR)** registered Training and Exam Centre.
- **Trinity College London** registered Exam Centre.
- **Highfield Qualifications** approved Centre.
- **UK Register of Learning Providers-UKRLP.**
- **Financial Conduct Authority (FCA)** regulated & authorised Centre.
- **Five Star Food Hygiene Rating** Award from London Borough of Tower Hamlets' Environmental Health Department.

ACHIEVEMENTS, PERFORMANCE AND BENEFICIARIES

This year we supported people across different services.

SUMMARY OF PROJECTS/ACTIVITIES DELIVERY:

Stifford Legal Advice Centre

Stifford Legal Advice Centre was formed in August 2009 with an aim to provide a range of legal services to the residents of Tower Hamlets. The Centre is recognised by the Legal Service Commission and has been accredited as a Specialist in Housing Law- We have been awarded the Specialist Quality Mark (SQM) and now **Advice Quality Standard (AQS)** for our high standard of work. The Legal Aid team is supported through generous contributions of volunteers from the College of Law and other legal training institutions.

The project delivers affordable legal services for local users in Immigration, Family Law, Housing Law, landlord and tenancy issues, Wills, Probate, Civil Litigation, Employment Law and Welfare Benefits.

Stifford Welfare Advice Service provides free advice on Welfare benefits such as Universal Credit, Child and Working tax credit, Employment and Support Allowance, Housing and Council Tax reduction. The Advice service has helped to address 1302 enquiries last year. Enquiries ranged from completing a benefit appeal form to making a phone call on client's behalf on benefit related matters.

We work closely with partner advice organisations which has helped us to also refer our users to other specialist services such as domestic violence and mental health issues. We also secured our FCA accreditation in 2018 helping us also to deal with debt related advice which has helped relieve poverty in the community.

Who We Helped

Stifford has always helped residents who have less stability and fewer resources than others. Many of these people came to us for help in the last year. This included people working in the gig economy, people on zero-hour contracts and those in work that requires close contact with the public. This includes many jobs severely impacted such as taxi drivers, care workers, restaurant work, deliveries and warehouse work, meat processing and retail. Many of the people who came to us had no guaranteed work and no access to sick pay.

In the last year Stifford also saw a new cohort of people. These are people from our community who are not familiar with the benefits system and have never needed to come to us for help before.

Many people found the system confusing and disorientating and appreciated the extra time we were able to take to explain their entitlement and show them how to keep official agencies updated with essential information.

Welfare Benefits and Debt Advice

The Advice service continues to be at the core of Stifford providing free high quality, independent advice on welfare rights, debt and benefit entitlement. The organisation is valued by local people and professionals as a trusted provider of advice which demonstrates we are a valued community resource that people feel able to turn to when in difficulty. Over 1,302 people were successfully helped with their benefits to make a new claim or help with an existing claim. We have helped 114

clients complete either Disability Living Allowance, Personal Independence Payment or Attendance Allowance benefit forms.

Many people needed to claim Universal Credit for the first time. 72% of all welfare benefit cases were helping people with Universal Credit, this included making new applications, ensuring people could navigate the systems and dealing with issues arising from claims.

Throughout the year we have helped our clients in additional and new benefit claims. This money enabled people to buy food, pay for increased utility costs caused by remote schooling and to keep any debt to an affordable level.

We have delivered a one-to-one, telephone, email, drop-in sessions, appointments and emergency advice provision, including:

- Guidance/counsel/advocacy regarding the legal rights of individuals, particularly prioritising marginalised, vulnerable, and underrepresented groups, including those with disabilities.
- Assistance/casework related to immigration and asylum issues.
- Financial advice/assistance, focusing on debt management/budgeting, especially for groups that are hard-to-reach/marginalised/vulnerable.
- Assistance with welfare benefits/income maximisation

We are open to all who need advice but have tailored the service to meet the needs of the BAME community by delivering culturally sensitive services (e.g., segregated drop-in session) in mother-tongue languages.

One session per-week will include a 'Senior Fast-track' where senior citizens are prioritised.

We have spread the hours of operation across weekdays/evenings/weekends, ensuring everyone has a chance to access support, and dedicated telephone/email time with the capacity for over-the-phone consultations for those who have mobility/social anxiety issues.

Immigration and Asylum

The rules around EU Citizens after Brexit had all been set out and we helped over 72 clients with settlement in the UK or applying for a British Passport to ensure they were not caught out by the changes. We also advised people who had no recourse to public funds as a condition of either their immigration or asylum status. This meant people were able to keep a roof over their heads and feed their families during the first lockdown when many jobs disappeared.

Housing

Over the year we helped over 142 people with housing issues. Over a quarter of the people we helped were facing issues of disrepair and harassment from their landlords and we had 12 clients who were facing homelessness that we helped to ensure they had a roof over their head and a safe environment.

Outcomes:

94% of clients seeking help from the project for personal finance issues reported a decrease in debt due.

53% of clients receiving social welfare advice from the project report securing increased income from this support

90% of clients supported to develop new capabilities to escape poverty experience an 80% decrease in poverty indicators.

94% participants report feeling more empowered and informed.

95% of clients responded the quality of services provided as 'Good' or 'Very Good'.

In 92% of cases there was a positive outcome for the client.

Case Study 1:

'S' was struggling to make ends meet. He had always managed before. His friends had told him to claim benefits, but he had no idea how.

Our adviser, helped 'S' and found out that his service charges had increased that this, together with the cost of living and energy crisis meant that he was struggling to pay. Adviser carried out a benefit check and established that 'S' was entitled to Pension Credit, a means-tested benefit for people of retirement age. This would passport him to receiving Council Tax Support from the Local Authority which will reduce his Council Tax payments.

Our adviser assisted 'S' in completing the application forms and supported 'S' with regular foodbank vouchers whilst he was waiting for his benefit to come through to help him with budgeting.

Case Study 2

'F', a single mother of 2 disabled children came to see us as her eldest son's disability benefit was up for review and she had limited literacy skills.

When we explored her situation in more detail it became apparent that she was struggling with her finances. She was only able to work part time due to caring responsibilities and was also having to fork out for after school care on the days that she does work. F's situation was made even worse as she had taken a lot of time off from her part time job due to the support needs of her 2 children. This caused problems at the job centre as she has not been able to keep up with the work requirements that are part of her Universal Credit (UC) claimant commitment. She has some difficulties with reading and writing and initially came to us as her eldest son's disability benefit had come up for review.

Firstly, we checked her benefit entitlement, and it became apparent that she was not in receipt of the Carer Element of UC. We helped her to put in a request to get the Carer Element backdated, and this resulted in a successful outcome of over £3k in backdated benefits, plus an ongoing monthly addition to her UC award. This also meant that she no longer had extra work search requirements on her claimant commitment.

We then helped her to claim the Council Tax single person's discount and Local Council Tax Support, saving Jane over £500 a year. We also helped her to complete her eldest son's disability benefit review, and they are currently waiting for the result.

BAME Women's Empowerment Programme

The project was delivered by the Stifford centre and was set up to deliver the BAME Women's Empowerment Programme, a comprehensive initiative designed to engage and uplift disenfranchised women living in Tower Hamlets, with a special focus on those of Bengali and Somali heritages who face challenges in language barriers, digital inclusion, employment and skill acquisition.

The project is aimed at giving BAME women who are long-term unemployed and economically inactive, a pathway toward employment with support at every step. We'll deliver this via four pillars: ESOL Classes, Lifelong Learning Confidence Building workshops, an Employability course and a Digital Literacy course. Furthermore, we have provided sustainability and value for money through an ongoing Language Café, where ESOL graduates can practice their English and continue to improve, and an accessible pathway to employment.

Our programme, supported women over the entire course of their journey, demonstrated the effectiveness of developing personal capabilities. We supported learners to grow in confidence, resilience and self-awareness, because we recognised that these skills will serve them throughout their lives. The programme enabled learners to engage with a range of professionals, gaining insights and practical advice and transferable skills to carry through their careers. Stifford Centre was able to demonstrate a number of successes, positively impacting the lives of our learners. We have consistently reached participants from our target population, driven by our mission to serve people whose personal circumstances may dictate their ability to reach their full potential.

Outcomes:

94% of women reported gained digital skills and increased internet usage.

94% of project participants reported increased confidence, resilience and self-esteem.

92% of participants reported showing improvement in English language proficiency of spoken and written English.

92% of participants reported they feel they have gained skills to enable them to move into volunteering, education and employment.

Case Study 1

'R' from Bangladesh has lived in London for 8 years but never attended an English class. She has a little spoken English but cannot read and write any English. She has 2 children who attend primary schools but has very little contact with agencies such as the school and the health services because of her lack of English. She joined ESOL course to attend classes. Her communication skill was improved significantly after eight weeks. She also attended digital literacy classes. Now, she can make appointment with her GP.

Case Study 2

'B' came to London as spouse with her daughter. She didn't have any education in her country and as a result was not literate in her first language. She enrolled English and IT classes. After few classes she did not make a lot of progress. She was worried about her family and found the reading and writing very difficult. She joined one-to-one sessions. She now speaks fluently and wants to start her own business but still needs a lot of support with literacy.

Healthy Lifestyle Programme

Stifford Centre is delivering a program of healthy lifestyle activities, classes, inspiration and opportunities.

A programme of different healthy living classes such as healthy cooking sessions and yoga classes. A membership card and number were allocated to members allowing them to log in to classes all over the borough and keep track of their progress. The activities fell into two categories: drop-in (such as the Walking Group) or appointment-based (such as a cookery class or climbing group). The person-centred design of the project has built-in flexibility and can work with people of any age from 11+. The Project Coordinator discussed from our suit of options, what workshops would be most helpful (as well as which ones they would most enjoy) and encouraged them to make their first appointment.

Classes and groups offered was adapted in line with the needs and wishes of the participants over the course of the project lifespan.

Stifford Healthcare Project

Stifford Healthcare Project's aim to provide high quality domiciliary care and exemplary terms and conditions of employment for care workers.

This innovative model has been developed through a community engagement strategy that seeks to find out how people want their care needs to be met. We are using the full range of communication and campaigning skills, including use of public meetings and other forms of collective engagement based on active participation. This approach is designed to foster a sense of empowerment and community ownership of the project which we consider essential for genuine accountability.

It is therefore our intention to develop and sustain a community-based care services which puts people and their right to be treated with dignity and respect, before profit.

We are a CQC-registered domiciliary care provider dedicated to delivering compassionate and person-centred care that supports individuals to live safely and independently in the comfort of their own homes.

We understand that every person is unique, with their own preferences, routines, and goals. That's why our care is built around dignity, respect, and independence — ensuring that each client receives personalised support that enhances their quality of life.

Our team of highly trained and experienced care professionals provide a wide range of services, including personal care, medication support, companionship, domestic assistance, respite care, and specialised support for individuals living with conditions such as dementia, physical disabilities, or long-term health needs.

As a Care Quality Commission (CQC) regulated provider, we are committed to maintaining the highest standards of care, safety, and professionalism. Our policies, training, and procedures reflect the CQC's fundamental standards, ensuring transparency, accountability, and continuous improvement in everything we do.

YOUNG GIRLS' PROJECT

This project offers local young girls aged 12-18 (for SEN participants aged up to 25) years old opportunities to get involved in peer-related activities and engagement within the local community. 6 to 8 young people attended 3-hour sessions every week.

The project runs once every week and offers a range of activities, courses and training opportunities for individuals. The project initially started with activities such as *Healthy Cooking sessions*, *Bollywood Dance* sessions, since then it had been delivering cycling sessions, girls football, outdoor gym at Mile End and First Aid training. Girls soon came up with ideas and suggestions of their own. This resulted in recreational activities including *Hair & beauty* (make up, hair and henna), *Health & Wellbeing* (fitness, dance and aerobics); educational workshops exploring *antisocial behaviour*, *drug awareness*, *SRE training*, *social exclusion* advice sessions, one-to-one support on CV building and Interview preparation. The girls have given positive feedback with regards to the content of sessions and delivery of activities.

Key aspects of this project is the empowerment of young girls and make them self-reliant. It was exciting to see that when girls were asked to choose activities within the stipulated budget and timeframe, not only did they exceeded our expectation in identifying a wide variety of relevant activities but they managed to cater to the specific needs and aspirations of the various age-groups within their group.

We are optimistic about the future of this project and pleased that the Project continues to provide young girls in our community with a place where they can come together to share, learn and enjoy a variety of activities and interests and to flourish as positive young women in our society.

Outcomes:

95% of young people feel less isolated and happier because of engaging with our services.

94% of participants reported that quality of our service is very good and feel it has contributed towards improving their wellbeing.

STIFFORD RESIDENT SUPPORT PROGRAMME

This project is to improve mental wellbeing and reduce loneliness in the community by providing people with structured opportunities to meet, celebrate and collaborate with each other.

We wanted to give local people the opportunity to socialise in an informal setting, to raise energy and morale in the community after a long period of isolation, and to bring people together who might not otherwise have a reason to spend time together and help them form lasting connections.

Weekly coffee mornings session, facilitated by staff and supported by volunteers. This helped residents to build long lasting connections with each other. For those residents who were not able to attend for mobility issues/other issues which made it difficult to leave the home, were set up by a video link and invited people to join us from home.

VOLUNTEERS PROJECT

Stifford continued to deliver its volunteering project which has helped 14 of individuals acquire professional skills with which to further access and settle in mainstream workforces. Working in partnership with Volunteer Centre Tower Hamlets and other third sector organisation we have engaged with several volunteers from Tower Hamlets and within the neighbouring boroughs.

While developing an individual learning plan for each volunteer joining our team, we provided a minimum of 12 hours capacity building support to equip them with skills and, in some cases, professional accreditations. Our volunteer support and training package currently included training in basic skills such as literacy, numeracy, non-academic generic skills such as communication, office ICT skills and team work to instil confidence and awareness in the workplace environment.

All volunteers received 4 hours of employment readiness support including assistance with CV preparation, job interview techniques and confidence building. According to each individual's needs, we arranged training in Health & Safety, Customer Service and First Aid at Work

STUDY SUPPORT PROJECT

Our Study Support sessions continue to provide homework support to local young people through-out the year.

The project provides young people with additional help with their homework/general studies, as many parents felt unable to give their children the mentoring or guidance that they needed either because they lacked the necessary skills or other restrictions such as not having the time due to work commitments.

Also enabling young people access to computers which with a high level of disadvantage and child poverty, young people did not have at home and to ease the issue of living in overcrowded situations, a safe, secure, independent learning space in our centre.

We have delivered 3-hour long, weekly Study Support session for 18-20 children at Key Stages, to support them in preparing for their SATs, GCSEs. Sessions will focus on core subjects i.e. Maths, English, Science and ICT. Through offering support at this crucial moment, we aim to boost academic performance and foster personal development in children/young people. We nurture confidence/self-esteem, and a positive learning attitude to empower students towards higher education/employment prospects.

The project aims to address the challenges described faced by CYP from disadvantaged backgrounds, who face issues like lower educational achievements followed by low-income employment, by providing safe/supportive/inclusive environment where CYP can receive assistance with their studies in a quiet and well-equipped space, from experienced and qualified educators who understand the cultural/socio-economic dynamics and pressure at play in CYP's lives.

In addition to providing homework assistance our teachers also help students to develop a keen interest for learning and self-development, allowing students to realise their potential. We encourage our students to explore and express themselves so that they can nurture and unleash their hidden talent. On several occasions, we have been delighted to discover our students have a natural ability in storytelling, writing poems or drawing. It is through nurturing these talents and encouraging students to engage in fun, educational, extra-curricular activities, that we open the doors of possibilities for our young learners.

SUPPLEMENTARY SCHOOL (MOTHER TONGUE) PROJECT

Our mother tongue project continues to provide local children with an after-school provision to improve their bi-lingual skills and learn a community language.

In April 2019 as part of our improvement programme we recruited new teachers and also introduced new curriculum into the class room. First quarter feedback from the parents has been very positive. 48 young children enrolled on the bi-lingual learning classes. Students enjoyed a day of celebration and were presented with certificates and awarded prizes in the Annual Award and International Mother Language Day Ceremony following the end of year exams.

We continue to work with London Borough of Tower Hamlets to improve community language teaching and provide children with a safe, secure, learning environment.

SUMMER YOUTH ACTIVITY PROGRAMME

Stifford Centre delivered a summer youth activity programme for young people living in Tower Hamlets. The Summer Youth Activity Programme engaged young people those who are aged 13 – 19 (up to age 25 for those with a disability).

Stifford's Summer Youth Activity Programmes combines leisure and recreational activities which include sports such as badminton, football, yoga, swimming, cycling and healthy cooking workshops, ICT sessions, theatre storytelling, movement and music training to develop presentation skills in an informal but professional environment.

A range of creative, workshops, training and physical activities to help young people gain 'soft' skills while improving health combined with health workshops and one-to-one assessments leading to Stop Smoking advice provided by Stifford's trained and experienced Health Trainers and welfare advice provided by our solicitors to help prepare young people for their best potential starts in life.

Our have engaged 68 CYP to run summer activities. Our programme was designed to help CYP from particularly disadvantaged families gain confidence and practical skills to improve wellbeing and out-of-school activities. By combining sports and recreational activities we seek to support young people in attaining physical and emotional health while gaining tools to better manage their own; peers and extended families' health and wellbeing. Workshops and activities ranging from Child and Vulnerable Adult Protection; 'Healthy Living'; 'Anti-Social Behaviour'.

OLDER PEOPLE'S LUNCH CLUB

As a multicultural and diverse community centre, we have seen a strong need to incorporate the welfare of the older citizens including those living on their own or with extended families.

We therefore continue to run an *Older People's Lunch Club* for over-50 year old residents of the Stepney Green area. This initiative aims to tackle isolation and encourage social interaction. Sessions delivered twice a month at the Stifford Centre attracted 56 participants with an average attendance of average 15 users per session.

Participants come along to enjoy:

- Freshly cooked lunch and engage in recreational activities such as community gardening, self-help sessions, confidence and awareness building activities;
- Coffee mornings which allow people to catch up with each other, recent social and political news while having a cup of tea. The Centre's advice and information teams are also on hand to help isolated residents address personal, health and social welfare issues;
- Day trips and events allowing users to have a recreational break.
- Celebration events including cultural activities such as Eid & Christmas parties

By delivering the lunch club community initiative and making relevant resources available, we hope to bring our elder users together, providing a needs-based dedicated service that will contribute towards enhancing their mental and physical wellbeing.

DIGITAL INCLUSION PROJECT

We delivered a new flexible digital training and supported a programme of Digital Inclusion Course. 45 participants registered for the course. At the same time, we also convened two one hour digital 'drop-in' surgeries per week at Stifford Centre. The drop-in surgeries were led by volunteers and attracted five participants on average accessing each drop-in session. We encouraged participants to attend and resolve any outstanding digital queries/issues and achieve immediate and practical solutions. This included issues such as how to surf the web, set up an email account, pay bills online, do online shopping, Job Hunting or completing online forms to name a few.

STIFFORD HOLIDAY ACTIVITIES AND FOOD PROGRAMME

Stifford's Holiday Activities and Food programme combined leisure and recreational activities included sports such as Arts and Craft (Glass painting, T-shirt printing, Card-making, Canvas art), Hair & beauty, drama, cinema, Health and Wellbeing (fitness, dance, aerobics, health awareness); Healthy lifestyle including healthy cook & eat session, fruit carving, story-telling, multi-sport in the park, educational workshops (E-safety, in-house emergency first aid, safeguarding yourself from grooming) in antisocial behaviour and sessions for advice and one to one support. The project, was delivered from the Stifford Centre, in line with the service specifications, pre-planned, needs-based so that Children & Young People (CYP) not only enjoy the activities but also gain essential skills. We delivered informal learning opportunities, outdoors and indoors activities to develop further confidence, teamwork, leadership, physical skills and academic potential in a safe, fun and inclusive environment.

Our Holiday Activities and Food programme was therefore designed to help CYP from particularly disadvantaged families gain confidence, inter-personal, practical skills and strategies to improve wellbeing, community citizenship and out-of-school activities. By combining sports and recreational activities alongside craft, healthy-living and workshops we seek to support young people in attaining physical and emotional health while gaining tools to better manage their own, peers and extended families' health and wellbeing.

BAME Cost-of-Living Support Programme

This project made a difference by ensuring vulnerable/isolated Older People have access to nutritious food/warmth/support during challenging times. It also benefited low-income households/other isolated individuals such as those living alone with severe mental health problems.

Our focused on the needs of these groups; who experience additional barriers to accessing mainstream support. The meal service/exercise classes act as non-intimidating entry points. Our Advice Worker (from our Legal Centre) engages in casual conversations and offers drop-in sessions identifying those who might be struggling with financial hardship such as debt and offering support to those who might be reluctant to seek help directly.

Way to Work

Stifford Centre facilitated a BAME Women's Employment Support Programme recruiting disenfranchised women living in Tower Hamlets including carers and single parents of Bengali and BAME heritage. The target group is local long-term unemployed and economically inactive BAME women, especially Bangladeshi and Somali women who are the most hard-to-reach group living in Tower Hamlets. The programme benefits from our extensive experience of working with distinct communities of disenfranchised BAME women. Stifford seeks to support particularly vulnerable BAME women, transforming their own and their families' lives. This project initiative designed to engage and uplift disenfranchised women living in Tower Hamlets, with a special focus on those of Bengali and Somali heritages who face challenges in language barriers, digital inclusion, employment and skill acquisition.

CLIMATE CHAMPION PROJECT

Climate change is already disproportionately impacting those most vulnerable and exacerbating existing economic and health challenges experienced by communities of colour. The realities of a changing climate and economy are already here so while decarbonisation remains critical, it must be delivered in a way that benefits local people and ensures they are prepared for and resilient to the risks presented by climate change.

Climate Champion Project is to accelerate the council's journey to net zero by 2050 while broadening the focus on adaptation and resilience measures around extreme heat, flooding and air quality. Integrating education, skills and job opportunities, this project is to benefit all residents and addresses existing inequities.

We have organised workshops and community engagement events to raise awareness about the negative impact of climate change. We have organised 12 sessions and 126 people including local residents, community leaders, young people actively participated in workshops and events.

ENVIRONMENTAL: CLIMATE EMERGENCY

Greencare Volunteering: Greencare volunteering is social and therapeutic horticulture – activities such as planting, gardening and animal care which bring people into contact with nature, and help them to connect with each other and feel included in society. The aim is not to complete a specific task or to grow food commercially, but rather to enable people to experience the therapeutic benefits of interacting with nature and the outdoors, and work on a task at their own pace to enhance their wellbeing. We delivered volunteering session twice a week, enabling local people to experience the benefits of volunteering in our rural oasis in the heart of the East End.

PLANS FOR FUTURE PERIODS

Stifford Centre is going through a process of change in order that business planning methodology underpins a strategic direction set by the board to the operational delivery by the staff team. The purpose of this is to ensure Stifford Centre develops a robust and sustainable business model against an increasingly challenging operating environment. The senior management team have prioritised securing funding that includes core cost contributions. However, the operating environment remains challenging and strategic priorities include:

- Continued successful delivery of all our existing projects/activities.
- 'Exclude' Stifford Centre from 'Cressy Place' development plan.
- To secure the long-term future of the Stifford Centre, explore the option of long lease or freehold ownership.
- A stand-alone community centre building is in the best interest for local residents. This is because every week hundreds of people use Stifford Centre. Excluding Stifford Centre from 'Cressy Place' development will allow us the option to develop the Centre ourselves when funding is available at our own pace.
- Ensuring staff structure, skills and competencies meet the needs of the charity to meet its purpose for the benefit of the public.
- Developing and improving operational practices to ensure organisational wide impact measurement, action learning and effective reporting are systematised and supported through a customer recording system.
- Developing a broader mix of income streams including: building the training, development and consultancy offer of the organisation; building memberships; securing social investment; securing grants for pilots and innovation.
- Regular reviews of Risk Assessments and Action Plan and programme.
- Develop and expand our Community Activities Programme including Health & Well-being, Women's Empowerment, Youth Programme and Training Programme to further improve outcomes of the local community.
- Sustain and develop services and improve outcomes for youth project to include more outreach and engagement with parents.
- Sustain our Elderly People's project and all activities that connect and engage people with their communities and each other to help tackle isolation and loneliness.
- Sustain our Information, Advice & Guidance programme to further improve outcomes and quality of life of local people.
- Develop our Communities Activity Programme to improve health and well-being and life expectancy outcomes.
- Develop Climate Emergency programme to become net zero carbon borough.
- Annual centre sustainability and fundraising strategy review to enable future provision of quality services and activities that reflect the diversity and meet the requirements of the community for the public benefit.

- Maintain and develop key partnerships, CSR strategy and sustainable funding programme.
- Retain our high profile and relevance to local needs through effective publicity, consultation and partnership working.
- Continue effective, professional oversight, management, and governance of the organisation.

STIFFORD CENTRE REDEVELOPMENT

In 1999, The London Borough of Tower Hamlets allotted three abandoned shops to Stifford Centre. With local community support, we raised £140,000 and converted three derelict shops into a modern community centre. Since then, the Centre has continued to grow, providing a range of services to help build stronger communities and provide a ladder out of exclusion and poverty.

Our existing Centre, which has been cobbled together from three converted shops over 250sqm cannot cope with the growing demand. In 2006-07, due to the demand for services at Stifford had increased dramatically. Again, with the support of local people we had raised over £100,000 and extended our premises (approximately 75sqm).

Our demand for service is increasing from year to year. There is no community centre nearby and in 2006, we proposed a plan to LBTH to develop a 4-storey new centre to meet the increased demand which was approved by the Council. In 2009/10, we secured some £2.5 external funding to build the centre. Our total project cost was £5 Million and we approached the Tower Hamlets council to match fund the remaining balance but they were not able to fund us. As a result, we had to return the £2.5 million.

In 2010, The Cabinet of Tower Hamlets Council had approved and granted Stifford a long lease of 99 years. But unfortunately, the Council's administration had extremely prolonged in finalising the lease without any credible reason and 6 years after cabinet approval, in 2016, the Council granted us only 15-years of lease instead of 99 years which started from 2011. The Council not only delayed the lease process but because of this 5 years delay, we were faced with a large sum of accrued rent which we are still repaying back in instalments.

The Stifford Centre had been planning a redevelopment of its existing one-story building since 2006. The redevelopment planning permission was approved in 2006 and we had almost secured half (£2.5M) of the total funding. Due to lack of match funding being available at the time from LBTH, we postponed the plan.

TIMELINE (History of Events):

| Period | Details |
|---------|--|
| 1997 | Stifford Centre was founded |
| 1999 | The London Borough of Tower Hamlets allotted three abandoned shops to Stifford Centre with 10-year lease (zero rent). |
| 1999-00 | With local community support, we raised £140,000 and converted three derelict shops into a modern community centre. |
| 2006-07 | Due to the demand for services at Stifford had increased dramatically. Again, with the support of local people we had raised over £100,000 and extended our premises (approximately 75sqm). |
| 2009-10 | In 2006, we proposed a plan to LBTH to develop a 4-storey new centre to meet the increased demand which was approved by the Council. In 2009/10, we secured some £2.5 external funding to build the centre. Our total project cost was £5 Million and we approached the Tower Hamlets council to match fund the remaining balance but they were not able to fund us. As a result, we had to return the £2.5 million. |
| 2010-11 | In 2010, The Cabinet of Tower Hamlets Council had approved and granted Stifford a long lease of 99 years. But unfortunately, the Council's administration had extremely prolonged in finalising the lease without any credible reason and 6 years after cabinet approval, in 2016, the Council granted us only 15-years of lease instead of 99 years which started from 2011. |
| 2020-21 | In October 2020, we were suddenly informed by the council that they were planning to build new homes within our locality (Cressy Place) and included Stifford Centre in this plan. We had conducted extensive community engagements and consultations in regards to the inclusion of Stifford Centre with the Cressy Place development. These consisted of telephone and online meetings with the local residents, politicians, community leaders and other key stakeholders. These community consultations have shown strong support for the 'exclusion' of Stifford Centre from Cressy Place development. We had numerous meetings and discussions with the Council's senior officials including the mayor and councillors. Finally, after nearly a year long discussion, on 27th of October 2021, the Council having seen the community views decided to 'exclude' the Stifford Centre from Cressy Place development. |
| 2021 | New 5-year lease granted by the Council with 80% rent reduction. |
| 2022 | In September 2022, we were informed by one of the Council Officers from Capital Delivery Team that the council's new administration would like to 'reverse' the decision and 'include' Stifford Centre as part of the Cressy Place development. We were very surprised and disappointed to hear this. Because after a year-long discussions with the capital development team, the mayor and senior officials, on 27 th October 2021 by email, the Council confirmed that Stifford Centre will be 'excluded' from this development. |

Cressy Place Development Plan

In October 2020, Stifford was informed by the council that they were planning to build new homes within our locality and included our centre in this plan.

Since then, we had numerous meetings with Senior officers, the mayor & councillors and local community. A chronological order of events is listed below.

20th October 2020 -Initial presentation to Stifford Centre Board Members on the proposed scheme.

23rd November 2020- Mayor and Ward Members met with the Stifford Centre Board Members to discuss Stifford Centre's needs.

27th January 2021- Further meeting with Stifford Centre Board Members. A business plan was requested.

January to February 2021- Stifford Centre engaged local residents, politicians, community leaders and other key stakeholders. We conducted extensive community engagements and consultations in regards to the inclusion of Stifford Centre with the Cressy Place development.

14th April 2021 -Stifford Centre submitted their business plan indicating our space requirement for 1,700m² to enable us to deliver current services and to meet the demands for future services.

23rd May 2021- Council Responded advising Stifford it wasn't possible to give 1,700m², but offered double the space of the existing centre and offering a meeting with the mayor to discuss.

3rd June 2021- Meeting at Stifford Centre with Board Members and Ward Councillors to discuss the requirements set out in our business plan.

28th June 2021-Response received from council confirming offer of 774 sqm of space but Stifford rejected this offer.

9th August 2021- Meeting with the Mayor to discuss space requirements.

27th October 2021- Email received from Project Head confirming Stifford will be '**Excluded from the Cressy Place development**'.

THE NEED OF THE STIFFORD CENTRE

Over the last 30 years, the borough population more than doubled, rising from 150,200 in 1986 to 304,900 in 2016. Over the next ten years, the population of Tower Hamlets is projected to increase from about 317,200 residents in 2018 to 370,700 in 2028. Due to its location on the boundary of the Thames Gateway with its perceived economic opportunities, Tower Hamlets has always been a stepping-stone for immigrants arriving in London. Tower Hamlets is the 10th most deprived area in England. However, with one of the highest

population densities and largest number of BME groups in London; services and opportunities will continue to remain under considerable strain.

Community Engagement and Consultations

As part of our intention to ensure that our projects and activities are well-planned, socially responsible, and have the support of the community, we conducted two community engagement and consultations in relation to the Centre Redevelopment and Community Right to Bid.

Community Engagement and Consultation: We conducted stakeholder engagements and consultations. These consisted of telephone, meetings, public events with the local residents, politicians, community leaders and other key stakeholders. These meetings have shown strong support for the Stifford Centre and over 5,900 local residents 'signed' our 'Community Right to Bid' petition. Our community engagement and consultations were focused on the future of the Stifford Centre and how it will impact on local residents.

Key findings from the community engagement and consultations were as follows:

- 1 'Exclude' Stifford Centre from Cressy Place development and honour the decision made by the council in October 2021.
- 2 To secure the long-term future of the Stifford Centre, the Council register the Stifford Centre building as a 'Community Asset' under 'Community Right to Bid', which will allow us to purchase the Centre and exclude it from Cressy Place Development.
- 3 A stand-alone community centre building is in the best interest for local residents. This is because every week hundreds of people use Stifford Centre. The Centre is use for many activities including social gathering, community activities, advice, training, healthy session, events etc.
- 4 There are over 4,000 households & 12,000 residents in Stepney Green area and need a Community Centre.
- 5 Local residents and users want Stifford Centre to continue with its current services.
- 6 Stifford will not be able to afford to pay the increased rent which will come with a new build.
- 7 Excluding Stifford Centre from this development will allow us the option to develop the Centre ourselves when funding is available at our own pace.

SUSTAINABILITY

We will underpin our future as a service by ensuring we take a collaborative, proactive and commercial approach to securing and maintaining funding.

Our sustainability ambitions:

We will stay focused on working with existing funders and supporters of our services, whilst exploring new sources of income;

We will develop our local and regional partnerships to enhance and expand our offer to our clients;

We will deliver an even more compelling, high value for money offer to funders of our service;

We'll make sure that the way we design and cost services takes into account the needs of disadvantaged groups.

SAFEGUARDING

Incidents and Complaints: During the reporting period, there were no safeguarding complaints or serious safeguarding incidents or complaints recorded.

The Safeguarding Policy of Stifford Centre sets out the mechanisms in places for protecting children and vulnerable adults. The safeguarding policy applies to all Centre's staff, including apprentices, trustees, volunteers, freelancers and consultants and the policy and procedures applies to all of Centre's activities. All adults who come into contact with children, young people and vulnerable adults in their work have a duty of care to safeguard and promote their welfare.

CORE SAFEGUARDING PRINCIPLES

- The welfare of the child and vulnerable adult is paramount and underpins all discussions and decision making.
- All children and vulnerable adults have the right to have a life free from harm, regardless of age, gender, ability, culture, race, language, religion or sexual identity, all have equal rights to protection.
- All staff including supply staff and volunteers have an equal responsibility to act on any suspicion or disclosure that may suggest a child and/or vulnerable adult is at risk of harm.
- The Designated Safeguarding Lead (DSL) will ensure that all children and staff involved in child protection issues will receive appropriate support.

PUBLIC BENEFIT

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future services. The Executive Committee considers how our planned services will contribute to the aims and objectives they have set.

Stifford Centre provides a public benefit to local residents by being a place where community activities and services take place, which improve the quality of life for local people. This is done in a variety of ways: through reducing isolation and social exclusion, being a space for public gathering, and providing services which improve lives.

FINANCIAL REVIEW

The centre managed well financially during this challenging period. We were successful in securing government and charitable trust grants and project funding to enable us to quickly adapt our staff and centre programme to remote provision and expand our outreach and support to meet identified need and outcomes.

The trustees continue to closely monitor our financial position, and we remain committed to strategically reinvesting in our services to ensure we can effectively respond to the needs of our community. In the trustees' opinion, the charity has sufficient resources to continue operations for the foreseeable future, although we recognise the need to strengthen and diversify our funding sources to maintain this position.

Financial Procedure

The Finance Sub-Committee comprising of the Chair, Secretary and Treasurer and is responsible for financial monitoring and review of the centre's finances. The Finance sub-committee ensures stringent financial control and meets regularly to ensure implementation of financial policies and procedures.

All cheque payments need two signatories; three executive committee members are signatories.

None of the Executive Committee members have any beneficial interest in the Charity.

The financial period ended up with financial stability as Stifford's Executive Committee and Senior Management emphasised on making more funding applications, developing a sustainability plan and working towards creating a robust business plan from the beginning of the financial year.

Investment powers & policy

Stifford's constitution authorises the executive committee to make and hold investments using the general funds of the charity. The executive committee members have the power to invest in any way that they see fit.

There were no significant events during the year which in any way affected the performance of the charity.

There are no factors which are likely to affect the financial performance or position going forward.

Principal risks and uncertainties

Trustees regularly review risk and keep a risk register to ensure business and operational continuity as well as ensure all legal obligations are met. Risk management methodology is embedded into key working practices and supported by policy frameworks, practices, training, and induction. The economic and funding environment presents the largest risk and area of uncertainty. Developing business planning methodology will mitigate this. It is also key that we regularly review and update our policy and practice frameworks to ensure that we meet pre-qualification criteria for all contracted work. Financial policy and practices were reviewed in detail to ensure improved risk management. This included: detailing clear roles and responsibilities for budgeting and money management, improving administrative systems and ensuring daily, monthly and quarterly cash flow management and forecasting.

Other key areas of risk are associated with retaining and developing skilled and experienced staff teams that can deliver against increasingly challenging outcomes/impact demands. Stifford Centre has Investors in People status. Investors in People good practice and retained legal and HR expertise from Mentor help mitigate some of the risks associated with sustaining a skilled delivery team. However, as

part of strategic development it will be necessary to look at reviewing and restructuring the staff team alongside training and developing people.

RESERVES POLICY

The executive committee members consider it prudent to maintain an adequate level of reserves to cover the charity's contractual commitments and to provide a secure base for the future and have set this at a minimum level of 6 months of the annual expenditure. The members are endeavouring to increase the unrestricted reserves to this minimum level.

Unrestricted Funds are needed to:

- Meet organisational employee, legal, financial, health and safety requirements and obligations.
- Quickly Implement any changes in the above requirements.
- Enable implementation of short and long-term objectives and outcomes from our Business Plan.
- Enable a swift reaction to new and priority needs and demand and designate funding to projects at short notice.
- To cover employee costs; salary increments, pension, maternity, sick and redundancy pay.
- To cover core administration and support costs without which the centre could not function.

The Stifford Centre requires an adequate level of reserves to:

- Meet the Charities Commission recommended good practice of having a minimum of 3 months and a maximum of 3 years running costs as financial reserves.
- Meet all commitments if circumstances arise where the trustees are obliged to wind down the charity, approximating to a minimum of 3 months running cost plus employee redundancy entitlement.
- Meet the requirements of The Pensions Act 2007 whereby from 1st April 2019 we are contributing a minimum of 3% of a contributing employee's salary.
- Safeguard the centre's activity and project delivery commitment in the event of delays and or withdrawal in receipt of grants and funding.
- Provide for contingencies and risks which cannot be met from annual income when they arise.
- To meet any short term statutory, legal or employee obligations such as staff sickness, maternity cover, IT renewal, building maintenance, or any cash-flow difficulties.

The centre aims to maintain an appropriate level of reserves through fund-raising, income generation and diversification, and considering appropriate investment accounts. The Treasurer or Finance Manager will include a report on the level of reserves at year end and steps will be taken to address any issues which may arise. The policy will be reviewed annually considering any changes in circumstances.

STRUCTURE, GOVERNANCE AND MANAGEMENT

STRUCTURE

The Charity is registered as a charitable company limited by guarantee and is governed by its Memorandum and Articles of Association. The Charity has no share capital or debentures, hence there are no Directors' Interests requiring disclosure. In the event of the Charity being wound up each member is required to contribute an amount not exceeding £1.

The Charity is independent, responsible for its own policy, direction and funding. It is a membership organisation and anyone (only over the age of 18 years) can join, who is interested in furthering the work of the Centre and; subject to the approval of the Committee.

The organisation is a charitable company limited by guarantee. Memorandum and Articles of Association, incorporated on 21 July 2010 amended by resolution on 29 January 2011, registered at Companies House on 21 July 2010 and registered with Charity Commission on 7 March 2011.

Trustees take overall responsibility for the strategic direction of the organisation as well as ensuring a good legal and good practice framework underpins their role as the employer of staff. Board meetings are held regularly to review management accounts; achievements, learning and outcomes from delivery; and business development and strategic opportunities and any arising risks.

The executive committee comprises of members representing both users and service providers.

The executive committee sets and reviews the charity's strategy, direction, staffing and resources. The day to day running of the charity is carried out by the centre manager, finance & operations manager and projects staff who have delegated authority from the executive committee and relevant sub-committee to manage the projects at the centre.

In addition, the Trustees participate in planning and away days with senior staff as well as review and comment on policy and practice frameworks through email discussion and decision.

Trustee/Executive Committee member selection methods

The constitution allows for up to 12 executive committee members (known as trustees) to be appointed. All executive committee members are recruited from the membership of the charity which is detailed within the charity's constitution.

All members are entitled to stand for office of the charity which is conducted by a formal nomination form being submitted before the Annual General Meeting (AGM). All nominated members who wish to be elected to the executive committee of the charity are elected at the charity's AGM.

All executive committee members are in office for a period of 2 years and have to be re-elected at the Charity's Annual General Meeting. Once elected, the executive committee members can elect a maximum of three co-opt members provided the total number of co-opted members does not exceed one-quarter of the total number of members.

The executive committee members are familiar with the practical work of the charity having been directly involved with the charity for a number of years.

Many of the executive committee members take responsibility for monitoring the centre's activities in specific operational areas chairing sub-committees of the executive committee. The main sub-committees are: finance, marketing & publicity and human resources.

Trustee/Executive Committee member Induction & Training

On appointment as executive committee member of Stifford Centre, all executive committee members receive an induction pack along with an annual report, full set of accounts for the previous financial year, a copy of Stifford's

constitution, memorandum and articles of association and a copy of the Charity Commissions brochure 'The Essential Trustee: what you need to know (CC3)' of a charity trustee.

All new executive committee members undergo an induction and skills assessment which identifies any training needs that need to be addressed. The executive committee reviews annually all the training needs of the members and will instruct the senior staff of the centre to arrange the training or advice that is required.

Related Parties

The charity works closely with a number of partner organisations with whom it cooperates to deliver its programmes. The principal partner organisations are the London Borough of Tower Hamlets, NHS Tower Hamlets, Tower Hamlets Community Housing (THCH), Swan Housing Association, Canary Wharf Group and Tower Hamlets Homes (THH).

During this year, through its various projects, the centre worked in partnership with 57 Tower Hamlets based organisations and developed strategic links with organisations in Hackney, Newham, Barking & Dagenham, Redbridge and Havering.

During the financial year, we worked with 15 community centres, 8 GP Surgeries, 5 Schools, 8 mosques, 2 Churches, 2 leisure centres, 2 Idea Stores and 6 housing associations.

Partners list to date is extensive but includes:

Shadwell Basin Activity Centre, Stepney City Farm, Queen Mary University, Arbour Centre, Tower Hamlets Law Centre, Citizens Advice Bureau, Ocean Somali Community Association, John Scurr Community Centre, Dorset Community Association, Apasenth, Ocean women's Association, Salvation Army Stepney, East One Health, Jubilee Street practice, Blue gate fields school, Stepney Green School, Smithy Street school, Peabody Trust, Tower Hamlets College, Social Action for Health, Tower Hamlets Primary Care Trust Mobile Dental Unit, BWHAFS, Emmott Close, Linkage plus, Age UK, Sonali Gardens, Bangladesh Football Association, West Ham Football Club, Women's Environment Network and London Muslim Centre.

