

*Rewriting Stories,  
Transforming Lives*



ANNUAL ACCOUNTS 2023



# Trustee Statement

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At The Community Hub (TCH), we've experienced a dynamic and rewarding year, creating stories of hope, passion, and resilience. Throughout 2022/ 2023, we encountered tales fraught with despair and hopelessness, where women felt defeated. Yet, as an organization committed to smoothing life's hurdles for women, we see beyond their immediate struggles to the stories brimming with potential.

Since our inception in 2017, our charity has been dedicated to empowering disadvantaged women aged 18+ along their life journeys. We address unique challenges at every turn and equip them with the necessary skills and resources to navigate these obstacles.

Amidst the looming cost-of-living crisis, our beneficiary count has surged significantly, reaching a total of 320 individuals as more women find themselves in dire circumstances. Whether it's assisting with employment, providing nourishment for their families, or stabilizing their finances, we stand alongside them. We offer a diverse array of programs and initiatives tailored to ease their burdens both financially and emotionally during this crisis.

At TCH, we firmly believe that no one should be resigned to being a mere victim of their stories. We see ourselves as the co-authors, aiding women at all stages of life in rewriting their narratives and ushering in new chapters filled with opportunity and hope.

We present to you our annual report, "*Rewriting Stories. Transforming Lives*," offering a glimpse into the impactful work we do.

Thank you for your investment and support.

Mr Aron Klein



## MISSION

**T**he Community Hub's mission is to engage, empower, and equip marginalized women and girls to realize their aspirations, improve access, and create opportunities. We are dedicated to recognizing and addressing the diverse challenges these women face throughout different stages of their lives. By providing access to essential programs, skills, and support, we aim to help them reach their full potential and overcome the hurdles they encounter. This dedication ensures that every woman has the chance to shine, rise above her circumstances, and build a future she can be proud of.

Our devotion is unwavering as we endeavour to be a steadfast support system for the vulnerable women in our community. We want them to know [without a shadow of a doubt] that we stand by them at all times. In TCH's books, commitment isn't just a word; it's a promise to be the rock-solid support our women can always rely on.

## VISION

**W**e envision a thriving community where no one is left behind, and even the most vulnerable have equal opportunities for growth, success, and fulfilment. Vulnerabilities should not be barriers but springboards to success. We aim to create a space where women of all ages feel supported and heard, knowing that no matter how tough it gets, they are never alone. At The Community Hub, we strive for a community where every woman can confidently say, "I am valued, I am capable, and I have had the opportunity to thrive and succeed."



# Previous and Progressing Projects

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At TCH, we take pride in our diverse range of life-changing initiatives designed to improve the lives of our beneficiaries. For us, each project is more than just a project; it's a transformative experience, carefully crafted, refined, and continuously evaluated to ensure it meets the unique needs and desires of the women we support. We invite you to explore our work and achievements [though no words can capture their full impact].

*Enjoy the read!*

## FINANCIAL SMARTIES

**Financial Smarties** stands as a pillar of support amidst the cost-of-living crisis, empowering young women and girls, aged 19-25, with AQA-accredited programs in financial literacy and economic security. Our bi-weekly sessions, offer interactive workshops, training in financial and budgeting skills, and dynamic seminars led by finance professionals. Through this initiative, participants experience increased financial literacy and enhanced economic security, instilling in our young women hope for a promising, prosperous future.

## SLIM SMART

**Slim Smart!** engages inactive and vulnerable women and girls aged 19+ in invigorating, exercise sessions, offering benefits beyond physical activity. Participants gain self-expression, skill development, and heightened self-esteem. The outcomes include improved physical health, enhanced mental well-being, and a sense of community through shared experiences.

## CREATIVE CAREERS

With our **Creative Careers** initiative, we assist young women and girls aged 19+, with reduced intellectual abilities, through creative course trainings, helping them acquire successful careers, suitable to their unique capabilities. Completion of these courses leads to AQA accreditation, fostering creativity and opening doors to diverse career opportunities. Participants report increased confidence, skill acquisition, and a pathway to fulfilling careers. After the project concludes, our team of dedicated volunteer youth workers offer personalised, one-on-one career guidance, assisting users in pursuing additional training, qualifications, and job shadowing opportunities.





# Previous and Progressing Projects

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## FOOD FOR THOUGHT

**Food for Thought** addresses the needs of poverty-stricken mothers with young children. Once a week, they gather in our community kitchen to cook and learn basic culinary skills and food budgeting. This initiative not only provides practical skills, but also fosters a sense of community. Outcomes include improved nutrition for families, enhanced cooking abilities, and increased awareness of budget-friendly meal planning.

