

**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

CONTENTS OF THE FINANCIAL STATEMENTS

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**

- 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.

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

		Unrestricted funds	Restricted funds	31.3.25 Total funds £	31.3.24 Total funds £
	Notes	£	£		
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>273,021</u>	<u>-</u>	<u>273,021</u>	<u>308,405</u>

The notes form part of these financial statements

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>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
NET CURRENT ASSETS		<u>160,382</u>	<u>-</u>	<u>160,382</u>	<u>200,731</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		283,978	-	283,978	330,010
CREDITORS					
Amounts falling due after more than one year	11	(10,957)	-	(10,957)	(21,605)
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
NET ASSETS		<u>273,021</u>	<u>-</u>	<u>273,021</u>	<u>308,405</u>
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

- 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.

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

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

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	7,483	-	7,483
Total	37,879	184,053	221,932
NET INCOME/(EXPENDITURE)	(5,441)	-	(5,441)
RECONCILIATION OF FUNDS			
Total funds brought forward	313,846	-	313,846
TOTAL FUNDS CARRIED FORWARD	308,405	-	308,405

8. TANGIBLE FIXED ASSETS

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

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.25 £	31.3.24 £
Prepayments and accrued income	12,400	12,500

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 in funds	At
	£	£	£
Unrestricted funds			
General fund	308,405	(48,010)	260,395
Mother Tongue	-	226	226
Centre Core	-	<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
	64,482	(99,866)	(35,384)
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)	-
	100,750	(100,750)	-
TOTAL FUNDS	165,232	(200,616)	(35,384)

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
	313,846	(5,441)	308,405
TOTAL FUNDS	313,846	(5,441)	308,405

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	<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>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	<u>-</u>	<u>12,400</u>	<u>12,400</u>
	<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 Movement resources	Resources expended in funds	
	£	£	£
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>