The centre continued its membership with Tower Hamlets CVS, Volunteer Centre Tower Hamlets, East London Business Place, and Tower Hamlets Community Transport.

Risk Management

All significant activities undertaken are subject to a risk review as part of the initial project assessment and implementation. Major risks are identified and ranked in terms of their potential impact and likelihood.

Major risks, for this purpose, are those that may have a significant effect on:

- Operational Performance, including risks to our personnel and volunteers;
- Achievement of our aims and objectives;
- Meeting the expectations of our beneficiaries or supporters

The executive committee review these risks on an ongoing basis and satisfy themselves that adequate systems and procedures are in place to manage the risks identified. Where appropriate, risks are covered by insurance.

The following framework is central to ensuring adequate risk assurance:

- An annual review of the risks the charity may face
- The establishment of systems and procedures to mitigate those risks identified

STATEMENT OF RESPONSIBILITIES OF THE TRUSTEES'

The trustees (who are also directors of Stifford Centre for the purposes of company law) are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles in the Charities SORP.
- Make judgements and estimates that are reasonable and prudent.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- There is no relevant audit information of which the charitable company's auditors are unaware.
- The trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

Approved by order of the board of trustees on 15/12/2025 and signed on its behalf by:

Mustafa Uddin

Mustafa Uddin
Chair/Director

Independent examiner's report to the trustees of STIFFORD CENTRE LIMITED ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2025.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Anwar Faruque Chowdhury FCCA

ACN Accountants
Chartered Certified Accountants
ACN Accountants
41 Orsett Road
Grays
Essex
RM17 5DS

Date: 15/12/2025

Statement of Financial Activities
for the Year Ended 31 March 2025

| | Notes | Unrestricted funds £ | Restricted funds £ | 31.3.25 Total funds £ | 31.3.24 Total funds £ |
|---|-------|-------------------------|-----------------------|-----------------------------|-----------------------------|
| INCOME AND ENDOWMENTS FROM | | | | | |
| Donations and legacies | | 28,550 | 100,750 | 129,300 | 200,268 |
| Other trading activities | 2 | 35,726 | - | 35,726 | 16,029 |
| Investment income | 3 | 206 | - | 206 | 194 |
| Total | | <u>64,482</u> | <u>100,750</u> | <u>165,232</u> | <u>216,491</u> |
| EXPENDITURE ON | | | | | |
| Charitable activities | | | | | |
| Mother Tongue | | 15,924 | - | 15,924 | 15,654 |
| Centre Core | | 43,389 | - | 43,389 | 14,742 |
| Healthy Lifestyle Partnership Programme | | - | - | - | 46,683 |
| BAME Women's Employment Support Programme | | - | - | - | 17,720 |
| Stifford Young Girl's Project | | - | - | - | 8,496 |
| Overcoming Cost-of-Living Crisis | | - | - | - | 66,173 |
| BAME Women's Empowerment Project | | - | 29,000 | 29,000 | 12,083 |
| Advice and Crisis Support Project | | - | 30,000 | 30,000 | 12,500 |
| MH Youth Innit | | - | - | - | 9,998 |
| Stifford Summer Holiday Activities and Food Programme | | - | 14,800 | 14,800 | 10,400 |
| Stifford Healthcare Project Costs | | 30,570 | - | 30,570 | - |
| BAME Cost-of-Living Support Programme | | - | 19,950 | 19,950 | - |
| Way to Work | | - | 7,000 | 7,000 | - |
| Other | | <u>9,983</u> | <u>-</u> | <u>9,983</u> | <u>7,483</u> |
| Total | | <u>99,866</u> | <u>100,750</u> | <u>200,616</u> | <u>221,932</u> |
| NET INCOME/(EXPENDITURE) | | (35,384) | - | (35,384) | (5,441) |
| RECONCILIATION OF FUNDS | | | | | |
| Total funds brought forward | | <u>308,405</u> | <u>-</u> | <u>308,405</u> | <u>313,846</u> |
| TOTAL FUNDS CARRIED FORWARD | | <u><u>273,021</u></u> | <u><u>-</u></u> | <u><u>273,021</u></u> | <u><u>308,405</u></u> |

The notes form part of these financial statements

STIFFORD CENTRE LIMITED

Balance Sheet
31 March 2025

| | Notes | Unrestricted funds £ | Restricted funds £ | 31.3.25 Total funds £ | 31.3.24 Total funds £ |
|--|-------|-------------------------|-----------------------|-----------------------------|-----------------------------|
| FIXED ASSETS | | | | | |
| Tangible assets | 8 | 123,596 | - | 123,596 | 129,279 |
| CURRENT ASSETS | | | | | |
| Debtors | 9 | 12,400 | - | 12,400 | 12,500 |
| Cash at bank and in hand | | <u>149,782</u> | <u>-</u> | <u>149,782</u> | <u>197,866</u> |
| | | 162,182 | - | 162,182 | 210,366 |
| CREDITORS | | | | | |
| Amounts falling due within one year | 10 | (1,800) | - | (1,800) | (9,635) |
| | | <u>160,382</u> | <u>-</u> | <u>160,382</u> | <u>200,731</u> |
| NET CURRENT ASSETS | | | | | |
| | | 283,978 | - | 283,978 | 330,010 |
| TOTAL ASSETS LESS CURRENT LIABILITIES | | | | | |
| | | | | | |
| CREDITORS | | | | | |
| Amounts falling due after more than one year | 11 | (10,957) | - | (10,957) | (21,605) |
| | | <u>273,021</u> | <u>-</u> | <u>273,021</u> | <u>308,405</u> |
| NET ASSETS | | | | | |
| | | | | | |
| FUNDS | 13 | | | | |
| Unrestricted funds | | | | <u>273,021</u> | <u>308,405</u> |
| TOTAL FUNDS | | | | <u>273,021</u> | <u>308,405</u> |

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

STIFFORD CENTRE LIMITED

Balance Sheet - continued

31 March 2025

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 15/12/2025 and were signed on its behalf by:

.....
Mustafa Uddin - Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

| | |
|--------------------------|---------------|
| Improvements to property | - 2% on cost |
| Fixtures and fittings | - 25% on cost |
| Office equipment | - 33% on cost |

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. OTHER TRADING ACTIVITIES

| | | |
|---------------------------------|---------------|---------------|
| | 31.3.25 | 31.3.24 |
| | £ | £ |
| Activities for Generating Funds | <u>35,726</u> | <u>16,029</u> |

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

3. INVESTMENT INCOME

| | | |
|--------------------------|------------|------------|
| | 31.3.25 | 31.3.24 |
| | £ | £ |
| Deposit account interest | <u>206</u> | <u>194</u> |

4. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

| | | |
|-----------------------------|--------------|--------------|
| | 31.3.25 | 31.3.24 |
| | £ | £ |
| Depreciation - owned assets | <u>5,683</u> | <u>5,683</u> |

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

6. STAFF COSTS

The average monthly number of employees during the year was as follows:

| | | |
|-----------|----------|-----------|
| | 31.3.25 | 31.3.24 |
| Admin | 2 | 3 |
| Operation | <u>3</u> | <u>7</u> |
| | <u>5</u> | <u>10</u> |

No employees received emoluments in excess of £60,000.

7. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

| | Unrestricted funds £ | Restricted funds £ | Total funds £ |
|-----------------------------------|----------------------------|--------------------------|---------------------|
| INCOME AND ENDOWMENTS FROM | | | |
| Donations and legacies | 16,215 | 184,053 | 200,268 |
| Other trading activities | 16,029 | - | 16,029 |
| Investment income | <u>194</u> | <u>-</u> | <u>194</u> |
| Total | <u>32,438</u> | <u>184,053</u> | <u>216,491</u> |
| EXPENDITURE ON | | | |
| Charitable activities | | | |
| Mother Tongue | 15,654 | - | 15,654 |

| | | | |
|---|--------|--------|--------|
| Centre Core | 14,742 | - | 14,742 |
| Healthy Lifestyle Partnership Programme | - | 46,683 | 46,683 |
| BAME Women's Employment Support Programme | - | 17,720 | 17,720 |
| Stifford Young Girl's Project | - | 8,496 | 8,496 |
| Overcoming Cost-of-Living Crisis | - | 66,173 | 66,173 |

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

7. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

| | Unrestricted funds £ | Restricted funds £ | Total funds £ |
|--|----------------------------|--------------------------|---------------------|
| BAME Women's Empowerment Project | - | 12,083 | 12,083 |
| Advice and Crisis Support Project | - | 12,500 | 12,500 |
| MH Youth Innit | - | 9,998 | 9,998 |
| Stifford Summer Holiday Activities and Food Programme | - | 10,400 | 10,400 |
| Other | <u>7,483</u> | <u>-</u> | <u>7,483</u> |
| Total | <u>37,879</u> | <u>184,053</u> | <u>221,932</u> |
| NET INCOME/(EXPENDITURE) | (5,441) | - | (5,441) |
| RECONCILIATION OF FUNDS | | | |
| Total funds brought forward | <u>313,846</u> | <u>-</u> | <u>313,846</u> |
| TOTAL FUNDS CARRIED FORWARD | <u>308,405</u> | <u>-</u> | <u>308,405</u> |

8. TANGIBLE FIXED ASSETS

| | Improvements to property Totals £ | Fixtures and fittings £ | Office equipment £ | £ |
|-----------------------------------|---|----------------------------------|--------------------------|----------------|
| COST | | | | |
| At 1 April 2024 and 31 March 2025 | <u>284,143</u> | <u>4,926</u> | <u>20,237</u> | <u>309,306</u> |
| DEPRECIATION | | | | |
| At 1 April 2024 | 154,866 | 4,925 | 20,236 | 180,027 |
| Charge for year | <u>5,683</u> | <u>-</u> | <u>-</u> | <u>5,683</u> |
| At 31 March 2025 | <u>160,549</u> | <u>4,925</u> | <u>20,236</u> | <u>185,710</u> |
| NET BOOK VALUE | | | | |
| At 31 March 2025 | <u>123,594</u> | <u>1</u> | <u>1</u> | <u>123,596</u> |
| At 31 March 2024 | <u>129,277</u> | <u>1</u> | <u>1</u> | <u>129,279</u> |

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

| | | |
|--------------------------------|---------------|---------------|
| | 31.3.25 £ | 31.3.24 £ |
| Prepayments and accrued income | <u>12,400</u> | <u>12,500</u> |

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

| | | |
|------------------------------|--------------|--------------|
| | 31.3.25 | 31.3.24 |
| | £ | £ |
| Accruals and deferred income | - | 7,835 |
| Accrued expenses | <u>1,800</u> | <u>1,800</u> |
| | <u>1,800</u> | <u>9,635</u> |

11. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

| | | |
|--------------------------|---------------|---------------|
| | 31.3.25 | 31.3.24 |
| | £ | £ |
| Bank loans (see note 12) | <u>10,957</u> | <u>21,605</u> |

12. LOANS

An analysis of the maturity of loans is given below:

| | | |
|---|---------------|---------------|
| | 31.3.25 | 31.3.24 |
| | £ | £ |
| Amounts falling due between two and five years: | | |
| Bank loans - 2-5 years | <u>10,957</u> | <u>21,605</u> |

13. MOVEMENT IN FUNDS

| | At 1.4.24 | Net movement 31.3.25 | At in funds |
|---------------------------|----------------|----------------------------|----------------|
| | £ | £ | £ |
| Unrestricted funds | | | |
| General fund | 308,405 | (48,010) | 260,395 |
| Mother Tongue | - | 226 | 226 |
| Centre Core | <u>-</u> | <u>12,400</u> | <u>12,400</u> |
| | <u>308,405</u> | <u>(35,384)</u> | <u>273,021</u> |
| TOTAL FUNDS | <u>308,405</u> | <u>(35,384)</u> | <u>273,021</u> |

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

13. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

| | Incoming Movement resources | Resources expended in funds | |
|--|-----------------------------------|-----------------------------------|-----------------|
| | £ | £ | £ |
| Unrestricted funds | | | |
| General fund | 35,932 | (83,942) | (48,010) |
| Mother Tongue | 16,150 | (15,924) | 226 |
| Centre Core | 12,400 | - | 12,400 |
| | <u>64,482</u> | <u>(99,866)</u> | <u>(35,384)</u> |
| Restricted funds | | | |
| BAME Women's Empowerment Project | 29,000 | (29,000) | - |
| Advice and Crisis Support Project | 30,000 | (30,000) | - |
| Stifford Summer Holiday Activities and Food Programme | 14,800 | (14,800) | - |
| BAME Cost-of-Living Support Programme | 19,950 | (19,950) | - |
| Way to Work project | 7,000 | (7,000) | - |
| | <u>100,750</u> | <u>(100,750)</u> | <u>-</u> |
| TOTAL FUNDS | <u>165,232</u> | <u>(200,616)</u> | <u>(35,384)</u> |

Comparatives for movement in funds

| | At 1.4.23 | Net movement 31.3.24 | At in funds |
|---------------------------|----------------|----------------------------|----------------|
| | £ | £ | £ |
| Unrestricted funds | | | |
| General fund | 313,846 | (6,002) | 307,844 |
| Mother Tongue | - | 561 | 561 |
| | <u>313,846</u> | <u>(5,441)</u> | <u>308,405</u> |
| TOTAL FUNDS | <u>313,846</u> | <u>(5,441)</u> | <u>308,405</u> |

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

13. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

| | Incoming Movement resources | Resources expended in funds | |
|---|-----------------------------------|-----------------------------------|----------------|
| | £ | £ | £ |
| Unrestricted funds | | | |
| General fund | 16,223 | (22,225) | (6,002) |
| Mother Tongue | 16,215 | (15,654) | 561 |
| | <u>32,438</u> | <u>(37,879)</u> | <u>(5,441)</u> |
| Restricted funds | | | |
| Healthy Lifestyle Partnership Programme | 46,683 | (46,683) | - |
| BAME Women's Employment Support Programme | 17,720 | (17,720) | - |
| Stifford Young Girl's Project | 8,496 | (8,496) | - |
| MH - Youth Innit | 9,998 | (9,998) | - |
| Overcoming Cost-of-Living Crisis | 66,173 | (66,173) | - |
| BAME Women's Empowerment Project | 12,083 | (12,083) | - |
| Advice and Crisis Support Project | 12,500 | (12,500) | - |
| Stifford Summer Holiday Activities and Food Programme | 10,400 | (10,400) | - |
| | <u>184,053</u> | <u>(184,053)</u> | <u>-</u> |
| TOTAL FUNDS | <u>216,491</u> | <u>(221,932)</u> | <u>(5,441)</u> |

A current year 12 months and prior year 12 months combined position is as follows:

| | At 1.4.23 | Net movement 31.3.25 | At in funds |
|---------------------------|----------------|----------------------------|----------------|
| | £ | £ | £ |
| Unrestricted funds | | | |
| General fund | 313,846 | (54,012) | 259,834 |
| Mother Tongue | - | 787 | 787 |
| Centre Core | - | 12,400 | 12,400 |
| | <u>313,846</u> | <u>(40,825)</u> | <u>273,021</u> |
| TOTAL FUNDS | <u>313,846</u> | <u>(40,825)</u> | <u>273,021</u> |

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

13. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

| | Incoming Resources Movement resources | in funds | expended |
|---|---|------------------|-----------------|
| | £ | £ | £ |
| Unrestricted funds | | | |
| General fund | 52,155 | (106,167) | (54,012) |
| Mother Tongue | 32,365 | (31,578) | 787 |
| Centre Core | <u>12,400</u> | <u>-</u> | <u>12,400</u> |
| | 96,920 | (137,745) | (40,825) |
| Restricted funds | | | |
| Healthy Lifestyle Partnership Programme | 46,683 | (46,683) | - |
| BAME Women's Employment Support Programme | 17,720 | (17,720) | - |
| Stifford Young Girl's Project | 8,496 | (8,496) | - |
| MH - Youth Innit | 9,998 | (9,998) | - |
| Overcoming Cost-of-Living Crisis | 66,173 | (66,173) | - |
| BAME Women's Empowerment Project | 41,083 | (41,083) | - |
| Advice and Crisis Support Project | 42,500 | (42,500) | - |
| Stifford Summer Holiday Activities and Food Programme | 25,200 | (25,200) | - |
| BAME Cost-of-Living Support Programme | 19,950 | (19,950) | - |
| Way to Work project | <u>7,000</u> | <u>(7,000)</u> | <u>-</u> |
| | <u>284,803</u> | <u>(284,803)</u> | <u>-</u> |
| TOTAL FUNDS | <u>381,723</u> | <u>(422,548)</u> | <u>(40,825)</u> |

14. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2025.

Detailed Statement of Financial Activities
for the Year Ended 31 March 2025

| | 31.3.25 £ | 31.3.24 £ |
|---|-----------------|----------------|
| INCOME AND ENDOWMENTS | | |
| Donations and legacies | | |
| Grants and donations received | 129,300 | 200,268 |
| Other trading activities | | |
| Activities for Generating Funds | 35,726 | 16,029 |
| Investment income | | |
| Deposit account interest | <u>206</u> | <u>194</u> |
| Total incoming resources | 165,232 | 216,491 |
| EXPENDITURE | | |
| Charitable activities | | |
| Wages, Social Security and Pension Costs | 100,631 | 109,069 |
| Way to Work | 4,500 | - |
| Mother Tongue | 8,860 | 8,694 |
| Young Girls Project | - | 3,846 |
| Stifford Healthcare Project Costs | 15,215 | - |
| Stifford Summer Holiday Activities and Food Programme | 6,800 | 4,061 |
| BAME Cost-of-Living Support Programme | 13,450 | 6,110 |
| Overcoming Cost-of-Living Crisis | - | 32,776 |
| Advice and Crisis Support Project | 9,320 | 5,910 |
| Centre Core Costs | 17,857 | 14,742 |
| BAME Women's Empowerment Project | 14,000 | 6,263 |
| Healthy Lifestyle Partnership Programme | - | 18,103 |
| BAME Women's Employment Support Programme | <u>-</u> | <u>4,875</u> |
| | 190,633 | 214,449 |
| Support costs | | |
| Finance | | |
| Improvements to property | 5,683 | 5,683 |
| Governance costs | | |
| Accountancy and legal fees | 1,800 | 1,800 |
| Capacity building costs | <u>2,500</u> | <u>-</u> |
| | <u>4,300</u> | <u>1,800</u> |
| Total resources expended | <u>200,616</u> | <u>221,932</u> |
| Net expenditure | <u>(35,384)</u> | <u>(5,441)</u> |

STIFFORD CENTRE LIMITED

England & Wales - Charity number 1140716

Accounts

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024
FOR
STIFFORD CENTRE LIMITED**



STIFFORD CENTRE LIMITED
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FOR THE YEAR ENDED 31 MARCH 2024

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STIFFORD CENTRE LIMITED
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FOR THE YEAR ENDED 31 MARCH 2024

LEGAL AND ADMINISTRATIVE INFORMATION

Registered Charity Number: 1140716

Registered Company Number: 07321910

Registered Address: 2-6 Cressy Place, London, E1 3JG

TRUSTEE / DIRECTOR

Mustafa Uddin - Chair
Enamul Hoque – Vice Chair
Shah Habibur Rahman – Secretary
Abdul Bari Chowdhury – Assistant Secretary
Azizur Rahman – Treasurer
Souheb Khan – Vice Treasurer
Dudu Miah – Committee Member
Natalie Jenkins – Committee Member
Moyzun Nessa – Committee Member

Auditor

ACN Accountants, 41 Orsett Road, Grays, RM17 5DS

Bank

Natwest Bank, Whitechapel Road Branch, 45 Whitechapel Road, London, E1 1DU

Key Management Personnel

Joynul Hoque, Centre Manager
Ruhel Ahmed, Finance and Operations Manager

STIFFORD CENTRE LIMITED

TRUSTEES' ANNUAL REPORT AND (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2024

It is with great pleasure that the trustees present their report and the audited financial statements for the year ended 31 March 2024.

Reference and administrative information set out on page 3 forms part of this report. The financial statements comply with current statutory requirements, the memorandum and articles of association and the Statement of Recommended Practice - Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

BACKGROUND

When Stifford Centre was founded in the late 1990s, the country was recovering from a recession and problems such as anti-social behaviour, racism, poverty and gang culture were rife in Tower Hamlets. In 1997, local residents in the Stifford Estate were increasingly becoming frustrated with the lack of dedicated community services to tackle these issues. As a result, local people came together to form Stifford TJRS Tenants and Residents Association (the name was a combination of the buildings within the estate; Tinsley, Jamaica, Redman's and Stepney Green) to try and fulfil their vision of creating a safe and welcoming place for local people to pursue a range of activities and increase community cohesion. The next step was consultation with various councillors in trying to secure a premises in order to make the dream a reality.

In 1999, the London Borough of Tower Hamlets (LBTH) allotted three abandoned shops to the Stifford Centre. We have converted the derelict shops into a modern community centre which included converted three shops into a community centre and the extension with a porta cabin (approximately 75 sqm) in 2006-07. The existing Stifford Centre, which has been cobbled together from three converted shops over 250sqm cannot cope with the growing demand. With the support of local people, we had raised over £100,000 and extended our premises (approximately 75sqm).

Stifford Centre has been providing community services and used by members of the community since its inception. Located in Stepney Green, Tower Hamlets, since its inception, the Stifford Centre has demonstrated a proven track record in delivering services to help people learn new skills, improve their health and wellbeing, secure employment and develop the confidence to achieve their goals.

Over the last two decades, we provided services to local people who have benefitted from our many projects from receiving training and education, welfare advice, health and wellbeing to as simple as hall hire for community/family events.

A board cross reference of objectives was built around this development that focused on partnership, collaborative interagency projects, gaining funding to effectively tackle local issues and the establishment of social enterprise projects to promote social cohesion and foster a more sustainable community.

In 2011, the name of the organisation has been changed from Stifford TJRS-TRA Community Centre to **STIFFORD CENTRE LIMITED (working name STIFFOD CENTRE)** by a resolution approved by the Board of Directors and respectively, the new name has also been approved by the **Charity Commission** and a fresh Certificate of Registration has been issued to us.

WHO WE ARE AND WHAT WE DO

The Stifford Centre is a registered charity and community hub in East London in the Stepney Green neighbourhood of the London Borough of Tower Hamlets.

The Stifford Centre's area of benefit is a densely populated neighbourhood in Tower Hamlets, London comprising approximately 310,000 residents. The majority of residents live in social housing. The neighbourhood suffers significant social deprivation, with child poverty, unemployment, premature death, poor health and isolation of older people.

Tower Hamlets is one of the most ethnically diverse authorities in England, and this is reflected in the Southwest locality which has a much higher proportion of BME residents compared to England. We serve an area of high social deprivation; the wards we primarily serve are (St Dunstan's & Stepney, Whitechapel, St. Katherine & Wapping and Shadwell), all being amongst the 10% most deprived in the country (Indices of Multiple Deprivation 2019).

We run a modern and busy Community Centre at the heart of the Tower Hamlets. We provide a base from which we run our own wide range of services, a place for local people to meet, and a resource for other organisations to deliver their services to the local community. We have a proven and proud track record of tackling deprivation/exclusion and delivering a range of services to local people in key areas such as health, employment, skills, advice and life experience opportunities. We have had great success in addressing unmet community needs and improving outcomes for local residents. In particular, we engage socio-economically deprived people through our programmes, which address their multiple and complex needs around health & wellbeing, welfare, immigration, housing & debt advice, women's, older people & youth provisions, environment, education, training and employment.

The Centre has been serving the members of the local community with essential services such as: Training sessions, Health & Well-being sessions, Legal Advice, Welfare Benefits Surgery, Councillors Surgery, Healthy cooking, ESOL classes, Exercise Sessions, Arabic Classes, Sewing Classes, IT drop-in sessions for men & women separately, Youths club, Girl's sessions, community events, music clubs, Zumba and fitness classes, social & lunch clubs for the elderly, the list of uses is a long one! Generations of families have used this centre and it is the life and soul of the community. Local residents also use the centre as a place for the social gathering where family members and children come and mingle among each other in order to break free from the monotonous cosmopolitan life.

MESSAGE FROM OUR CHAIR

Servicing our beneficiaries and the Centre has been an honour and working with our dedicated staff, trustees, volunteers and partners over the last year has been an absolute pleasure.

Our team of dedicated people provides an exceptional service to our community in the face of the rising needs of our service users' and it is one of my proudest achievements to continue to be the Chair of the Centre. Our success is based on the team, including so many volunteers, which has shown, once again, what a remarkable service the Centre can provide to all our service users over such a wide range of events and services.

Stifford has a strong team who always put the needs of the community first and this has helped us grow and deliver. Staff always remain positive despite the challenges they face. The demand and need for our services are always growing and we are keen to expand our service provision.

There were no safeguarding complaints or serious safeguarding incidents or complaints recorded during this period.

I am proud to be part of Stifford and thank all the staff and volunteers for making Stifford a pleasant working environment and enabling local residents to raise and address local needs.

I want to say a big thank you to the staff, volunteers and Executive Board Members. As I always say, our biggest asset we have at this centre is the dedicated staff members and volunteers who put the organisation first and do not hesitate to go that extra mile to deliver a high-quality service to the local community. This includes my colleagues I have the pleasure of working with at the board who take a robust view when it comes to protecting the interest of the public and the centre.

As always, I want to pay special tribute to our funders, donors and sponsors. They have been truly remarkable during this past 12 months. It is through their support that we have been able to continue to provide the services to the standard we do.

Mustafa Uddin

Mustafa Uddin
Chair

OBJECTIVES AND ACTIVITIES

VISION

Stifford Centre's vision is to have "*a community where people lead healthy and prosperous lives*".

MISSION

Stifford Centre's overall mission is to bring change through providing services that will "*empower people to lead healthy and prosperous lives*".

AIM

Stifford Centre's core aim is to *empower people from all walks of life*.

VALUES

Stifford Centre is committed to combating social exclusion and supporting people is at the heart of values.

OBJECTIVES

The *objective* of the Centre are to "*advance, enhance and promote*" developmental opportunities to the public and *improve* environmental issues in local urban or rural regeneration areas, of social and economic deprivation irrespective of race, sex or sexual orientation, religion, political or other social group.

In furtherance of the above objective, the Centre worked in following key areas:

- **Health and Well-being**
- **Information, Advice and Guidance**
- **Education, Training and Employment**

Therefore, the centre's objectives:

1. Constantly empower inhabitants by providing and seeking ways to enhance and advance their skills, training, knowledge and work experience;
2. Deliver projects that would improve health and wellbeing of people and wider stakeholders;
3. Provide information, advice and guidance for social welfare, housing, legal and pro bono provision in helping people;
4. Provide and promote opportunities for a diverse and integrated community through our various community projects that are run at the Centre; including activities and practice of free speech/expression, religion, thought and assembly for the purposes of the community, members, residents and inhabitants;
5. Maintain and manage the Centre to a reasonable standard ensuring accessibility of all services to all our stakeholders;
6. Carry out capacity-building work, i.e. establish day Centre, crèche & all other services involved in engaging and re-development of local inhabitants; i.e. education and play facilities for children and mothers;
7. Organise or assist in organising meetings, conferences, lectures and courses of study or all other form of recreational and other leisure time activities.

8. To develop the capacity and skills of those in society who are socially and economically disadvantaged communities in such a way that such individuals are better able to identify and help meet their needs and to participate more fully in society.
9. To advance the education of the public and promote public involvement in all matters concerning environmental sustainability.
10. To advance the education of the public in the conservation, protection and improvement of the physical and natural environment.
11. To relieve poverty, unemployment, or those in need by reason of youth, age, ill-health, disability, financial hardship or another disadvantage.
12. To advance the arts, culture, heritage or science.
13. Promote any charitable purpose for the benefit of the community;
14. To further such exclusively charitable objects according to the laws of England and Wales as the Trustees in their absolute discretion from time to time determine.

IN SUMMARY, OUR PROGRAMME (BUSINESS) OBJECTIVES

- o Reduce poverty through improving and maximising employment opportunities;
- o Improving life choices and chances through quality advice;
- o Raise educational attainment;
- o Promote better physical and mental health;
- o Empowering beneficiaries to become active citizens;
- o Continue to build on partnerships and maximise funding opportunities.

By focusing on these objectives, we expect to make a measureable difference in the lives of people in the communities in which we work.

Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.

QUALITY ASSURANCE AND PERFORMANCE MONITORING

The centre utilises external and internal performance management and quality control systems. External systems include independent evaluation reports. The London Borough of Tower Hamlets also monitors and evaluates our services on a regular basis. Staff and volunteers working with children and vulnerable people undergo DBS check and attend regular safeguarding training.

Internal quality control systems include review registers, user involvement and feedback forms, questionnaires and focus groups and the detailed annual evaluation and monitoring questionnaire which provides in depth information regarding the outcomes, quality, and benefits of our services. The centre has up to date policies and procedures in place to ensure high quality performance management and services.

Externally assessed **Investors in People, Legal Advice Quality Standard (AQS), OCR** Registered Centre, **Trinity College & Highfield Qualifications** Registered Exam Centre, UK Register of Learning Providers (UKRLP) and **Five-Star** rating **Food Hygiene** catering facility also attest to our management capacity as detailed below:

- **Investors in People (IIP):** Investors in People provides a best practice people management standard, offering accreditation to organisations that adhere to the Investors in People framework.
- **Advice Quality Standard (AQS):** The Advice Quality Standard (AQS) is awarded to organisations that give advice to members of the public on legal issues.
- **Stifford is Registered with the Environment Agency** and underwent an environmental audit with **ZEN**, an environmental agency working in partnership with the London Borough of Tower Hamlets.
- **Oxford Cambridge and RSA (OCR)** registered Training and Exam Centre.
- **Trinity College London** registered Exam Centre.
- **Highfield Qualifications** approved Centre.
- **UK Register of Learning Providers-UKRLP.**
- **Financial Conduct Authority (FCA)** regulated & authorised Centre.
- **Five Star Food Hygiene Rating** Award from London Borough of Tower Hamlets' Environmental Health Department.

2023-24 HIGHLIGHTS

ACHIEVEMENTS

**Health &
Wellbeing**

3654

**INFORMATION
ADVICE
GUIDANCE** 

2126

**EDUCATION
TRAINING
EMPLOYMENT**



517

youth
activities

718

This year we supported people across different services

This includes:

- 3654 clients were supported through various Healthy & Well-being and Communities support activities and sessions.
- Over 2126 users received information, advice and guidance.
- 517 people accessed education, training and employment programme, 91% of whom have achieved their goal of entering employment, education, training, or volunteering.
- 30 hours on average of employment support per client.
- Weekly support packages were delivered for those most in need.
- Provided remote activities, information, support, and referrals.

"I just wanted say, 'thank you' Stifford Centre for their wonderful support to all local residents." -Ms A

"I really enjoy coming to Stifford Centre. It has provided for me a safe place to come. The staff and volunteers are always kind and willing to listen." -Mr K

"At Stifford Youth Project, we play games, do arts & crafts and make healthy foods." -Miss B

"The Healthy Lifestyle activity is wonderful, I love exercise session." - Mrs R

"I found employability training session is very helpful for me. They helped to prepare my CV and trained me job interview technic." -Ms S

"I love the Stifford Centre because they are really helpful and I feel like it is able to support me. The staff are brilliant and they are reliable." - Mr J

SUMMARY OF PROJECT/ACTIVITIES DELIVERY:

HEALTHY LIFESTYLE PARTNERSHIP PROGRAMME

The Healthy Lifestyle Partnership Programme is a part of the Council's Local Community Fund. Stifford Centre is a Lead partner and four local community organisations are working as a consortium to deliver a program of healthy lifestyle activities, classes, inspiration and opportunities across the Southwest and Northwest localities of Tower Hamlets.

A programme of different healthy living classes that will change over time via co-design. A membership card and number allocated to members allowing them to log in to classes all over the Tower Hamlets and keep track of their progress. The activities fall into two categories: drop-in (such as the Walking Group) or appointment-based (such as a cookery class or climbing group). The person-centred design of the project has built-in flexibility and can work with people of any age from 11+.

We have been delivered this project since October 2019. Last year was very busy as we have delivered a number activities including healthy run, yoga, diet & nutrition, on-to-one health advice sessions. We had one-to-one sessions where we discussed the challenges they face when making healthy living choices and what influences their decisions. Lack of time, willpower and family commitment were the reasons givens for not living a healthier lifestyle Participants were quite open and willing to share their thoughts and feelings around health and well-being. We had also delivered Healthy cooking sessions and Healthy walks. We have delivered Health check sessions including blood pressure and BMI check.

Outcomes:

94% of our users attended two or more sessions. 82% members continue attending classes for six weeks or longer.

96% of participants reported higher levels of wellbeing after six weeks of membership.

92% of participants reported that they have experienced improved symptoms of ill-health.

94% of members reported that healthy eating classes are at accessible times.

96% reported Community Cohesion in the Borough is improved.

BAME WOMEN'S EMPLOYMENT SUPPORT PROGRAMME

Stifford Centre is facilitating a BAME Women's Employment Support Programme recruiting disenfranchised women living in Tower Hamlets including carers and single parents.

The project created role models for marginalized BAME women lacking confidence to take that first step and fulfil their potential. By engaging isolated and sedentary BAME women, we create an opportunity for them to come out of unemployment and underlying welfare or family issues. Stifford seeks to support particularly vulnerable BAME women, transforming their own and their families' lives.

The support provided including Employability Training, Health & Social Course, Digital Upskilling and Business start-up training. We had delivered sessions with the smaller group of participants. Some

employability sessions i.e. mock interview, CV preparations have delivered one-to-one through WhatsApp. We had continued to deliver our courses including Childcare/Health & Social Care, Digital Literacy, employability training including job search, CV preparations, business start-up training and Teaching Assistant course. Steering group meeting also carried out throughout the year.

Outcomes:

96% made a significant improvement in their communications.

93% of participants feel they've gained skills to enable them to move into volunteering, education and employment.

96% of Participants reported improved confidence.

95% of participants supported into work experience & volunteering gain confidence, experience and skills to move closer to employment markets.

STIFFORD LEGAL ADVICE CENTRE

Stifford Legal Advice Centre was formed in August 2009 with an aim to provide a range of legal services to the residents of Tower Hamlets. The Centre is recognised by the Legal Service Commission and has been accredited as a Specialist in Housing Law- We have been awarded the Specialist Quality Mark (SQM) and now Advice Quality Standard (AQS) for our high standard of work. The Legal Aid team is supported through generous contributions of volunteers from the College of Law and other legal training institutions.

The project delivers affordable legal services for local users in Immigration, Family Law, Housing Law, landlord and tenancy issues, Wills, Probate, Civil Litigation, Employment Law and Welfare Benefits.

Stifford Welfare Advice Service provides free advice on Welfare benefits such as Universal Credit, Child and Working tax credit, Employment and Support Allowance, Housing and Council Tax reduction. The Advice service has helped to address 1924 enquiries last year. Enquiries ranged from completing a benefit appeal form to making a phone call on client's behalf on benefit related matters.

We work closely with partner advice organisations which has helped us to also refer our users to other specialist services such as domestic violence and mental health issues. We also secured our FCA accreditation in 2018 helping us also to deal with debt related advice which has helped relieve poverty in the community.

Who We Helped

Stifford has always helped residents who have less stability and fewer resources than others. Many of these people came to us for help in the last year. This included people working in the gig economy, people on zero-hour contracts and those in work that requires close contact with the public. This includes many jobs severely impacted by lockdown and Covid infections such as taxi drivers, care workers, restaurant work, deliveries and warehouse work, meat processing and retail. Many of the people who came to us had no guaranteed work and no access to sick pay.

In the last year Stifford also saw a new cohort of people. These are people from our community who are not familiar with the benefits system and have never needed to come to us for help before.

Many people found the system confusing and disorientating and appreciated the extra time we were able to take to explain their entitlement and show them how to keep official agencies updated with essential information.

Welfare Benefits and Debt Advice

The Advice service continues to be at the core of Stifford providing free high quality, independent advice on welfare rights, debt and benefit entitlement. The organisation is valued by local people and professionals as a trusted provider of advice which demonstrates we are a valued community resource that people feel able to turn to when in difficulty. Over 1,550 people were successfully helped with their benefits to make a new claim or help with an existing claim. Many people have seen the pandemic exasperate their health conditions, and we have helped 172 clients complete either Disability Living Allowance, Personal Independence Payment or Attendance Allowance benefit forms.

Many people needed to claim Universal Credit for the first time. 63% of all welfare benefit cases were helping people with Universal Credit, this included making new applications, ensuring people could navigate the systems and dealing with issues arising from claims.

Throughout the year we have helped our clients in additional and new benefit claims. This money enabled people to buy food, pay for increased utility costs caused by remote schooling and to keep any debt to an affordable level.

We have delivered a one-to-one, telephone, email, drop-in sessions, appointments and emergency advice provision, including:

- Guidance/counsel/advocacy regarding the legal rights of individuals, particularly prioritising marginalised, vulnerable, and underrepresented groups, including those with disabilities.
- Assistance/casework related to immigration and asylum issues.
- Financial advice/assistance, focusing on debt management/budgeting, especially for groups that are hard-to-reach/marginalised/vulnerable.
- Assistance with welfare benefits/income maximisation

We are open to all who need advice but have tailored the service to meet the needs of the BAME community by delivering culturally sensitive services (e.g., segregated drop-in session) in mother-tongue languages.

One session per-week will include a 'Senior Fast-track' where senior citizens are prioritised.

We have spread the hours of operation across weekdays/evenings/weekends, ensuring everyone has a chance to access support, and dedicated telephone/email time with the capacity for over-the-phone consultations for those who have mobility/social anxiety issues.

Immigration and Asylum

The rules around EU Citizens after Brexit had all been set out and we helped over 114 clients with settlement in the UK or applying for a British Passport to ensure they were not caught out by the changes. We also advised people who had no recourse to public funds as a condition of either their immigration or asylum status. This meant people were able to keep a roof over their heads and feed their families during the first lockdown when many jobs disappeared.

Housing

The new rules introduced for Covid meant homes were being used in every aspect of life by full families, they were also used as schools and offices. Over the year we helped over 115 people with housing issues. Over a quarter of the people we helped were facing issues of disrepair and harassment from their landlords and we had 16 clients who were facing homelessness that we helped to ensure they had a roof over their head and a safe environment.

Outcomes:

92% of clients seeking help from the project for personal finance issues reported a decrease in debt due.

95% of clients receiving social welfare advice from the project report securing increased income from this support

95% of clients supported to develop new capabilities to escape poverty experience an 80% decrease in poverty indicators.

92% participants report feeling more empowered and informed.

100% of clients responded the quality of services provided as 'Good' or 'Very Good'.

In 90% of cases there was a positive outcome for the client.

Case Study 1:

The clients, Mr X attended a drop-in session regarding his housing benefit arrears of £4351.96. Mr X and his partner have been living in Homeless Temporary accommodation since May 2023 and moved accommodation 6 times in the last 7 months. Because of these frequent moves his housing benefits has not been calculated correctly and he has not been able to notify benefits section of his change in address regularly. As a result, her housing benefit was not paid and he has arrears of £4351.96 overpayment.

Mrs X was seen by our benefits Adviser and was interviewed in our interview room. A conflict check was carried out and revealed no conflicts of interest.

The advisor took down details of their matter. Mr X provided us with a copy of his accommodation details and address history in the last 7 months

Our adviser completed a letter of authority form from Mr X so that we can act for him. We sent an email to the Housing benefits section to explain his housing situation and change in address and provided evidence.

We requested that his benefit be assessed and backdate. There were several correspondences with benefits section from us to clarify his dates of tenancy between each hotel etc.

AS a result of our involvement, Mr X benefits was backdated and his arrears was adjusted and reduced to Nil.

Case Study 2

Personal Independence Payment (PIP)

The client, Mr Y attended an appointment session wanted to claim PIP due to his various health condition. We initially contacted DWP for an application form. Once the form was received by Mr Y, he attended an appointment where our advisor completed the form detailing all his medical conditions.

3 months later Mr Y contacted us to say that he has been awarded PIP benefit of £72.65 a week. His payment was also backdated to 3 months.

Mr Y was immensely pleased with the outcome as this additional payment was helpful to apply for some of his essential living costs. Mr Y's file was closed.

BAME Women's Empowerment Programme

The project was delivered by the Stifford centre and was set up to deliver the BAME Women's Empowerment Programme, a comprehensive initiative designed to engage and uplift disenfranchised women living in Tower Hamlets, with a special focus on those of Bengali and Somali heritages who face challenges in language barriers, digital inclusion, employment and skill acquisition.

The project is aimed at giving BAME women who are long-term unemployed and economically inactive, a pathway toward employment with support at every step. We'll deliver this via four pillars: ESOL Classes, Lifelong Learning Confidence Building workshops, an Employability course and a Digital Literacy course. Furthermore, we have provided sustainability and value for money through an ongoing Language Café, where ESOL graduates can practice their English and continue to improve, and an accessible pathway to employment.

Outcomes:

95% of women reported gained digital skills and increased internet usage.

95% of project participants reported increased confidence, resilience and self-esteem.

92% of participants reported showing improvement in English language proficiency of spoken and written English.

95% of participants reported they feel they have gained skills to enable them to move into volunteering, education and employment.

Case Study

Originally from Bangladesh, 'M' came to the UK from Portugal and spoke no English as well as having had little education. M was experiencing many problems at home. She had low self-esteem and did not speak up for herself. Her husband, who worked during the night and slept during the day, did not engage with the children. Her three teenage children laughed at her English, showed her no respect and were failing at school. They would spend most of their time in front of the television and refused to do their homework. The family as a whole never sat down and have dinner together.

As part her engagement with the centre M attended our sessions, having one-to-one support from a tutor. M started to openly address the issues she was facing at home she saw that both her submissive behaviour and her husband's controlling behaviour were bad examples for her children. She sought help, started ESOL classes and received advice on how to gain her family's respect. Over time M made changes at home and now her children communicate with each other, the family regularly share meals and they sit down and discuss different topics and issues.

YOUNG GIRLS' PROJECT

This project offers local young girls aged 12-18 (for SEN participants aged up to 25) years old opportunities to get involved in peer-related activities and engagement within the local community. 6 to 8 young people attended 6-hour sessions every week.