## PEERS IN PARENTING

In our commitment to aiding vulnerable women and their families, within the community, one of our standouts and effective initiatives is the “**Peers in Parenting**” program. This project delivers tailored parenting classes, specifically designed for mothers facing the added challenges of raising children with special educational needs. In addition to the classes the project offers delightful stay-and-play sessions, providing a secure and enjoyable space for mothers to connect with their children.

## WELLBOOST!

Our **WellBoost!** initiative, supports socially isolated elderly women aged 55+ through varied weekly social sessions to combat their loneliness and improve their overall quality of life. Outcomes include improved physical health through keep-fit classes, enhanced mental well-being through social connections, and an overall sense of purpose.





# Our Vision Ahead

As we set our sights on the horizon at TCH, our dedication to uplifting vulnerable individuals and fostering their personal growth remains steadfast. While we cherish the impact of our existing endeavours, we eagerly anticipate launching fresh programs that will advance our charitable objectives.

## THE GREAT OUTDOORS!

Engaging with the beauty of the 'great outdoors' is a powerful catalyst for healing and growth. We, therefore, aim to launch an outdoor nature project designed to provide a nurturing space for young women aged 19-25 to connect with nature, explore their surroundings, and cultivate a sense of peace and inner strength. Through guided activities such as hiking, gardening, and mindfulness exercises, participants will be encouraged to embrace their innate resilience, build confidence, and develop a deep appreciation for the natural world.

## MUSIC TO THE EAR

We look forward to the launch of our exciting new music project designed for middle-aged women. This initiative will feature weekly singing sessions where participants will come together to sing well-known songs, accompanied by a talented pianist. Each session will focus on learning and perfecting beautiful harmonies, providing a supportive environment where women can explore their emotions, share their stories, and find solace through the universal language of music.

## MENTORSHIP PROGRAM

We are eager to implement a mentorship program very soon, specifically aiding our most vulnerable users by providing personalized guidance. Our qualified Mentors will work closely with their mentees to identify goals and develop personalized action plans to address barriers and enhance their opportunities for growth.





## Tara's Tale:

I work from 9 to 5 every day and always tell myself I'll cook a healthy meal for my family, but it never happens. I'm just too exhausted. Instead, I end up serving something quick and unhealthy because I don't have the time or money for anything else. Then Food for Thought stepped in and changed everything. Once a week, they provided my family with a warm, healthy meal, and they taught me quick and affordable ways to cook healthily. My family and I are forever grateful.

## Sarah's story:

As a young woman stepping into adulthood, I encountered my fair share of challenges. The prospect of finding a meaningful job felt distant, and forming healthy relationships appeared elusive. Navigating budget management only added to the complexity. Fortunately, TCH has stood by me as a constant support, providing more than just advice—it's helped me surmount these obstacles and find my way. Thank you.

## Noelle's Narrative:

I was so unfit that just walking up and down the stairs in my apartment building left me out of breath. I knew I needed to do something about it, but all the gyms were too expensive, and I lacked the motivation to keep going every week. Then I enrolled in Slim Smart and never looked back! Now, I'm as fit as a fiddle. Thank you!