The project runs once every week and offers a range of activities, courses and training opportunities for individuals. The project initially started with activities such as *Healthy Cooking sessions*, *Bollywood Dance* sessions, since then it had been delivering cycling sessions, girls football, outdoor gym at Mile End and First Aid training. Girls soon came up with ideas and suggestions of their own. This resulted in recreational activities including *Hair & beauty* (make up, hair and henna), *Health & Wellbeing* (fitness, dance and aerobics); educational workshops exploring *antisocial behaviour*, *drug awareness*, *SRE training*, *social exclusion* advice sessions, one-to-one support on CV building and Interview preparation. The girls have given positive feedback with regards to the content of sessions and delivery of activities.

Key aspects of this project is the empowerment of young girls and make them self-reliant. It was exciting to see that when girls were asked to choose activities within the stipulated budget and timeframe, not only did they exceeded our expectation in identifying a wide variety of relevant activities but they managed to cater to the specific needs and aspirations of the various age-groups within their group.

We are optimistic about the future of this project and pleased that the Project continues to provide young girls in our community with a place where they can come together to share, learn and enjoy a variety of activities and interests and to flourish as positive young women in our society.

Outcomes:

95% of young people feel less isolated and happier because of engaging with our services.

94% of participants reported that quality of our service is very good and feel it has contributed towards improving their wellbeing.

Case Study 1: Miss A

Before joining the Stifford Young' Girl's Project, Miss A was unmotivated and had low self-esteem. In 2022, Miss A was introduced to the young girl's project by her friend. Over time through one-to-one meetings, sessions and after being set goals to achieve, things started to change. Miss A started to set goals and attended employability training course which gave her self-confidence and vision. This helped her to develop her skills. Miss A wants to have a paid job in the IT industry and is keen to develop all the skills she needs. It's a fantastic achievement and she's on track to have the future she deserves.

Case Study 2: Miss R was bored with life, depressed, had low self-esteem and wasn't motivated to do anything. She was referred to the Stifford Centre and liked the sound of the support available. Since joining the young girl's project, Miss R has met new people and now feels more motivated and confident. She is now focused on improving her health and getting fit and looking for work.

As a result of the project activities, Miss R benefited hugely from the support and mentoring she received and now feels motivated to progress with her life and is completing an online English and Maths course.

Miss R's career goal is to work with children, preferably in a supporting role such as a Support Worker – Miss R is hoping to do an apprenticeship to help achieve this goal.

OVERCOMING COST-OF-LIVING CRISIS

The rising cost of living has resulted in a significant increase in the demand for our organisation's services. With higher food and utility costs, more individuals and families are struggling to afford basic necessities. Our Luncheon Club, which provides a weekly hot meal to local people, focusing on the needs of Older People and isolated people, both on-site and delivered, have seen a 200% increase in people attempting to join, and we have been at 100% capacity every week over the last year with dozens of people unable to join, reflecting the urgent need for free hot meals within our community.

Our project aligns with multiple critical services including:

- Provided a nutritious, hot meal to up to 30 people. To increase cultural sensitivity and accessibility, we'll facilitate two rooms, one for men and one for women.
- Delivered up to 30 meals per week to the homes of Older People who are unable to attend the centre due to vulnerabilities such as mobility, disability and/or mental health issues.
- Distributes food and essentials weekly (which will include toiletries, sanitary products and nappies/baby items).
- Offered warm rooms and spaces for community members, 3-hours per day, 4-days per week with capacity for up to 50 people at a time.

-Financial and Housing Advice through our drop-in advice sessions and scheduled appointments.

STIFFORD RESIDENT SUPPORT PROGRAMME

This project is to improve mental wellbeing and reduce loneliness in the community by providing people with structured opportunities to meet, celebrate and collaborate with each other. We wanted to give local people the opportunity to socialise in an informal setting, to raise energy and morale in the community after a long period of isolation, and to bring people together who might not otherwise have a reason to spend time together and help them form lasting connections. Weekly coffee mornings session, facilitated by staff and supported by volunteers. This helped residents to build long lasting connections with each other. For those residents who were not able to attend for mobility issues/other issues which made it difficult to leave the home, were set up by a video link and invited people to join us from home.

VOLUNTEERS PROJECT

Stifford continued to deliver its volunteering project which has helped 23 of individuals acquire professional skills with which to further access and settle in mainstream workforces. Working in partnership with Volunteer Centre Tower Hamlets and other third sector organisation we have engaged with several volunteers from Tower Hamlets and within the neighbouring boroughs.

While developing an individual learning plan for each volunteer joining our team, we provided a minimum of 12 hours capacity building support to equip them with skills and, in some cases, professional accreditations. Our volunteer support and training package currently included training in basic skills such as literacy, numeracy, non-academic generic skills such as communication, office ICT skills and team work to instil confidence and awareness in the workplace environment.

All volunteers received 4 hours of employment readiness support including assistance with CV preparation, job interview techniques and confidence building. According to each individual's needs, we arranged training in Health & Safety, Customer Service and First Aid at Work

STUDY SUPPORT PROJECT

Our Study Support sessions continues to provide homework support to local young people throughout the year.

The project provides young people with additional help with their homework/general studies, as many parents felt unable to give their children the mentoring or guidance that they needed either because they lacked the necessary skills or other restrictions such as not having the time due to work commitments.

Also enabling young people access to computers which with a high level of disadvantage and child poverty, young people did not have at home and to ease the issue of living in overcrowded situations, a safe, secure, independent learning space in our centre.

We provided homework support, 1 to 1 tuition along with mentoring & advice. 48 young people attended 3 hour support sessions every week.

In addition to providing homework assistance our teachers also help students to develop a keen interest for learning and self-development, allowing students to realise their potential. We encourage our students to explore and express themselves so that they can nurture and unleash their hidden talent. On several occasions, we have been delighted to discover our students have a natural ability in storytelling, writing poems or drawing. It is through nurturing these talents and encouraging students to engage in fun, educational, extra-curricular activities, that we open the doors of possibilities for our young learners.

SUPPLEMENTARY SCHOOL (MOTHER TONGUE) PROJECT

Our mother tongue project continues to provide local children with an after-school provision to improve their bi-lingual skills and learn a community language.

In April 2019 as part of our improvement programme we recruited new teachers and also introduced new curriculum into the class room. First quarter feedback from the parents has been very positive. 48 young children enrolled on the bi-lingual learning classes. Students enjoyed a day of celebration and were presented with certificates and awarded prizes in the Annual Award and International Mother Language Day Ceremony following the end of year exams.

We continue to work with London Borough of Tower Hamlets to improve community language teaching and provide children with a safe, secure, learning environment.

SUMMER YOUTH ACTIVITY PROGRAMME – YOUTH INNIT

Stifford Centre delivered a summer youth activity programme for young people living in South West locality (Stepney Green, St Dunstan, Whitechapel, Shadwell and St Katharine's & Wapping) of Tower Hamlets. The Summer Youth Activity Programme engaged young people those who are aged 13 – 19 (up to age 25 for those with a disability).

Stifford's Summer Youth Activity Programmes combines leisure and recreational activities which include sports such as badminton, football, yoga, swimming, cycling and healthy cooking workshops, ICT sessions, theatre storytelling, movement and music training to develop presentation skills in an informal but professional environment.

A range of creative, workshops, training and physical activities to help young people gain 'soft' skills while improving health combined with health workshops and one-to-one assessments leading to Stop Smoking advice provided by Stifford's trained and experienced Health Trainers and welfare advice provided by our solicitors to help prepare young people for their best potential starts in life.

Our have engaged 118 CYP to run summer activities. Our programme was designed to help CYP from particularly disadvantaged families gain confidence and practical skills to improve wellbeing and out-of-school activities. By combining sports and recreational activities we seek to support young people in attaining physical and emotional health while gaining tools to better manage their own; peers and extended families' health and wellbeing. Workshops and activities ranging from Child and Vulnerable Adult Protection; 'Healthy Living'; 'Anti-Social Behaviour'.

OLDER PEOPLE'S LUNCH CLUB

As a multicultural and diverse community centre, we have seen a strong need to incorporate the welfare of the older citizens including those living on their own or with extended families.

We therefore continue to run an *Older People's Lunch Club* for over-50 year old residents of the Stepney Green area. This initiative aims to tackle isolation and encourage social interaction. Sessions delivered twice a month at the Stifford Centre attracted 56 participants with an average attendance of average 15 users per session.

Participants come along to enjoy:

- Freshly cooked lunch and engage in recreational activities such as community gardening, self-help sessions, confidence and awareness building activities;
- Coffee mornings which allow people to catch up with each other, recent social and political news while having a cup of tea. The Centre's advice and information teams are also on hand to help isolated residents address personal, health and social welfare issues;
- Day trips and events allowing users to have a recreational break.
- Celebration events including cultural activities such as Eid & Christmas parties

By delivering the lunch club community initiative and making relevant resources available, we hope to bring our elder users together, providing a needs-based dedicated service that will contribute towards enhancing their mental and physical wellbeing.

DIGITAL INCLUSION PROJECT

We delivered a new flexible digital training and supported programme of Learn My Way courses. At the same time, we also convened two one hour digital 'drop-in' surgeries per week at Stifford Centre. The drop-in surgeries were led by volunteers and attracted five participants on average accessing each drop-in session. We encouraged participants to attend and resolve any outstanding digital queries/issues and achieve immediate and practical solutions. This included issues such as how to surf the web, set up an email account, pay bills online, do on-line shopping, Job Hunting or completing online forms to name a few.

STIFFORD HOLIDAY ACTIVITIES AND FOOD PROGRAMME

Stifford's Holiday Activities and Food programme combined leisure and recreational activities included sports such as Arts and Craft (Glass painting, T-shirt printing. Card-making, Canvas art), Hair & beauty, drama, cinema, Health and Wellbeing (fitness, dance, aerobics, health awareness); Healthy lifestyle including healthy cook & eat session, fruit carving, story-telling, multi-sport in the park, educational workshops (E-safety, in-house emergency first aid, safeguarding yourself from grooming) in antisocial behaviour and sessions for advice and one to one support. The project, was delivered from the Stifford Centre, in line with the service specifications, pre- planned, needs- based so that Children & Young People (CYP) not only enjoy the activities but also gain essential skills. We delivered informal learning opportunities, outdoors and indoors activities to develop further confidence, teamwork, leadership, physical skills and academic potential in a safe, fun and inclusive environment.

Our Holiday Activities and Food programme was therefore designed to help CYP from particularly disadvantaged families gain confidence, inter-personal, practical skills and strategies to improve wellbeing, community citizenship and out-of-school activities. By combining sports and recreational activities alongside craft, healthy-living and workshops we seek to support young people in attaining physical and emotional health while gaining tools to better manage their own, peers and extended families' health and wellbeing.

CLIMATE CHAMPION PROJECT

Climate change is already disproportionately impacting those most vulnerable and exacerbating existing economic and health challenges experienced by communities of colour. The realities of a changing climate and economy are already here so while decarbonisation remains critical, it must be delivered in a way that benefits local people and ensures they are prepared for and resilient to the risks presented by climate change.

Climate Champion Project is to accelerate the council's journey to net zero by 2050 while broadening the focus on adaptation and resilience measures around extreme heat, flooding and air quality. Integrating education, skills and job opportunities, this project is to benefit all residents and addresses existing inequities.

We have organised workshops and community engagement events to raise awareness about the negative impact of climate change. We have organised 12 sessions and 135 people including local residents, community leaders, young people actively participated in workshops and events.

ENVIRONMENTAL: CLIMATE EMERGENCY

Greencare Volunteering: Greencare volunteering is social and therapeutic horticulture – activities such as planting, gardening and animal care which bring people into contact with nature, and help them to connect with each other and feel included in society. The aim is not to complete a specific task or to grow food commercially, but rather to enable people to experience the therapeutic benefits of interacting with nature and the outdoors, and work on a task at their own pace to enhance their wellbeing. We delivered volunteering session twice a week, enabling local people to experience the benefits of volunteering in our rural oasis in the heart of the East End.

PLANS FOR FUTURE PERIODS

Stifford Centre is going through a process of change in order that business planning methodology underpins a strategic direction set by the board to the operational delivery by the staff team. The purpose of this is to ensure Stifford Centre develops a robust and sustainable business model against an increasingly challenging operating environment. The senior management team have prioritised securing funding that includes core cost contributions. However, the operating environment remains challenging and strategic priorities include:

- Ensuring staff structure, skills and competencies meet the needs of the charity to meet its purpose for the benefit of the public.
- Developing and improving operational practices to ensure organisational wide impact measurement, action learning and effective reporting are systematised and supported through a customer recording system.
- Developing a broader mix of income streams including: building the training, development and consultancy offer of the organisation; building memberships; securing social investment; securing grants for pilots and innovation.
- Regular reviews of Risk Assessments and Action Plan and programme.
- Develop and expand our Community Activities Programme including Health & Well-being, Women's Empowerment, Youth Programme and Training Programme to further improve outcomes of the local community.
- Sustain and develop services and improve outcomes for youth project to include more outreach and engagement with parents.
- Sustain our Elderly People's project and all activities that connect and engage people with their communities and each other to help tackle isolation and loneliness.
- Sustain our Information, Advice & Guidance programme to further improve outcomes and quality of life of local people.
- Develop our Communities Activity Programme to improve health and well-being and life expectancy outcomes.
- Develop Climate Emergency programme to become net zero carbon borough.
- Annual centre sustainability and fundraising strategy review to enable future provision of quality services and activities that reflect the diversity and meet the requirements of the community for the public benefit.
- Maintain and develop key partnerships, CSR strategy and sustainable funding programme.
- Retain our high profile and relevance to local needs through effective publicity, consultation and partnership working.
- Continue effective, professional oversight, management, and governance of the organisation.

STIFFORD CENTRE REDEVELOPMENT

In 1999, The London Borough of Tower Hamlets allotted three abandoned shops to Stifford Centre. With local community support, we raised £140,000 and converted three derelict shops into a modern community centre. Since then, the Centre has continued to grow, providing a range of services to help build stronger communities and provide a ladder out of exclusion and poverty.

Our existing Centre, which has been cobbled together from three converted shops over 250sqm cannot cope with the growing demand. In 2006-07, due to the demand for services at Stifford had increased dramatically. Again, with the support of local people we had raised over £100,000 and extended our premises (approximately 75sqm).

Our demand for service is increasing from year to year. There is no community centre nearby and in 2006, we proposed a plan to LBTH to develop a 4-storey new centre to meet the increased demand which was approved by the Council. In 2009/10, we secured some £2.5 external funding to build the centre. Our total project cost was £5 Million and we approached the Tower Hamlets council to match fund the remaining balance but they were not able to fund us. As a result, we had to return the £2.5 million.

In 2010, The Cabinet of Tower Hamlets Council had approved and granted Stifford a long lease of 99 years. But unfortunately, the Council's administration had extremely prolonged in finalising the lease without any credible reason and 6 years after cabinet approval, in 2016, the Council granted us only 15-years of lease instead of 99 years which started from 2011. The Council not only delayed the lease process but because of this 5 years delay, we were faced with a large sum of accrued rent which we are still repaying back in instalments.

The Stifford Centre had been planning a redevelopment of its existing one-story building since 2006. The redevelopment planning permission was approved in 2006 and we had almost secured half (£2.5M) of the total funding. Due to lack of match funding being available at the time from LBTH, we postponed the plan.

TIMELINE (History of Events):

| Period | Details |
|---------|--|
| 1997 | Stifford Centre was founded |
| 1999 | The London Borough of Tower Hamlets allotted three abandoned shops to Stifford Centre with 10-year lease (zero rent). |
| 1999-00 | With local community support, we raised £140,000 and converted three derelict shops into a modern community centre. |
| 2006-07 | Due to the demand for services at Stifford had increased dramatically. Again, with the support of local people we had raised over £100,000 and extended our premises (approximately 75sqm). |
| 2009-10 | In 2006, we proposed a plan to LBTH to develop a 4-storey new centre to meet the increased demand which was approved by the Council. In 2009/10, we secured some £2.5 external funding to build the centre. Our total project cost was £5 Million and we approached the Tower Hamlets council to match fund the remaining balance but they were not able to fund us. As a result, we had to return the £2.5 million. |
| 2010-11 | In 2010, The Cabinet of Tower Hamlets Council had approved and granted Stifford a long lease of 99 years. But unfortunately, the Council's administration had extremely prolonged in finalising the lease without any credible reason and 6 years after cabinet approval, in 2016, the Council granted us only 15-years of lease instead of 99 years which started from 2011. |
| 2020-21 | In October 2020, we were suddenly informed by the council that they were planning to build new homes within our locality (Cressy Place) and included Stifford Centre in this plan. We had conducted extensive community engagements and consultations in regards to the inclusion of Stifford Centre with the Cressy Place development. These consisted of telephone and online meetings with the local residents, politicians, community leaders and other key stakeholders. These community consultations have shown strong support for the 'exclusion' of Stifford Centre from Cressy Place development. We had numerous meetings and discussions with the Council's senior officials including the mayor and councillors. Finally, after nearly a year long discussion, on 27th of October 2021, the Council having seen the community views decided to 'exclude' the Stifford Centre from Cressy Place development. |
| 2021 | New 5-year lease granted by the Council with 80% rent reduction. |
| 2022 | In September 2022, we were informed by one of the Council Officers from Capital Delivery Team that the council's new administration would like to 'reverse' the decision and 'include' Stifford Centre as part of the Cressy Place development. We were very surprised and disappointed to hear this. Because after a year-long discussions with the capital development team, the mayor and senior officials, on 27 th October 2021 by email, the Council confirmed that Stifford Centre will be 'excluded' from this development. |

Cressy Place Development Plan

In October 2020, Stifford was informed by the council that they were planning to build new homes within our locality and included our centre in this plan.

Since then, we had numerous meetings with Senior officers, the mayor & councillors and local community. A chronological order of events is listed below.

20th October 2020 -Initial presentation to Stifford Centre Board Members on the proposed scheme.

23rd November 2020- Mayor and Ward Members met with the Stifford Centre Board Members to discuss Stifford Centre's needs.

27th January 2021- Further meeting with Stifford Centre Board Members. A business plan was requested.

January to February 2021- Stifford Centre engaged local residents, politicians, community leaders and other key stakeholders. We conducted extensive community engagements and consultations in regards to the inclusion of Stifford Centre with the Cressy Place development.

14th April 2021 -Stifford Centre submitted their business plan indicating our space requirement for 1,700m² to enable us to deliver current services and to meet the demands for future services.

23rd May 2021- Council Responded advising Stifford it wasn't possible to give 1,700m², but offered double the space of the existing centre and offering a meeting with the mayor to discuss.

3rd June 2021- Meeting at Stifford Centre with Board Members and Ward Councillors to discuss the requirements set out in our business plan.

28th June 2021-Response received from council confirming offer of 774 sqm of space but Stifford rejected this offer.

9th August 2021- Meeting with the Mayor to discuss space requirements.

27th October 2021- Email received from Project Head confirming Stifford will be '**Excluded from the Cressy Place development**'.

THE NEED OF THE STIFFORD CENTRE

Over the last 30 years, the borough population more than doubled, rising from 150,200 in 1986 to 304,900 in 2016. Over the next ten years, the population of Tower Hamlets is projected to increase from about 317,200 residents in 2018 to 370,700 in 2028. Due to its location on the boundary of the Thames Gateway with its perceived economic opportunities, Tower Hamlets has always been a stepping-stone for immigrants arriving in London. Tower

Hamlets is the 10th most deprived area in England. However, with one of the highest population densities and largest number of BME groups in London; services and opportunities will continue to remain under considerable strain.

Community Engagement and Consultations

As part of our intention to ensure that our projects and activities are well-planned, socially responsible, and have the support of the community, we conducted two community engagement and consultations in relation to the Centre Redevelopment and Community Right to Bid.

Community Engagement and Consultation 2023-24: We conducted stakeholder engagements and consultations throughout the 2023-24. These consisted of telephone, meetings, public events with the local residents, politicians, community leaders and other key stakeholders. These meetings have shown strong support for the Stifford Centre and over 5,900 local residents 'signed' our 'Community Right to Bid' petition. Our community engagement and consultations were focused on the future of the Stifford Centre and how it will impact on local residents.

Key findings from the community engagement and consultations were as follows:

- 1 'Exclude' Stifford Centre from Cressy Place development and honour the decision made by the council in October 2021.
- 2 To secure the long-term future of the Stifford Centre, the Council register the Stifford Centre building as a 'Community Asset' under 'Community Right to Bid', which will allow us to purchase the Centre and exclude it from Cressy Place Development.
- 3 A stand-alone community centre building is in the best interest for local residents. This is because every week hundreds of people use Stifford Centre. The Centre is used for many activities including social gathering, community activities, advice, training, healthy sessions, events etc.
- 4 There are over 4,000 households & 12,000 residents in Stepney Green area and need a Community Centre.
- 5 Local residents and users want Stifford Centre to continue with its current services.
- 6 Stifford will not be able to afford to pay the increased rent which will come with a new build.
- 7 Excluding Stifford Centre from this development will allow us the option to develop the Centre ourselves when funding is available at our own pace.

SUSTAINABILITY

We will underpin our future as a service by ensuring we take a collaborative, proactive and commercial approach to securing and maintaining funding.

Our sustainability ambitions:

We will stay focused on working with existing funders and supporters of our services, whilst exploring new sources of income;

We will develop our local and regional partnerships to enhance and expand our offer to our clients;

We will deliver an even more compelling, high value for money offer to funders of our service;

We'll make sure that the way we design and cost services takes into account the needs of disadvantaged groups.

SAFEGUARDING

Incidents and Complaints: During the reporting period, there were no safeguarding complaints or serious safeguarding incidents or complaints recorded.

The Safeguarding Policy of Stifford Centre sets out the mechanisms in places for protecting children and vulnerable adults. The safeguarding policy applies to all Centre's staff, including apprentices, trustees, volunteers, freelancers and consultants and the policy and procedures applies to all of Centre's activities. All adults who come into contact with children, young people and vulnerable adults in their work have a duty of care to safeguard and promote their welfare.

CORE SAFEGUARDING PRINCIPLES

- The welfare of the child and vulnerable adult is paramount and underpins all discussions and decision making.
- All children and vulnerable adults have the right to have a life free from harm, regardless of age, gender, ability, culture, race, language, religion or sexual identity, all have equal rights to protection.
- All staff including supply staff and volunteers have an equal responsibility to act on any suspicion or disclosure that may suggest a child and/or vulnerable adult is at risk of harm.
- The Designated Safeguarding Lead (DSL) will ensure that all children and staff involved in child protection issues will receive appropriate support.

PUBLIC BENEFIT

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future services. The Executive Committee considers how our planned services will contribute to the aims and objectives they have set.

Stifford Centre provides a public benefit to local residents by being a place where community activities and services take place, which improve the quality of life for local people. This is done in a variety of ways: through reducing isolation and social exclusion, being a space for public gathering, and providing services which improve lives.

FINANCIAL REVIEW

The centre managed well financially during this challenging period. We were successful in securing government and charitable trust grants and project funding to enable us to quickly adapt our staff and centre programme to remote provision and expand our outreach and support to meet identified need and outcomes.

The statement of financial activities had a gross deficit of £6,550 for the year end 31 March 2023. The executive committee members decided to carry forward this surplus as working capital to ensure smooth operation of the charity. The working capital need was designated as approximately £75,000 for each quarter.

Financial Procedure

The Finance Sub-Committee comprising of the Chair, Secretary and Treasurer and is responsible for financial monitoring and review of the centre's finances. The Finance sub-committee ensures stringent financial control and meets regularly to ensure implementation of financial policies and procedures.

All cheque payments need two signatories; three executive committee members are signatories.

None of the Executive Committee members have any beneficial interest in the Charity.

The financial period ended up with financial stability as Stifford's Executive Committee and Senior Management emphasised on making more funding applications, developing a sustainability plan and working towards creating a robust business plan from the beginning of the financial year.

Investment powers & policy

Stifford's constitution authorises the executive committee to make and hold investments using the general funds of the charity. The executive committee members have the power to invest in any way that they see fit.

There were no significant events during the year which in any way affected the performance of the charity.

There are no factors which are likely to affect the financial performance or position going forward.

Principal risks and uncertainties

Trustees regularly review risk and keep a risk register to ensure business and operational continuity as well as ensure all legal obligations are met. Risk management methodology is embedded into key working practices and supported by policy frameworks, practices, training, and induction. The economic and funding environment presents the largest risk and area of uncertainty. Developing business planning methodology will mitigate this. It is also key that we regularly review and update our policy and practice frameworks to ensure that we meet pre-qualification criteria for all contracted work. Financial policy and practices were reviewed in detail to ensure improved risk management. This included: detailing clear roles and responsibilities for budgeting and money management, improving administrative systems and ensuring daily, monthly and quarterly cash flow management and forecasting.

Other key areas of risk are associated with retaining and developing skilled and experienced staff teams that can deliver against increasingly challenging outcomes/impact demands. Stifford Centre has Investors in People status. Investors in People good practice and retained legal and HR expertise from Mentor help mitigate some of the risks associated with sustaining a skilled delivery team. However, as part of strategic development it will be necessary to look at reviewing and restructuring the staff team alongside training and developing people.

RESERVES POLICY

The executive committee members consider it prudent to maintain an adequate level of reserves to cover the charity's contractual commitments and to provide a secure base for the future and have set this at a minimum level of 6 months of the annual expenditure. The members are endeavouring to increase the unrestricted reserves to this minimum level.

Unrestricted Funds are needed to:

- Meet organisational employee, legal, financial, health and safety requirements and obligations.
- Quickly Implement any changes in the above requirements.
- Enable implementation of short and long-term objectives and outcomes from our Business Plan.
- Enable a swift reaction to new and priority needs and demand and designate funding to projects at short notice.
- To cover employee costs; salary increments, pension, maternity, sick and redundancy pay.
- To cover core administration and support costs without which the centre could not function.

The Stifford Centre requires an adequate level of reserves to:

- Meet the Charities Commission recommended good practice of having a minimum of 3 months and a maximum of 3 years running costs as financial reserves.
- Meet all commitments if circumstances arise where the trustees are obliged to wind down the charity, approximating to a minimum of 3 months running cost plus employee redundancy entitlement.
- Meet the requirements of The Pensions Act 2007 whereby from 1st April 2019 we are contributing a minimum of 3% of a contributing employee's salary.
- Safeguard the centre's activity and project delivery commitment in the event of delays and or withdrawal in receipt of grants and funding.
- Provide for contingencies and risks which cannot be met from annual income when they arise.
- To meet any short term statutory, legal or employee obligations such as staff sickness, maternity cover, IT renewal, building maintenance, or any cash-flow difficulties.

The centre aims to maintain an appropriate level of reserves through fund-raising, income generation and diversification, and considering appropriate investment accounts. The Treasurer or Finance Manager will include a report on the level of reserves at year end and steps will be taken to address any issues which may arise. The policy will be reviewed annually considering any changes in circumstances.

STRUCTURE, GOVERNANCE AND MANAGEMENT

STRUCTURE

The Charity is registered as a charitable company limited by guarantee and is governed by its Memorandum and Articles of Association. The Charity has no share capital or debentures, hence there are no Directors' Interests requiring disclosure. In the event of the Charity being wound up each member is required to contribute an amount not exceeding £1.

The Charity is independent, responsible for its own policy, direction and funding. It is a membership organisation and anyone (only over the age of 18 years) can join, who is interested in furthering the work of the Centre and; subject to the approval of the Committee.

The organisation is a charitable company limited by guarantee. Memorandum and Articles of Association, incorporated on 21 July 2010 amended by resolution on 29 January 2011, registered at Companies House on 21 July 2010 and registered with Charity Commission on 7 March 2011.

Trustees take overall responsibility for the strategic direction of the organisation as well as ensuring a good legal and good practice framework underpins their role as the employer of staff. Board meetings are held regularly to review management accounts; achievements, learning and outcomes from delivery; and business development and strategic opportunities and any arising risks.

The executive committee comprises of members representing both users and service providers.

The executive committee sets and reviews the charity's strategy, direction, staffing and resources. The day to day running of the charity is carried out by the centre manager, finance & operations manager and projects staff who have delegated authority from the executive committee and relevant sub-committee to manage the projects at the centre.

In addition, the Trustees participate in planning and away days with senior staff as well as review and comment on policy and practice frameworks through email discussion and decision.

Trustee/Executive Committee member selection methods

The constitution allows for up to 12 executive committee members (known as trustees) to be appointed. All executive committee members are recruited from the membership of the charity which is detailed within the charity's constitution.

All members are entitled to stand for office of the charity which is conducted by a formal nomination form being submitted before the Annual General Meeting (AGM). All nominated members who wish to be elected to the executive committee of the charity are elected at the charity's AGM.

All executive committee members are in office for a period of 2 years and have to be re-elected at the Charity's Annual General Meeting. Once elected, the executive committee members can elect a maximum of three co-opt members provided the total number of co-opted members does not exceed one-quarter of the total number of members.

The executive committee members are familiar with the practical work of the charity having been directly involved with the charity for a number of years.

Many of the executive committee members take responsibility for monitoring the centre's activities in specific operational areas chairing sub-committees of the executive committee. The main sub-committees are: finance, marketing & publicity and human resources.

Trustee/Executive Committee member Induction & Training

On appointment as executive committee member of Stifford Centre, all executive committee members receive an induction pack along with an annual report, full set of accounts for the previous financial year, a copy of Stifford's constitution, memorandum and articles of association and a copy of the Charity Commissions brochure 'The Essential Trustee: what you need to know (CC3)' of a charity trustee.

All new executive committee members undergo an induction and skills assessment which identifies any training needs that need to be addressed. The executive committee reviews annually all the training needs of the members and will instruct the senior staff of the centre to arrange the training or advice that is required.

Related Parties

The charity works closely with a number of partner organisations with whom it cooperates to deliver its programmes. The principal partner organisations are the London Borough of Tower Hamlets, NHS Tower Hamlets, Tower Hamlets Community Housing (THCH), Swan Housing Association, Canary Wharf Group and Tower Hamlets Homes (THH).

During this year, through its various projects, the centre worked in partnership with 57 Tower Hamlets based organisations and developed strategic links with organisations in Hackney, Newham, Barking & Dagenham, Redbridge and Havering.

During the financial year, we worked with 15 community centres, 8 GP Surgeries, 5 Schools, 8 mosques, 2 Churches, 2 leisure centres, 2 Idea Stores and 6 housing associations.

Partners list to date is extensive but includes:

Shadwell Basin Activity Centre, Stepney City Farm, Queen Mary University, Arbour Centre, Tower Hamlets Law Centre, Citizens Advice Bureau, Ocean Somali Community Association, John Scurr Community Centre, Dorset Community Association, Apasenth, Ocean women's Association, Salvation Army Stepney, East One Health, Jubilee Street practice, Blue gate fields school, Stepney Green School, Smithy Street school, Peabody Trust, Tower Hamlets College, Social Action for Health, Tower Hamlets Primary Care Trust Mobile Dental Unit, BWHAFS, Emmott Close, Linkage plus, Age UK, Sonali Gardens, Bangladesh Football Association, West Ham Football Club, Women's Environment Network and London Muslim Centre.

The centre continued its membership with Tower Hamlets CVS, Volunteer Centre Tower Hamlets, East London Business Place, and Tower Hamlets Community Transport.

Risk Management

All significant activities undertaken are subject to a risk review as part of the initial project assessment and implementation. Major risks are identified and ranked in terms of their potential impact and likelihood.

Major risks, for this purpose, are those that may have a significant effect on:

- Operational Performance, including risks to our personnel and volunteers;
- Achievement of our aims and objectives;
- Meeting the expectations of our beneficiaries or supporters

The executive committee review these risks on an ongoing basis and satisfy themselves that adequate systems and procedures are in place to manage the risks identified. Where appropriate, risks are covered by insurance.

The following framework is central to ensuring adequate risk assurance:

- An annual review of the risks the charity may face
- The establishment of systems and procedures to mitigate those risks identified

STATEMENT OF RESPONSIBILITIES OF THE TRUSTEES'

The trustees (who are also directors of Stifford Centre for the purposes of company law) are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles in the Charities SORP.
- Make judgements and estimates that are reasonable and prudent.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- There is no relevant audit information of which the charitable company's auditors are unaware.
- The trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

Approved by order of the board of trustees on 12/12/2024 and signed on its behalf by:

Mustafa Uddin
Mustafa Uddin
Chair/Director

Independent examiner's report to the trustees of STIFFORD CENTRE LIMITED ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2024.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Anwar Faruque Chowdhury FCCA

ACN Accountants
Chartered Certified Accountants
ACN Accountants
41 Orsett Road
Grays
Essex
RM17 5DS

Date: 12/12/2024

STIFFORD CENTRE LIMITED

Statement of Financial Activities
for the Year Ended 31 March 2024

| | | Unrestricted funds | Restricted funds | 31.3.24 Total funds £ | 31.3.23 Total funds £ |
|---|-------|--------------------|------------------|-----------------------------|-----------------------------|
| INCOME AND ENDOWMENTS FROM | Notes | £ | £ | £ | £ |
| Donations and legacies | | 16,215 | 184,053 | 200,268 | 189,367 |
| Other trading activities | 2 | 16,029 | - | 16,029 | 12,078 |
| Investment income | 3 | 194 | - | 194 | 63 |
| Total | | <u>32,438</u> | <u>184,053</u> | <u>216,491</u> | <u>201,508</u> |
| EXPENDITURE ON | | | | | |
| Charitable activities | | | | | |
| Mother Tongue | | 15,654 | - | 15,654 | 11,959 |
| Centre Core | | 14,742 | - | 14,742 | 1,747 |
| Healthy Lifestyle Partnership Programme | | - | 46,683 | 46,683 | 80,027 |
| BAME Women's Employment Support Programme | | - | 17,720 | 17,720 | 30,378 |
| Stifford Young Girl's Project | | - | 8,496 | 8,496 | 14,564 |
| Minicab Training | | - | - | - | 24,300 |
| Eastend Platinum Jubilee Project | | - | - | - | 9,180 |
| Covid 19 Vaccine Support Programme | | - | - | - | 15,152 |
| Engagement with Bangladesh Community | | - | - | - | 8,400 |
| Overcoming Cost-of-Living Crisis | | - | 66,173 | 66,173 | - |
| BAME Women's Empowerment Project | | - | 12,083 | 12,083 | - |
| Advice and Crisis Support Project | | - | 12,500 | 12,500 | - |
| MH Youth Innit | | - | 9,998 | 9,998 | - |
| Stifford Summer Holiday Activities and Food Programme | | - | 10,400 | 10,400 | - |
| Other | | <u>7,483</u> | <u>-</u> | <u>7,483</u> | <u>12,351</u> |
| Total | | <u>37,879</u> | <u>184,053</u> | <u>221,932</u> | <u>208,058</u> |
| NET INCOME/(EXPENDITURE) | | (5,441) | - | (5,441) | (6,550) |
| RECONCILIATION OF FUNDS | | | | | |
| Total funds brought forward | | 313,846 | - | 313,846 | 320,396 |
| TOTAL FUNDS CARRIED FORWARD | | <u>308,405</u> | <u>-</u> | <u>308,405</u> | <u>313,846</u> |

The notes form part of these financial statements

STIFFORD CENTRE LIMITED

Balance Sheet
31 March 2024

| | Notes | Unrestricted funds £ | Restricted funds £ | 31.3.24 Total funds £ | 31.3.23 Total funds £ |
|--|-------|-------------------------|-----------------------|-----------------------------|-----------------------------|
| FIXED ASSETS | | | | | |
| Tangible assets | 8 | 129,279 | - | 129,279 | 134,962 |
| CURRENT ASSETS | | | | | |
| Debtors | 9 | 12,500 | - | 12,500 | - |
| Cash at bank | | <u>197,866</u> | <u>-</u> | <u>197,866</u> | <u>229,437</u> |
| | | 210,366 | - | 210,366 | 229,437 |
| CREDITORS | | | | | |
| Amounts falling due within one year | 10 | (9,635) | - | (9,635) | (18,300) |
| | | <u>200,731</u> | <u>-</u> | <u>200,731</u> | <u>211,137</u> |
| NET CURRENT ASSETS | | | | | |
| | | 330,010 | - | 330,010 | 346,099 |
| TOTAL ASSETS LESS CURRENT LIABILITIES | | | | | |
| | | | | | |
| CREDITORS | | | | | |
| Amounts falling due after more than one year | 11 | (21,605) | - | (21,605) | (32,253) |
| | | <u>308,405</u> | <u>-</u> | <u>308,405</u> | <u>313,846</u> |
| NET ASSETS | | | | | |
| | | | | | |
| FUNDS | 13 | | | | |
| Unrestricted funds | | | | <u>308,405</u> | <u>313,846</u> |
| TOTAL FUNDS | | | | <u>308,405</u> | <u>313,846</u> |

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2024.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2024 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

STIFFORD CENTRE LIMITED

Balance Sheet - continued

31 March 2024

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 12/12/2024 and were signed on its behalf by:

.....
Mustafa Uddin – Trustee

The notes form part of these financial statements

Notes to the Financial Statements
for the Year Ended 31 March 2024

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

| | |
|--------------------------|---------------|
| Improvements to property | - 2% on cost |
| Fixtures and fittings | - 25% on cost |
| Office equipment | - 33% on cost |

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. OTHER TRADING ACTIVITIES

| | | |
|---------------------------------|---------------|---------------|
| | 31.3.24 | 31.3.23 |
| | £ | £ |
| Activities for Generating Funds | <u>16,029</u> | <u>12,078</u> |

continued...

Notes to the Financial Statements - continued
for the Year Ended 31 March 2024

3. INVESTMENT INCOME

| | | |
|--------------------------|------------|-----------|
| | 31.3.24 | 31.3.23 |
| | £ | £ |
| Deposit account interest | <u>194</u> | <u>63</u> |

4. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

| | | |
|-----------------------------|--------------|--------------|
| | 31.3.24 | 31.3.23 |
| | £ | £ |
| Depreciation - owned assets | <u>5,683</u> | <u>5,683</u> |

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2024 nor for the year ended 31 March 2023.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2024 nor for the year ended 31 March 2023.

6. STAFF COSTS

The average monthly number of employees during the year was as follows:

| | | |
|-----------|-----------|----------|
| | 31.3.24 | 31.3.23 |
| Admin | 3 | 3 |
| Operation | <u>7</u> | <u>6</u> |
| | <u>10</u> | <u>9</u> |

No employees received emoluments in excess of £60,000.

7. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

| | Unrestricted funds £ | Restricted funds £ | Total funds £ |
|---|----------------------------|--------------------------|---------------------|
| INCOME AND ENDOWMENTS FROM | | | |
| Donations and legacies | 7,366 | 182,001 | 189,367 |
| Other trading activities | 12,078 | - | 12,078 |
| Investment income | <u>63</u> | <u>-</u> | <u>63</u> |
| Total | <u>19,507</u> | <u>182,001</u> | <u>201,508</u> |
| EXPENDITURE ON | | | |
| Charitable activities | | | |
| Mother Tongue | 11,959 | - | 11,959 |
| Centre Core | 1,747 | - | 1,747 |
| Healthy Lifestyle Partnership Programme | - | 80,027 | 80,027 |
| BAME Women's Employment Support Programme | - | 30,378 | 30,378 |
| Stifford Young Girl's Project | - | 14,564 | 14,564 |
| Minicab Training | - | 24,300 | 24,300 |

continued...

Notes to the Financial Statements - continued
for the Year Ended 31 March 2024

7. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

| | Unrestricted funds £ | Restricted funds £ | Total funds £ |
|--------------------------------------|----------------------------|--------------------------|---------------------|
| Eastend Platinum Jubilee Project | - | 9,180 | 9,180 |
| Covid 19 Vaccine Support Programme | - | 15,152 | 15,152 |
| Engagement with Bangladesh Community | - | 8,400 | 8,400 |
| Other | <u>12,351</u> | <u>-</u> | <u>12,351</u> |
| Total | <u>26,057</u> | <u>182,001</u> | <u>208,058</u> |
| NET INCOME/(EXPENDITURE) | (6,550) | - | (6,550) |
| Transfers between funds | <u>22,079</u> | <u>(22,079)</u> | <u>-</u> |
| Net movement in funds | 15,529 | (22,079) | (6,550) |
| RECONCILIATION OF FUNDS | | | |
| Total funds brought forward | <u>298,317</u> | <u>22,079</u> | <u>320,396</u> |
| TOTAL FUNDS CARRIED FORWARD | <u>313,846</u> | <u>-</u> | <u>313,846</u> |

8. TANGIBLE FIXED ASSETS

| | Improvements to property £ | Fixtures and fittings £ | Office equipment £ | Totals £ |
|-----------------------------------|-------------------------------------|----------------------------------|--------------------------|----------------|
| COST | | | | |
| At 1 April 2023 and 31 March 2024 | <u>284,143</u> | <u>4,926</u> | <u>20,237</u> | <u>309,306</u> |
| DEPRECIATION | | | | |
| At 1 April 2023 | 149,183 | 4,925 | 20,236 | 174,344 |
| Charge for year | <u>5,683</u> | <u>-</u> | <u>-</u> | <u>5,683</u> |
| At 31 March 2024 | <u>154,866</u> | <u>4,925</u> | <u>20,236</u> | <u>180,027</u> |
| NET BOOK VALUE | | | | |
| At 31 March 2024 | <u>129,277</u> | <u>1</u> | <u>1</u> | <u>129,279</u> |
| At 31 March 2023 | <u>134,960</u> | <u>1</u> | <u>1</u> | <u>134,962</u> |

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

| | | |
|--------------------------------|---------------|--------------|
| | 31.3.24 £ | 31.3.23 £ |
| Prepayments and accrued income | <u>12,500</u> | <u>-</u> |

continued...

Notes to the Financial Statements - continued
for the Year Ended 31 March 2024

| | | | |
|--|----------------|----------------|----------------|
| 10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR | | | |
| | | 31.3.24 | 31.3.23 |
| | | £ | £ |
| Accruals and deferred income | | 7,835 | 16,500 |
| Accrued expenses | | <u>1,800</u> | <u>1,800</u> |
| | | <u>9,635</u> | <u>18,300</u> |
| | | | |
| 11. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR | | | |
| | | 31.3.24 | 31.3.23 |
| | | £ | £ |
| Bank loans (see note 12) | | <u>21,605</u> | <u>32,253</u> |
| | | | |
| 12. LOANS | | | |
| An analysis of the maturity of loans is given below: | | | |
| | | 31.3.24 | 31.3.23 |
| | | £ | £ |
| Amounts falling due between two and five years: | | | |
| Bank loans - 2-5 years | | <u>21,605</u> | <u>-</u> |
| Amounts falling due in more than five years: | | | |
| Repayable by instalments: | | | |
| Bank loans more 5 yr by instal | | - | 32,253 |
| | | | |
| 13. MOVEMENT IN FUNDS | | | |
| | | Net | |
| | At 1.4.23 | movement | At |
| | £ | in funds | 31.3.24 |
| | | £ | £ |
| Unrestricted funds | | | |
| General fund | 313,846 | (6,002) | 307,844 |
| Mother Tongue | <u>-</u> | <u>561</u> | <u>561</u> |
| | <u>313,846</u> | <u>(5,441)</u> | <u>308,405</u> |
| | | | |
| TOTAL FUNDS | <u>313,846</u> | <u>(5,441)</u> | <u>308,405</u> |

continued...

Notes to the Financial Statements - continued
for the Year Ended 31 March 2024

13. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

| | Incoming resources £ | Resources expended £ | Movement in funds £ |
|--|----------------------------|----------------------------|---------------------------|
| Unrestricted funds | | | |
| General fund | 16,223 | (22,225) | (6,002) |
| Mother Tongue | <u>16,215</u> | <u>(15,654)</u> | <u>561</u> |
| | 32,438 | (37,879) | (5,441) |
| Restricted funds | | | |
| Healthy Lifestyle Partnership Programme | 46,683 | (46,683) | - |
| BAME Women's Employment Support Programme | 17,720 | (17,720) | - |
| Stifford Young Girl's Project | 8,496 | (8,496) | - |
| MH - Youth Innit | 9,998 | (9,998) | - |
| Overcoming Cost-of-Living Crisis | 66,173 | (66,173) | - |
| BAME Women's Empowerment Project | 12,083 | (12,083) | - |
| Advice and Crisis Support Project | 12,500 | (12,500) | - |
| Stifford Summer Holiday Activities and Food Programme | <u>10,400</u> | <u>(10,400)</u> | <u>-</u> |
| | <u>184,053</u> | <u>(184,053)</u> | <u>-</u> |
| TOTAL FUNDS | <u><u>216,491</u></u> | <u><u>(221,932)</u></u> | <u><u>(5,441)</u></u> |

Comparatives for movement in funds

| | At 1.4.23 £ | Net movement in funds £ | Transfers between funds £ | At 31.3.23 £ |
|-------------------------------------|-----------------------|----------------------------------|------------------------------------|-----------------------|
| Unrestricted funds | | | | |
| General fund | 298,317 | (6,550) | 22,079 | 313,846 |
| Restricted funds | | | | |
| Centre Core Income | 10,929 | - | (10,929) | - |
| Stifford Resident Support Programme | <u>11,150</u> | <u>-</u> | <u>(11,150)</u> | <u>-</u> |
| | <u>22,079</u> | <u>-</u> | <u>(22,079)</u> | <u>-</u> |
| TOTAL FUNDS | <u><u>320,396</u></u> | <u><u>(6,550)</u></u> | <u><u>-</u></u> | <u><u>313,846</u></u> |

continued...

Notes to the Financial Statements - continued
for the Year Ended 31 March 2024

13. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

| | Incoming resources £ | Resources expended £ | Movement in funds £ |
|---|----------------------------|----------------------------|---------------------------|
| Unrestricted funds | | | |
| General fund | 12,141 | (18,691) | (6,550) |
| Mother Tongue | <u>7,366</u> | <u>(7,366)</u> | <u>-</u> |
| | 19,507 | (26,057) | (6,550) |
| Restricted funds | | | |
| Healthy Lifestyle Partnership Programme | 80,027 | (80,027) | - |
| BAME Women's Employment Support Programme | 30,378 | (30,378) | - |
| Stifford Young Girl's Project Covid - 19 Vaccine Support Programme | 14,564 | (14,564) | - |
| Eastend Platinum Jubilee Project Engagement with Bangladesh Community | 15,152 | (15,152) | - |
| Minicab Training | 9,180 | (9,180) | - |
| | <u>8,400</u> | <u>(8,400)</u> | <u>-</u> |
| | <u>24,300</u> | <u>(24,300)</u> | <u>-</u> |
| | <u>182,001</u> | <u>(182,001)</u> | <u>-</u> |
| TOTAL FUNDS | <u>201,508</u> | <u>(208,058)</u> | <u>(6,550)</u> |

A current year 12 months and prior year 12 months combined position is as follows:

| | At 1.4.23 £ | Net movement in funds £ | Transfers between funds £ | At 31.3.24 £ |
|-------------------------------------|----------------|----------------------------------|------------------------------------|--------------------|
| Unrestricted funds | | | | |
| General fund | 298,317 | (12,552) | 22,079 | 307,844 |
| Mother Tongue | <u>-</u> | <u>561</u> | <u>-</u> | <u>561</u> |
| | 298,317 | (11,991) | 22,079 | 308,405 |
| Restricted funds | | | | |
| Centre Core Income | 10,929 | - | (10,929) | - |
| Stifford Resident Support Programme | <u>11,150</u> | <u>-</u> | <u>(11,150)</u> | <u>-</u> |
| | <u>22,079</u> | <u>-</u> | <u>(22,079)</u> | <u>-</u> |
| TOTAL FUNDS | <u>320,396</u> | <u>(11,991)</u> | <u>-</u> | <u>308,405</u> |

continued...

Notes to the Financial Statements - continued
for the Year Ended 31 March 2024

13. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

| | Incoming resources £ | Resources expended £ | Movement in funds £ |
|---|----------------------------|----------------------------|---------------------------|
| Unrestricted funds | | | |
| General fund | 28,364 | (40,916) | (12,552) |
| Mother Tongue | <u>23,581</u> | <u>(23,020)</u> | <u>561</u> |
| | 51,945 | (63,936) | (11,991) |
| Restricted funds | | | |
| Healthy Lifestyle Partnership Programme | 126,710 | (126,710) | - |
| BAME Women's Employment Support Programme | 48,098 | (48,098) | - |
| Stifford Young Girl's Project Covid - 19 Vaccine Support Programme | 23,060 | (23,060) | - |
| Eastend Platinum Jubilee Project Engagement with Bangladesh Community | 15,152 | (15,152) | - |
| Minicab Training | 9,180 | (9,180) | - |
| MH - Youth Innit | 8,400 | (8,400) | - |
| Overcoming Cost-of-Living Crisis | 24,300 | (24,300) | - |
| BAME Women's Empowerment Project | 9,998 | (9,998) | - |
| Advice and Crisis Support Project | 66,173 | (66,173) | - |
| Stifford Summer Holiday Activities and Food Programme | 12,083 | (12,083) | - |
| | 12,500 | (12,500) | - |
| | <u>10,400</u> | <u>(10,400)</u> | <u>-</u> |
| | 366,054 | (366,054) | - |
| TOTAL FUNDS | <u>417,999</u> | <u>(429,990)</u> | <u>(11,991)</u> |

14. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2024.

STIFFORD CENTRE LIMITED

Detailed Statement of Financial Activities
for the Year Ended 31 March 2024

| | 31.3.24 £ | 31.3.23 £ |
|---|----------------|----------------|
| INCOME AND ENDOWMENTS | | |
| Donations and legacies | | |
| Grants and donations received | 200,268 | 189,367 |
| Other trading activities | | |
| Activities for Generating Funds | 16,029 | 12,078 |
| Investment income | | |
| Deposit account interest | <u>194</u> | <u>63</u> |
| Total incoming resources | 216,491 | 201,508 |
| EXPENDITURE | | |
| Charitable activities | | |
| Wages | 109,069 | 110,142 |
| Mother Tongue | 8,694 | 1,795 |
| Young Girls Project | 3,846 | - |
| Minicab Training | - | 19,950 |
| Stifford Summer Holiday Activities and Food Programme | 4,061 | 6,680 |
| Covid 19 Vaccine Support Programme | - | 10,424 |
| MH Youth Innit | 6,110 | - |
| Engagement with Bangladesh Community | - | 6,400 |
| Overcoming Cost-of-Living Crisis | 32,776 | - |
| Advice and Crisis Support Project | 5,910 | - |
| Centre Core Costs | 14,742 | 1,747 |
| BAME Women's Empowerment Project | 6,263 | - |
| Healthy Lifestyle Partnership Programme | 18,103 | 21,407 |
| BAME Women's Employment Support Programme | 4,875 | 13,798 |
| Stifford Young Girl's Project | <u>-</u> | <u>3,364</u> |
| | 214,449 | 195,707 |
| Support costs | | |
| Finance | | |
| Improvements to property | 5,683 | 5,683 |
| Governance costs | | |
| Accountancy and legal fees | 1,800 | 1,800 |
| Capacity building costs | <u>-</u> | <u>4,868</u> |
| | <u>1,800</u> | <u>6,668</u> |
| Total resources expended | <u>221,932</u> | <u>208,058</u> |
| Net expenditure | <u>(5,441)</u> | <u>(6,550)</u> |

This page does not form part of the statutory financial statements

STIFFORD CENTRE LIMITED

England & Wales - Charity number 1140716

Accounts



REPORT OF THE TRUSTEES AND

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

FOR

STIFFORD CENTRE LIMITED

STIFFORD CENTRE LIMITED
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FOR THE YEAR ENDED 31 MARCH 2023

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STIFFORD CENTRE LIMITED
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FOR THE YEAR ENDED 31 MARCH 2023

LEGAL AND ADMINISTRATIVE INFORMATION

Registered Charity Number: 1140716

Registered Company Number: 07321910

Registered Address: 2-6 Cressy Place, London, E1 3JG

TRUSTEE / DIRECTOR

Mustafa Uddin - Chair
Enamul Hoque – Vice Chair
Shah Habibur Rahman – Secretary
Abdul Bari Chowdhury – Assistant Secretary
Azizur Rahman – Treasurer
Souheb Khan – Vice Treasurer
Dudu Miah – Committee Member
Natalie Jenkins – Committee Member
Moyzun Nessa – Committee Member

Auditor

ACN Accountants, 41 Orsett Road, Grays, RM17 5DS

Bank

Natwest Bank, Whitechapel Road Branch, 45 Whitechapel Road, London, E1 1DU

Key Management Personnel

Joynul Hoque, Centre Manager
Ruhel Ahmed, Finance and Operations Manager

STIFFORD CENTRE LIMITED

TRUSTEES' ANNUAL REPORT AND (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2023

It is with great pleasure that the trustees present their report and the audited financial statements for the year ended 31 March 2023.

Reference and administrative information set out on page 3 forms part of this report. The financial statements comply with current statutory requirements, the memorandum and articles of association and the Statement of Recommended Practice - Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

BACKGROUND

When Stifford Centre was founded in the late 1990s, the country was recovering from a recession and problems such as anti-social behaviour, racism, poverty and gang culture were rife in Tower Hamlets. In 1997, local residents in the Stifford Estate were increasingly becoming frustrated with the lack of dedicated community services to tackle these issues. As a result, local people came together to form Stifford TJRS Tenants and Residents Association (the name was a combination of the buildings within the estate; Tinsley, Jamaica, Redman's and Stepney Green) to try and fulfil their vision of creating a safe and welcoming place for local people to pursue a range of activities and increase community cohesion. The next step was consultation with various councillors in trying to secure a premises in order to make the dream a reality.

In 1999, the London Borough of Tower Hamlets (LBTH) allotted three abandoned shops to the Stifford Centre. We have converted the derelict shops into a modern community centre which included converted three shops into a community centre and the extension with a porta cabin (approximately 75 sqm) in 2006-07. The existing Stifford Centre, which has been cobbled together from three converted shops over 250sqm cannot cope with the growing demand. With the support of local people, we had raised over £100,000 and extended our premises (approximately 75sqm).

Stifford Centre has been providing community services and used by members of the community since its inception. Located in Stepney Green, Tower Hamlets, since its inception, the Stifford Centre has demonstrated a proven track record in delivering services to help people learn new skills, improve their health and wellbeing, secure employment and develop the confidence to achieve their goals.

Over the last two decades, we provided services to local people who have benefitted from our many projects from receiving training and education, welfare advice, health and wellbeing to as simple as hall hire for community/family events.

A board cross reference of objectives was built around this development that focused on partnership, collaborative interagency projects, gaining funding to effectively tackle local issues and the establishment of social enterprise projects to promote social cohesion and foster a more sustainable community.

In 2011, the name of the organisation has been changed from Stifford TJRS-TRA Community Centre to **STIFFORD CENTRE LIMITED (working name STIFFOD CENTRE)** by a resolution approved by the Board of Directors and respectively, the new name has also been approved by the **Charity Commission** and a fresh Certificate of Registration has been issued to us.

WHO WE ARE AND WHAT WE DO

The Stifford Centre is a registered charity and community hub in East London in the Stepney Green neighbourhood of the London Borough of Tower Hamlets.

The Stifford Centre's area of benefit is a densely populated neighbourhood in Tower Hamlets, London comprising approximately 310,000 residents. The majority of residents live in social housing. The neighbourhood suffers significant social deprivation, with child poverty, unemployment, premature death, poor health and isolation of older people.

Tower Hamlets is one of the most ethnically diverse authorities in England, and this is reflected in the South West locality which has a much higher proportion of BME residents compared to England. We serve an area of high social deprivation; the wards we primarily serve are (St Dunstan's & Stepney, Whitechapel, St. Katherine & Wapping and Shadwell), all being amongst the 10% most deprived in the country (Indices of Multiple Deprivation 2019).

We run a modern and busy Community Centre at the heart of the Tower Hamlets. We provide a base from which we run our own wide range of services, a place for local people to meet, and a resource for other organisations to deliver their services to the local community. We have a proven and proud track record of tackling deprivation/exclusion and delivering a range of services to local people in key areas such as health, employment, skills, advice and life experience opportunities. We have had great success in addressing unmet community needs and improving outcomes for local residents. In particular, we engage socio-economically deprived people through our programmes, which address their multiple and complex needs around health & wellbeing, welfare, immigration, housing & debt advice, women's, older people & youth provisions, environment, education, training and employment.

The Centre has been serving the members of the local community with essential services such as: Legal Advice, Welfare Benefits Surgery, Councillors Surgery, Healthy cooking, ESOL classes, Exercise Sessions, Arabic Classes, Sewing Classes, IT drop-in sessions for men & women separately, Training sessions, Youths club, Girl's sessions, community events, music clubs, Zumba and fitness classes, social & lunch clubs for the elderly, the list of uses is a long one! Generations of families have used this centre and it is the life and soul of the community. Local residents also use the centre as a place for the social gathering where family members and children come and mingle among each other in order to break free from the monotonous cosmopolitan life.

MESSAGE FROM OUR CHAIR

As the Chair, I want to say a big thank you to the staff, volunteers and Executive Board Members. As I always say, our biggest asset we have at this centre is the dedicated staff members and volunteers who put the organisation first and do not hesitate to go that extra mile to deliver a high-quality service to the local community. This includes my colleagues I have the pleasure of working with at the board who take a robust view when it comes to protecting the interest of the public and the centre.

The year was particularly challenging as we were not able to secure as much funding as anticipated. It has been hard for our staff to maintain a good morale but they remained dedicated and delivered an effective and professional service to a community.

Stifford has a strong team who always put the needs of the community first and this has helped us grow and deliver. Staff always remain positive despite the challenges they face. The demand and need for our services are always growing and we are keen to expand our service provision.

I am proud to be part of Stifford and thank all the staff and volunteers for making Stifford a pleasant working environment and enabling local residents to raise and address local needs.

We are also forever grateful to our funders, local residents and well-wishers for all their help and support throughout the year.

Mustafa Uddin

Mustafa Uddin
Chair

OBJECTIVES AND ACTIVITIES

VISION

Stifford Centre's vision is to have "*a community where people lead healthy and prosperous lives*".

MISSION

Stifford Centre's overall mission is to bring change through providing services that will "*empower people to lead healthy and prosperous lives*".

AIM

Stifford Centre's core aim is to *empower people from all walks of life*.

VALUES

Stifford Centre is committed to combating social exclusion and supporting people is at the heart of values.

OBJECTIVES

The *objective* of the Centre are to "*advance, enhance and promote*" developmental opportunities to the public and *improve* environmental issues in local urban or rural regeneration areas, of social and economic deprivation irrespective of race, sex or sexual orientation, religion, political or other social group.

In furtherance of the above objective, the Centre worked in following key areas:

- **Health and Well-being**
- **Information, Advice and Guidance**
- **Education, Training and Employment**

Therefore, the centre's objectives:

1. Constantly empower inhabitants by providing and seeking ways to enhance and advance their skills, training, knowledge and work experience;
2. Deliver projects that would improve health and wellbeing of people and wider stakeholders;
3. Provide information, advice and guidance for social welfare, housing, legal and pro bono provision in helping people;
4. Provide and promote opportunities for a diverse and integrated community through our various community projects that are run at the Centre; including activities and practice of free speech/expression, religion, thought and assembly for the purposes of the community, members, residents and inhabitants;
5. Maintain and manage the Centre to a reasonable standard ensuring accessibility of all services to all our stakeholders;
6. Carry out capacity-building work, i.e. establish day Centre, crèche & all other services involved in engaging and re-development of local inhabitants; i.e. education and play facilities for children and mothers;
7. Organise or assist in organising meetings, conferences, lectures and courses of study or all other form of recreational and other leisure time activities.

8. To develop the capacity and skills of those in society who are socially and economically disadvantaged communities in such a way that such individuals are better able to identify and help meet their needs and to participate more fully in society.
9. To advance the education of the public and promote public involvement in all matters concerning environmental sustainability.
10. To advance the education of the public in the conservation, protection and improvement of the physical and natural environment.
11. To relieve poverty, unemployment, or those in need by reason of youth, age, ill-health, disability, financial hardship or another disadvantage.
12. To advance the arts, culture, heritage or science.
13. Promote any charitable purpose for the benefit of the community;
14. To further such exclusively charitable objects according to the laws of England and Wales as the Trustees in their absolute discretion from time to time determine.

IN SUMMARY, OUR PROGRAMME (BUSINESS) OBJECTIVES

- o Reduce poverty through improving and maximising employment opportunities;
- o Improving life choices and chances through quality advice;
- o Raise educational attainment;
- o Promote better physical and mental health;
- o Empowering beneficiaries to become active citizens;
- o Continue to build on partnerships and maximise funding opportunities.

By focusing on these objectives, we expect to make a measureable difference in the lives of people in the communities in which we work.

Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.

ACHIEVEMENTS, PERFORMANCE AND BENEFICIARIES

2022-23 HIGHLIGHTS

ACHIEVEMENTS

Health &
Wellbeing

2786

INFORMATION
ADVICE
GUIDANCE 

2248

EDUCATION
TRAINING
EMPLOYMENT 

532

you**th**
activities

814

This year we supported people across different services

This includes:

- A range of online activities delivered every week.
- Weekly support packages were delivered for those most in need.
- Quick adaption to provide remote activities, information, support, and referrals.
- 2786 clients were supported through various Healthy & Well-being and Communities support activities and sessions.
- Over 2248 users received information, advice and guidance.
- 532 people accessed education, training and employment programme, 88% of whom have achieved their goal of entering employment, education, training, or volunteering.
- 28 hours on average of employment support per client.

Cost of Living Crisis

The community along with our users have had to deal with the covid pandemic over the past years and are now facing the Cost-of-Living Crisis. Throughout the pandemic we managed to maintain all of our services and adapted the way that we provide the services to meet the circumstances and our user's needs. We tried to ensure that services are adapted and provided to our users and building the strengths and relationships that exist across the community and voluntary sector and the Council. For many of our service users the Cost-of-Living Crisis is nothing new. We have worked with people and families who have been struggling to make ends meet for many years. What is new, the scale of the crisis facing those on low and middle incomes. Many of the issues now facing the community are the result of previous policy changes brought about during the austerity that followed the 2008 financial crash. In particular, the changes to housing benefit, the bedroom tax, the cap on benefits and the fact that the local housing allowance no longer meets the costs of housing for many in the community which reduces the available income to support families and children. With inflation rising, more people will be pushed into poverty there will be an increasing slide into deprivation for many of those in our community who were previously just managing. We will continue to work with the community to provide services and help the community to deal with the effects of poverty and to enable people to take a full part in civil society.

QUALITY ASSURANCE AND PERFORMANCE MONITORING

The centre utilises external and internal performance management and quality control systems. External systems include independent evaluation reports. The London Borough of Tower Hamlets also monitors and evaluates our services on a regular basis. Staff and volunteers working with children and vulnerable people undergo DBS check and attend regular safeguarding training.

Internal quality control systems include review registers, user involvement and feedback forms, questionnaires and focus groups and the detailed annual evaluation and monitoring questionnaire which provides in depth information regarding the outcomes, quality, and benefits of our services. The centre has up to date policies and procedures in place to ensure high quality performance management and services.

Externally assessed ***Investors in People, Investing in Volunteers, Legal Advice Quality Standard (AQS), OCR Registered Centre, Trinity College & Highfield Qualifications Registered Exam Centre, UK Register of Learning Providers (UKRLP) and Five-Star rating Food Hygiene*** catering facility also attest to our management capacity as detailed below:

- **Investors in People (IIP):** Investors in People provides a best practice people management standard, offering accreditation to organisations that adhere to the Investors in People framework.
- **Advice Quality Standard (AQS):** The Advice Quality Standard (AQS) is awarded to organisations that give advice to members of the public on legal issues.
- **Investing in Volunteers (IiV):** Investing in Volunteers is the UK quality standard for good practice in volunteer management.
- **Stifford is Registered with the Environment Agency** and underwent an environmental audit with ZEN, an environmental agency working in partnership with the London Borough of Tower Hamlets.
- **Oxford Cambridge and RSA (OCR)** registered Training and Exam Centre.
- **Trinity College London** registered Exam Centre.
- **Highfield Qualifications** approved Centre.
- **UK Register of Learning Providers-UKRLP.**
- **Financial Conduct Authority (FCA)** regulated & authorised Centre.
- **Five Star Food Hygiene Rating** Award from London Borough of Tower Hamlets' Environmental Health Department.

OUR IMPACT

“I love Stifford Centre. It’s amazing and providing fantastic support for local residents.”

-Mrs Akter

“I joined the Healthy Lifestyle programme because I wanted to improve my health conditions and diet management. The programme has shown me how I can be in control. I am responsible and can achieve my goals. I would like to thanks the Stifford Centre for this amazing Health & Wellbeing programme for local residents.”

M Ali

“I came to the Stifford Centre and started ESOL classes. It was from there that my learning journey began. From that course I ended up doing more courses at Stifford Centre and eventually became a volunteer. I have enjoyed attending all my courses and having my thoughts and views highly appreciated. Stifford Centre is a blessing in disguise for our community and our women. It is a stepping stone for our women to be pointed out in the right direction, especially women who do not speak fluent English.”

R Begum

“My advisor, was patient and easy to talk to. I felt supported and the advisor always explained every step and option available. As a single parent living with overwhelming anxiety as well as mobility issues I struggle daily; being listened to was a big relief. My advisor was warm, welcoming, and very understanding - this has made all the difference in my experience. I would recommend the Stifford Centre to anyone who is struggling and doesn't know their rights.”

A Rahman

“I felt really heard and supported and most importantly I felt I was in the hands of a very competent, efficient legal representative. The legal advisor was absolutely amazing, he treated me with nothing but kindness and respect and I couldn't have asked for anyone better. Thank you Stifford Centre and all that you do.”

Mr Miah

“I really enjoy coming to Youth Club at Stifford Centre. It has provided for me a safe place to come, however often I choose, with tasks which provide a sense of achievement and are always fun. The staff are always chatty, kind and willing to listen too. At youth club we like to make food, play outside, eat cake, play games and do arts and crafts.”

S Begum

SUMMARY OF PROJECT/ACTIVITIES DELIVERY:

HEALTHY LIFESTYLE PARTNERSHIP PROGRAMME

The Healthy Lifestyle Partnership Programme is a part of the Council's Local Community Fund. Stifford Centre is a Lead partner and four local community organisations are working as a consortium to deliver a program of healthy lifestyle activities, classes, inspiration and opportunities across the Southwest and Northwest localities of Tower Hamlets.

A programme of different healthy living classes that will change over time via co-design. A membership card and number allocated to members allowing them to log in to classes all over the Tower Hamlets and keep track of their progress. The activities fall into two categories: drop-in (such as the Walking Group) or appointment-based (such as a cookery class or climbing group). The person-centred design of the project has built-in flexibility and can work with people of any age from 11+.

We have been delivered this project since October 2019. Last year was very busy as we have delivered a number activities including healthy run, yoga, diet & nutrition, on-to-one health advice sessions. We had one-to-one sessions where we discussed the challenges they face when making healthy living choices and what influences their decisions. Lack of time, willpower and family commitment were the reasons givens for not living a healthier lifestyle Participants were quite open and willing to share their thoughts and feelings around health and well-being. We had also delivered Healthy cooking sessions and Healthy walks. We have delivered Health check sessions including blood pressure and BMI check.

92% of our users attended two or more sessions. 80% members continue attending classes for six weeks or longer.

95% of participants reported higher levels of wellbeing after six weeks of membership.

90% of participants reported that they have experienced improved symptoms of ill-health.

95% of members reported that healthy eating classes are at accessible times.

95% reported Community Cohesion in the Borough is improved.

BAME WOMEN'S EMPLOYMENT SUPPORT PROGRAMME

Stifford Centre is facilitating a BAME Women's Employment Support Programme recruiting disenfranchised women living in Tower Hamlets including carers and single parents of Bengali, Somali and BAME heritage. The project target group is local long-term unemployed and economically inactive BAME women, especially Bangladeshi and Somali women who are the most hard-to-reach group living in Tower Hamlets.

The project created role models for marginalized BAME women lacking confidence to take that first step and fulfil their potential. By engaging isolated and sedentary BAME women, we create an opportunity for them to come out of unemployment and underlying welfare or family issues. Stifford seeks to support particularly vulnerable BAME women, transforming their own and their families' lives.

The support provided including ESOL, Employability Training, Health & Social Course, Digital Upskilling and Business start-up training. Due to the Pandemic and Government restriction, we had delivered the activities through online and face-to-face later in the year. We have delivered ESOL and other classes through online. Participants slowly became familiar with the digital platform. Their family members are helping them to join

sessions. We had delivered sessions with the smaller group of participants. Some employability sessions i.e. mock interview, CV preparations have delivered one-to-one through WhatsApp. We had continued to deliver our courses including ESOL, Childcare/Health & Social Care, Digital Literacy, employability training including job search, CV preparations, business start-up training and Teaching Assistant course. Steering group meeting also carried out throughout the year.

92% made a significant improvement in their communications.

90% of participants feel they've gained skills to enable them to move into volunteering, education and employment.

95% of Participants reported improved confidence.

94% of participants supported into work experience & volunteering gain confidence, experience and skills to move closer to employment markets.

STIFFORD LEGAL ADVICE CENTRE

Stifford Legal Advice Centre was formed in August 2009 with an aim to provide a range of legal services to the residents of Tower Hamlets. The Centre is recognised by the Legal Service Commission and has been accredited as a Specialist in Housing Law- We have been awarded the Specialist Quality Mark (SQM) and now Advice Quality Standard (AQS) for our high standard of work. The Legal Aid team is supported through generous contributions of volunteers from the College of Law and other legal training institutions.

The project delivers affordable legal services for local users in Immigration, Family Law, Housing Law, landlord and tenancy issues, Wills, Probate, Civil Litigation, Employment Law and Welfare Benefits.

Stifford Welfare Advice Service provides free advice on Welfare benefits such as Universal Credit, Child and Working tax credit, Employment and Support Allowance, Housing and Council Tax reduction. The Advice service has helped to address 1924 enquiries last year. Enquiries ranged from completing a benefit appeal form to making a phone call on client's behalf on benefit related matters.

We work closely with partner advice organisations which has helped us to also refer our users to other specialist services such as domestic violence and mental health issues. We also secured our FCA accreditation in 2018 helping us also to deal with debt related advice which has helped relieve poverty in the community.

Who We Helped

Stifford has always helped residents who have less stability and fewer resources than others. Many of these people came to us for help in the last year. This included people working in the gig economy, people on zero hour contracts and those in work that requires close contact with the public. This includes many jobs severely impacted by lockdown and Covid infections such as taxi drivers, care workers, restaurant work, deliveries and warehouse work, meat processing and retail. Many of the people who came to us had no guaranteed work and no access to sick pay.

In the last year Stifford also saw a new cohort of people. These are people from our community who are not familiar with the benefits system and have never needed to come to us for help before.

Many people found the system confusing and disorientating and appreciated the extra time we were able to take to explain their entitlement and show them how to keep official agencies updated with essential information.

Welfare Benefits and Debt Advice

The Advice service continues to be at the core of Stifford providing free high quality, independent advice on welfare rights, debt and benefit entitlement. The organisation is valued by local people and professionals as a trusted provider of advice which demonstrates we are a valued community resource that people feel able to turn to when in difficulty. Over 1,250 people were successfully helped with their benefits to make a new claim or help with an existing claim. Many people have seen the pandemic exasperate their health conditions, and we have helped 172 clients complete either Disability Living Allowance, Personal Independence Payment or Attendance Allowance benefit forms.

Many people needed to claim Universal Credit for the first time. 58% of all welfare benefit cases were helping people with Universal Credit, this included making new applications, ensuring people could navigate the systems and dealing with issues arising from claims.

Throughout the year we have helped our clients in additional and new benefit claims. This money enabled people to buy food, pay for increased utility costs caused by remote schooling and to keep any debt to an affordable level.

Immigration and Asylum

The rules around EU Citizens after Brexit had all been set out and we helped over 104 clients with settlement in the UK or applying for a British Passport to ensure they were not caught out by the changes. We also advised people who had no recourse to public funds as a condition of either their immigration or asylum status. This meant people were able to keep a roof over their heads and feed their families during the first lockdown when many jobs disappeared.

Housing

The new rules introduced for Covid meant homes were being used in every aspect of life by full families, they were also used as schools and offices. Over the year we helped over 122 people with housing issues. Over a quarter of the people we helped were facing issues of disrepair and harassment from their landlords and we had 16 clients who were facing homelessness that we helped to ensure they had a roof over their head and a safe environment.

92% participants report feeling more empowered and informed.

100% of clients responded the quality of services provided as 'Good' or 'Very Good'.

In 90% of cases there was a positive outcome for the client.

YOUNG GIRLS' PROJECT

This project offers local young girls aged 12-18 (for SEN participants aged up to 25) years old opportunities to get involved in peer-related activities and engagement within the local community. 6 to 8 young people attended 6-hour sessions every week.

The project runs once every week and offers a range of activities, courses and training opportunities for individuals. The project initially started with activities such as *Healthy Cooking sessions*, *Bollywood Dance* sessions, since then it had been delivering cycling sessions, girls football, outdoor gym at Mile End and First

Aid training. Girls soon came up with ideas and suggestions of their own. This resulted in recreational activities including *Hair & beauty* (make up, hair and henna), *Health & Wellbeing* (fitness, dance and aerobics); educational workshops exploring *antisocial behaviour, drug awareness, SRE training, social exclusion* advice sessions, one-to-one support on CV building and Interview preparation. The girls have given positive feedback with regards to the content of sessions and delivery of activities.

Key aspects of this project is the empowerment of young girls and make them self-reliant. It was exciting to see that when girls were asked to choose activities within the stipulated budget and timeframe, not only did they exceeded our expectation in identifying a wide variety of relevant activities but they managed to cater to the specific needs and aspirations of the various age-groups within their group.

We are optimistic about the future of this project and pleased that the Project continues to provide young girls in our community with a place where they can come together to share, learn and enjoy a variety of activities and interests and to flourish as positive young women in our society.

95% of young people feel less isolated and happier because of engaging with our services.

94% of participants reported that quality of our service is very good and feel it has contributed towards improving their wellbeing.

ENGAGEMENT WITH BANGLADESHI COMMUNITY

This project aim was to engage and raise awareness on Covid-19 Booster within Bangladeshi Community. We established a Project Users Group (PUG) to discuss project plan and contents in details. Our activities included:

- On-going telephone, mobile, WhatsApp audio and video call & chat, IMO call to Bangladeshi Vulnerable Adults, their family members/relatives to engage and raise awareness for booster vaccine.
- Create a 'WhatsApp Group' to provide clear and accurate information, messages and awareness and understanding of vaccine necessity.
- Virtual/face-to-face/telephone meeting with Bangladeshi community leaders to pass. Organise face-to-face individual & group meetings.

TRAINING PROGRAMME FOR MINICAB DRIVERS

The Training Programme for Minicab Drivers project was to deliver English Language Training programme along with Topographical Skills Assessment & online application for Self-employed or to become self-employed for Tower Hamlets residents to become mini cab drivers. We have engaged 60 local residents and 30 residents completed training programme to progress onto assessments including SERU test. Students who have attended their test have successfully passed their exam which has helped them to retain /secure their employment.

EASTEND PLATINUM JUBILEE PROJECT

This project was to bring together the diverse cultures of Tower Hamlets, and generations spanning children to older people. The year-long project provided opportunities to work together and build lasting relationships, contributing to community cohesion. We had a Community Street Party and A community "Queen Bee Garden" specially designed to attract and sustain bees and other wildlife.

Eastend Climate Ambassadors (ECA): Our Eastend Climate Ambassadors programme was nurturing Young People to be leaders, teaching them about local and national politics and how to affect change – at both the grassroots level, and by engaging with local/national initiatives.

These activities:

- Bring the community together
- Mark the Queen's Platinum Jubilee as a moment of celebration and pride
- Create 'hype' around our new Climate Ambassador's programme
- Increase the beauty of the area
- Improve the environment for wildlife
- Increase access to organic vegetable for families
- Teach the community new skills and impart knowledge
- Start a revolution in gardening and environmental awareness in our community.

STIFFORD RESIDENT SUPPORT PROGRAMME

This project is to improve mental wellbeing and reduce loneliness in the community by providing people with structured opportunities to meet, celebrate and collaborate with each other.

We wanted to give local people the opportunity to socialise in an informal setting, to raise energy and morale in the community after a long period of isolation, and to bring people together who might not otherwise have a reason to spend time together and help them form lasting connections.

Weekly coffee mornings session, facilitated by staff and supported by volunteers. This helped residents to build long lasting connections with each other. For those residents who were not able to attend for mobility issues/other issues which made it difficult to leave the home, were set up by a video link and invited people to join us from home.

VOLUNTEERS PROJECT

Stifford continued to deliver its volunteering project which has helped 23 of individuals acquire professional skills with which to further access and settle in mainstream workforces. Working in partnership with Volunteer Centre Tower Hamlets and other third sector organisation we have engaged with several volunteers from Tower Hamlets and within the neighbouring boroughs.

While developing an individual learning plan for each volunteer joining our team, we provided a minimum of 12 hours capacity building support to equip them with skills and, in some cases, professional accreditations. Our volunteer support and training package currently included training in basic skills such as literacy, numeracy, non-academic generic skills such as communication, office ICT skills and team work to instil confidence and awareness in the workplace environment.

All volunteers received 4 hours of employment readiness support including assistance with CV preparation, job interview techniques and confidence building. According to each individual's needs, we arranged training in Health & Safety, Customer Service and First Aid at Work

STUDY SUPPORT PROJECT

Our Study Support sessions continues to provide homework support to local young people through-out the year.

The project provides young people with additional help with their homework/general studies, as many parents felt unable to give their children the mentoring or guidance that they needed either because they lacked the necessary skills or other restrictions such as not having the time due to work commitments.

Also enabling young people access to computers which with a high level of disadvantage and child poverty, young people did not have at home and to ease the issue of living in overcrowded situations, a safe, secure, independent learning space in our centre.

We provided homework support, 1 to 1 tuition along with mentoring & advice. 45 young people attended 3 hour support sessions every week.

In addition to providing homework assistance our teachers also help students to develop a keen interest for learning and self-development, allowing students to realise their potential. We encourage our students to explore and express themselves so that they can nurture and unleash their hidden talent. On several occasions, we have been delighted to discover our students have a natural ability in storytelling, writing poems or drawing. It is through nurturing these talents and encouraging students to engage in fun, educational, extra-curricular activities, that we open the doors of possibilities for our young learners.

SUPPLEMENTARY SCHOOL (MOTHER TONGUE) PROJECT

Our mother tongue project continues to provide local children with an after-school provision to improve their bi-lingual skills and learn a community language.

In April 2019 as part of our improvement programme we recruited new teachers and also introduced new curriculum into the class room. First quarter feedback from the parents has been very positive. 48 young children enrolled on the bi-lingual learning classes. Students enjoyed a day of celebration and were presented with certificates and awarded prizes in the Annual Award and International Mother Language Day Ceremony following the end of year exams.

We continue to work with London Borough of Tower Hamlets to improve community language teaching and provide children with a safe, secure, learning environment.

SUMMER YOUTH ACTIVITY PROGRAMME

Stifford Centre delivered a summer youth activity programme for young people living in South West locality (Stepney Green, St Dunstan, Whitechapel, Shadwell and St Katharine's & Wapping) of Tower Hamlets. The Summer Youth Activity Programme engaged young people those who are aged 13 – 19 (up to age 25 for those with a disability).

Stifford's Summer Youth Activity Programmes combines leisure and recreational activities which include sports such as badminton, football, yoga, swimming, cycling and healthy cooking workshops, ICT sessions, theatre storytelling, movement and music training to develop presentation skills in an informal but professional environment.

A range of creative, workshops, training and physical activities to help young people gain 'soft' skills while improving health combined with health workshops and one-to-one assessments leading to Stop Smoking advice provided by Stifford's trained and experienced Health Trainers and welfare advice provided by our solicitors to help prepare young people for their best potential starts in life.

OLDER PEOPLE'S LUNCH CLUB

As a multicultural and diverse community centre, we have seen a strong need to incorporate the welfare of the older citizens including those living on their own or with extended families.

We therefore continue to run an *Older People's Lunch Club* for over-50 year old residents of the Stepney Green area. This initiative aims to tackle isolation and encourage social interaction. Sessions delivered twice a month at the Stifford Centre attracted 42 participants with an average attendance of average 15 users per session.

Participants come along to enjoy:

- Freshly cooked lunch and engage in recreational activities such as community gardening, self-help sessions, confidence and awareness building activities;
- Coffee mornings which allow people to catch up with each other, recent social and political news while having a cup of tea. The Centre's advice and information teams are also on hand to help isolated residents address personal, health and social welfare issues;
- Day trips and events allowing users to have a recreational break.
- Celebration events including cultural activities such as Eid & Christmas parties

By delivering the lunch club community initiative and making relevant resources available, we hope to bring our elder users together, providing a needs-based dedicated service that will contribute towards enhancing their mental and physical wellbeing.

DIGITAL INCLUSION PROJECT

We delivered a new flexible digital training and supported programme of Learn My Way courses. At the same time we also convened two one hour digital 'drop-in' surgeries per week at Stifford Centre. The drop-in surgeries were led by volunteers and attracted five participants on average accessing each drop-in session. We encouraged participants to attend and resolve any outstanding digital queries/issues and achieve immediate and practical solutions. This included issues such as how to surf the web, set up an email account, pay bills online, do on-line shopping, Job Hunting or completing online forms to name a few.

ENVIRONMENTAL: CLIMATE EMERGENCY

Greencare Volunteering: Greencare volunteering is social and therapeutic horticulture – activities such as planting, gardening and animal care which bring people into contact with nature, and help them to connect with each other and feel included in society. The aim is not to complete a specific task or to grow food commercially, but rather to enable people to experience the therapeutic benefits of interacting with nature and the outdoors, and work on a task at their own pace to enhance their wellbeing. We delivered volunteering session twice a week, enabling local people to experience the benefits of volunteering in our rural oasis in the heart of the East End.

PLANS FOR FUTURE PERIODS

Stifford Centre is going through a process of change in order that business planning methodology underpins a strategic direction set by the board to the operational delivery by the staff team. The purpose of this is to ensure Stifford Centre develops a robust and sustainable business model against an increasingly challenging operating environment. The senior management team have prioritised securing funding that includes core cost contributions. However, the operating environment remains challenging and strategic priorities include:

- Ensuring staff structure, skills and competencies meet the needs of the charity to meet its purpose for the benefit of the public.
- Developing and improving operational practices to ensure organisational wide impact measurement, action learning and effective reporting are systematised and supported through a customer recording system.
- Developing a broader mix of income streams including: building the training, development and consultancy offer of the organisation; building memberships; securing social investment; securing grants for pilots and innovation.
- Regular reviews of Risk Assessments and Action Plan and programme.
- Develop and expand our Community Activities Programme including Health & Well-being, Women's Empowerment and Training Programme to further improve outcomes of the local community.
- Sustain and develop services and improve outcomes for youth project to include more outreach and engagement with parents.
- Sustain our Elderly People's project and all activities that connect and engage people with their communities and each other to help tackle isolation and loneliness.
- Sustain our Information, Advice & Guidance programme to further improve outcomes and quality of life of local people.
- Develop our Communities Activity Programme to improve health and well-being and life expectancy outcomes.
- Develop Climate Emergency programme to become net zero carbon borough.
- Annual centre sustainability and fundraising strategy review to enable future provision of quality services and activities that reflect the diversity and meet the requirements of the community for the public benefit.
- Maintain and develop key partnerships, CSR strategy and sustainable funding programme.
- Retain our high profile and relevance to local needs through effective publicity, consultation and partnership working.
- Continue effective, professional oversight, management, and governance of the organisation.

SUSTAINABILITY

We will underpin our future as a service by ensuring we take a collaborative, proactive and commercial approach to securing and maintaining funding.

Our sustainability ambitions:

We will stay focused on working with existing funders and supporters of our services, whilst exploring new sources of income;

We will develop our local and regional partnerships to enhance and expand our offer to our clients;

We will deliver an even more compelling, high value for money offer to funders of our service;

We'll make sure that the way we design and cost services takes into account the needs of disadvantaged groups.

SAFEGUARDING

The Safeguarding Policy of Stifford Centre sets out the mechanisms in places for protecting children and vulnerable adults. The safeguarding policy applies to all Centre's staff, including apprentices, trustees, volunteers, freelancers and consultants and the policy and procedures applies to all of Centre's activities. All adults who come into contact with children, young people and vulnerable adults in their work have a duty of care to safeguard and promote their welfare.

CORE SAFEGUARDING PRINCIPLES

- The welfare of the child and vulnerable adult is paramount and underpins all discussions and decision making.
- All children and vulnerable adults have the right to have a life free from harm, regardless of age, gender, ability, culture, race, language, religion or sexual identity, all have equal rights to protection.
- All staff including supply staff and volunteers have an equal responsibility to act on any suspicion or disclosure that may suggest a child and/or vulnerable adult is at risk of harm.
- The Designated Safeguarding Lead (DSL) will ensure that all children and staff involved in child protection issues will receive appropriate support.

PUBLIC BENEFIT

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future services. The Executive Committee considers how our planned services will contribute to the aims and objectives they have set.

Stifford Centre provides a public benefit to local residents by being a place where community activities and services take place, which improve the quality of life for local people. This is done in a variety of ways: through reducing isolation and social exclusion, being a space for public gathering, and providing services which improve lives.

FINANCIAL REVIEW

The centre managed well financially during this challenging period. We were successful in securing government and charitable trust grants and project funding to enable us to quickly adapt our staff and centre programme to remote provision and expand our outreach and support to meet identified need and outcomes.

The statement of financial activities had a gross deficit of £6,550 for the year end 31 March 2023. The executive committee members decided to carry forward this surplus as working capital to ensure smooth operation of the charity. The working capital need was designated as approximately £75,000 for each quarter.

Financial Procedure

The Finance Sub-Committee comprising of the Chair, Secretary and Treasurer and is responsible for financial monitoring and review of the centre's finances. The Finance sub-committee ensures stringent financial control and meets regularly to ensure implementation of financial policies and procedures.

All cheque payments need two signatories; three executive committee members are signatories.

None of the Executive Committee members have any beneficial interest in the Charity.

The financial period ended up with financial stability as Stifford's Executive Committee and Senior Management emphasised on making more funding applications, developing a sustainability plan and working towards creating a robust business plan from the beginning of the financial year.

Investment powers & policy

Stifford's constitution authorises the executive committee to make and hold investments using the general funds of the charity. The executive committee members have the power to invest in any way that they see fit.

There were no significant events during the year which in any way affected the performance of the charity.

There are no factors which are likely to affect the financial performance or position going forward.

Principal risks and uncertainties

Trustees regularly review risk and keep a risk register to ensure business and operational continuity as well as ensure all legal obligations are met. Risk management methodology is embedded into key working practices and supported by policy frameworks, practices, training, and induction. The economic and funding environment presents the largest risk and area of uncertainty. Developing business planning methodology will mitigate this. It is also key that we regularly review and update our policy and practice frameworks to ensure that we meet pre-qualification criteria for all contracted work. Financial policy and practices were reviewed in detail to ensure improved risk management. This included: detailing clear roles and responsibilities for budgeting and money management, improving administrative systems and ensuring daily, monthly and quarterly cash flow management and forecasting.

Other key areas of risk are associated with retaining and developing skilled and experienced staff teams that can deliver against increasingly challenging outcomes/impact demands. Stifford Centre has Investors in People status. Investors in People good practice and retained legal and HR expertise from Mentor help mitigate some of the risks associated with sustaining a skilled delivery team. However, as part of strategic development it will be necessary to look at reviewing and restructuring the staff team alongside training and developing people.

RESERVES POLICY

The executive committee members consider it prudent to maintain an adequate level of reserves to cover the charity's contractual commitments and to provide a secure base for the future and have set this at a minimum level of 6 months of the annual expenditure. The members are endeavouring to increase the unrestricted reserves to this minimum level.

Unrestricted Funds are needed to:

- Meet organisational employee, legal, financial, health and safety requirements and obligations.
- Quickly Implement any changes in the above requirements.
- Enable implementation of short and long-term objectives and outcomes from our Business Plan.
- Enable a swift reaction to new and priority needs and demand and designate funding to projects at short notice.
- To cover employee costs; salary increments, pension, maternity, sick and redundancy pay.
- To cover core administration and support costs without which the centre could not function.

The Stifford Centre requires an adequate level of reserves to:

- Meet the Charities Commission recommended good practice of having a minimum of 3 months and a maximum of 3 years running costs as financial reserves.
- Meet all commitments if circumstances arise where the trustees are obliged to wind down the charity, approximating to a minimum of 3 months running cost plus employee redundancy entitlement.
- Meet the requirements of The Pensions Act 2007 whereby from 1st April 2019 we will contribute a minimum of 3% of a contributing employee's salary.
- Safeguard the centre's activity and project delivery commitment in the event of delays and or withdrawal in receipt of grants and funding.
- Provide for contingencies and risks which cannot be met from annual income when they arise.
- To meet any short term statutory, legal or employee obligations such as staff sickness, maternity cover, IT renewal, building maintenance, or any cash-flow difficulties.

The centre aims to maintain an appropriate level of reserves through fund-raising, income generation and diversification, and considering appropriate investment accounts. The Treasurer or Finance Manager will include a report on the level of reserves at year end and steps will be taken to address any issues which may arise. The policy will be reviewed annually considering any changes in circumstances.

STRUCTURE, GOVERNANCE AND MANAGEMENT

STRUCTURE

The Charity is registered as a charitable company limited by guarantee and is governed by its Memorandum and Articles of Association. The Charity has no share capital or debentures, hence there are no Directors' Interests requiring disclosure. In the event of the Charity being wound up each member is required to contribute an amount not exceeding £1.

The Charity is independent, responsible for its own policy, direction and funding. It is a membership organisation and anyone (only over the age of 18 years) can join, who is interested in furthering the work of the Centre and; subject to the approval of the Committee.

The organisation is a charitable company limited by guarantee. Memorandum and Articles of Association, incorporated on 21 July 2010 amended by resolution on 29 January 2011, registered at Companies House on 21 July 2010 and registered with Charity Commission on 7 March 2011.

Trustees take overall responsibility for the strategic direction of the organisation as well as ensuring a good legal and good practice framework underpins their role as the employer of staff. Board meetings are held regularly to review management accounts; achievements, learning and outcomes from delivery; and business development and strategic opportunities and any arising risks.

The executive committee comprises of members representing both users and service providers.

The executive committee sets and reviews the charity's strategy, direction, staffing and resources. The day to day running of the charity is carried out by the centre manager, finance & operations manager and projects staff who have delegated authority from the executive committee and relevant sub-committee to manage the projects at the centre.

In addition, the Trustees participate in planning and away days with senior staff as well as review and comment on policy and practice frameworks through email discussion and decision.

Trustee/Executive Committee member selection methods

The constitution allows for up to 12 executive committee members (known as trustees) to be appointed. All executive committee members are recruited from the membership of the charity which is detailed within the charity's constitution.

All members are entitled to stand for office of the charity which is conducted by a formal nomination form being submitted before the Annual General Meeting (AGM). All nominated members who wish to be elected to the executive committee of the charity are elected at the charity's AGM.

All executive committee members are in office for a period of 2 years and have to be re-elected at the Charity's Annual General Meeting. Once elected, the executive committee members can elect a maximum of three co-opt members provided the total number of co-opted members does not exceed one-quarter of the total number of members.

The executive committee members are familiar with the practical work of the charity having been directly involved with the charity for a number of years.

Many of the executive committee members take responsibility for monitoring the centre's activities in specific operational areas chairing sub-committees of the executive committee. The main sub-committees are: finance, marketing & publicity and human resources.

Trustee/Executive Committee member Induction & Training

On appointment as executive committee member of Stifford Centre, all executive committee members receive an induction pack along with an annual report, full set of accounts for the previous financial year, a copy of Stifford's constitution, memorandum and articles of association and a copy of the Charity Commissions brochure 'The Essential Trustee: what you need to know (CC3)' of a charity trustee.

All new executive committee members undergo an induction and skills assessment which identifies any training needs that need to be addressed. The executive committee reviews annually all the training needs of the members and will instruct the senior staff of the centre to arrange the training or advice that is required.

Related Parties

The charity works closely with a number of partner organisations with whom it cooperates to deliver its programmes. The principle partner organisations are the London Borough of Tower Hamlets, NHS Tower Hamlets, Tower Hamlets Community Housing (THCH), Swan Housing Association, Canary Wharf Group and Tower Hamlets Homes (THH).

During this year, through its various projects, the centre worked in partnership with 57 Tower Hamlets based organisations and developed strategic links with organisations in Hackney, Newham, Barking & Dagenham, Redbridge and Havering.

During the financial year, we worked with 15 community centres, 8 GP Surgeries, 5 Schools, 8 mosques, 2 Churches, 2 leisure centres, 2 Idea Stores and 6 housing associations.

Partners list to date is extensive but includes:

Shadwell Basin Activity Centre, Stepney City Farm, Queen Mary University, Arbour Centre, Tower Hamlets Law Centre, Citizens Advice Bureau, Ocean Somali Community Association, John Scurr Community Centre, Dorset Community Association, Apasenth, Ocean women's Association, Salvation Army Stepney, East One Health, Jubilee Street practice, Blue gate fields school, Stepney Green School, Smithy Street school, Peabody Trust, Tower Hamlets College, Social Action for Health, Tower Hamlets Primary Care Trust Mobile Dental Unit, BWHAFS, Emmott Close, Linkage plus, Age UK, Sonali Gardens, Bangladesh Football Association, West Ham Football Club, Women's Environment Network and London Muslim Centre.

The centre continued its membership with Tower Hamlets CVS, Volunteer Centre Tower Hamlets, East London Business Place, and Tower Hamlets Community Transport.

Risk Management

All significant activities undertaken are subject to a risk review as part of the initial project assessment and implementation. Major risks are identified and ranked in terms of their potential impact and likelihood.

Major risks, for this purpose, are those that may have a significant effect on:

- Operational Performance, including risks to our personnel and volunteers;
- Achievement of our aims and objectives;
- Meeting the expectations of our beneficiaries or supporters

The executive committee review these risks on an ongoing basis and satisfy themselves that adequate systems and procedures are in place to manage the risks identified. Where appropriate, risks are covered by insurance.

The following framework is central to ensuring adequate risk assurance:

- An annual review of the risks the charity may face
- The establishment of systems and procedures to mitigate those risks identified

STATEMENT OF RESPONSIBILITIES OF THE TRUSTEES'

The trustees (who are also directors of Stifford Centre for the purposes of company law) are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles in the Charities SORP.
- Make judgements and estimates that are reasonable and prudent.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- There is no relevant audit information of which the charitable company's auditors are unaware.
- The trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

Approved by order of the board of trustees on 18/12/2023 and signed on its behalf by:

Mustafa Uddin

Mustafa Uddin
Chair / Director

Independent examiner's report to the trustees of STIFFORD CENTRE LIMITED ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2023.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Anwar Faruque Chowdhury FCCA

ACN Accountants
Chartered Certified Accountants
ACN Accountants
41 Orsett Road
Grays
Essex
RM17 5DS

Date: 18/12/2023

STIFFORD CENTRE LIMITED

Statement of Financial Activities
for the Year Ended 31 March 2023

| | Notes | Unrestricted funds £ | Restricted funds £ | 31.3.23 Total funds £ | 31.3.22 Total funds £ |
|--|-------|-------------------------|-----------------------|-----------------------------|-----------------------------|
| INCOME AND ENDOWMENTS FROM | | | | | |
| Donations and legacies | | 7,366 | 182,001 | 189,367 | 273,098 |
| Other trading activities | 2 | 12,078 | - | 12,078 | 33,029 |
| Investment income | 3 | 63 | - | 63 | 1 |
| Total | | <u>19,507</u> | <u>182,001</u> | <u>201,508</u> | <u>306,128</u> |
| EXPENDITURE ON | | | | | |
| Charitable activities | | | | | |
| Mother Tongue | | 11,959 | - | 11,959 | 18,554 |
| Study Support Project | | - | - | - | 2,500 |
| Centre Core | | 1,747 | - | 1,747 | 62,357 |
| Healthy Lifestyle Partnership Programme | | - | 80,027 | 80,027 | 80,027 |
| BAME Women's Employment Support Programme | | - | 30,378 | 30,378 | 30,378 |
| Stifford Young Girl's Project | | - | 14,564 | 14,564 | 14,564 |
| TFL Better Work | | - | - | - | 20,000 |
| Census Support Programme | | - | - | - | 6,630 |
| Bangladeshi Vulnerable Adult Support Programme | | - | - | - | 24,732 |
| Stifford Resident Support Programme | | - | - | - | 1,850 |
| BBC CIN DCMS YIF | | - | - | - | 29,939 |
| Minicab Training | | - | 24,300 | 24,300 | - |
| Eastend Platinum Jubilee Project | | - | 9,180 | 9,180 | - |
| Covid 19 Vaccine Support Programme | | - | 15,152 | 15,152 | - |
| Engagement with Bangladesh Community | | - | 8,400 | 8,400 | - |
| Other | | <u>12,351</u> | <u>-</u> | <u>12,351</u> | <u>12,566</u> |
| Total | | <u>26,057</u> | <u>182,001</u> | <u>208,058</u> | <u>304,097</u> |
| NET INCOME/(EXPENDITURE) | | (6,550) | - | (6,550) | 2,031 |
| Transfers between funds | 13 | <u>22,079</u> | <u>(22,079)</u> | <u>-</u> | <u>-</u> |
| Net movement in funds | | 15,529 | (22,079) | (6,550) | 2,031 |
| RECONCILIATION OF FUNDS | | | | | |
| Total funds brought forward | | 298,317 | 22,079 | 320,396 | 318,365 |
| TOTAL FUNDS CARRIED FORWARD | | <u>313,846</u> | <u>-</u> | <u>313,846</u> | <u>320,396</u> |

STIFFORD CENTRE LIMITED

Balance Sheet
31 March 2023

| | Notes | Unrestricted funds £ | Restricted funds £ | 31.3.23 Total funds £ | 31.3.22 Total funds £ |
|--|-------|----------------------------|--------------------------|--------------------------------|--------------------------------|
| FIXED ASSETS | | | | | |
| Tangible assets | 8 | 134,962 | - | 134,962 | 140,645 |
| CURRENT ASSETS | | | | | |
| Debtors | 9 | - | - | - | 21,500 |
| Cash at bank and in hand | | <u>229,437</u> | <u>-</u> | <u>229,437</u> | <u>255,652</u> |
| | | 229,437 | - | 229,437 | 277,152 |
| CREDITORS | | | | | |
| Amounts falling due within one year | 10 | (18,300) | - | (18,300) | (54,500) |
| | | <u>211,137</u> | <u>-</u> | <u>211,137</u> | <u>222,652</u> |
| NET CURRENT ASSETS | | | | | |
| | | 346,099 | - | 346,099 | 363,297 |
| TOTAL ASSETS LESS CURRENT LIABILITIES | | | | | |
| | | 346,099 | - | 346,099 | 363,297 |
| CREDITORS | | | | | |
| Amounts falling due after more than one year | 11 | (32,253) | - | (32,253) | (42,901) |
| | | <u>313,846</u> | <u>-</u> | <u>313,846</u> | <u>320,396</u> |
| NET ASSETS | | | | | |
| | | 313,846 | - | 313,846 | 320,396 |
| FUNDS | 13 | | | | |
| Unrestricted funds | | | | 313,846 | 298,317 |
| Restricted funds | | | | <u>-</u> | <u>22,079</u> |
| TOTAL FUNDS | | | | <u>313,846</u> | <u>320,396</u> |

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2023.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2023 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

STIFFORD CENTRE LIMITED

Balance Sheet - continued

31 March 2023

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 18/12/2023 and were signed on its behalf by:

Mustafa Uddin

Mustafa Uddin – Chair / Director

Notes to the Financial Statements
for the Year Ended 31 March 2023

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

| | |
|--------------------------|---------------|
| Improvements to property | - 2% on cost |
| Fixtures and fittings | - 25% on cost |
| Office equipment | - 33% on cost |

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. OTHER TRADING ACTIVITIES

| | | |
|---------------------------------|---------------|---------------|
| | 31.3.23 | 31.3.22 |
| | £ | £ |
| Activities for Generating Funds | <u>12,078</u> | <u>33,029</u> |

Notes to the Financial Statements - continued
for the Year Ended 31 March 2023

3. INVESTMENT INCOME

| | | |
|--------------------------|-----------|----------|
| | 31.3.23 | 31.3.22 |
| | £ | £ |
| Deposit account interest | <u>63</u> | <u>1</u> |

4. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

| | | |
|-----------------------------|--------------|--------------|
| | 31.3.23 | 31.3.22 |
| | £ | £ |
| Auditors' remuneration | - | 3,600 |
| Depreciation - owned assets | <u>5,683</u> | <u>5,683</u> |

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2023 nor for the year ended 31 March 2022.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2023 nor for the year ended 31 March 2022.

6. STAFF COSTS

The average monthly number of employees during the year was as follows:

| | | |
|-----------|----------|-----------|
| | 31.3.23 | 31.3.22 |
| Admin | 3 | 4 |
| Operation | <u>6</u> | <u>8</u> |
| | <u>9</u> | <u>12</u> |

No employees received emoluments in excess of £60,000.

7. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

| | Unrestricted funds £ | Restricted funds £ | Total funds £ |
|---|----------------------------|--------------------------|---------------------|
| INCOME AND ENDOWMENTS FROM | | | |
| Donations and legacies | 15,554 | 257,544 | 273,098 |
| Other trading activities | 33,029 | - | 33,029 |
| Investment income | <u>1</u> | <u>-</u> | <u>1</u> |
| Total | <u>48,584</u> | <u>257,544</u> | <u>306,128</u> |
| EXPENDITURE ON | | | |
| Charitable activities | | | |
| Mother Tongue | 15,554 | 3,000 | 18,554 |
| Study Support Project | 2,500 | - | 2,500 |
| Centre Core | 27,083 | 35,274 | 62,357 |
| Healthy Lifestyle Partnership Programme | - | 80,027 | 80,027 |
| BAME Women's Employment Support Programme | - | 30,378 | 30,378 |

Notes to the Financial Statements - continued
for the Year Ended 31 March 2023

7. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

| | Unrestricted funds £ | Restricted funds £ | Total funds £ |
|--|----------------------------|--------------------------|---------------------|
| Stifford Young Girl's Project | - | 14,564 | 14,564 |
| TFL Better Work | - | 20,000 | 20,000 |
| Census Support Programme | - | 6,630 | 6,630 |
| Bangladeshi Vulnerable Adult Support Programme | - | 24,732 | 24,732 |
| Stifford Resident Support Programme | - | 1,850 | 1,850 |
| BBC CIN DCMS YIF | - | 29,939 | 29,939 |
| Other | <u>12,566</u> | <u>-</u> | <u>12,566</u> |
| Total | <u>57,703</u> | <u>246,394</u> | <u>304,097</u> |
| NET INCOME/(EXPENDITURE) | (9,119) | 11,150 | 2,031 |
| RECONCILIATION OF FUNDS | | | |
| Total funds brought forward | <u>307,436</u> | <u>10,929</u> | <u>318,365</u> |
| TOTAL FUNDS CARRIED FORWARD | <u>298,317</u> | <u>22,079</u> | <u>320,396</u> |

8. TANGIBLE FIXED ASSETS

| | Improvements to property Totals £ | Fixtures and fittings £ | Office equipment £ | £ |
|-----------------------------------|---|----------------------------------|--------------------------|----------------|
| COST | | | | |
| At 1 April 2022 and 31 March 2023 | <u>284,143</u> | <u>4,926</u> | <u>20,237</u> | <u>309,306</u> |
| DEPRECIATION | | | | |
| At 1 April 2022 | 143,500 | 4,925 | 20,236 | 168,661 |
| Charge for year | <u>5,683</u> | <u>-</u> | <u>-</u> | <u>5,683</u> |
| At 31 March 2023 | <u>149,183</u> | <u>4,925</u> | <u>20,236</u> | <u>174,344</u> |
| NET BOOK VALUE | | | | |
| At 31 March 2023 | <u>134,960</u> | <u>1</u> | <u>1</u> | <u>134,962</u> |
| At 31 March 2022 | <u>140,643</u> | <u>1</u> | <u>1</u> | <u>140,645</u> |

Notes to the Financial Statements - continued
for the Year Ended 31 March 2023

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

| | 31.3.23 | 31.3.22 |
|---------------|----------|---------------|
| | £ | £ |
| Other debtors | <u>-</u> | <u>21,500</u> |

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

| | 31.3.23 | 31.3.22 |
|------------------------------|---------------|---------------|
| | £ | £ |
| Accruals and deferred income | 16,500 | 51,500 |
| Accrued expenses | <u>1,800</u> | <u>3,000</u> |
| | <u>18,300</u> | <u>54,500</u> |

11. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

| | 31.3.23 | 31.3.22 |
|--------------------------|---------------|---------------|
| | £ | £ |
| Bank loans (see note 12) | <u>32,253</u> | <u>42,901</u> |

12. LOANS

An analysis of the maturity of loans is given below:

| | 31.3.23 | 31.3.22 |
|--|---------|---------|
| | £ | £ |
| Amounts falling due in more than five years: | | |
| Repayable by instalments: | | |
| Bank loans more 5 yr by instal | 32,253 | 42,901 |

13. MOVEMENT IN FUNDS

| | At 1.4.22 | Net movement 31.3.23 | Transfers between in funds | At funds |
|-------------------------------------|----------------|----------------------------|----------------------------------|----------------|
| | £ | £ | £ | £ |
| Unrestricted funds | | | | |
| General fund | 298,317 | (6,550) | 22,079 | 313,846 |
| Restricted funds | | | | |
| Centre Core Income | 10,929 | - | (10,929) | - |
| Stifford Resident Support Programme | 11,150 | - | (11,150) | - |
| | <u>22,079</u> | <u>-</u> | <u>(22,079)</u> | <u>-</u> |
| TOTAL FUNDS | <u>320,396</u> | <u>(6,550)</u> | <u>-</u> | <u>313,846</u> |

Notes to the Financial Statements - continued
for the Year Ended 31 March 2023

13. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

| | Incoming Movement resources | Resources in funds expended | |
|--|-----------------------------------|-----------------------------------|----------------|
| | £ | £ | £ |
| Unrestricted funds | | | |
| General fund | 12,141 | (18,691) | (6,550) |
| Mother Tongue | <u>7,366</u> | <u>(7,366)</u> | - |
| | 19,507 | (26,057) | (6,550) |
| Restricted funds | | | |
| Healthy Lifestyle Partnership Programme | 80,027 | (80,027) | - |
| BAME Women's Employment Support Programme | 30,378 | (30,378) | - |
| Stifford Young Girl's Project | 14,564 | (14,564) | - |
| Covid - 19 Vaccine Support Programme | 15,152 | (15,152) | - |
| Eastend Platinum Jubilee Project | 9,180 | (9,180) | - |
| Engagement with Bangladesh Community | 8,400 | (8,400) | - |
| Minicab Training | <u>24,300</u> | <u>(24,300)</u> | - |
| | <u>182,001</u> | <u>(182,001)</u> | - |
| TOTAL FUNDS | <u>201,508</u> | <u>(208,058)</u> | <u>(6,550)</u> |

Comparatives for movement in funds

| | At 1.4.21 | Net movement in funds 31.3.22 | At |
|-------------------------------------|---------------|--|---------------|
| | £ | £ | £ |
| Unrestricted funds | | | |
| General fund | 307,436 | (9,119) | 298,317 |
| Restricted funds | | | |
| Centre Core Income | 10,929 | - | 10,929 |
| Stifford Resident Support Programme | <u>-</u> | <u>11,150</u> | <u>11,150</u> |
| | <u>10,929</u> | <u>11,150</u> | <u>22,079</u> |
| TOTAL FUNDS | 318,365 | 2,031 | 320,396 |

Notes to the Financial Statements - continued
for the Year Ended 31 March 2023

13. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

| | Incoming resources £ | Resources expended £ | Movement in funds £ |
|---|----------------------------|----------------------------|---------------------------|
| Unrestricted funds | | | |
| General fund | 33,030 | (42,149) | (9,119) |
| Mother Tongue | <u>15,554</u> | <u>(15,554)</u> | <u>-</u> |
| | 48,584 | (57,703) | (9,119) |
| Restricted funds | | | |
| Mother Tongue | 3,000 | (3,000) | - |
| Healthy Lifestyle Partnership Programme | 80,027 | (80,027) | - |
| BAME Women's Employment Support Programme | 30,378 | (30,378) | - |
| Stifford Young Girl's Project | 14,564 | (14,564) | - |
| TFL Better Work | 20,000 | (20,000) | - |
| Centre Core Income | 35,274 | (35,274) | - |
| Census Support Programme | 6,630 | (6,630) | - |
| Bangladeshi Vulnerable Adult Support Programme | 24,732 | (24,732) | - |
| Stifford Resident Support Programme | 13,000 | (1,850) | 11,150 |
| BBC CIN DCMS YIF | <u>29,939</u> | <u>(29,939)</u> | <u>-</u> |
| | <u>257,544</u> | <u>(246,394)</u> | <u>11,150</u> |
| TOTAL FUNDS | <u>306,128</u> | <u>(304,097)</u> | <u>2,031</u> |

A current year 12 months and prior year 12 months combined position is as follows:

| | At 1.4.21 £ | Net movement in funds £ | Transfers between funds £ | At 31.3.23 £ |
|-------------------------------------|----------------|----------------------------------|------------------------------------|--------------------|
| Unrestricted funds | | | | |
| General fund | 307,436 | (15,669) | 22,079 | 313,846 |
| Restricted funds | | | | |
| Centre Core Income | 10,929 | - | (10,929) | - |
| Stifford Resident Support Programme | <u>-</u> | <u>11,150</u> | <u>(11,150)</u> | <u>-</u> |
| | <u>10,929</u> | <u>11,150</u> | <u>(22,079)</u> | <u>-</u> |
| TOTAL FUNDS | <u>318,365</u> | <u>(4,519)</u> | <u>-</u> | <u>313,846</u> |

Notes to the Financial Statements - continued
for the Year Ended 31 March 2023

13. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

| | Incoming Movement resources | Resources in funds expended | |
|--|-----------------------------------|-----------------------------------|----------------|
| | £ | £ | £ |
| Unrestricted funds | | | |
| General fund | 45,171 | (60,840) | (15,669) |
| Mother Tongue | <u>22,920</u> | <u>(22,920)</u> | - |
| | 68,091 | (83,760) | (15,669) |
| Restricted funds | | | |
| Mother Tongue | 3,000 | (3,000) | - |
| Healthy Lifestyle Partnership Programme | 160,054 | (160,054) | - |
| BAME Women's Employment Support Programme | 60,756 | (60,756) | - |
| Stifford Young Girl's Project | 29,128 | (29,128) | - |
| TFL Better Work | 20,000 | (20,000) | - |
| Centre Core Income | 35,274 | (35,274) | - |
| Census Support Programme | 6,630 | (6,630) | - |
| Bangladeshi Vulnerable Adult Support Programme | 24,732 | (24,732) | - |
| Stifford Resident Support Programme | 13,000 | (1,850) | 11,150 |
| BBC CIN DCMS YIF | 29,939 | (29,939) | - |
| Covid - 19 Vaccine Support Programme | 15,152 | (15,152) | - |
| Eastend Platinum Jubilee Project | 9,180 | (9,180) | - |
| Engagement with Bangladesh Community | 8,400 | (8,400) | - |
| Minicab Training | <u>24,300</u> | <u>(24,300)</u> | - |
| | <u>439,545</u> | <u>(428,395)</u> | <u>11,150</u> |
| TOTAL FUNDS | <u>507,636</u> | <u>(512,155)</u> | <u>(4,519)</u> |

14. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2023.

Detailed Statement of Financial Activities
for the Year Ended 31 March 2023

| | 31.3.23 | 31.3.22 |
|--|----------------|----------------|
| | £ | £ |
| INCOME AND ENDOWMENTS | | |
| Donations and legacies | | |
| Grants and donations received | 189,367 | 273,098 |
| Other trading activities | | |
| Activities for Generating Funds | 12,078 | 33,029 |
| Investment income | | |
| Deposit account interest | <u>63</u> | <u>1</u> |
| Total incoming resources | 201,508 | 306,128 |
| EXPENDITURE | | |
| Charitable activities | | |
| Wages | 110,142 | 116,540 |
| Mother Tongue | 1,795 | 9,098 |
| Minicab Training | 19,950 | - |
| Study Support Project | - | 2,500 |
| Eastend Platinum Jubilee Project | 6,680 | - |
| Covid 19 Vaccine Support Programme | 10,424 | - |
| Engagement with Bangladesh Community | 6,400 | - |
| BBC CIN DCMS YIF | - | 29,939 |
| Centre Core Costs | 1,747 | 62,357 |
| Stifford Resident Support Programme | - | 1,850 |
| Bangladeshi Vulnerable Adult Support Programme | - | 19,498 |
| Healthy Lifestyle Partnership Programme | 21,407 | 21,407 |
| BAME Women's Employment Support Programme | 13,798 | 13,798 |
| Stifford Young Girl's Project | 3,364 | 3,364 |
| TFL Better Work | - | 4,550 |
| Census Support Programme | <u>-</u> | <u>6,630</u> |
| | 195,707 | 291,531 |
| Support costs | | |
| Finance | | |
| Depreciation of tangible fixed assets | 5,683 | 5,683 |
| Governance costs | | |
| Auditors' remuneration | - | 3,600 |
| Accountancy and legal fees | 1,800 | - |
| Capacity building costs | <u>4,868</u> | <u>3,283</u> |
| | <u>6,668</u> | <u>6,883</u> |
| Total resources expended | <u>208,058</u> | <u>304,097</u> |
| Net (expenditure)/income | <u>(6,550)</u> | <u>2,031</u> |

STIFFORD CENTRE LIMITED

England & Wales - Charity number 1140716

Accounts



**REPORT OF THE TRUSTEES AND
AUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022
FOR**

STIFFORD CENTRE LIMITED

STIFFORD CENTRE LIMITED
CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

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STIFFORD CENTRE LIMITED
CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

LEGAL AND ADMINISTRATIVE INFORMATION

Registered Charity Number: 1140716

Registered Company Number: 07321910

Registered Address: 2-6 Cressy Place, London, E1 3JG

TRUSTEES

Mustafa Uddin - Chair
Enamul Hoque – Vice Chair
Shah Habibur Rahman – Secretary
Abdul Bari Chowdhury – Assistant Secretary
Azizur Rahman – Treasurer
Souheb Khan – Vice Treasurer
Dudu Miah – Committee Member
Natalie Jenkins – Committee Member
Moyzun Nessa – Committee Member

Auditor

ACN Accountants, 41 Orsett Road, Grays, RM17 5DS

Bank

Natwest Bank, Whitechapel Road Branch, 45 Whitechapel Road, London, E1 1DU

Key Management Personnel

Joynul Hoque, Centre Manager
Ruhel Ahmed, Finance and Operations Manager

STIFFORD CENTRE LIMITED

TRUSTEES' ANNUAL REPORT AND (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2022

It is with great pleasure that the trustees present their report and the audited financial statements for the year ended 31 March 2022.

Reference and administrative information set out on page 3 forms part of this report. The financial statements comply with current statutory requirements, the memorandum and articles of association and the Statement of Recommended Practice - Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

BACKGROUND

When Stifford Centre was founded in the late 1990s, the country was recovering from a recession and problems such as anti-social behaviour, racism, poverty and gang culture were rife in Tower Hamlets. In 1997, local residents in the Stifford Estate were increasingly becoming frustrated with the lack of dedicated community services to tackle these issues. As a result, local people came together to form Stifford TJRS Tenants and Residents Association (the name was a combination of the buildings within the estate; Tinsley, Jamaica, Redman's and Stepney Green) to try and fulfil their vision of creating a safe and welcoming place for local people to pursue a range of activities and increase community cohesion. The next step was consultation with various councillors in trying to secure a premises in order to make the dream a reality.

In 1999, the London Borough of Tower Hamlets (LBTH) allotted three abandoned shops to the Stifford Centre. We have converted the derelict shops into a modern community centre which included converted three shops into a community centre and the extension with a porta cabin (approximately 75 sqm) in 2006-07. The existing Stifford Centre, which has been cobbled together from three converted shops over 250sqm cannot cope with the growing demand. With the support of local people, we had raised over £100,000 and extended our premises (approximately 75sqm).

Stifford Centre has been providing community services and used by members of the community since its inception. Located in Stepney Green, Tower Hamlets, since its inception, the Stifford Centre has demonstrated a proven track record in delivering services to help people learn new skills, improve their health and wellbeing, secure employment and develop the confidence to achieve their goals.

Over the last two decades, we provided services to local people who have benefitted from our many projects from receiving training and education, welfare advice, health and wellbeing to as simple as hall hire for community/family events.

A board cross reference of objectives was built around this development that focused on partnership, collaborative interagency projects, gaining funding to effectively tackle local issues and the establishment of social enterprise projects to promote social cohesion and foster a more sustainable community.

In 2011, the name of the organisation has been changed from Stifford TJRS-TRA Community Centre to **STIFFORD CENTRE LIMITED (working name STIFFOD CENTRE)** by a resolution approved by the Board of Directors and respectively, the new name has also been approved by the **Charity Commission** and a fresh Certificate of Registration has been issued to us.

WHO WE ARE AND WHAT WE DO

The Stifford Centre is a registered charity and community hub in East London in the Stepney Green neighbourhood of the London Borough of Tower Hamlets.

The Stifford Centre's area of benefit is a densely populated neighbourhood in Tower Hamlets, London comprising approximately 310,000 residents. The majority of residents live in social housing. The neighbourhood suffers significant social deprivation, with child poverty, unemployment, premature death, poor health and isolation of older people.

Tower Hamlets is one of the most ethnically diverse authorities in England, and this is reflected in the South West locality which has a much higher proportion of BME residents compared to England. We serve an area of high social deprivation; the wards we primarily serve are (St Dunstan's & Stepney, Whitechapel, St. Katherine & Wapping and Shadwell), all being amongst the 10% most deprived in the country (Indices of Multiple Deprivation 2019).

We run a modern and busy Community Centre at the heart of the Tower Hamlets. We provide a base from which we run our own wide range of services, a place for local people to meet, and a resource for other organisations to deliver their services to the local community. We have a proven and proud track record of tackling deprivation/exclusion and delivering a range of services to local people in key areas such as health, employment, skills, advice and life experience opportunities. We have had great success in addressing unmet community needs and improving outcomes for local residents. In particular, we engage socio-economically deprived people through our programmes, which address their multiple and complex needs around health & wellbeing, welfare, immigration, housing & debt advice, women's, older people & youth provisions, environment, education, training and employment.

The Centre has been serving the members of the local community with essential services such as: Legal Advice, Welfare Benefits Surgery, Councillors Surgery, Healthy cooking, ESOL classes, Exercise Sessions, Arabic Classes, Sewing Classes, IT drop-in sessions for men & women separately, Training sessions, Youths club, Girl's sessions, community events, music clubs, Zumba and fitness classes, social & lunch clubs for the elderly, the list of uses is a long one! Generations of families have used this centre and it is the life and soul of the community. Local residents also use the centre as a place for the social gathering where family members and children come and mingle among each other in order to break free from the monotonous cosmopolitan life.

MESSAGE FROM OUR CHAIR

A key achievement over the past 12 months has been the continuation of face-to-face delivery. The patterns of delivery we have adopted will strengthen our approach moving forward and we aim to continue utilising both face-to-face and remote approaches to service delivery.

Since the start of the Covid-19 crisis and Stifford Centre, like many charities, has been through a process of change as we adapted to meet the challenges of delivering community-based support and services during a pandemic.

Although the pandemic has created many challenges and uncertainties it has also brought into focus the importance of community infrastructure organisations like Stifford Centre and the vital role they play within the VCSE sector and the wider community.

Concerns remained throughout much of the year about how COVID might impact on service delivery but we were pleased to remain open and to continue to engage with our community.

Stifford has a strong team who always put the needs of the community first and this has helped us grow and deliver. Staff always remain positive despite the challenges they face. The demand and need for our services are always growing and we are keen to expand our service provision.

Challenges such as the cost-of-living crisis are knocking at our door and our client outcomes of increased wellbeing, improved stability and enabled independence are more relevant than ever.

Just like the rest of the world, Stifford Centre and the community have been learning what the 'new normal' looks like since Covid arrived. We continue to offer some of our services by phone, which we have discovered can make us more accessible for some people.

Mustafa Uddin
Mustafa Uddin
Chair

OBJECTIVES AND ACTIVITIES

VISION

Stifford Centre's vision is to have "a community where people lead healthy and prosperous lives".

MISSION

Stifford Centre's overall mission is to bring change through providing services that will "empower people to lead healthy and prosperous lives".

AIM

Stifford Centre's core aim is to *empower people from all walks of life*.

VALUES

Stifford Centre is committed to combating social exclusion and supporting people is at the heart of values.

OBJECTIVES

The *objective* of the Centre are to "advance, enhance and promote" developmental opportunities to the public and *improve* environmental issues in local urban or rural regeneration areas, of social and economic deprivation irrespective of race, sex or sexual orientation, religion, political or other social group.

In furtherance of the above objective, the Centre worked in following key areas:

- **Health and Well-being**
- **Information, Advice and Guidance**
- **Education, Training and Employment**

Therefore, the centre's objectives:

1. Constantly empower inhabitants by providing and seeking ways to enhance and advance their skills, training, knowledge and work experience;
2. Deliver projects that would improve health and wellbeing of people and wider stakeholders;
3. Provide information, advice and guidance for social welfare, housing, legal and pro bono provision in helping people;
4. Provide and promote opportunities for a diverse and integrated community through our various community projects that are run at the Centre; including activities and practice of free speech/expression, religion, thought and assembly for the purposes of the community, members, residents and inhabitants;
5. Maintain and manage the Centre to a reasonable standard ensuring accessibility of all services to all our stakeholders;
6. Carry out capacity-building work, i.e. establish day Centre, crèche & all other services involved in engaging and re-development of local inhabitants; i.e. education and play facilities for children and mothers;

7. Organise or assist in organising meetings, conferences, lectures and courses of study or all other form of recreational and other leisure time activities.
8. To develop the capacity and skills of those in society who are socially and economically disadvantaged communities in such a way that such individuals are better able to identify and help meet their needs and to participate more fully in society.
9. To advance the education of the public and promote public involvement in all matters concerning environmental sustainability.
10. To advance the education of the public in the conservation, protection and improvement of the physical and natural environment.
11. To relieve poverty, unemployment, or those in need by reason of youth, age, ill-health, disability, financial hardship or another disadvantage.
12. To advance the arts, culture, heritage or science.
13. Promote any charitable purpose for the benefit of the community;
14. To further such exclusively charitable objects according to the laws of England and Wales as the Trustees in their absolute discretion from time to time determine.

IN SUMMARY, OUR PROGRAMME (BUSINESS) OBJECTIVES

- Reduce poverty through improving and maximising employment opportunities;
- Improving life choices and chances through quality advice;
- Raise educational attainment;
- Promote better physical and mental health;
- Empowering beneficiaries to become active citizens;
- Continue to build on partnerships and maximise funding opportunities.

By focusing on these objectives, we expect to make a measureable difference in the lives of people in the communities in which we work.

Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.

2021-22 HIGHLIGHTS

ACHIEVEMENTS

**Health &
Wellbeing**

2835

**INFORMATION
ADVICE
GUIDANCE** 

2452

**EDUCATION
TRAINING
EMPLOYMENT**



562

youth
activities

820

COMMUNITY CHAMPION

Stifford Centre was awarded the *Community Champions* by The Tower Hamlets Council and Canary Wharf Group. This award was conferred to Stifford Centre for its work providing advice, help and support to people in Tower Hamlets during the Pandemic Covid-19. The award was granted in recognition of Stifford's outstanding work in the community and in recognition of the huge impact that we have had through our work. The award was made in recognition of all the hard work and dedication that staff, volunteers, trustees and community supporters have provided. It is this commitment and dedication that has enabled us to survive through difficult times and has allowed the Centre to serve the people of the community for the last 25 years.



This year we supported people across different services

This includes:

- A range of online activities delivered every week.
- Weekly support packages were delivered for those most in need.
- Quick adaption to provide remote activities, information, support, and referrals.
- 2835 clients were supported through various Healthy & Well-being and Communities support activities and sessions.
- Over 2452 users received information, advice and guidance.
- 562 people accessed education, training and employment programme, 84% of whom have achieved their goal of entering employment, education, training, or volunteering.
- 28 hours on average of employment support per client.

2021-2022 was another challenging year. We continued to manage the impact of the ongoing Covid epidemic on people's lives and our centre resources and programme delivery alongside managing and negotiating the lease.

We were very successful in delivering our blended programme of activities from in centre to remote provision, both by zoom and telephone, to offer as many activities, support, and information as possible.

Cost of Living Crisis

The community along with our users have had to deal with the covid pandemic over the past two years and are now facing the Cost-of-Living Crisis. Throughout the pandemic we managed to maintain all of our services and adapted the way that we provide the services to meet the circumstances and our user's needs. We tried to ensure that services are adapted and provided to our users and building the strengths and relationships that exist across the community and voluntary sector and the Council. For many of our service users the Cost-of-Living Crisis is nothing new. We have worked with people and families who have been struggling to make ends meet for many years. What is new, the scale of the crisis facing those on low and middle incomes. Many of the issues now facing the community are the result of previous policy changes brought about during the austerity that followed the 2008 financial crash. In particular, the changes to housing benefit, the bedroom tax, the cap on benefits and the fact that the local housing allowance no longer meets the costs of housing for many in the community which reduces the available income to support families and children. With inflation rising, more people will be pushed into poverty there will be an increasing slide into deprivation for many of those in our community who were previously just managing. We will continue to work with the community to provide services and help the community to deal with the effects of poverty and to enable people to take a full part in civil society.

The last year has definitely taught us that Stifford Centre is not a building. It is the staff team, our volunteers, the community, our partners, our funders and all the individuals and families who work with us. The co-design work we have completed over the last year will mean that we can all achieve so much more together in the future - and the positive impact of the last twelve months will be felt for years to come.

QUALITY ASSURANCE AND PERFORMANCE MONITORING

The centre utilises external and internal performance management and quality control systems. External systems include independent evaluation reports. The London Borough of Tower Hamlets also monitors and evaluates our services on a regular basis. Staff and volunteers working with children and vulnerable people undergo DBS check and attend regular safeguarding training.

Internal quality control systems include review registers, user involvement and feedback forms, questionnaires and focus groups and the detailed annual evaluation and monitoring questionnaire which provides in depth information regarding the outcomes, quality, and benefits of our services. The centre has up to date policies and procedures in place to ensure high quality performance management and services.

Externally assessed *Investors in People*, *Investing in Volunteers*, *Legal Advice Specialist Quality Mark (SQM)* standards, *OCR* Registered Centre, *Trinity College & Highfield Qualifications* Registered Exam Centre, UK Register of Learning Providers (UKRLP), LBTH *IYSS* and *Five-Star* rating *Food Hygiene* catering facility also attest to our management capacity as detailed below:

- **Investors in People (IIP):** Investors in People provides a best practice people management standard, offering accreditation to organisations that adhere to the Investors in People framework.
- **Special Quality Mark (SQM):** Full range of Legal Services, including representation in court.
- **Investing in Volunteers (IiV):** Investing in Volunteers is the UK quality standard for good practice in volunteer management.
- **Stifford is Registered with the Environment Agency** and underwent an environmental audit with *ZEN*, an environmental agency working in partnership with the London Borough of Tower Hamlets.
- **Oxford Cambridge and RSA (OCR)** registered Training and Exam Centre.
- **Trinity College London** registered Exam Centre.
- **Highfield Qualifications** approved Centre.
- **UK Register of Learning Providers-UKRLP.**
- **Financial Conduct Authority (FCA) regulated & authorised Centre.**
- **Five Star Food Hygiene Rating Award** from London Borough of Tower Hamlets' Environmental Health Department.

OUR IMPACT

Stifford is providing an amazing service to our residents. Stifford Centre creates a safe, relational and friendly context for our residents to begin learning and the 1-1 format enables them to get tailored advice.
-Mrs Akter

I have nothing but praise for the Stifford centre. Their advisors are incredibly supportive to me, a great listener. Praise must also be given to the reception staff who, in my experience, have always demonstrated patience and composure with their clients. -Mr M Ali

I was struggling with adapting financial hardship and as a proud woman I always felt like I had this and could cope on my own. With Stifford's continued nurturing and support they helped me to break down my barriers and discover the woman that deep down I had always wanted to be. -Ms R Begum

I have to say how impressed I am with Stifford Centre. I think it is really interesting to see how each teacher is supported to customize their teaching to the needs and interests of the individual clients. -Mr Miah

I was placed in temporary accommodation the TH Homeless section. Soon after, due to gambling addiction my husband left me with five dependent children. The property was in disrepair condition. Homeless Section did not pay towards my rent. I was shocked to have received a rent statement with rent arrears of £28,330.00

I did not know where to go for help. I was having panic attack then. My sister told me about Stifford Centre. The adviser was very professional, he gave me a lot of assurance and dealt with case. Eventually my rent arrears were paid off by DHP. He also dealt with landlord to get most of the repairs done. Thanks to Stifford centre I was able to recover from this huge debt and distress.

Ms I Begum

I am a single mother with two dependent children. I am a victim of domestic abused and was placed in temporary accommodation by the TH Homeless Section.

I suffered mental and physical abused which left me traumatised and too scared to seek help. Eventually my neighbour noticed alerted the authority. I was placed in B & B for few weeks then into a temporary accommodation (flat) I was not given appropriate benefit advised and instead social service arranged for me to collect £150 pw in cash from the Town Hall. The Homeless section did not pay towards my rent as a result I had rent arrears of £10,500.00 A friend told me to claim Universal Credit because it pays Housing Costs.

I found out about Stifford Centre. The adviser at Stifford centre assessed my situation and gave me correct benefits advice. They helped me by claiming Discretionary Housing Payments (DHP) to recover the arrears. They got in touch with the Homeless Section who should be pay my Housing costs and not UC.

Thanks to Stifford Centre I am now on the right track. The adviser was professional and kept me updated throughout.

Ms S Begum

SUMMARY OF PROJECT/ACTIVITIES DELIVERY:

HEALTHY LIFESTYLE PARTNERSHIP PROGRAMME

The Healthy Lifestyle Partnership Programme is a part of the Council's Local Community Fund. Stifford Centre is a Lead partner and four local community organisations are working as a consortium to deliver a program of healthy lifestyle activities, classes, inspiration and opportunities across the Southwest and Northwest localities of Tower Hamlets.

A programme of different healthy living classes that will change over time via co-design. A membership card and number allocated to members allowing them to log in to classes all over the Tower Hamlets and keep track of their progress. The activities fall into two categories: drop-in (such as the Walking Group) or appointment-based (such as a cookery class or climbing group). The person-centred design of the project has built-in flexibility and can work with people of any age from 11+.

It was a very difficult and challenging year due to the Pandemic, Covid-19. We have adapted to this change by keeping in touch with our service users & participants, virtually via email, WhatsApp, video call & chat and by telephone. We also shared resources, articles, online support for course health and well-being tips in order to keep connected with our users & participants and to help combat potential feelings of isolation.

During the Pandemic "M" did very little exercise, he couldn't walk a short distance without getting breathless. In his youth he had always been very active and part of many teams, this was his main aim to return to these team sports. M has a seating job and classed himself as lazy. For convenience he ate processed foods and generally felt very lethargic and heavy. Due to the success of his friend attending the healthy activity programme, he was motivated to make a change for himself and wanted to join the session. He started to love the exercise circuit and soon realised how much physically fitter he was becoming. M started to class the programme as a lifestyle change as opposed to a diet. M begins to adopt a new healthy lifestyle and cuts out pastries and processed foods. He now walks to work twice a week, as well as at the weekend. He attends the weekly free physical activity session. He manages his eating habits and successfully completed the programme.

90% of our users attended two or more sessions. 70% members continue attending classes for six weeks or longer.

94% of participants reported higher levels of wellbeing after six weeks of membership.

92% of participants reported that they have experienced improved symptoms of ill-health.

90% of members reported that healthy eating classes are at accessible times.

95% reported Community Cohesion in the Borough is improved.

BAME WOMEN'S EMPLOYMENT SUPPORT PROGRAMME

Stifford Centre is facilitating a BAME Women's Employment Support Programme recruiting disenfranchised women living in Tower Hamlets including carers and single parents of Bengali, Somali and BAME heritage. The project target group is local long-term unemployed and economically inactive BAME women, especially Bangladeshi and Somali women who are the most hard-to-reach group living in Tower Hamlets.

The project created role models for marginalized BAME women lacking confidence to take that first step and fulfil their potential.

By engaging isolated and sedentary BAME women, we create an opportunity for them to come out of unemployment and underlying welfare or family issues. Stifford seeks to support particularly vulnerable BAME women, transforming their own and their families' lives.

The support provided including ESOL, Employability Training, Health & Social Course, Digital Upskilling and Business start-up training. Due to the Pandemic and Government restriction, we had delivered the activities through online and face-to-face later in the year. We have delivered ESOL and other classes through online. Participants slowly became familiar with the digital platform. Their family members are helping them to join sessions. We had delivered sessions with the smaller group of participants. Some employability sessions i.e. mock interview, CV preparations have delivered one-to-one through WhatsApp. We had continued to deliver our courses including ESOL, Childcare/Health & Social Care, Digital Literacy, employability training including job search, CV preparations, business start-up training and Teaching Assistant course. Steering group meeting also carried out throughout the year.

"I have enjoyed the course immensely. My English is getting better and I am confident to speak to my G.P and nurses. To enhance my English skills, I communicate in the English language with my children at home. I am confident to ask questions and give answers openly. I never used to attend school meetings, assemblies and plays because I never understood what was being said. Now I go to most weekly assemblies and enjoy watching my children perform in plays each term because I understand what is being said. Thanks to these classes I have built confidence and can go out of my home independently. I look forward to more classes in the future." - T Begum

90% made a significant improvement in their communications.

85% of participants feel they've gained skills to enable them to move into volunteering, education and employment.

94% of Participants reported improved confidence.

92% of participants supported into work experience & volunteering gain confidence, experience and skills to move closer to employment markets.

STIFFORD LEGAL ADVICE CENTRE

Stifford Legal Advice Centre was formed in August 2009 with an aim to provide a range of legal services to the residents of Tower Hamlets. The Centre is recognised by the Legal

Service Commission and has been accredited as a Specialist in Housing Law- We have been awarded the Specialist Quality Mark (SQM) for our high standard of work. The Legal Aid team is supported through generous contributions of volunteers from the College of Law and other legal training institutions.

The project delivers affordable legal services for local users in Immigration, Family Law, Housing Law, landlord and tenancy issues, Wills, Probate, Civil Litigation, Employment Law and Welfare Benefits.

Stifford Welfare Advice Service provides free advice on Welfare benefits such as Universal Credit, Child and Working tax credit, Employment and Support Allowance, Housing and Council Tax reduction. The Advice service has helped to address 1924 enquiries last year. Enquiries ranged from completing a benefit appeal form to making a phone call on client's behalf on benefit related matters.

We work closely with partner advice organisations which has helped us to also refer our users to other specialist services such as domestic violence and mental health issues. We also secured our FCA accreditation in 2018 helping us also to deal with debt related advice which has helped relieve poverty in the community.

I am is a single mother and work part-time. My housing and council tax benefit were stopped and I fell into debt. Stifford's advisor helped me to prioritise rent, council tax and utility bills and helped me to apply for a mandatory reconsideration. With Stifford's advisor support I had my housing benefit reinstated. I had a huge financial relief. Stifford Centre is a lifeline for local residents. F Begum

Who We Helped

Stifford has always helped residents who have less stability and fewer resources than others. Many of these people came to us for help in the last year. This included people working in the gig economy, people on zero hour contracts and those in work that requires close contact with the public. This includes many jobs severely impacted by lockdown and Covid infections such as taxi drivers, care workers, restaurant work, deliveries and warehouse work, meat processing and retail. Many of the people who came to us had no guaranteed work and no access to sick pay.

In the last year Stifford also saw a new cohort of people. These are people from our community who are not familiar with the benefits system and have never needed to come to us for help before.

Many people found the system confusing and disorientating and appreciated the extra time we were able to take to explain their entitlement and show them how to keep official agencies updated with essential information.

Welfare Benefits and Debt Advice

The Advice service continues to be at the core of Stifford providing free high quality, independent advice on welfare rights, debt and benefit entitlement. The organisation is valued by local people and professionals as a trusted provider of advice which demonstrates we are a valued community resource that people feel able to turn to when in difficulty. Over 1,624 people were successfully helped with their benefits to make a new claim or help with an existing claim. Many people have seen the pandemic exasperate their health conditions,

and we have helped 226 clients complete either Disability Living Allowance, Personal Independence Payment or Attendance Allowance benefit forms.

Many people needed to claim Universal Credit for the first time. 47% of all welfare benefit cases were helping people with Universal Credit, this included making new applications, ensuring people could navigate the systems and dealing with issues arising from claims.

Throughout the year we have helped our clients in additional and new benefit claims. This money enabled people to buy food, pay for increased utility costs caused by remote schooling and to keep any debt to an affordable level.

Immigration and Asylum

The rules around EU Citizens after Brexit had all been set out and we helped over 116 clients with settlement in the UK or applying for a British Passport to ensure they were not caught out by the changes. We also advised people who had no recourse to public funds as a condition of either their immigration or asylum status. This meant people were able to keep a roof over their heads and feed their families during the first lockdown when many jobs disappeared.

We are an elderly couple living with other family member for over five years. Me and my wife, both pensioners. Due to ill health we had a lots taxis costs and were struggling financially but didn't know where to get any help. At Stifford Centre they helped us to get in the Housing Lists and claimed Attendance Allowance for us. Now we have our own place and receiving extra cash.

Since then, Stifford Centre helped me in many other issues e.g. repairs, energy costs etc. I am now a regular customer at Stifford Centre. They are doing an excellent job helping vulnerable people like me. I don't know what I would do without them.

Housing

The new rules introduced for Covid meant homes were being used in every aspect of life by full families, they were also used as schools and offices. Over the year we helped over 141 people with housing issues. Over a quarter of the people we helped were facing issues of disrepair and harassment from their landlords and we had 20 clients who were facing homelessness that we helped to ensure they had a roof over their head and a safe environment.

90% participants report feeling more empowered and informed.

100% of clients responded the quality of services provided as 'Good' or 'Very Good'.

In 85% of cases there was a positive outcome for the client.

YOUNG GIRLS' PROJECT

This project offers local young girls aged 12-18 (for SEN participants aged up to 25) years old opportunities to get involved in peer-related activities and engagement within the local community. 6 to 8 young people attended 6-hour sessions every week.

The project runs once every week and offers a range of activities, courses and training opportunities for individuals. The project initially started with activities such as *Healthy Cooking sessions, Bollywood Dance sessions*, since then it had been delivering cycling sessions, girls football, outdoor gym at Mile End and First Aid training. Girls soon came up with ideas and suggestions of their own. This resulted in recreational activities including *Hair & beauty* (make up, hair and henna), *Health & Wellbeing* (fitness, dance and aerobics); educational workshops exploring *antisocial behaviour, drug awareness, SRE training, social exclusion* advice sessions, one-to-one support on CV building and Interview preparation. The girls have given positive feedback with regards to the content of sessions and delivery of activities.

My overall aim when I started out was to get together a group of young people to take action on issues affecting them in their area. I hoped that doing this would eventually encourage them to form Stifford young girl's project. As I was new to the sessions, I had to start from scratch in making contact with the young people there and building up some sort of relationship with them.

My very first attempt to do this was on one of the first evenings I was in the session. I noticed a small group of three girls chatting round a table in the room and decided to approach them. I walked across the room and introduced myself and started a conversation with them. I told them that I'd grown up in the area and that my family still lived there. I asked them what they thought of the area and had they any concerns about it. After a while I tried to test out whether they'd be interested in doing anything about any of the things they mentioned. - Miss A

Key aspects of this project is the empowerment of young girls and make them self-reliant. It was exciting to see that when girls were asked to choose activities within the stipulated budget and timeframe, not only did they exceeded our expectation in identifying a wide variety of relevant activities but they managed to cater to the specific needs and aspirations of the various age-groups within their group.

We are optimistic about the future of this project and pleased that the Project continues to provide young girls in our community with a place where they can come together to share, learn and enjoy a variety of activities and interests and to flourish as positive young women in our society.

90% of young people feel less isolated and happier because of engaging with our services.

92% of participants reported that quality of our service is very good and feel it has contributed towards improving their wellbeing.

BETTER WORK

The project is delivered by the Stifford centre and was set up to a training programme to help low paid workers improve their job prospects and retention, increase their pay and help employers to understand their employee needs more effectively. With a particular focus on Carers, self-employed and those working in retail.

The project has consisted of short courses as well as longer courses both accredited and non-accredited including Digital Upskilling, one-to-one IAG & Employability support, network meetings and workshops for employers were facilitated during the period.

The issue is that our residents who are predominantly BAME, lack confidence in utilising modern technology, suffer from isolation therefore, lack confidence in engaging with people outside their community and lack basic English speaking and comprehension. This severely affects their employability and career prospects as they find themselves reliant on “who they know” for paid work or settle for low paying insecure jobs. Carers are most at risk due to the nature of what they do. Through our intervention we aimed to empower them to engage with the mainstream job market in its entirety if they wish to find new roles or engage positively with their current employer to achieve better work.

95% participants reported that their career progression opportunities have improved significantly.

94% participants had reported that they digital upskilling sessions had boosted their confidence.

COVID-19 BANGLADESHI VULNERABLE ADULTS SUPPORT PROGRAMME

In response to the Covid-19 pandemic and launch of the NHS Test and Trace programme Tower Hamlets Council have produced the Tower Hamlets Community Engagement Strategy: NHS Test and Trace to support the delivery of the programme locally.

The London Borough of Tower Hamlets commissioned the Stifford Centre to deliver a programme of community engagement and support that ensures Bangladeshi community members living and working in Tower Hamlet are fully engaged in the prevention and protection of Covid-19, including but exclusively Test and Trace Covid-19 prevention and protection messages.

Evidence shows that this community has been adversely affected by the outbreak due to several issues including difficulties in communicating and understanding the national and local information and guidance. After consultation with key Bangladeshi community organisations a range of specific groups within the community: parents and families, young people and those who have been previously defined as vulnerable to Covid-19, have been identified for focused engagement.

We have engaged Bangladeshi vulnerable adults and their family members. We conducted regular targeted outreach & engagement into the community to provide information and support to residents to enable adherence to Covid-19 guidance including NHS Test and Trace. Our Bengali-speaking staff and volunteers worked to engage Bangladeshi vulnerable adults, and crucially, working with community leaders, i.e; Imam, charity board members, across the borough to deliver key messages.

The main challenge was to community engagement with Covid-19 related activities such as Track and Trace, in our view, is trust. There are also some cultural considerations such as preference for traditional medicines and religious considerations such as forbidden substances such as alcohol in hand sanitisers, but in our experience, as the pandemic

progresses and people have been exposed to information and reasoning around Covid-19 for several months, these cultural barriers are less problematic. Lockdowns and social distancing, alongside digital exclusion (through having no access to a device or through computer illiteracy) present challenges in communication, as do language barriers.

STIFFORD RESIDENT SUPPORT PROGRAMME

This project is to improve mental wellbeing and reduce loneliness in the community by providing people with structured opportunities to meet, celebrate and collaborate with each other.

We wanted to give local people the opportunity to socialise in an informal setting, to raise energy and morale in the community after a long period of isolation, and to bring people together who might not otherwise have a reason to spend time together and help them form lasting connections.

Weekly coffee mornings session, facilitated by staff and supported by volunteers. This helped residents to build long lasting connections with each other. For those residents who were not able to attend for mobility issues/other issues which made it difficult to leave the home, were set up by a video link and invited people to join us from home.

BBC CHILDREN IN NEED – YOUTH INVESTMENT FUND

Children and Young People (CYP) who attended live in small, over-crowded homes, sometimes with two or more families sharing. Many have limited access to appropriate (quiet) study conditions or computers/internet at home, making it difficult to study for exams and complete homework. Many parents have limited formal education and lack skills to help their children. Children & Young People are often permitted to go outside instead of staying home to finish their schoolwork, as this temporarily creates more space in the home for the rest of the family, who are stressed in their cramped conditions.

Some young people have experienced homelessness because of house prices and benefit cuts, as well as domestic abuse, social stigma, and adult responsibilities at a young age.

Children & Young People from particularly disadvantaged households lack exposure to rewarding or well-paid potential careers and, in the absence of guidance and positive role models to help them believe in themselves, they often have limited aspirations, low self-confidence and self-esteem. Their voices often go unheard, which causes them deep frustration.

With the support of this project, we are now be able to support up to 40 CYP per session; a 50% increase on previous capacity.

VOLUNTEERS PROJECT

Stifford continued to deliver its volunteering project which has helped 19 of individuals acquire professional skills with which to further access and settle in mainstream workforces. Working in partnership with Volunteer Centre Tower Hamlets and other third sector organisation we have engaged with several volunteers from Tower Hamlets and within the neighbouring boroughs.

While developing an individual learning plan for each volunteer joining our team, we provided a minimum of 12 hours capacity building support to equip them with skills and, in some cases, professional accreditations. Our volunteer support and training package

currently included training in basic skills such as literacy, numeracy, non-academic generic skills such as communication, office ICT skills and team work to instil confidence and awareness in the workplace environment.

All volunteers received 4 hours of employment readiness support including assistance with CV preparation, job interview techniques and confidence building. According to each individual's needs, we arranged training in Health & Safety, Customer Service and First Aid at Work.

STUDY SUPPORT PROJECT

Our Study Support sessions continues to provide homework support to local young people through-out the year.

The project provides young people with additional help with their homework/general studies, as many parents felt unable to give their children the mentoring or guidance that they needed either because they lacked the necessary skills or other restrictions such as not having the time due to work commitments.

Also enabling young people access to computers which with a high level of disadvantage and child poverty, young people did not have at home and to ease the issue of living in overcrowded situations, a safe, secure, independent learning space in our centre.

We provided homework support, 1 to 1 tuition along with mentoring & advice. 45 young people attended 3 hour support sessions every week.

In addition to providing homework assistance our teachers also help students to develop a keen interest for learning and self-development, allowing students to realise their potential. We encourage our students to explore and express themselves so that they can nurture and unleash their hidden talent. On several occasions, we have been delighted to discover our students have a natural ability in storytelling, writing poems or drawing. It is through nurturing these talents and encouraging students to engage in fun, educational, extra-curricular activities, that we open the doors of possibilities for our young learners.

SUPPLEMENTARY SCHOOL (MOTHER TONGUE) PROJECT

Our mother tongue project continues to provide local children with an after school provision to improve their bi-lingual skills and learn a community language.

In April 2019 as part of our improvement programme we recruited new teachers and also introduced new curriculum into the class room. First quarter feedback from the parents has been very positive. 48 young children enrolled on the bi-lingual learning classes. Students enjoyed a day of celebration and were presented with certificates and awarded prizes in the Annual Award and International Mother Language Day Ceremony following the end of year exams.

We continue to work with London Borough of Tower Hamlets to improve community language teaching and provide children with a safe, secure, learning environment.

SUMMER YOUTH ACTIVITY PROGRAMME

Stifford Centre delivered a summer youth activity programme for young people living in South West locality (Stepney Green, St Dunstan, Whitechapel, Shadwell and St Katharine's & Wapping) of Tower Hamlets. The Summer Youth Activity Programme engaged young people those who are aged 13 – 19 (up to age 25 for those with a disability).

Stifford's Summer Youth Activity Programmes combines leisure and recreational activities which include sports such as badminton, football, yoga, swimming, cycling and healthy cooking workshops, ICT sessions, theatre storytelling, movement and music training to develop presentation skills in an informal but professional environment.

A range of creative, workshops, training and physical activities to help young people gain 'soft' skills while improving health combined with health workshops and one-to-one assessments leading to Stop Smoking advice provided by Stifford's trained and experienced Health Trainers and welfare advice provided by our solicitors to help prepare young people for their best potential starts in life.

OLDER PEOPLE'S LUNCH CLUB

As a multicultural and diverse community centre, we have seen a strong need to incorporate the welfare of the older citizens including those living on their own or with extended families.

We therefore continue to run an *Older People's Lunch Club* for over-50 year old residents of the Stepney Green area. This initiative aims to tackle isolation and encourage social interaction. Sessions delivered twice a month at the Stifford Centre attracted 42 participants with an average attendance of average 15 users per session.

Participants come along to enjoy:

- Freshly cooked lunch and engage in recreational activities such as community gardening, self-help sessions, confidence and awareness building activities;
- Coffee mornings which allow people to catch up with each other, recent social and political news while having a cup of tea. The Centre's advice and information teams are also on hand to help isolated residents address personal, health and social welfare issues;
- Day trips and events allowing users to have a recreational break.
- Celebration events including cultural activities such as Eid & Christmas parties

By delivering the lunch club community initiative and making relevant resources available, we hope to bring our elder users together, providing a needs-based dedicated service that will contribute towards enhancing their mental and physical wellbeing.

DIGITAL INCLUSION PROJECT

We delivered a new flexible digital training and supported programme of Learn My Way courses. At the same time we also convened two one hour digital 'drop-in' surgeries per week at Stifford Centre. The drop-in surgeries were led by volunteers and attracted five participants on average accessing each drop-in session. We encouraged participants to attend and resolve any outstanding digital queries/issues and achieve immediate and practical solutions. This included issues such as how to surf the web, set up an email account, pay bills online, do on-line shopping, Job Hunting or completing online forms to name a few.

HMRC ADVICE PROJECT

The project was to provide 1 to 1 dedicated advice to vulnerable and socially marginalised people/learners from BME communities who work or live in London Borough of Tower Hamlets where there is a large concentration of Bangladeshi and Somali population. The project outcomes included the following: Improved ability to complete a HMRC on-line benefit form and challenge HMRC decisions, Increased confidence to complete the form on their own in future, Improved knowledge of the structure of tax returns and online tax credits calculator, Increased digital skills, Increased access to resources and Improved ability to file online tax returns.

ENVIRONMENTAL: CLIMATE EMERGENCY

Greencare Volunteering: Greencare volunteering is social and therapeutic horticulture – activities such as planting, gardening and animal care which bring people into contact with nature, and help them to connect with each other and feel included in society. The aim is not to complete a specific task or to grow food commercially, but rather to enable people to experience the therapeutic benefits of interacting with nature and the outdoors, and work on a task at their own pace to enhance their wellbeing. We delivered volunteering session twice a week, enabling local people to experience the benefits of volunteering in our rural oasis in the heart of the East End.

PLANS FOR FUTURE PERIODS

Stifford Centre is going through a process of change in order that business planning methodology underpins a strategic direction set by the board to the operational delivery by the staff team. The purpose of this is to ensure Stifford Centre develops a robust and sustainable business model against an increasingly challenging operating environment. The senior management team have prioritised securing funding that includes core cost contributions. However, the operating environment remains challenging and strategic priorities include:

- Ensuring staff structure, skills and competencies meet the needs of the charity to meet its purpose for the benefit of the public.
- Developing and improving operational practices to ensure organisational wide impact measurement, action learning and effective reporting are systematised and supported through a customer recording system.
- Developing a broader mix of income streams including: building the training, development and consultancy offer of the organisation; building memberships; securing social investment; securing grants for pilots and innovation.
- Regular reviews of Covid Risk Assessments and Action Plan and programme.
- Develop and expand our Community Activities Programme including Health & Well-being, Women's Empowerment and Training Programme to further improve outcomes of the local community.
- Sustain and develop services and improve outcomes for youth project to include more outreach and engagement with parents.
- Sustain our Elderly People's project and all activities that connect and engage people with their communities and each other to help tackle isolation and loneliness.

- Sustain our Information, Advice & Guidance programme to further improve outcomes and quality of life of local people.
- Develop our Communities Activity Programme to improve health and well-being and life expectancy outcomes.
- Develop Climate Emergency programme to become net zero carbon borough.
- Annual centre sustainability and fundraising strategy review to enable future provision of quality services and activities that reflect the diversity and meet the requirements of the community for the public benefit.
- Maintain and develop key partnerships, CSR strategy and sustainable funding programme.
- Retain our high profile and relevance to local needs through effective publicity, consultation and partnership working.
- Continue effective, professional oversight, management, and governance of the organisation.

Sustainability

We will underpin our future as a service by ensuring we take a collaborative, proactive and commercial approach to securing and maintaining funding.

Our sustainability ambitions:

We will stay focused on working with existing funders and supporters of our services, whilst exploring new sources of income;

We will develop our local and regional partnerships to enhance and expand our offer to our clients;

We will deliver an even more compelling, high value for money offer to funders of our service;

We'll make sure that the way we design and cost services takes into account the needs of disadvantaged groups.

PUBLIC BENEFIT

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future services. The Executive Committee considers how our planned services will contribute to the aims and objectives they have set.

Stifford Centre provides a public benefit to local residents by being a place where community activities and services take place, which improve the quality of life for local people. This is done in a variety of ways: through reducing isolation and social exclusion, being a space for public gathering, and providing services which improve lives.

FINANCIAL REVIEW

The centre managed well financially during this challenging period. We were successful in securing government and charitable trust grants and project funding to enable us to quickly adapt our staff and centre programme to remote provision and expand our outreach and support to meet identified need and outcomes.

The statement of financial activities had a gross surplus of £2,031 for the year end 31 March 2022. The executive committee members decided to carry forward this surplus as working capital to ensure smooth operation of the charity. The working capital need was designated as approximately £75,000 for each quarter.

The major funding received included **London Borough of Tower Hamlets** £124,969 (LCF), Community Support Programme £40,732, **Trust for London** £20,000, **BBC Children in Need** £29,939, **Good Things Foundation** £6,630, for our community activities programme.

Financial Procedure

The Finance Sub-Committee comprising of the Chair, Secretary and Treasurer and is responsible for financial monitoring and review of the centre's finances. The Finance sub-committee ensures stringent financial control and meets regularly to ensure implementation of financial policies and procedures.

All cheque payments need two signatories; three executive committee members are signatories.

None of the Executive Committee members have any beneficial interest in the Charity.

The financial period ended up with financial stability as Stifford's Executive Committee and Senior Management emphasised on making more funding applications, developing a sustainability plan and working towards creating a robust business plan from the beginning of the financial year.

Investment powers & policy

Stifford's constitution authorises the executive committee to make and hold investments using the general funds of the charity. The executive committee members have the power to invest in any way that they see fit.

There were no significant events during the year which in any way affected the performance of the charity.

There are no factors which are likely to affect the financial performance or position going forward.

Principal risks and uncertainties

Trustees regularly review risk and keep a risk register to ensure business and operational continuity as well as ensure all legal obligations are met. Risk management methodology is embedded into key working practices and supported by policy frameworks, practices, training, and induction. The economic and funding environment presents the largest risk and area of uncertainty. Developing business planning methodology will mitigate this. It is also key that we regularly review and update our policy and practice frameworks to ensure that we meet pre-qualification criteria for all contracted work. Financial policy and practices were reviewed in detail to ensure improved risk management. This included: detailing clear roles and responsibilities for budgeting and money management, improving administrative systems and ensuring daily, monthly and quarterly cash flow management and forecasting.

Other key areas of risk are associated with retaining and developing skilled and experienced staff teams that can deliver against increasingly challenging outcomes/impact demands. Stifford Centre has Investors in People status. Investors in People good practice and retained legal and HR expertise from Mentor help mitigate some of the risks associated with sustaining a skilled delivery team. However, as part of strategic development it will be necessary to look at reviewing and restructuring the staff team alongside training and developing people.

RESERVES POLICY

The executive committee members consider it prudent to maintain an adequate level of reserves to cover the charity's contractual commitments and to provide a secure base for the future and have set this at a minimum level of 6 months of the annual expenditure. The members are endeavouring to increase the unrestricted reserves to this minimum level.

Unrestricted Funds are needed to:

- Meet organisational employee, legal, financial, health and safety requirements and obligations.
- Quickly Implement any changes in the above requirements.
- Enable implementation of short and long-term objectives and outcomes from our Business Plan.
- Enable a swift reaction to new and priority needs and demand and designate funding to projects at short notice.
- To cover employee costs; salary increments, pension, maternity, sick and redundancy pay.
- To cover core administration and support costs without which the centre could not function.

The Stifford Centre requires an adequate level of reserves to:

- Meet the Charities Commission recommended good practice of having a minimum of 3 months and a maximum of 3 years running costs as financial reserves.
- Meet all commitments if circumstances arise where the trustees are obliged to wind down the charity, approximating to a minimum of 3 months running cost plus employee redundancy entitlement.
- Meet the requirements of The Pensions Act 2007 whereby from 1st April 2019 we will contribute a minimum of 3% of a contributing employee's salary.
- Safeguard the centre's activity and project delivery commitment in the event of delays and or withdrawal in receipt of grants and funding.
- Provide for contingencies and risks which cannot be met from annual income when they arise.
- To meet any short term statutory, legal or employee obligations such as staff sickness, maternity cover, IT renewal, building maintenance, or any cash-flow difficulties.

The centre aims to maintain an appropriate level of reserves through fund-raising, income generation and diversification, and considering appropriate investment accounts. The Treasurer or Finance Manager will include a report on the level of reserves at year end and steps will be taken to address any issues which may arise. The policy will be reviewed annually considering any changes in circumstances.

STRUCTURE, GOVERNANCE AND MANAGEMENT

STRUCTURE

The Charity is registered as a charitable company limited by guarantee and is governed by its Memorandum and Articles of Association. The Charity has no share capital or debentures, hence there are no Directors' Interests requiring disclosure. In the event of the Charity being wound up each member is required to contribute an amount not exceeding £1.

The Charity is independent, responsible for its own policy, direction and funding. It is a membership organisation and anyone (only over the age of 18 years) can join, who is interested in furthering the work of the Centre and; subject to the approval of the Committee.

The organisation is a charitable company limited by guarantee. Memorandum and Articles of Association, incorporated on 21 July 2010 amended by resolution on 29 January 2011, registered at Companies House on 21 July 2010 and registered with Charity Commission on 7 March 2011.

Trustees take overall responsibility for the strategic direction of the organisation as well as ensuring a good legal and good practice framework underpins their role as the employer of staff. Board meetings are held regularly to review management accounts; achievements, learning and outcomes from delivery; and business development and strategic opportunities and any arising risks.

The executive committee comprises of members representing both users and service providers.

The executive committee sets and reviews the charity's strategy, direction, staffing and resources. The day to day running of the charity is carried out by the centre manager, finance & operations manager and projects staff who have delegated authority from the executive committee and relevant sub-committee to manage the projects at the centre.

In addition, the Trustees participate in planning and away days with senior staff as well as review and comment on policy and practice frameworks through email discussion and decision.

Trustee/Executive Committee member selection methods

The constitution allows for up to 12 executive committee members (known as trustees) to be appointed. All executive committee members are recruited from the membership of the charity which is detailed within the charity's constitution.

All members are entitled to stand for office of the charity which is conducted by a formal nomination form being submitted before the Annual General Meeting (AGM). All nominated members who wish to be elected to the executive committee of the charity are elected at the charity's AGM.

All executive committee members are in office for a period of 2 years and have to be re-elected at the Charity's Annual General Meeting. Once elected, the executive committee members can elect a maximum of three co-opt members provided the total number of co-opted members does not exceed one-quarter of the total number of members.

The executive committee members are familiar with the practical work of the charity having been directly involved with the charity for a number of years.

Many of the executive committee members take responsibility for monitoring the centre's activities in specific operational areas chairing sub-committees of the executive committee. The main sub-committees are: finance, marketing & publicity and human resources.

Trustee Induction & Training

On appointment as executive committee member of Stifford Centre, all executive committee members receive an induction pack along with an annual report, full set of audited accounts for the previous financial year, a copy of Stifford's constitution, memorandum and articles of association and a copy of the Charity Commissions brochure 'The Essential Trustee: what you need to know (CC3)' of a charity trustee.

All new executive committee members undergo an induction and skills assessment which identifies any training needs that need to be addressed.

The executive committee reviews annually all the training needs of the members and will instruct the senior staff of the centre to arrange the training or advice that is required.

Related Parties

The charity works closely with a number of partner organisations with whom it cooperates to deliver its programmes. The principle partner organisations are the London Borough of Tower Hamlets, NHS Tower Hamlets, Tower Hamlets Community Housing (THCH), Swan Housing Association, Canary Wharf Group and Tower Hamlets Homes (THH).

During this year, through its various projects, the centre worked in partnership with 57 Tower Hamlets based organisations and developed strategic links with organisations in Hackney, Newham, Barking & Dagenham, Redbridge and Havering.

During the financial year, we worked with 15 community centres, 8 GP Surgeries, 5 Schools, 8 mosques, 2 Churches, 2 leisure centres, 2 Idea Stores and 6 housing associations.

Partners list to date is extensive but includes:

Shadwell Basin Activity Centre, Stepney City Farm, Queen Mary University, Arbour Centre, Tower Hamlets Law Centre, Citizens Advice Bureau, Ocean Somali Community Association, John Scurr Community Centre, Dorset Community Association, Apasenth, Ocean women's Association, Salvation Army Stepney, East One Health, Jubilee Street practice, Blue gate fields school, Stepney Green School, Smithy Street school, Peabody Trust, Tower Hamlets College, Social Action for Health, Tower Hamlets Primary Care Trust Mobile Dental Unit, BWHAFS, Emmott Close, Linkage plus, Age UK, Sonali Gardens, Bangladesh Football Association, West Ham Football Club, Women's Environment Network and London Muslim Centre.

The centre continued its membership with Tower Hamlets CVS, Volunteer Centre Tower Hamlets, East London Business Place, and Tower Hamlets Community Transport. The centre is committed to supporting the nationally agreed Code of Practice and Statement of Values promoted by these umbrella organisations.

Risk Management

All significant activities undertaken are subject to a risk review as part of the initial project assessment and implementation. Major risks are identified and ranked in terms of their potential impact and likelihood.

Major risks, for this purpose, are those that may have a significant effect on:

- Operational Performance, including risks to our personnel and volunteers;
- Achievement of our aims and objectives;

- Meeting the expectations of our beneficiaries or supporters

The executive committee review these risks on an ongoing basis and satisfy themselves that adequate systems and procedures are in place to manage the risks identified. Where appropriate, risks are covered by insurance. The following framework is central to ensuring adequate risk assurance.

- An annual review of the risks the charity may face
- The establishment of systems and procedures to mitigate those risks identified

STATEMENT OF RESPONSIBILITIES OF THE TRUSTEES'

The trustees (who are also directors of Stifford Centre for the purposes of company law) are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles in the Charities SORP.
- Make judgements and estimates that are reasonable and prudent.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- There is no relevant audit information of which the charitable company's auditors are unaware.
- The trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

Approved by order of the board of trustees on 12/12/2022 and signed on its behalf
by:

Mustafa Uddin

Mustafa Uddin
Director

Opinion

We have audited the financial statements of STIFFORD CENTRE LIMITED (the 'charitable company') for the year ended 31 March 2022 which comprise the Statement of Financial Activities, the Balance Sheet and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

give a true and fair view of the state of the charitable company's affairs as at 31 March 2022 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
the financial statements are not in agreement with the accounting records and returns; or
certain disclosures of trustees' remuneration specified by law are not made; or
we have not received all the information and explanations we require for our audit; or
the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Responsibilities of trustees

As explained more fully in the Trustees' Responsibilities Statement, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and noncompliance with laws and regulations, our procedures included the following:

- a) We enquired of management and the finance committee, which included obtaining and reviewing supporting documentation, concerning the charity's policies and procedures relating to:
 - i.. Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
 - ii. Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
 - iii. The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- b) We inspected the minutes of meetings of those charged with governance.
- c) We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.
- d) We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.
- e) We reviewed any reports made to regulators.
- f) We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- g) We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- h) In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation

Report of the Independent Auditors to the Members of
STIFFORD CENTRE LIMITED

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Anwar F Chowdhury FCCA (Senior Statutory Auditor)
for and on behalf of ACN Accountants
Chartered Certified Accountants &
Statutory Auditors
41 Orsett Road
Grays
Essex
RM17 5DS

Date: 12/12/2022

STIFFORD CENTRE LIMITED

Statement of Financial Activities
for the Year Ended 31 March 2022

| | Notes | Unrestricted funds £ | Restricted funds £ | 31.3.22 Total funds £ | 31.3.21 Total funds £ |
|--|-------|-------------------------|-----------------------|-----------------------------|-----------------------------|
| INCOME AND ENDOWMENTS FROM | | | | | |
| Donations and legacies | | 15,554 | 257,544 | 273,098 | 313,554 |
| Other trading activities | 2 | 33,029 | - | 33,029 | 40,450 |
| Investment income | 3 | <u>1</u> | <u>-</u> | <u>1</u> | <u>6</u> |
| Total | | 48,584 | 257,544 | 306,128 | 354,010 |
| EXPENDITURE ON | | | | | |
| Charitable activities | | | | | |
| Mother Tongue | | 15,554 | 3,000 | 18,554 | 5,280 |
| Study Support Project | | 2,500 | - | 2,500 | 1,950 |
| Centre Core | | 27,083 | 35,274 | 62,357 | 71,765 |
| Digital Inclusion Project | | - | - | - | 6,125 |
| HMRC Advice Project | | - | - | - | 1,500 |
| Healthy Lifestyle Partnership Programme | | - | 80,027 | 80,027 | 80,027 |
| BAME Women's Employment Support Programme | | - | 30,378 | 30,378 | 30,378 |
| Stifford Young Girl's Project | | - | 14,564 | 14,564 | 14,564 |
| TFL Better Work | | - | 20,000 | 20,000 | 40,000 |
| London Community Response Fund | | - | - | - | 4,500 |
| Canary Wharf Group | | - | - | - | 1,600 |
| Census Support Programme | | - | 6,630 | 6,630 | 8,982 |
| Stifford Covid 19 BAME Community Support Project | | - | - | - | 45,960 |
| Bangladeshi Vulnerable Adult Support Programme | | - | 24,732 | 24,732 | - |
| Stifford Resident Support Programme | | - | 1,850 | 1,850 | - |
| BBC CIN DCMS YIF | | - | 29,939 | 29,939 | - |
| Other | | <u>12,566</u> | <u>-</u> | <u>12,566</u> | <u>12,643</u> |
| Total | | 57,703 | 246,394 | 304,097 | 325,274 |
| NET INCOME/(EXPENDITURE) | | (9,119) | 11,150 | 2,031 | 28,736 |
| RECONCILIATION OF FUNDS | | | | | |
| Total funds brought forward | | 307,436 | 10,929 | 318,365 | 289,629 |
| TOTAL FUNDS CARRIED FORWARD | | <u>298,317</u> | <u>22,079</u> | <u>320,396</u> | <u>318,365</u> |

The notes form part of these financial statements

STIFFORD CENTRE LIMITED

Balance Sheet
31 March 2022

| | Notes | Unrestricted funds £ | Restricted funds £ | 31.3.22 Total funds £ | 31.3.21 Total funds £ |
|--|-------|-------------------------|-----------------------|-----------------------------|-----------------------------|
| FIXED ASSETS | | | | | |
| Tangible assets | 8 | 140,645 | - | 140,645 | 146,328 |
| CURRENT ASSETS | | | | | |
| Debtors | 9 | 21,500 | - | 21,500 | 51,020 |
| Cash at bank and in hand | | <u>233,573</u> | <u>22,079</u> | <u>255,652</u> | <u>230,517</u> |
| | | 255,073 | 22,079 | 277,152 | 281,537 |
| CREDITORS | | | | | |
| Amounts falling due within one year | 10 | (54,500) | - | (54,500) | (59,500) |
| | | <u>200,573</u> | <u>22,079</u> | <u>222,652</u> | <u>222,037</u> |
| NET CURRENT ASSETS | | | | | |
| | | 341,218 | 22,079 | 363,297 | 368,365 |
| TOTAL ASSETS LESS CURRENT LIABILITIES | | | | | |
| CREDITORS | | | | | |
| Amounts falling due after more than one year | 11 | (42,901) | - | (42,901) | (50,000) |
| | | <u>298,317</u> | <u>22,079</u> | <u>320,396</u> | <u>318,365</u> |
| NET ASSETS | | | | | |
| FUNDS | 13 | | | | |
| Unrestricted funds | | | | 298,317 | 307,436 |
| Restricted funds | | | | <u>22,079</u> | <u>10,929</u> |
| TOTAL FUNDS | | | | <u>320,396</u> | <u>318,365</u> |

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 12/12/2022 and were signed on its behalf by:

Mustafa Uddin

Mustafa Uddin - Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES**Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

| | |
|--------------------------|---------------|
| Improvements to property | - 2% on cost |
| Fixtures and fittings | - 25% on cost |
| Office equipment | - 33% on cost |

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. OTHER TRADING ACTIVITIES

| | | |
|---------------------------------|---------------|---------------|
| | 31.3.22 | 31.3.21 |
| | £ | £ |
| Activities for Generating Funds | <u>33,029</u> | <u>40,450</u> |

3. INVESTMENT INCOME

| | | |
|--------------------------|----------|----------|
| | 31.3.22 | 31.3.21 |
| | £ | £ |
| Deposit account interest | <u>1</u> | <u>6</u> |

4. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

| | | |
|-----------------------------|--------------|--------------|
| | 31.3.22 | 31.3.21 |
| | £ | £ |
| Auditors' remuneration | 3,600 | 3,600 |
| Depreciation - owned assets | <u>5,683</u> | <u>5,683</u> |

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2022 nor for the year ended 31 March 2021.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2022 nor for the year ended 31 March 2021.

6. STAFF COSTS

The average monthly number of employees during the year was as follows:

| | | |
|-----------|-----------|-----------|
| | 31.3.22 | 31.3.21 |
| Admin | 4 | 3 |
| Operation | <u>8</u> | <u>7</u> |
| | <u>12</u> | <u>10</u> |

No employees received emoluments in excess of £60,000.

7. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

| | Unrestricted funds £ | Restricted funds £ | Total funds £ |
|-----------------------------------|----------------------------|--------------------------|---------------------|
| INCOME AND ENDOWMENTS FROM | | | |
| Donations and legacies | 13,100 | 300,454 | 313,554 |
| Other trading activities | 40,450 | - | 40,450 |
| Investment income | <u>6</u> | <u>-</u> | <u>6</u> |
| Total | 53,556 | 300,454 | 354,010 |

EXPENDITURE ON

Charitable activities

| | | | |
|---|-------|--------|--------|
| Mother Tongue | 5,280 | - | 5,280 |
| Study Support Project | 1,950 | - | 1,950 |
| Centre Core | - | 71,765 | 71,765 |
| Digital Inclusion Project | - | 6,125 | 6,125 |
| HMRC Advice Project | - | 1,500 | 1,500 |
| Healthy Lifestyle Partnership Programme | - | 80,027 | 80,027 |

7. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

| | Unrestricted funds £ | Restricted funds £ | Total funds £ |
|--|----------------------------|--------------------------|---------------------|
| BAME Women's Employment Support Programme | - | 30,378 | 30,378 |
| Stifford Young Girl's Project | - | 14,564 | 14,564 |
| TFL Better Work | - | 40,000 | 40,000 |
| London Community Response Fund | - | 4,500 | 4,500 |
| Canary Wharf Group | - | 1,600 | 1,600 |
| Census Support Programme | - | 8,982 | 8,982 |
| Stifford Covid 19 BAME Community Support Project | - | 45,960 | 45,960 |
| Other | <u>12,643</u> | <u>-</u> | <u>12,643</u> |
| Total | <u>19,873</u> | <u>305,401</u> | <u>325,274</u> |
| NET INCOME/(EXPENDITURE) | 33,683 | (4,947) | 28,736 |

RECONCILIATION OF FUNDS

| | | | |
|------------------------------------|-----------------------|----------------------|-----------------------|
| Total funds brought forward | <u>273,753</u> | <u>15,876</u> | <u>289,629</u> |
| TOTAL FUNDS CARRIED FORWARD | <u><u>307,436</u></u> | <u><u>10,929</u></u> | <u><u>318,365</u></u> |

8. TANGIBLE FIXED ASSETS

| | Improvements to property Totals £ | Fixtures and fittings £ | Office equipment £ | £ |
|-----------------------------------|---|----------------------------------|--------------------------|----------------|
| COST | | | | |
| At 1 April 2021 and 31 March 2022 | <u>284,143</u> | <u>4,926</u> | <u>20,237</u> | <u>309,306</u> |
| DEPRECIATION | | | | |
| At 1 April 2021 | 137,817 | 4,925 | 20,236 | 162,978 |
| Charge for year | <u>5,683</u> | <u>-</u> | <u>-</u> | <u>5,683</u> |
| At 31 March 2022 | <u>143,500</u> | <u>4,925</u> | <u>20,236</u> | <u>168,661</u> |
| NET BOOK VALUE | | | | |
| At 31 March 2022 | <u>140,643</u> | <u>1</u> | <u>1</u> | <u>140,645</u> |
| At 31 March 2021 | <u>146,326</u> | <u>1</u> | <u>1</u> | <u>146,328</u> |

Notes to the Financial Statements - continued
for the Year Ended 31 March 2022

| | | |
|--|----------------|----------------|
| 9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR | | |
| | 31.3.22 | 31.3.21 |
| | £ | £ |
| Other debtors | 21,500 | 21,500 |
| Prepayments and accrued income | <u>-</u> | <u>29,520</u> |
| | <u>21,500</u> | <u>51,020</u> |
| 10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR | | |
| | 31.3.22 | 31.3.21 |
| | £ | £ |
| Accruals and deferred income | 51,500 | 56,500 |
| Accrued expenses | <u>3,000</u> | <u>3,000</u> |
| | <u>54,500</u> | <u>59,500</u> |
| 11. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR | | |
| | 31.3.22 | 31.3.21 |
| | £ | £ |
| Bank loans (see note 12) | <u>42,901</u> | <u>50,000</u> |
| 12. LOANS | | |
| An analysis of the maturity of loans is given below: | | |
| | 31.3.22 | 31.3.21 |
| | £ | £ |
| Amounts falling due in more than five years: | | |
| Repayable by instalments: | | |
| Bank loans more 5 yr by instal | 42,901 | 50,000 |
| 13. MOVEMENT IN FUNDS | | |
| | At 1.4.21 | At |
| | £ | in funds |
| | 31.3.22 | £ |
| | £ | £ |
| Unrestricted funds | | |
| General fund | 307,436 | (9,119) |
| | | 298,317 |
| Restricted funds | | |
| Centre Core Income | 10,929 | - |
| Stifford Resident Support Programme | <u>-</u> | <u>11,150</u> |
| | <u>10,929</u> | <u>22,079</u> |
| TOTAL FUNDS | <u>318,365</u> | <u>320,396</u> |

13. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

| | Incoming Movement resources | Resources in funds expended | |
|---|-----------------------------------|-----------------------------------|---------------|
| | £ | £ | £ |
| Unrestricted funds | | | |
| General fund | 33,030 | (42,149) | (9,119) |
| Mother Tongue | <u>15,554</u> | <u>(15,554)</u> | <u>-</u> |
| | 48,584 | (57,703) | (9,119) |
| Restricted funds | | | |
| Mother Tongue | 3,000 | (3,000) | - |
| Healthy Lifestyle Partnership Programme | 80,027 | (80,027) | - |
| BAME Women's Employment Support Programme | 30,378 | (30,378) | - |
| Stifford Young Girl's Project | 14,564 | (14,564) | - |
| TFL Better Work | 20,000 | (20,000) | - |
| Centre Core Income | 35,274 | (35,274) | - |
| Census Support Programme | 6,630 | (6,630) | - |
| Bangladeshi Vulnerable Adult Support Programme | 24,732 | (24,732) | - |
| Stifford Resident Support Programme | 13,000 | (1,850) | 11,150 |
| BBC CIN DCMS YIF | <u>29,939</u> | <u>(29,939)</u> | <u>-</u> |
| | <u>257,544</u> | <u>(246,394)</u> | <u>11,150</u> |
| TOTAL FUNDS | <u>306,128</u> | <u>(304,097)</u> | <u>2,031</u> |

Comparatives for movement in funds

| | At 1.4.20 | Net movement 31.3.21 | At in funds |
|---------------------------|----------------|----------------------------|----------------|
| | £ | £ | £ |
| Unrestricted funds | | | |
| General fund | 273,753 | 32,563 | 306,316 |
| Mother Tongue | - | 1,070 | 1,070 |
| Study Support Project | <u>-</u> | <u>50</u> | <u>50</u> |
| | 273,753 | 33,683 | 307,436 |
| Restricted funds | | | |
| Centre Core Income | 15,876 | (4,947) | 10,929 |
| | <u>15,876</u> | <u>(4,947)</u> | <u>10,929</u> |
| TOTAL FUNDS | <u>289,629</u> | <u>28,736</u> | <u>318,365</u> |

13. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

| | Incoming Movement resources | Resources expended in funds | |
|---|-----------------------------------|-----------------------------------|----------------|
| | £ | £ | £ |
| Unrestricted funds | | | |
| General fund | 45,206 | (12,643) | 32,563 |
| Mother Tongue | 6,350 | (5,280) | 1,070 |
| Study Support Project | <u>2,000</u> | <u>(1,950)</u> | <u>50</u> |
| | 53,556 | (19,873) | 33,683 |
| Restricted funds | | | |
| Digital Inclusion Project | 6,125 | (6,125) | - |
| HMRC Advice Project | 1,500 | (1,500) | - |
| Healthy Lifestyle Partnership Programme | 80,027 | (80,027) | - |
| BAME Women's Employment Support Programme | 30,378 | (30,378) | - |
| Stifford Young Girl's Project | 14,564 | (14,564) | - |
| TFL Better Work | 40,000 | (40,000) | - |
| Centre Core Income | 66,818 | (71,765) | (4,947) |
| London Community Response Fund | 4,500 | (4,500) | - |
| Canary Wharf Group | 1,600 | (1,600) | - |
| Census Support Programme | 8,982 | (8,982) | - |
| Stifford Covid 19 BAME Community Support Project | <u>45,960</u> | <u>(45,960)</u> | <u>-</u> |
| | <u>300,454</u> | <u>(305,401)</u> | <u>(4,947)</u> |
| TOTAL FUNDS | <u>354,010</u> | <u>(325,274)</u> | <u>28,736</u> |

A current year 12 months and prior year 12 months combined position is as follows:

| | At 1.4.20 | Net movement 31.3.22 | At in funds |
|-------------------------------------|-----------|----------------------------|----------------|
| | £ | £ | £ |
| Unrestricted funds | | | |
| General fund | 273,753 | 23,444 | 297,197 |
| Mother Tongue | - | 1,070 | 1,070 |
| Study Support Project | <u>-</u> | <u>50</u> | <u>50</u> |
| | 273,753 | 24,564 | 298,317 |
| Restricted funds | | | |
| Centre Core Income | 15,876 | (4,947) | 10,929 |
| Stifford Resident Support Programme | <u>-</u> | <u>11,150</u> | <u>11,150</u> |
| | 15,876 | 6,203 | 22,079 |

TOTAL FUNDS

289,629

30,767

320,396

13. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

| | Incoming Movement resources | Resources in funds | expended |
|--|-----------------------------------|-----------------------|---------------|
| | £ | £ | £ |
| Unrestricted funds | | | |
| General fund | 78,236 | (54,792) | 23,444 |
| Mother Tongue | 21,904 | (20,834) | 1,070 |
| Study Support Project | <u>2,000</u> | <u>(1,950)</u> | <u>50</u> |
| | 102,140 | (77,576) | 24,564 |
| Restricted funds | | | |
| Mother Tongue | 3,000 | (3,000) | - |
| Digital Inclusion Project | 6,125 | (6,125) | - |
| HMRC Advice Project | 1,500 | (1,500) | - |
| Healthy Lifestyle Partnership Programme | 160,054 | (160,054) | - |
| BAME Women's Employment Support Programme | 60,756 | (60,756) | - |
| Stifford Young Girl's Project | 29,128 | (29,128) | - |
| TFL Better Work | 60,000 | (60,000) | - |
| Centre Core Income | 102,092 | (107,039) | (4,947) |
| London Community Response Fund | 4,500 | (4,500) | - |
| Canary Wharf Group | 1,600 | (1,600) | - |
| Census Support Programme | 15,612 | (15,612) | - |
| Stifford Covid 19 BAME Community Support Project | 45,960 | (45,960) | - |
| Bangladeshi Vulnerable Adult Support Programme | 24,732 | (24,732) | - |
| Stifford Resident Support Programme | 13,000 | (1,850) | 11,150 |
| BBC CIN DCMS YIF | <u>29,939</u> | <u>(29,939)</u> | <u>-</u> |
| | 557,998 | (551,795) | 6,203 |
| TOTAL FUNDS | <u>660,138</u> | <u>(629,371)</u> | <u>30,767</u> |

14. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2022.

STIFFORD CENTRE LIMITED

Detailed Statement of Financial Activities
for the Year Ended 31 March 2022

| | 31.3.22 | 31.3.21 |
|--|----------------|----------------|
| | £ | £ |
| INCOME AND ENDOWMENTS | | |
| Donations and legacies | | |
| Donations | - | 4,750 |
| Grants and donations received | <u>273,098</u> | <u>308,804</u> |
| | 273,098 | 313,554 |
| Other trading activities | | |
| Activities for Generating Funds | 33,029 | 40,450 |
| Investment income | | |
| Deposit account interest | <u>1</u> | <u>6</u> |
| Total incoming resources | 306,128 | 354,010 |
| EXPENDITURE | | |
| Charitable activities | | |
| Wages | 116,540 | 116,561 |
| Mother Tongue | 9,098 | 5,280 |
| Study Support Project | 2,500 | 1,950 |
| BBC CIN DCMS YIF | 29,939 | - |
| Centre Core Costs | 62,357 | 71,765 |
| Stifford Resident Support Programme | 1,850 | - |
| Bangladeshi Vulnerable Adult Support Programme | 19,498 | - |
| Digital Inclusion Project | - | 6,125 |
| HMRC Advice Project | - | 1,500 |
| Healthy Lifestyle Partnership Programme | 21,407 | 31,617 |
| BAME Women's Employment Support Programme | 13,798 | 6,878 |
| Stifford Young Girl's Project | 3,364 | 14,564 |
| TFL Better Work | 4,550 | 18,643 |
| London Community Response Fund | - | 4,500 |
| Canary Wharf Group | - | 1,600 |
| Census Support Programme | 6,630 | 8,982 |
| Stifford Covid 19 BAME Community Support Project | <u>-</u> | <u>22,666</u> |
| | 291,531 | 312,631 |
| Support costs | | |
| Finance | | |
| Depreciation of tangible fixed assets | 5,683 | 5,683 |
| Governance costs | | |
| Auditors' remuneration | 3,600 | 3,600 |
| Capacity building costs | <u>3,283</u> | <u>3,360</u> |
| | 6,883 | 6,960 |

STIFFORD CENTRE LIMITED

Detailed Statement of Financial Activities
for the Year Ended 31 March 2022

| | <u>31.3.22</u> | <u>31.3.21</u> |
|--------------------------|---------------------|----------------------|
| | <u>£</u> | <u>£</u> |
| Total resources expended | <u>304,097</u> | <u>325,274</u> |
| Net income | <u><u>2,031</u></u> | <u><u>28,736</u></u> |

STIFFORD CENTRE LIMITED

England & Wales - Charity number 1140716

Accounts



Stifford
Centre

Empowering
People

REPORT OF THE TRUSTEES AND
AUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021
FOR
STIFFORD CENTRE LIMITED



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LEGAL AND ADMINISTRATIVE INFORMATION

| | |
|-----------------------------------|----------------------------------|
| Registered Charity Number: | 1140716 |
| Registered Company Number: | 07321910 |
| Registered Address: | 2-6 Cressy Place, London, E1 3JG |

TRUSTEES

Mustafa Uddin - Chair
Azizur Rahman – Vice Chair
Shah Habibur Rahman – Secretary
Abdul Bari Chowdhury – Assistant Secretary
Enamul Hoque – Treasurer
Souheb Khan – Vice Treasurer
Dudu Miah – Committee Member
Natalie Jenkins – Committee Member
Moyzun Nessa – Committee Member

Auditor

ACN Accountants, 41 Orsett Road, Grays, RM17 5DS

Bank

Natwest Bank, Whitechapel Road Branch, 45 Whitechapel Road, London, E1 1DU

Key Management Personnel

Joynul Hoque, Centre Manager
Ruhel Ahmed, Finance and Operations Manager

It is with great pleasure that the trustees present their report and the audited financial statements for the year ended 31 March 2021.

Reference and administrative information set out on page 3 forms part of this report. The financial statements comply with current statutory requirements, the memorandum and articles of association and the Statement of Recommended Practice - Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

BACKGROUND

Stifford Centre was established in 1997 by the local community to benefit residents by providing education & training. The centre mission extended to a wider format 'Advice & guidance, Education, Training and Health Advocacy' to support activities and services that tackle deprivation and social exclusion.

The London Borough of Tower Hamlets (LBTH) allotted three abandoned shops and parking space to Stifford Centre with funding secured from the Council & ERDF to convert the derelict shops into a modern community centre.

In 2011, the name of the Organisation has been changed from Stifford TJRS-TRA Community Centre to STIFFORD CENTRE LIMITED (working name STIFFOD CENTRE) by a resolution approved by the Board of Directors and respectively, the new name has also been approved by the Charity Commission and a fresh Certificate of Registration has been issued to us.

WHO WE ARE AND WHAT WE DO

The Stifford Centre is a registered charity and community hub in East London in the Stepney Green neighbourhood of the London Borough of Tower Hamlets.

The Stifford Centre's area of benefit is a densely populated neighbourhood in Tower Hamlets, London comprising approximately 324,000 residents. The majority of residents live in social housing. The neighbourhood suffers significant social deprivation, with child poverty, unemployment, premature death, poor health and isolation of older people.

Tower Hamlets is one of the most ethnically diverse authorities in England (16th out of 326 areas), and this is reflected in the South West locality which has a much higher proportion of BME residents compared to England. We serve an area of high social deprivation; the wards we primarily serve are (St Dunstan's & Stepney, Whitechapel, St. Katherine & Wapping and Shadwell), all being amongst the 10% most deprived in the country (Indices of Multiple Deprivation 2019).

We run a modern and busy Community Centre at the heart of the Tower Hamlets. We provide a base from which we run our own wide range of services, a place for local people to meet, and a resource for other organisations to deliver their services to the local community. We have a proven and proud track record of tackling deprivation/exclusion and delivering a range of services to local people in key areas such as health, employment, skills, advice and life experience opportunities. We have had great success in addressing unmet community needs and improving outcomes for local residents. In particular, we engage socio-economically deprived people through our programmes, which address their multiple and complex needs around health & wellbeing, welfare, immigration, housing & debt advice, women's, older people & youth provisions, environment, education, training and employment.

MESSAGE FROM OUR CHAIR

2020-21 has been a challenging year with the year fallen into the coronavirus pandemic period and this has affected the delivery of many of our projects. This was also our full year under the Council's Local Community Funded projects. We are also in the process of finalising a new five years lease under the councils rent reduction scheme. We are constantly looking at ways to make the centre more sustainable and become self-sufficient by looking at new opportunities and new direction that the centre needs to take.

As I always say, and continue to say that the biggest asset we have at this centre is its dedicated staff members and volunteers who have put the organisation at the forefront of grass-root service delivery. This includes the hard-working and dedicated colleagues I have the pleasure of working with at the board who take a robust view when it comes to protecting the interest of the public and the centre.

Given the many challenges and strain on our resources, staff morale is still high and we are optimistic that things will improve. It has been difficult to maintain our dedicated staff members while delivering an effective and professional service to a community with limited resources.

It has been a traumatic year but I have had the honour to be working alongside a dedicated and professional team of senior management who have supported Centre's in every aspect of the charity from the committees to volunteering for additional services as required. Without this level of support from the team at Centre's would have found it difficult to provide the front line services required through this crisis. A special mention must be given to the team at Centre's, no matter what problem or issue was thrown at them they managed it in a professional and measured manner and I can only say that without this type of leadership and dedication we would not be where we are.

We have a cohesive and strategically robust structure, which will be able to take on future challenges and continually improve our offers to the local communities. Organisationally, we are in a stronger position than pre-pandemic and my thanks to all the staff, volunteers, trustees and partners who have engaged and contributed to this journey. We are thankful, not only to have survived, but to emerge from the lockdown stronger and more focussed.

Mustafa Uddin

Chair

OBJECTIVES AND ACTIVITIES

VISION

Stifford Centre's vision is to have "a community where people lead healthy and prosperous lives"

MISSION

Stifford Centre's overall mission is to bring change through providing services that will "empower people to lead healthy and prosperous lives"

AIM

Stifford Centre's core aim is to empower people from all walks of life.

VALUES

Stifford Centre is committed to combating social exclusion and supporting people is at the heart of values.

OBJECTIVES

The objective of the Centre are to "advance, enhance and promote" developmental opportunities to the public and improve environmental issues in local urban or rural regeneration areas, of social and economic deprivation irrespective of race, sex or sexual orientation, religion, political or other social group.

In furtherance of the above objective, the Centre worked in following key areas:

- Health and Well-being
- Information, Advice and Guidance
- Education, Training and Employment

Therefore, the centre's objectives:

1. Constantly empower inhabitants by providing and seeking ways to enhance and advance their skills, training, knowledge and work experience;
2. Deliver projects that would improve health and wellbeing of people and wider stakeholders;
3. Provide information, advice and guidance for social welfare, housing, legal and pro bono provision in helping people;
4. Provide and promote opportunities for a diverse and integrated community through our various community projects that are run at the Centre; including activities and practice of free speech/ expression, religion, thought and assembly for the purposes of the community, members, residents and inhabitants;
5. Maintain and manage the Centre to a reasonable standard ensuring accessibility of all services to all our stakeholders;
6. Carry out capacity-building work, i.e. establish day Centre, crèche & all other services involved in engaging and re-development of local inhabitants; i.e. education and play facilities for children and mothers;
7. Organise or assist in organising meetings, conferences, lectures and courses of study or all other form of recreational and other leisure time activities.
8. To develop the capacity and skills of those in society who are socially and economically disadvantaged communities in such a way that such individuals are better able to identify and help meet their needs and to participate more fully in society.

9. To advance the education of the public and promote public involvement in all matters concerning environmental sustainability.
10. To advance the education of the public in the conservation, protection and improvement of the physical and natural environment.
11. To relieve poverty, unemployment, or those in need by reason of youth, age, ill-health, disability, financial hardship or another disadvantage.
12. To advance the arts, culture, heritage or science.
13. Promote any charitable purpose for the benefit of the community;
14. To further such exclusively charitable objects according to the laws of England and Wales as the Trustees in their absolute discretion from time to time determine.

IN SUMMARY, OUR PROGRAMME (BUSINESS) OBJECTIVES

- Reduce poverty through improving and maximising employment opportunities;
- Improving life choices and chances through quality advice;
- Raise educational attainment;
- Promote better physical and mental health;
- Empowering beneficiaries to become active citizens;
- Continue to build on partnerships and maximise funding opportunities.

By focusing on these objectives, we expect to make a measureable difference in the lives of people in the communities in which we work.

ACHIEVEMENTS, PERFORMANCE AND BENEFICIARIES 2020-21 HIGHLIGHTS

This year we supported people across different services.

This includes:

- A range of online activities delivered every week.
- Weekly support packages were delivered for those most in need.
- Quick adaption to provide remote activities, information, support, and referrals.
- 2922 clients were supported through various Healthy & Well-being and Communities support activities and sessions.
- Over 2700 users received information, advice and guidance.
- 385 people accessed education, training and employment programme, 82% of whom have achieved their goal of entering employment, education, training, or volunteering.
- 26 hours on average of employment support per client.

2020-2021 was a very challenging year due to the Covid-19 epidemic and the effect this had on people's lives and our centre. We delivered our service throughout without even one day of delivery missed. The staff team worked together finding ways to work that are accessible to clients. Stifford looked to the expertise within our communities for guidance on how to redesign our access. Our community told us that they often don't have email or scanners but that they feel confident with WhatsApp and taking photos of documents. A great success was in using contact and access methods that the community already had rather than designing our own systems and expecting our community to use these. We are grateful for the patience of our clients who helped us work through initial teething troubles and who have gone on to further develop their IT knowledge as a consequence.

The last twelve months have been a year of innovation, adaptation and co-design. The year started with the UK under lockdown restrictions and with the service needing to be provided remotely. The staff team at Stifford designed a rota and the systems needed to keep the service open and essential help available to those who needed it.

The biggest problem that Stifford faced was how to ensure the service was accessible to the residents who needed help at this critical time. Stifford's biggest challenge was how to provide a service to residents who have English as an additional language, who often have no computer, no telephone credit, no email, no printer, no scanner and often little access to trusted official information.

The Stifford team pulled together a list of residents who might benefit from a friendly call and began proactively contacting people in the community. Stifford Centre is in a very privileged position in being such a trusted part of the community. People share with us when they have just had a baby, when they have had a bereavement, any diagnosis of long term health conditions and Disability they have and if they are carers. This meant our team were able to speak to people who we knew were likely to be impacted by Covid, lockdown and shielding.

Tower Hamlets residents helped us so much in setting up our remote working access and we are grateful for the knowledge and expertise they have shared. We are very grateful for the patience they showed us as we worked around the bumps in all of the new ways of working.

We are also appreciative of the openness with which people have allowed us to guide them through different governmental on-line applications and processes. Much of this learning will have a longer term impact, as residents will be able to manage digital processes like the Universal Credit on-line journal system independently in the future.

The last year has definitely taught us that Stifford Centre is not a building. It is the staff team, our volunteers, the community, our partners, our funders and all the individuals and families who work with us. The co-design work we have completed over the last year will mean that we can all achieve so much more together in the future - and the positive impact of the last twelve months will be felt for years to come.

QUALITY ASSURANCE AND PERFORMANCE MONITORING

The centre utilises external and internal performance management and quality control systems. External systems include independent evaluation reports. The London Borough of Tower Hamlets also monitors and evaluates our services on a regular basis. Staff and volunteers working with children and vulnerable people undergo DBS check and attend regular safeguarding training.

Internal quality control systems include review registers, user involvement and feedback forms, questionnaires and focus groups and the detailed annual evaluation and monitoring questionnaire which provides in depth information regarding the outcomes, quality, and benefits of our services. The centre has up to date policies and procedures in place to ensure high quality performance management and services.

Externally assessed *Investors in People, Investing in Volunteers*, Legal Advice *Specialist Quality Mark (SQM)* standards, *OCR* Registered Centre, *Trinity College & Highfield Qualifications* Registered Exam Centre, UK Register of Learning Providers (UKRLP), LBTH IYSS and Five-Star rating Food Hygiene catering facility also attest to our management capacity as detailed below:

- **Investors in People (IIP):** Investors in People provides a best practice people management standard, offering accreditation to organisations that adhere to the Investors in People framework.
- **Special Quality Mark (SQM):** Full range of Legal Services, including representation in court.
- **Investing in Volunteers (IiV):** Investing in Volunteers is the UK quality standard for good practice in volunteer management.
- **Stifford is Registered with the Environment Agency** and underwent an environmental audit with ZEN, an environmental agency working in partnership with the London Borough of Tower Hamlets.
- **Oxford Cambridge and RSA (OCR)** registered Training and Exam Centre.
- **Trinity College London** registered Exam Centre.
- **Highfield Qualifications** approved Centre.
- **UK Register of Learning Providers-UKRLP.**
- **Financial Conduct Authority (FCA) regulated & authorised Centre.**
- **Five Star Food Hygiene Rating Award** from London Borough of Tower Hamlets' Environmental Health Department.

OUR IMPACT

Stifford Centre is a living institute to me and my second home. I learn everyday a new valuable skill and knowledge that I can pass on and deliver to my community. I am being cared for, pampered and valued at Stifford Centre. – A. S.

At Stifford Centre, I have met new people, I can use my language skills, learn to solve problems for others and get to be part of a friendly environment. - M. A.

My husband caught Covid and he ended up in hospital for several weeks. My world had been turned upside down, I was in turmoil. I contacted Stifford and they not only provided me with reassurance and kind words they helped me claim Universal Credit and disability benefits, they helped me contact prepare for my husband being discharged from hospital to ensure we had round the clock care and adaptations made. Without Stifford's help and support I do not know how I would have coped. - R. B.

I was made redundant due to the effects of Covid. I was unsure where to turn, after researching I contacted Stifford Centre, who helped me with an application for New Style Job Seekers Allowance, Universal Credit and help with my Council Tax. I immediately felt less anxious and I was able to meet my financial commitments thanks to the help I received. - H. A.

SUMMARY OF PROJECT/ACTIVITIES DELIVERY:

HEALTHY LIFESTYLE PARTNERSHIP PROGRAMME

The Healthy Lifestyle Partnership Programme is a part of the Council's Local Community Fund. Stifford Centre is a Lead partner and four local community organisations are working as a consortium to deliver a program of healthy lifestyle activities, classes, inspiration and opportunities across the Southwest and Northwest localities of Tower Hamlets.

A programme of different healthy living classes that will change over time via co-design. A membership card and number allocated to members allowing them to log in to classes all over the Tower Hamlets and keep track of their progress. The activities fall into two categories: drop-in (such as the Walking Group) or appointment-based (such as a cookery class or climbing group). The person-centred design of the project has built-in flexibility and can work with people of any age from 11+.

It was a very difficult and challenging year due to the Pandemic, Covid-19. We have adapted to this change by keeping in touch with our service users & participants, virtually via email, WhatsApp, video call & chat and by telephone. We also shared resources, articles, online support for course health and well-being tips in order to keep connected with our users & participants and to help combat potential feelings of isolation.

95% of participants reported higher levels of wellbeing after six weeks of membership.

90% of participants reported that they have experienced improved symptoms of ill-health.

88% reported Community Cohesion in the Borough is improved.

“It has been a tough year for all of us due to the Coronavirus. I was at home for a long period of time and the Stifford’s physical activity sessions are really helped me to become more active. I think the benefit is to get people to actually change their lifestyle, change the way they look at exercise, for one. It requires a trigger. If not, you’re probably not going to find the motivation, no matter how, no matter how much the people around you are trying to motivate you. The most important part, is changing the mindset. – R Begum.”

“As you get older, you kind of slow down and even though I don’t look that old, I feel old. So it’s important for me to look after myself as I get older. I just find that I get really get into it, but then if my health’s not so great, then obviously I don’t exercise for a few weeks, and then I’m back to square one. I sort of lose the enthusiasm a little bit. There’s other people like me who’ve not done exercise sessions, or, you know, are not fit. And so just accept that you know there’s going to be other people in the room that are similar to you. It’s a great programme that is providing excellent support to our community. I would say it’s a lifeline for our health. – M Ali.”

BAME WOMEN’S EMPLOYMENT SUPPORT PROGRAMME

Stifford Centre is facilitating a BAME Women’s Employment Support Programme recruiting disenfranchised women living in Tower Hamlets including carers and single parents of Bengali, Somali and BAME heritage. The project target group is local long-term unemployed and economically inactive BAME women, especially Bangladeshi and Somali women who are the most hard-to-reach group living in Tower Hamlets.

The project created role models for marginalized BAME women lacking confidence to take that first step and fulfil their potential. By engaging isolated and sedentary BAME women, we create an opportunity for them to come out of unemployment and underlying welfare or family issues. Stifford seeks to support particularly vulnerable BAME women, transforming their own and their families’ lives.

The support provided including ESOL, Employability Training, Health & Social Course, Digital Upskilling and Business start-up training. Due to the Pandemic and Government restriction, we had delivered the activities through online and face-to-face later in the year. We have delivered ESOL and other classes through online. Participants slowly became familiar with the digital platform. Their family members are helping them to join sessions. We had delivered sessions with the smaller group of participants. Some employability sessions i.e. mock interview, CV preparations have delivered one-to-one through WhatsApp. We had continued to deliver our courses including ESOL, Childcare/Health & Social Care, Digital Literacy, employability training including job search, CV preparations, business start-up training and Teaching Assistant course. Steering group meeting also carried out throughout the year.

100% made a significant improvement in their communications.

96% of participants feel they’ve gained skills to enable them to move into volunteering, education and employment.

95% of Participants reported improved confidence.

92% of participants supported into work experience & volunteering gain confidence, experience and skills to move closer to employment markets.

"I am really confident now through what I learnt from the Stifford Centre. Now I can go to the GP alone. I can explain my problem to them easily. Before this course I couldn't go to the Doctor without a person who helped me in speaking English. Before this course I felt hesitation in speaking English but now I can interact more with people. This is because we spoke in our classes with each other. Now I don't get scared to talk to English to others. When I go shopping I can speak English." A Khatun

"I think this is a great course provided by Stifford Centre. It enhanced my skills and improved my confidence level. I had low self-esteem but now I feel more confident. I have gained digital skills. Now I know how to create email address and email correspondence with others. I know how to search and apply for a job. Mock interview session helped me to understand how to face interview with employer." N Sultana

STIFFORD LEGAL ADVICE CENTRE

Stifford Legal Advice Centre was formed in August 2009 with an aim to provide a range of legal services to the residents of Tower Hamlets. The Centre is recognised by the Legal Service Commission and has been accredited as a Specialist in Housing Law- We have been awarded the Specialist Quality Mark (SQM) for our high standard of work. The Legal Aid team is supported through generous contributions of volunteers from the College of Law and other legal training institutions.

The project delivers affordable legal services for local users in Immigration, Family Law, Housing Law, landlord and tenancy issues, Wills, Probate, Civil Litigation, Employment Law and Welfare Benefits.

Stifford Welfare Advice Service provides free advice on Welfare benefits such as Universal Credit, Child and Working tax credit, Employment and Support Allowance, Housing and Council Tax reduction. The Advice service has helped to address 1924 enquiries last year. Enquiries ranged from completing a benefit appeal form to making a phone call on client's behalf on benefit related matters.

We work closely with partner advice organisations which has helped us to also refer our users to other specialist services such as domestic violence and mental health issues. We also secured our FCA accreditation in 2018 helping us also to deal with debt related advice which has helped relieve poverty in the community.

Who We Helped

Stifford has always helped residents who have less stability and fewer resources than others. Many of these people came to us for help in the last year. This included people working in the gig economy, people on zero hour contracts and those in work that requires close contact with the public. This includes many jobs severely impacted by lockdown and Covid infections such as taxi drivers, care workers, restaurant work, deliveries and warehouse work, meat processing and retail. Many of the people who came to us had no guaranteed work and no access to sick pay.

In the last year Stifford also saw a new cohort of people. These are people from our community who are not familiar with the benefits system and have never needed to come to us for help before.

Many people found the system confusing and disorientating and appreciated the extra time we were able to take to explain their entitlement and show them how to keep official agencies updated with essential information.

Welfare benefits

Over 1,560 people were successfully helped with their benefits to make a new claim or help with an existing claim. Many people have seen the pandemic exasperate their health conditions, and we have helped 226 clients complete either Disability Living Allowance, Personal Independence Payment or Attendance Allowance benefit forms.

Many people needed to claim Universal Credit for the first time. 26% of all welfare benefit cases were helping people with Universal Credit, this included making new applications, ensuring people could navigate the systems and dealing with issues arising from claims.

Throughout the year we have helped our clients in additional and new benefit claims. This money enabled people to buy food, pay for increased utility costs caused by remote schooling and to keep any debt to an affordable level.

Immigration

The rules around EU Citizens after Brexit had all been set out and we helped over 125 clients with settlement in the UK or applying for a British Passport to ensure they were not caught out by the changes. We also advised people who had no recourse to public funds as a condition of either their immigration or asylum status. This meant people were able to keep a roof over their heads and feed their families during the first lockdown when many jobs disappeared.

Housing

The new rules introduced for Covid meant homes were being used in every aspect of life by full families, they were also used as schools and offices. Over the year we helped over 136 people with housing issues. Over a quarter of the people we helped were facing issues of disrepair and harassment from their landlords and we had 20 clients who were facing homelessness that we helped to ensure they had a roof over their head and a safe environment.

95% participants report feeling more empowered and informed.

100% of clients responded the quality of services provided as 'Good' or 'Very Good'.

In 80% of cases there was a positive outcome for the client.

"I don't understand how benefits work. The Stifford advisor explained things to me on the phone and did applications for me on the internet. He made the service work even though there is the pandemic. It's been very good that I haven't needed to leave the house as that is safer for me. – M Ahmed."

"The advisor has looked at my financial affairs, on my behalf and with my permission. He has accessed benefits for us and talked to utilities suppliers and my employer. He has applied for funding to replace our fridge and oven which have broken and given us a tablet for our children to help with their school work. I like to think of myself as a capable person but I couldn't have done that at the moment. My stress has really reduced due to the caring, professional support they have given. And my confidence in coping in the future has increased. - R Khatun."

YOUNG GIRLS' PROJECT

This project offers local young girls aged 12-18 (for SEN participants aged up to 25) years old opportunities to get involved in peer-related activities and engagement within the local community. 6 to 8 young people attended 6-hour sessions every week.

The project runs once every week and offers a range of activities, courses and training opportunities for individuals. The project initially started with activities such as Healthy Cooking sessions, Bollywood Dance sessions, since then it had been delivering cycling sessions, girls football, outdoor gym at Mile End and First Aid training. Girls soon came up with ideas and suggestions of their own. This resulted in recreational activities including Hair & beauty (make up, hair and henna), Health & Wellbeing (fitness, dance and aerobics); educational workshops exploring antisocial behaviour, drug awareness, SRE training, social exclusion advice sessions, one-to-one support on CV building and Interview preparation. The girls have given positive feedback with regards to the content of sessions and delivery of activities.

Key aspects of this project is the empowerment of young girls and make them self-reliant. It was exciting to see that when girls were asked to choose activities within the stipulated budget and timeframe, not only did they exceeded our expectation in identifying a wide variety of relevant activities but they managed to cater to the specific needs and aspirations of the various age-groups within their group.

We are optimistic about the future of this project and pleased that the Project continues to provide young girls in our community with a place where they can come together to share, learn and enjoy a variety of activities and interests and to flourish as positive young women in our society.

100% of young people feel less isolated and happier because of engaging with our services.

95% of participants reported that quality of our service is very good and feel it has contributed towards improving their wellbeing.

"I find it really difficult during the lockdown, but doing the activities with the Stifford Centre has shown me I've got loads of practical skills. I go to the Stifford Youth club regularly. The staff and volunteers have worked with us and taught us important life skills and knowledge such as project planning; team work; health and safety and practical skills. I really enjoy the sessions and it's a brilliant project. I am now more confident.- F Begum"

"I wasn't really sure about the project when I started. I think it will help me in the future and I would definitely continue to attend the sessions. I thoroughly enjoyed girl's company, we got on really well and it was great. This project activities supported us not just physically but mentally also. Great work Joytara and to the rest of the team. I am really proud of coming out of my comfort zone. I feel healthier being outdoors and doing things more active and getting exercise. – N Sultana"

BETTER WORK

The project is delivered by the Stifford centre and was set up to a training programme to help low paid workers improve their job prospects and retention, increase their pay and help employers to understand their employee needs more effectively. With a particular focus on Carers, self-employed and those working in retail.

The project has consisted of short courses as well as longer courses both accredited and non-accredited including ESOL, Digital Upskilling, Health & Social Care, one-to-one IAG & Employability support, network meetings and workshops for employers were facilitated during the period.

The issue is that our residents who are predominantly BAME, lack confidence in utilising modern technology, suffer from isolation therefore, lack confidence in engaging with people outside their community and lack basic English speaking and comprehension. This severely affects their employability and career prospects as they find themselves reliant on “who they know” for paid work or settle for low paying insecure jobs. Carers are most at risk due to the nature of what they do. Through our intervention we aimed to empower them to engage with the mainstream job market in its entirety if they wish to find new roles or engage positively with their current employer to achieve better work.

These support activities include:

ESOL classes

Digital Upskilling (IT training)

Accredited Course

Mentoring & Employability Skills Training: Communication, Confidence & Capacity Building (Mentoring, IAG for group and 1-2-1 sessions)

Money management workshops

Network meetings

Awareness sessions for employer

92% participants reported that their career progression opportunities have improved significantly.

86% participants had reported that they digital upskilling sessions had boosted their

STIFFORD COVID-19 BAME COMMUNITY SUPPORT PROJECT

This project was supported the South West Locality of Tower Hamlets residents age 18+ to adapt financially/vocationally, socially and mentally/emotionally during the pandemic.

We have provided hot meals and essential items to the most isolated and vulnerable people in our community. The counselling sessions were helped people to cope with the current unprecedented situation. We hold weekly exercise sessions through Zoom/WhatsApp video conference. Our initial plan was to deliver some of exercise sessions at the local park but due to the Pandemic situation has not been improved and continuous lockdown, we have delivered all sessions through digital platform. The physical and mental health benefits to the participants have been strongly evidenced, and particularly in the isolating circumstances of the pandemic, it was strongly felt that it is important to continue to provide this service.

We also delivered digital upskilling sessions to help both local unemployed BAME residents, especially Bangladeshi and Somali residents who are the most hard-to-reach group, and those shut-out of the increasingly digital-centric world through lack of confidence and/or skill in using the Internet.

We have provided advice to customers with queries wanting to apply for benefits such as universal credit because their job ended due to Covid-19. Also a lot of customers wanted advice on debt related matters as the pandemic has resulted a lot of them falling behind on payments etc. This involved debt relating to council tax, utility bills.

“I heard so many negative information about the virus and vaccine which was affecting my mental health. After I spoken to the Stifford staff I learned correct information. Now I feel positive about my mental health. -R Begum”

“I had lost my confident due to fear of the Pandemic. The Stifford staff helped me and provided correct information which helped me to feel positive about the future. -Mrs. Nessa”

COVID-19 BANGLADESHI VULNERABLE ADULTS SUPPORT PROGRAMME

In response to the Covid-19 pandemic and launch of the NHS Test and Trace programme Tower Hamlets Council have produced the Tower Hamlets Community Engagement Strategy: NHS Test and Trace to support the delivery of the programme locally.

The London Borough of Tower Hamlets commissioned the Stifford Centre to deliver a programme of community engagement and support that ensures Bangladeshi community members living and working in Tower Hamlet are fully engaged in the prevention and protection of Covid-19, including but exclusively Test and Trace Covid-19 prevention and protection messages.

Evidence shows that this community has been adversely affected by the outbreak due to several issues including difficulties in communicating and understanding the national and local information and guidance. After consultation with key Bangladeshi community organisations a range of specific groups within the community: parents and families, young people and those who have been previously defined as vulnerable to Covid-19, have been identified for focused engagement.

We have engaged Bangladeshi vulnerable adults and their family members. We conducted regular targeted outreach & engagement into the community to provide information and support to residents to enable adherence to Covid-19 guidance including NHS Test and Trace. Our Bengali-speaking staff and volunteers worked to engage Bangladeshi vulnerable adults, and crucially, working with community leaders, i.e; Imam, charity board members, across the borough to deliver key messages.

The main challenge was to community engagement with Covid-19 related activities such as Track and Trace, in our view, is trust. There are also some cultural considerations such as preference for traditional medicines and religious considerations such as forbidden substances such as alcohol in hand sanitisers, but in our experience, as the pandemic progresses and people have been exposed to information and reasoning around Covid-19 for several months, these cultural barriers are less problematic. Lockdowns and social distancing, alongside digital exclusion (through having no access to a device or through computer illiteracy) present challenges in communication, as do language barriers.

“When the Pandemic start, we had no idea what is happening and we all were scared. But the information and support we received from Stifford helped us to overcome this strange situation. - M A.”

“It was so panicking that I was worried about myself and my family members. I have been contacted by the Stifford staff and they provided very valuable information and constantly supported us throughout the Pandemic time. Without their support it would have been impossible to overcome the fear and lead the normal life. -M U”

VOLUNTEERS PROJECT

Stifford continued to deliver its volunteering project which has helped 16 of individuals acquire professional skills with which to further access and settle in mainstream workforces. Working in partnership with Volunteer Centre Tower Hamlets and other third sector organisation we have engaged with several volunteers from Tower Hamlets and within the neighbouring boroughs.

While developing an individual learning plan for each volunteer joining our team, we provided a minimum of 12 hours capacity building support to equip them with skills and, in some cases, professional accreditations. Our volunteer support and training package currently included training in basic skills such as literacy, numeracy, non-academic generic skills such as communication, office ICT skills and team work to instil confidence and awareness in the workplace environment.

All volunteers received 4 hours of employment readiness support including assistance with CV preparation, job interview techniques and confidence building. According to each individual's needs, we arranged training in Health & Safety, Customer Service and First Aid at Work.

STUDY SUPPORT PROJECT

Our Study Support sessions continues to provide homework support to local young people through-out the year.

The project provides young people with additional help with their homework/general studies, as many parents felt unable to give their children the mentoring or guidance that they needed either because they lacked the necessary skills or other restrictions such as not having the time due to work commitments.

Also enabling young people access to computers which with a high level of disadvantage and child poverty, young people did not have at home and to ease the issue of living in overcrowded situations, a safe, secure, independent learning space in our centre.

We provided homework support, 1 to 1 tuition along with mentoring & advice. 45 young people attended 3 hour support sessions every week.

In addition to providing homework assistance our teachers also help students to develop a keen interest for learning and self-development, allowing students to realise their potential. We encourage our students to explore and express themselves so that they can nurture and unleash their hidden talent. On several occasions, we have been delighted to discover our students have a natural ability in storytelling, writing poems or drawing. It is through nurturing these talents and encouraging students to engage in fun, educational, extra-curricular activities, that we open the doors of possibilities for our young learners.

SUPPLEMENTARY SCHOOL (MOTHER TONGUE) PROJECT

Our mother tongue project continues to provide local children with an after school provision to improve their bi-lingual skills and learn a community language.

In April 2019 as part of our improvement programme we recruited new teachers and also introduced new curriculum into the class room. First quarter feedback from the parents has been very positive. 52 young children enrolled on the bi-lingual learning classes. Students enjoyed a day of celebration and were presented with certificates and awarded prizes in the Annual Award and International Mother Language Day Ceremony following the end of year exams.

We continue to work with London Borough of Tower Hamlets to improve community language teaching and provide children with a safe, secure, learning environment.

SUMMER YOUTH ACTIVITY PROGRAMME

Stifford Centre delivered a summer youth activity programme for young people living in South West locality (Stepney Green, St Dunstan, Whitechapel, Shadwell and St Katharine's & Wapping) of Tower Hamlets. The Summer Youth Activity Programme engaged young people those who are aged 13 – 19 (up to age 25 for those with a disability).

Stifford's Summer Youth Activity Programmes combines leisure and recreational activities which include sports such as badminton, football, yoga, swimming, cycling and healthy cooking workshops, ICT sessions, theatre storytelling, movement and music training to develop presentation skills in an informal but professional environment.

A range of creative, workshops, training and physical activities to help young people gain 'soft' skills while improving health combined with health workshops and one-to-one assessments leading to Stop Smoking advice provided by Stifford's trained and experienced Health Trainers and welfare advice provided by our solicitors to help prepare young people for their best potential starts in life.

OLDER PEOPLE'S LUNCH CLUB

As a multicultural and diverse community centre, we have seen a strong need to incorporate the welfare of the older citizens including those living on their own or with extended families.

We therefore continue to run an Older People's Lunch Club for over-50 year old residents of the Stepney Green area. This initiative aims to tackle isolation and encourage social interaction. Sessions delivered twice a month at the Stifford Centre attracted 42 participants with an average attendance of average 15 users per session.

Participants come along to enjoy:

- Freshly cooked lunch and engage in recreational activities such as community gardening, self-help sessions, confidence and awareness building activities;
- Coffee mornings which allow people to catch up with each other, recent social and political news while having a cup of tea. The Centre's advice and information teams are also on hand to help isolated residents address personal, health and social welfare issues;
- Day trips and events allowing users to have a recreational break.
- Celebration events including cultural activities such as Eid & Christmas parties

By delivering the lunch club community initiative and making relevant resources available, we hope to bring our elder users together, providing a needs-based dedicated service that will contribute towards enhancing their mental and physical wellbeing.

CENSUS SUPPORT SERVICE

The United Kingdom census is a ten yearly compulsory survey that gives the most accurate estimate of all the people and households in England and Wales. The information collected from the census helps inform local authorities and government about demands for vital public services such as schools, hospitals, GP services and social care provisions.

In 2021, the census was 'digital first' and accessible through an online platform. The Office for National Statistics (ONS) is responsible for carrying out the census in England and Wales and has contracted with Good Things Foundation to set up and mobilise the Stifford Centre which was form the Census Support Centre aimed at providing people with support to complete their census online.

The 2021 census was span a 9 week period from the beginning of March. Good Things Foundation contracted the Stifford Centre to provide customers with face to face support and/or access to an internet-enabled device and the internet during this period.

During the 9 week census period we have provided support to the members of the general public to complete their census online. We had meet and greet the people who came to our organisation to complete the census and check they have the information they need to answer the questions. We had assist them to log onto the census portal, using a unique web address which identified them to ONS as having completed at our organisation.

Depending on the digital and literacy skills of the individuals who came to our organisation, the support we provided to help them complete the questionnaire.

DIGITAL INCLUSION PROJECT

We delivered a new flexible digital training and supported programme of Learn My Way courses. At the same time we also convened two one hour digital 'drop-in' surgeries per week at Stifford Centre. The drop-in surgeries were led by volunteers and attracted five participants on average accessing each drop-in session. We encouraged participants to attend and resolve any outstanding digital queries/issues and achieve immediate and practical solutions. This included issues such as how to surf the web, set up an email account, pay bills online, do on-line shopping, Job Hunting or completing online forms to name a few.

HMRC ADVICE PROJECT

The project was to provide 1 to 1 dedicated advice to vulnerable and socially marginalised people/learners from BME communities who work or live in London Borough of Tower Hamlets where there is a large concentration of Bangladeshi and Somali population. The project outcomes included the following: Improved ability to complete a HMRC on-line benefit form and challenge HMRC decisions, Increased confidence to complete the form on their own in future, Improved knowledge of the structure of tax returns and online tax credits calculator, Increased digital skills, Increased access to resources and Improved ability to file online tax returns.

ENVIRONMENTAL: CLIMATE EMERGENCY

Greencare Volunteering: Greencare volunteering is social and therapeutic horticulture – activities such as planting, gardening and animal care which bring people into contact with nature, and help them to connect with each other and feel included in society. The aim is not to complete a specific task or to grow food commercially, but rather to enable people to experience the therapeutic benefits of interacting with nature and the outdoors, and work on a task at their own pace to enhance their wellbeing. We delivered volunteering session twice a week, enabling local people to experience the benefits of volunteering in our rural oasis in the heart of the East End.

PLANS FOR FUTURE PERIODS

Stifford Centre is going through a process of change in order that business planning methodology underpins a strategic direction set by the board to the operational delivery by the staff team. The purpose of this is to ensure Stifford Centre develops a robust and sustainable business model against an increasingly challenging operating environment. The senior management team have prioritised securing funding that includes core cost contributions. However, the operating environment remains challenging and strategic priorities include:

- Ensuring staff structure, skills and competencies meet the needs of the charity to meet its purpose for the benefit of the public.
- Developing and improving operational practices to ensure organisational wide impact measurement, action learning and effective reporting are systematised and supported through a customer recording system.
- Developing a broader mix of income streams including: building the training, development and consultancy offer of the organisation; building memberships; securing social investment; securing grants for pilots and innovation.

- Gradual re-opening of all our centre-based activities within Covid-19 legal guidelines and risk assessments.
- Regular reviews of Covid Risk Assessments and Action Plan and programme.
- Develop and expand our Community Activities Programme including Health & Well-being, Women's Empowerment and Training Programme to further improve outcomes of the local community.
- Sustain and develop services and improve outcomes for youth project to include more outreach and engagement with parents.
- Sustain our Elderly People's project and all activities that connect and engage people with their communities and each other to help tackle isolation and loneliness.
- Sustain our Information, Advice & Guidance programme to further improve outcomes and quality of life of local people.
- Develop our Communities Activity Programme to improve health and well-being and life expectancy outcomes.
- Develop Climate Emergency programme to become net zero carbon borough.
- Annual centre sustainability and fundraising strategy review to enable future provision of quality services and activities that reflect the diversity and meet the requirements of the community for the public benefit.
- Maintain and develop key partnerships, CSR strategy and sustainable funding programme.
- Retain our high profile and relevance to local needs through effective publicity, consultation and partnership working.
- Continue effective, professional oversight, management, and governance of the organisation.

PUBLIC BENEFIT

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future services. The Executive Committee considers how our planned services will contribute to the aims and objectives they have set.

Stifford Centre provides a public benefit to local residents by being a place where community activities and services take place, which improve the quality of life for local people. This is done in a variety of ways: through reducing isolation and social exclusion, being a space for public gathering, and providing services which improve lives.

FINANCIAL REVIEW

The centre managed well financially during this challenging period of Covid-19 restrictions. We were successful in securing government and charitable trust Covid support grants and project funding to enable us to quickly adapt our staff and centre programme to remote provision and expand our outreach and support to meet identified need and outcomes.

The statement of financial activities had a gross surplus of £28,736 for the year end 31 March 2021. The executive committee members decided to carry forward this surplus as working capital to ensure smooth operation of the charity. The working capital need was designated as approximately £75,000 for each quarter.

The major funding received included London Borough of Tower Hamlets £149,707, Trust for London £40,000, The National Lottery Community Fund £45,960, Good Things Foundation £16,607, London Community Response Fund £4,500 and Canary Wharf Group £1,600 for our community activities programme.

Financial Procedure

The Finance Sub-Committee comprising of the Chair, Secretary and Treasurer and is responsible for financial monitoring and review of the centre's finances. The Finance sub-committee ensures stringent financial control and meets regularly to ensure implementation of financial policies and procedures.

All cheque payments need two signatories; three executive committee members are signatories.

None of the Executive Committee members have any beneficial interest in the Charity.

The financial period ended up with financial stability as Stifford's Executive Committee and Senior Management emphasised on making more funding applications, developing a sustainability plan and working towards creating a robust business plan from the beginning of the financial year.

Investment powers & policy

Stifford's constitution authorises the executive committee to make and hold investments using the general funds of the charity. The executive committee members have the power to invest in any way that they see fit.

There were no significant events during the year which in any way affected the performance of the charity.

There are no factors which are likely to affect the financial performance or position going forward.

Principal risks and uncertainties

Trustees regularly review risk and keep a risk register to ensure business and operational continuity as well as ensure all legal obligations are met. Risk management methodology is embedded into key working practices and supported by policy frameworks, practices, training, and induction. The economic and funding environment presents the largest risk and area of uncertainty. Developing business planning methodology will mitigate this. It is also key that we regularly review and update our policy and practice frameworks to ensure that we meet pre-qualification criteria for all contracted work. Financial policy and practices were reviewed in detail to ensure improved risk management. This included: detailing clear roles and responsibilities for budgeting and money management, improving administrative systems and ensuring daily, monthly and quarterly cash flow management and forecasting.

Other key areas of risk are associated with retaining and developing skilled and experienced staff teams that can deliver against increasingly challenging outcomes/impact demands. Stifford Centre has Investors in People status. Investors in People good practice and retained legal and HR expertise from Mentor help mitigate some of the risks associated with sustaining a skilled delivery team. However, as part of strategic development it will be necessary to look at reviewing and restructuring the staff team alongside training and developing people.

RESERVES POLICY

The executive committee members consider it prudent to maintain an adequate level of reserves to cover the charity's contractual commitments and to provide a secure base for the future and have set this at a minimum level of 6 months of the annual expenditure. The members are endeavouring to increase the unrestricted reserves to this minimum level.

Unrestricted Funds are needed to:

- Meet organisational employee, legal, financial, health and safety requirements and obligations.
- Quickly Implement any changes in the above requirements.
- Enable implementation of short and long-term objectives and outcomes from our Business Plan.
- Enable a swift reaction to new and priority needs and demand and designate funding to projects at short notice.
- To cover employee costs; salary increments, pension, maternity, sick and redundancy pay.
- To cover core administration and support costs without which the centre could not function.
- The Stifford Centre requires an adequate level of reserves to:
- Meet the Charities Commission recommended good practice of having a minimum of 3 months and a maximum of 3 years running costs as financial reserves.
- Meet all commitments if circumstances arise where the trustees are obliged to wind down the charity, approximating to a minimum of 3 months running cost plus employee redundancy entitlement.
- Meet the requirements of The Pensions Act 2007 whereby from 1st April 2019 we will contribute a minimum of 3% of a contributing employee's salary.
- Safeguard the centre's activity and project delivery commitment in the event of delays and or withdrawal in receipt of grants and funding.
- Provide for contingencies and risks which cannot be met from annual income when they arise.
- To meet any short term statutory, legal or employee obligations such as staff sickness, maternity cover, IT renewal, building maintenance, or any cash-flow difficulties.

The centre aims to maintain an appropriate level of reserves through fund-raising, income generation and diversification, and considering appropriate investment accounts. The Treasurer or Finance Manager will include a report on the level of reserves at year end and steps will be taken to address any issues which may arise. The policy will be reviewed annually considering any changes in circumstances.

STRUCTURE, GOVERNANCE AND MANAGEMENT

STRUCTURE

The Charity is registered as a charitable company limited by guarantee and is governed by its Memorandum and Articles of Association. The Charity has no share capital or debentures, hence there are no Directors' Interests requiring disclosure. In the event of the Charity being wound up each member is required to contribute an amount not exceeding £1.

The Charity is independent, responsible for its own policy, direction and funding. It is a membership organisation and anyone (only over the age of 18 years) can join, who is interested in furthering the work of the Centre and; subject to the approval of the Committee.

The organisation is a charitable company limited by guarantee. Memorandum and Articles of Association, incorporated on 21 July 2010 amended by resolution on 29 January 2011, registered at Companies House on 21 July 2010 and registered with Charity Commission on 7 March 2011.

Trustees take overall responsibility for the strategic direction of the organisation as well as ensuring a good legal and good practice framework underpins their role as the employer of staff. Board meetings are held regularly to review management accounts; achievements, learning and outcomes from delivery; and business development and strategic opportunities and any arising risks.

The executive committee comprises of members representing both users and service providers.

The executive committee sets and reviews the charity's strategy, direction, staffing and resources. The day to day running of the charity is carried out by the centre manager, finance & operations manager and projects staff who have delegated authority from the executive committee and relevant sub-committee to manage the projects at the centre.

In addition, the Trustees participate in planning and away days with senior staff as well as review and comment on policy and practice frameworks through email discussion and decision.

Trustee/Executive Committee member selection methods

The constitution allows for up to 12 executive committee members (known as trustees) to be appointed. All executive committee members are recruited from the membership of the charity which is detailed within the charity's constitution.

All members are entitled to stand for office of the charity which is conducted by a formal nomination form being submitted before the Annual General Meeting (AGM). All nominated members who wish to be elected to the executive committee of the charity are elected at the charity's AGM.

All executive committee members are in office for a period of 2 years and have to be re-elected at the Charity's Annual General Meeting. Once elected, the executive committee members can elect a maximum of three co-opt members provided the total number of co-opted members does not exceed one-quarter of the total number of members.

The executive committee members are familiar with the practical work of the charity having been directly involved with the charity for a number of years.

Many of the executive committee members take responsibility for monitoring the centre's activities in specific operational areas chairing sub-committees of the executive committee. The main sub-committees are: finance, marketing & publicity and human resources.

Trustee Induction & Training

On appointment as executive committee member of Stifford Centre, all executive committee members receive an induction pack along with an annual report, full set of audited accounts for the previous financial year, a copy of Stifford's constitution, memorandum and articles of association and a copy of the Charity Commissions brochure 'The Essential Trustee: what you need to know (CC3)' of a charity trustee.

All new executive committee members undergo an induction and skills assessment which identifies any training needs that need to be addressed.

The executive committee reviews annually all the training needs of the members and will instruct the senior staff of the centre to arrange the training or advice that is required.

Related Parties

The charity works closely with a number of partner organisations with whom it cooperates to deliver its programmes. The principle partner organisations are the London Borough of Tower Hamlets, NHS Tower Hamlets, Tower Hamlets Community Housing (THCH), Swan Housing Association, Canary Wharf Group and Tower Hamlets Homes (THH).

During this year, through its various projects, the centre worked in partnership with 57 Tower Hamlets based organisations and developed strategic links with organisations in Hackney, Newham, Barking & Dagenham, Redbridge and Havering.

During the financial year, we worked with 15 community centres, 8 GP Surgeries, 5 Schools, 8 mosques, 2 Churches, 2 leisure centres, 2 Idea Stores and 6 housing associations.

Partners list to date is extensive but includes:

Shadwell Basin Activity Centre, Stepney City Farm, Queen Mary University, Arbour Centre, Tower Hamlets Law Centre, Citizens Advice Bureau, Ocean Somali Community Association, John Scurr Community Centre, Dorset Community Association, Apasenth, Ocean women's Association, Salvation Army Stepney, East One Health, Jubilee Street practice, Blue gate fields school, Stepney Green School, Smithy Street school, Peabody Trust, Tower Hamlets College, Social Action for Health, Tower Hamlets Primary Care Trust Mobile Dental Unit, BWHAFS, Emmott Close, Linkage plus, Age UK, Sonali Gardens, Bangladesh Football Association, West Ham Football Club, Women's Environment Network and London Muslim Centre.

The centre continued its membership with Tower Hamlets CVS, Volunteer Centre Tower Hamlets, East London Business Place, and Tower Hamlets Community Transport. The centre is committed to supporting the nationally agreed Code of Practice and Statement of Values promoted by these umbrella organisations.

Risk Management

All significant activities undertaken are subject to a risk review as part of the initial project assessment and implementation. Major risks are identified and ranked in terms of their potential impact and likelihood.

Major risks, for this purpose, are those that may have a significant effect on:

- Operational Performance, including risks to our personnel and volunteers;
- Achievement of our aims and objectives;
- Meeting the expectations of our beneficiaries or supporters

The executive committee review these risks on an ongoing basis and satisfy themselves that adequate systems and procedures are in place to manage the risks identified. Where appropriate, risks are covered by insurance. The following framework is central to ensuring adequate risk assurance.

- An annual review of the risks the charity may face
- The establishment of systems and procedures to mitigate those risks identified

STATEMENT OF RESPONSIBILITIES OF THE TRUSTEES'

The trustees (who are also directors of Stifford Centre for the purposes of company law) are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles in the Charities SORP.
- Make judgements and estimates that are reasonable and prudent.
- State whether applicable UK Accounting Standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- There is no relevant audit information of which the charitable company's auditors are unaware.
- The trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions. Members of the charity guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up. The total number of such guarantees at 31 March 2021 was 10 (2020: 9). The trustees are members of the charity but this entitles them only to voting rights. The trustees have no beneficial interest in the charity.

Remuneration policy for key management personnel: The salaries for key personnel are based on the JNC pay scale. As part of developing as a social business this is being reviewed in order that pay banding for roles is set, and benchmarked against equivalent roles in the sector. Trustees approve pay banding and agree remuneration for the Senior Management Team.

Auditors, ACN Accountants were re-appointed as the charitable company's auditors during the year and have expressed their willingness to continue in that capacity.

The trustees' annual report and (including Directors' report) has been prepared in accordance with the special provisions applicable to companies subject to the small companies' regime. The trustees' annual report and (including Directors' report) has been approved by the trustees on 10/12/2021 and signed on its behalf by:

Shah Habibur Rahman
Shah Habibur Rahman
Director

Opinion

We have audited the financial statements of STIFFORD CENTRE LIMITED (the 'charitable company') for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Balance Sheet and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- Give a true and fair view of the state of the charitable company's affairs as at 31 March 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- Have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- The information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- The charitable company has not kept adequate accounting records; or
- The financial statements are not in agreement with the accounting records and returns; or
- We have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Trustees' Responsibilities Statement, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

We have been appointed as auditors under Section 145 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- a) We enquired of management and the finance committee, which included obtaining and reviewing supporting documentation, concerning the charity's policies and procedures relating to: i.. Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance; ii. Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud; iii. The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.

- b) We inspected the minutes of meetings of those charged with governance.
- c) We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.
- d) We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.
- e) We reviewed any reports made to regulators.
- f) We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- g) We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- h) In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

ACN Accountants
Chartered Certified Accountants &
Statutory Auditors
Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006
41 Orsett Road
Grays
Essex
RM17 5DS
10 December 2021

| | Notes | Unrestricted funds £ | Restricted funds £ | 31.3.21 Total funds £ | 31.3.20 Total funds £ |
|--|-------|-------------------------|-----------------------|-----------------------------|-----------------------------|
| INCOME AND ENDOWMENTS FROM | | | | | |
| Donations and legacies | | 13,100 | 300,454 | 313,554 | 260,840 |
| Other trading activities | 2 | 40,450 | - | 40,450 | 18,431 |
| Investment income | 3 | 6 | - | 6 | 29 |
| Total | | 53,556 | 300,454 | 354,010 | 279,300 |
| EXPENDITURE ON | | | | | |
| Charitable activities | | | | | |
| Mother Tongue | | 5,280 | - | 5,280 | 14,088 |
| Skills for Young People Project | | - | - | - | 2,500 |
| Study Support Project | | 1,950 | - | 1,950 | 1,680 |
| Locality Based Advocacy Project | | - | - | - | 25,657 |
| Centre Core | | - | 71,765 | 71,765 | 78,634 |
| Women's Empowerment Programme | | - | - | - | 35,000 |
| Digital Inclusion Project | | - | 6,125 | 6,125 | 5,250 |
| HMRC Advice Project | | - | 1,500 | 1,500 | 3,750 |
| Community Cohesion - Lot 2 | | - | - | - | 11,250 |
| Community Cohesion Lot 6 | | - | - | - | 4,167 |
| Healthy Lifestyle Partnership Programme | | - | 80,027 | 80,027 | 40,014 |
| BAME Women's Employment Support Programme | | - | 30,378 | 30,378 | 14,729 |
| Stifford Young Girl's Project | | - | 14,564 | 14,564 | 7,282 |
| TFL Better Work | | - | 40,000 | 40,000 | 20,000 |
| London Community Response Fund | | - | 4,500 | 4,500 | - |
| Canary Wharf Group | | - | 1,600 | 1,600 | - |
| Census Support Programme | | - | 8,982 | 8,982 | - |
| Stifford Covid 19 BAME Community Support Project | | - | 45,960 | 45,960 | - |
| Other | | 12,643 | - | 12,643 | 18,023 |
| Total | | 19,873 | 305,401 | 325,274 | 282,024 |
| NET INCOME/(EXPENDITURE) | | 33,683 | (4,947) | 28,736 | (2,724) |
| RECONCILIATION OF FUNDS | | | | | |
| Total funds brought forward | | 273,753 | 15,876 | 289,629 | 292,353 |
| TOTAL FUNDS CARRIED FORWARD | | 307,436 | 10,929 | 318,365 | 289,629 |

| | Notes | Unrestricted funds £ | Restricted funds £ | 31.3.21 Total funds £ | 31.3.20 Total funds £ |
|--|-------|-------------------------|-----------------------|-----------------------------|-----------------------------|
| FIXED ASSETS | | | | | |
| Tangible assets | 8 | 146,328 | - | 146,328 | 152,011 |
| CURRENT ASSETS | | | | | |
| Debtors | 9 | 51,020 | - | 51,020 | 39,191 |
| Cash at bank | | 163,088 | 67,429 | 230,517 | 101,427 |
| | | <u>214,108</u> | <u>67,429</u> | <u>281,537</u> | <u>140,618</u> |
| CREDITORS | | | | | |
| Amounts falling due within one year | 10 | (3,000) | (56,500) | (59,500) | (3,000) |
| NET CURRENT ASSETS | | <u>211,108</u> | <u>10,929</u> | <u>222,037</u> | <u>137,618</u> |
| TOTAL ASSETS LESS CURRENT LIABILITIES | | 357,436 | 10,929 | 368,365 | 289,629 |
| CREDITORS | | | | | |
| Amounts falling due after more than one year | 11 | (50,000) | - | (50,000) | - |
| NET ASSETS | | <u>307,436</u> | <u>10,929</u> | <u>318,365</u> | <u>289,629</u> |
| FUNDS | 13 | | | | |
| Unrestricted funds | | | | 307,436 | 273,753 |
| Restricted funds | | | | 10,929 | 15,876 |
| TOTAL FUNDS | | | | <u>318,365</u> | <u>289,629</u> |

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2021.

The members have not deposited notice, pursuant to Section 476 of the Companies Act 2006 requiring an audit of these financial statements.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been audited under the requirements of Section 145 of the Charities Act 2011.

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 10 December 2021 and were signed on its behalf by:

Shah Habibur Rahman - Trustee

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

| | |
|--------------------------|---------------|
| Improvements to property | - 2% on cost |
| Fixtures and fittings | - 25% on cost |
| Office equipment | - 33% on cost |

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. OTHER TRADING ACTIVITIES

| | | |
|---------------------------------|---------------|---------------|
| | 31.3.21 | 31.3.20 |
| | £ | £ |
| Activities for Generating Funds | <u>40,450</u> | <u>18,431</u> |

3. INVESTMENT INCOME

| | | |
|--------------------------|----------|-----------|
| | 31.3.21 | 31.3.20 |
| | £ | £ |
| Deposit account interest | 6 | 29 |
| | <u>6</u> | <u>29</u> |

4. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

| | | |
|-----------------------------|--------------|--------------|
| | 31.3.21 | 31.3.20 |
| | £ | £ |
| Auditors' remuneration | 3,600 | 3,600 |
| Depreciation - owned assets | 5,683 | 5,683 |
| | <u>3,600</u> | <u>3,600</u> |
| | <u>5,683</u> | <u>5,683</u> |

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2021 nor for the year ended 31 March 2020.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2021 nor for the year ended 31 March 2020.

6. STAFF COSTS

The average monthly number of employees during the year was as follows:

| | | |
|-----------|----------|----------|
| | 31.3.21 | 31.3.20 |
| Admin | 2 | 2 |
| Operation | 7 | 7 |
| | <u>9</u> | <u>9</u> |

No employees received emoluments in excess of £60,000.

7. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

| | Unrestricted funds £ | Restricted funds £ | Total funds £ |
|-----------------------------------|----------------------------|--------------------------|---------------------|
| INCOME AND ENDOWMENTS FROM | | | |
| Donations and legacies | 18,495 | 242,345 | 260,840 |
| Other trading activities | 18,431 | - | 18,431 |
| Investment income | 29 | - | 29 |
| Total | <u>36,955</u> | <u>242,345</u> | <u>279,300</u> |
| EXPENDITURE ON | | | |
| Charitable activities | | | |
| Mother Tongue | 10,315 | 3,773 | 14,088 |
| Skills for Young People Project | - | 2,500 | 2,500 |
| Study Support Project | 1,680 | - | 1,680 |
| Locality Based Advocacy Project | 657 | 25,000 | 25,657 |
| Centre Core | 24,880 | 53,754 | 78,634 |
| Women's Empowerment Programme | - | 35,000 | 35,000 |

7. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

| | Unrestricted funds £ | Restricted funds £ | Total funds £ |
|---|-------------------------|-----------------------|------------------|
| Digital Inclusion Project | - | 5,250 | 5,250 |
| HMRC Advice Project | - | 3,750 | 3,750 |
| Community Cohesion - Lot 2 | - | 11,250 | 11,250 |
| Community Cohesion Lot 6 | - | 4,167 | 4,167 |
| Healthy Lifestyle Partnership Programme | - | 40,014 | 40,014 |
| BAME Women's Employment Support Programme | - | 14,729 | 14,729 |
| Stifford Young Girl's Project | - | 7,282 | 7,282 |
| TFL Better Work | - | 20,000 | 20,000 |
| Other | 18,023 | - | 18,023 |
| Total | 55,555 | 226,469 | 282,024 |
| NET INCOME/(EXPENDITURE) | (18,600) | 15,876 | (2,724) |
| RECONCILIATION OF FUNDS | | | |
| Total funds brought forward | 292,353 | - | 292,353 |
| TOTAL FUNDS CARRIED FORWARD | 273,753 | 15,876 | 289,629 |

8. TANGIBLE FIXED ASSETS

| | Improvements to property £ | Fixtures and fittings £ | Office equipment £ | Totals £ |
|-----------------------------------|-------------------------------|----------------------------|-----------------------|-------------|
| COST | | | | |
| At 1 April 2020 and 31 March 2021 | 284,143 | 4,926 | 20,237 | 309,306 |
| DEPRECIATION | | | | |
| At 1 April 2020 | 132,134 | 4,925 | 20,236 | 157,295 |
| Charge for year | 5,683 | - | - | 5,683 |
| At 31 March 2021 | 137,817 | 4,925 | 20,236 | 162,978 |
| NET BOOK VALUE | | | | |
| At 31 March 2021 | 146,326 | 1 | 1 | 146,328 |
| At 31 March 2020 | 152,009 | 1 | 1 | 152,011 |

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

| | 31.3.21 | 31.3.20 |
|--------------------------------|---------------|---------------|
| | £ | £ |
| Other debtors | 21,500 | 21,500 |
| Prepayments and accrued income | 29,520 | 17,691 |
| | <u>51,020</u> | <u>39,191</u> |

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

| | 31.3.21 | 31.3.20 |
|------------------------------|---------------|--------------|
| | £ | £ |
| Accruals and deferred income | 56,500 | - |
| Accrued expenses | 3,000 | 3,000 |
| | <u>59,500</u> | <u>3,000</u> |

11. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

| | 31.3.21 | 31.3.20 |
|--------------------------|---------------|----------|
| | £ | £ |
| Bank loans (see note 12) | 50,000 | - |
| | <u>50,000</u> | <u>-</u> |

12. LOANS

An analysis of the maturity of loans is given below:

| | 31.3.21 | 31.3.20 |
|--|---------|---------|
| | £ | £ |
| Amounts falling due in more than five years: | | |
| Repayable by instalments: | | |
| Bank loans more 5 yr by instal | 50,000 | - |

13. MOVEMENT IN FUNDS

| | At 1.4.20 | Net movement in funds | At 31.3.21 |
|---------------------------|----------------|-----------------------------|----------------|
| | £ | £ | £ |
| Unrestricted funds | | | |
| General fund | 273,753 | 32,563 | 306,316 |
| Mother Tongue | - | 1,070 | 1,070 |
| Study Support Project | - | 50 | 50 |
| | <u>273,753</u> | <u>33,683</u> | <u>307,436</u> |
| Restricted funds | | | |
| Centre Core Income | 15,876 | (4,947) | 10,929 |
| | <u>15,876</u> | <u>(4,947)</u> | <u>10,929</u> |
| TOTAL FUNDS | <u>289,629</u> | <u>28,736</u> | <u>318,365</u> |

13. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

| | Incoming resources £ | Resources expended £ | Movement in funds £ |
|---|----------------------------|----------------------------|---------------------------|
| Unrestricted funds | | | |
| General fund | 45,206 | (12,643) | 32,563 |
| Mother Tongue | 6,350 | (5,280) | 1,070 |
| Study Support Project | 2,000 | (1,950) | 50 |
| | <u>53,556</u> | <u>(19,873)</u> | <u>33,683</u> |
| Restricted funds | | | |
| Digital Inclusion Project | 6,125 | (6,125) | - |
| HMRC Advice Project | 1,500 | (1,500) | - |
| Healthy Lifestyle Partnership Programme | 80,027 | (80,027) | - |
| BAME Women's Employment Support Programme | 30,378 | (30,378) | - |
| Stifford Young Girl's Project | 14,564 | (14,564) | - |
| TFL Better Work | 40,000 | (40,000) | - |
| Centre Core Income | 66,818 | (71,765) | (4,947) |
| London Community Response Fund | 4,500 | (4,500) | - |
| Canary Wharf Group | 1,600 | (1,600) | - |
| Census Support Programme | 8,982 | (8,982) | - |
| Stifford Covid 19 BAME Community Support Project | 45,960 | (45,960) | - |
| | <u>300,454</u> | <u>(305,401)</u> | <u>(4,947)</u> |
| TOTAL FUNDS | <u>354,010</u> | <u>(325,274)</u> | <u>28,736</u> |

Comparatives for movement in funds

| | At 1.4.19 £ | Net movement in funds £ | At 31.3.20 £ |
|--|----------------|----------------------------------|--------------------|
| Unrestricted funds | | | |
| General fund | 292,353 | (20,150) | 272,203 |
| Mother Tongue | - | 1,530 | 1,530 |
| Study Support Project | - | 20 | 20 |
| | <u>292,353</u> | <u>(18,600)</u> | <u>273,753</u> |
| Restricted funds | | | |
| Community Cohesion - Lot 2 | - | 11,250 | 11,250 |
| Community Cohesion Lot 6 | - | 4,166 | 4,166 |
| BAME Women's Employment Support Programme | - | 460 | 460 |
| | <u>-</u> | <u>15,876</u> | <u>15,876</u> |
| TOTAL FUNDS | <u>292,353</u> | <u>(2,724)</u> | <u>289,629</u> |

13. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

| | Incoming resources £ | Resources expended £ | Movement in funds £ |
|--|----------------------------|----------------------------|---------------------------|
| Unrestricted funds | | | |
| General fund | 23,410 | (43,560) | (20,150) |
| Mother Tongue | 11,845 | (10,315) | 1,530 |
| Study Support Project | 1,700 | (1,680) | 20 |
| | <u>36,955</u> | <u>(55,555)</u> | <u>(18,600)</u> |
| Restricted funds | | | |
| Mother Tongue | 3,773 | (3,773) | - |
| Skills for Young People Project | 2,500 | (2,500) | - |
| Locality Based Advocacy Project | 25,000 | (25,000) | - |
| Women's Empowerment Programme | 35,000 | (35,000) | - |
| Digital Inclusion Project | 5,250 | (5,250) | - |
| HMRC Advice Project | 3,750 | (3,750) | - |
| Community Cohesion - Lot 2 | 22,500 | (11,250) | 11,250 |
| Community Cohesion Lot 6 | 8,333 | (4,167) | 4,166 |
| Healthy Lifestyle Partnership Programme | 40,014 | (40,014) | - |
| BAME Women's Employment Support Programme | 15,189 | (14,729) | 460 |
| Stifford Young Girl's Project | 7,282 | (7,282) | - |
| TFL Better Work | 20,000 | (20,000) | - |
| Centre Core Income | 53,754 | (53,754) | - |
| | <u>242,345</u> | <u>(226,469)</u> | <u>15,876</u> |
| TOTAL FUNDS | <u>279,300</u> | <u>(282,024)</u> | <u>(2,724)</u> |

A current year 12 months and prior year 12 months combined position is as follows:

| | At 1.4.19 £ | Net movement in funds £ | At 31.3.21 £ |
|--|----------------|----------------------------------|--------------------|
| Unrestricted funds | | | |
| General fund | 292,353 | 12,413 | 304,766 |
| Mother Tongue | - | 2,600 | 2,600 |
| Study Support Project | - | 70 | 70 |
| | <u>292,353</u> | <u>15,083</u> | <u>307,436</u> |
| Restricted funds | | | |
| Community Cohesion - Lot 2 | - | 11,250 | 11,250 |
| Community Cohesion Lot 6 | - | 4,166 | 4,166 |
| BAME Women's Employment Support Programme | - | 460 | 460 |
| Centre Core Income | - | (4,947) | (4,947) |
| | <u>-</u> | <u>10,929</u> | <u>10,929</u> |
| TOTAL FUNDS | <u>292,353</u> | <u>26,012</u> | <u>318,365</u> |

13. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

| | Incoming resources £ | Resources expended £ | Movement in funds £ |
|---|----------------------------|----------------------------|---------------------------|
| Unrestricted funds | | | |
| General fund | 68,616 | (56,203) | 12,413 |
| Mother Tongue | 18,195 | (15,595) | 2,600 |
| Study Support Project | 3,700 | (3,630) | 70 |
| | <u>90,511</u> | <u>(75,428)</u> | <u>15,083</u> |
| Restricted funds | | | |
| Mother Tongue | 3,773 | (3,773) | - |
| Skills for Young People Project | 2,500 | (2,500) | - |
| Locality Based Advocacy Project | 25,000 | (25,000) | - |
| Women's Empowerment Programme | 35,000 | (35,000) | - |
| Digital Inclusion Project | 11,375 | (11,375) | - |
| HMRC Advice Project | 5,250 | (5,250) | - |
| Community Cohesion - Lot 2 | 22,500 | (11,250) | 11,250 |
| Community Cohesion Lot 6 | 8,333 | (4,167) | 4,166 |
| Healthy Lifestyle Partnership Programme | 120,041 | (120,041) | - |
| BAME Women's Employment Support Programme | 45,567 | (45,107) | 460 |
| Stifford Young Girl's Project | 21,846 | (21,846) | - |
| TFL Better Work | 60,000 | (60,000) | - |
| Centre Core Income | 120,572 | (125,519) | (4,947) |
| London Community Response Fund | 4,500 | (4,500) | - |
| Canary Wharf Group | 1,600 | (1,600) | - |
| Census Support Programme | 8,982 | (8,982) | - |
| Stifford Covid 19 BAME Community Support Project | 45,960 | (45,960) | - |
| | <u>542,799</u> | <u>(531,870)</u> | <u>10,929</u> |
| TOTAL FUNDS | <u>633,310</u> | <u>(607,298)</u> | <u>26,012</u> |

14. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2021.

| | 31.3.21 £ | 31.3.20 £ |
|--|----------------|----------------|
| INCOME AND ENDOWMENTS | | |
| Donations and legacies | | |
| Donations | 4,750 | 4,950 |
| Grants and donations received | 308,804 | 255,890 |
| | <u>313,554</u> | <u>260,840</u> |
| Other trading activities | | |
| Activities for Generating Funds | 40,450 | 18,431 |
| Investment income | | |
| Deposit account interest | 6 | 29 |
| | <u>354,010</u> | <u>279,300</u> |
| Total incoming resources | | |
| EXPENDITURE | | |
| Charitable activities | | |
| Wages | 116,561 | 102,428 |
| Other Support Cost | - | 19,670 |
| Mother Tongue | 5,280 | 6,001 |
| Skills for Young People Project | - | 1,220 |
| Study Support Project | 1,950 | 1,680 |
| Locality Based Advocacy Project | - | 17,407 |
| Centre Core Costs | 71,765 | 62,888 |
| Women's Empowerment Programme | - | 14,560 |
| Digital Inclusion Project | 6,125 | 730 |
| HMRC Advice Project | 1,500 | 1,400 |
| Community Cohesion Lot 2 | - | 3,925 |
| Community Cohesion Lot 6 | - | 1,737 |
| Healthy Lifestyle Partnership Programme | 31,617 | 17,304 |
| BAME Women's Employment Support Programme | 6,878 | 5,749 |
| Stifford Young Girl's Project | 14,564 | 2,922 |
| TFL Better Work | 18,643 | 4,380 |
| London Community Response Fund | 4,500 | - |
| Canary Wharf Group | 1,600 | - |
| Census Support Programme | 8,982 | - |
| Stifford Covid 19 BAME Community Support Project | 22,666 | - |
| | <u>312,631</u> | <u>264,001</u> |
| Support costs | | |
| Finance | | |
| Improvements to property | 5,683 | 5,683 |
| Governance costs | | |
| Auditors' remuneration | 3,600 | 3,600 |
| Carried forward | 3,600 | 3,600 |

| | 31.3.21 | 31.3.20 |
|---------------------------------|----------------------|-----------------------|
| | £ | £ |
| Governance costs | | |
| Brought forward | 3,600 | 3,600 |
| Capacity building costs | 3,360 | 8,740 |
| | <u>6,960</u> | <u>12,340</u> |
| Total resources expended | <u>325,274</u> | <u>282,024</u> |
| Net income/(expenditure) | <u><u>28,736</u></u> | <u><u>(2,724)</u></u> |



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