## THEIR STORIES IN NUMBERS



320  
Beneficiaries



73  
New  
beneficiaries



336  
Sessions held



60  
Women  
moved into  
employment



180  
Women achieved  
an AQA  
accreditation



1,920  
Nourishing  
meals prepared



60  
Women into  
regular fitness  
classes



120  
Women are  
confident in  
personal Financial  
Management



40  
parents  
enrolled in  
parenting  
classes

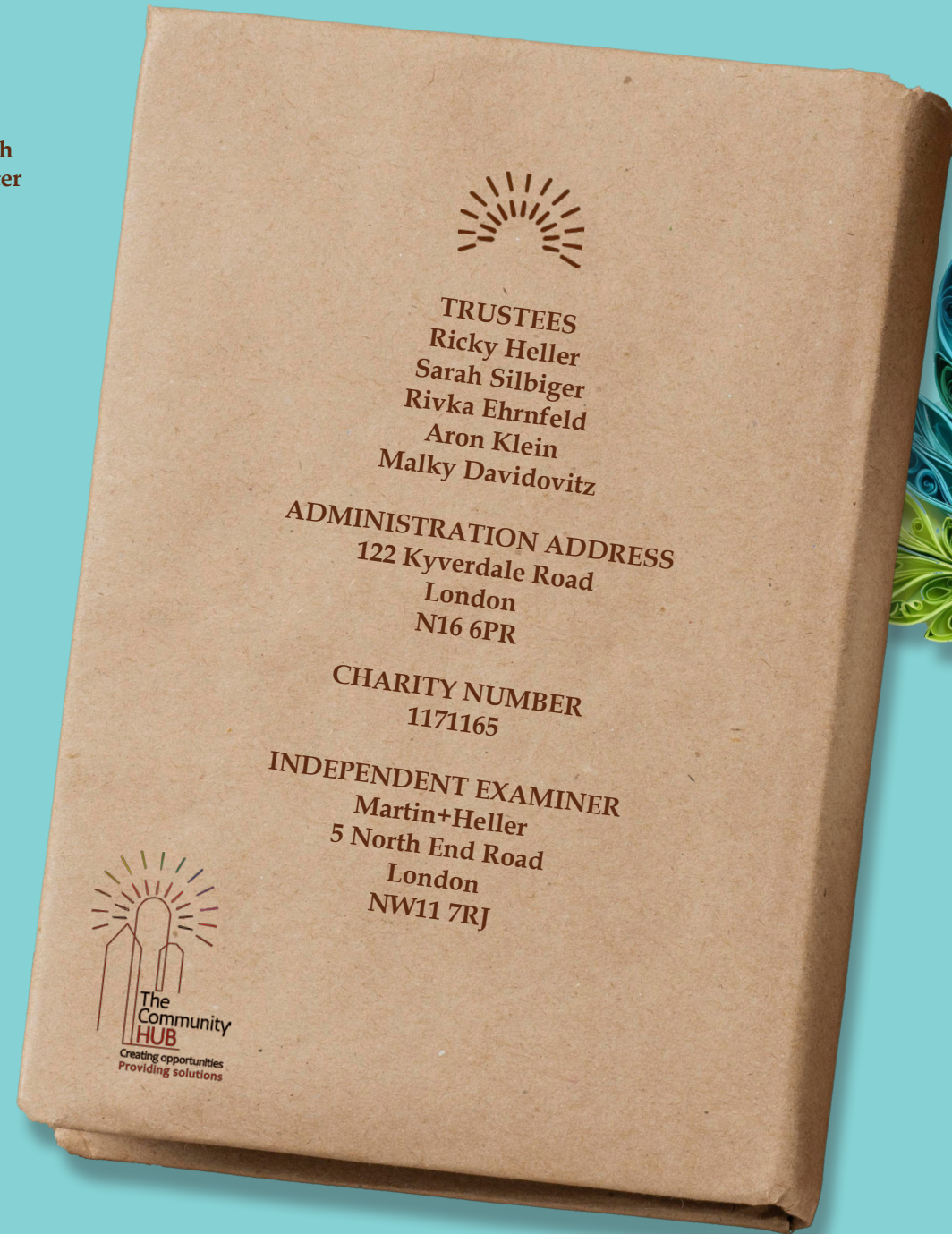


# Thank You

A huge thank you to all our supporters for being part of our story. Your generosity has helped us turn each page, creating new chapters filled with hope and empowerment. Together, we are crafting a narrative of a brighter and more sustainable future.

*Foundation For Future London  
Hackney Giving  
Hays Travel Foundation  
Mercers Company  
National Lottery Community  
Fund  
Santa Barbara Heights  
UK Youth  
Grace Charitable Trust  
Groundwork UK*

*Happy Charitable Foundation  
Invesco Cares Foundation  
Makers of Playing Cards  
Souter Charitable Trust  
Warburtons  
Barchester's Charitable  
Foundation  
Kemble Charitable Trust  
Kiln Family Charitable Trust*





## Report of the Trustees for the Year Ended 30 September 2023

The trustees present their report with the financial statements of the charity for the year ended 30 September 2023. The trustees have adopted the provisions of 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).

### OBJECTIVES AND ACTIVITIES

#### Objectives and aims

##### Charitable objects:

To provide a range of trainings, advice and relationship building services and opportunities for vulnerable people.

The relief of poverty amongst persons in conditions of need, hardship, and distress.

To assist and support needy people in the interest of social welfare, designed to improve their conditions of life.

To further the education of deprived young adults through the continued development of their capabilities, skills and understanding in subjects of educational value.

The promotion of any other exclusively charitable objects and purposes such as the trustees see fit, provided that they are regarded as charitable by the law of England and Wales.

#### Our aims:

Many individuals between us, are living in challenging circumstances and deprived environments. Without the right support and interventions, they struggle to cope with their issues and often daily challenges. Whether their struggle is poverty, vulnerability and social isolation, family breakdown, bereavement, illness, learning disabilities or communication difficulties, every person needs someone to guide them to tackle their situation.

We unite people who are vulnerable and lonely.

We unite people who need a friend to talk to.

We unite people to share and communicate.

By bringing them together, we enable them to transform their lives into a brighter experience.

We believe that through guidance and support in a safe space, offering support and rapport, there is a scope for transformation in their lives.

#### Our mission:

To support vulnerable young people, adults and the elderly through invigorating activities in a safe, calm and relaxing environment giving them the opportunity to unwind from their daily struggles and hardships.

#### Our vision:

To empower deprived and disengaged people with skills and resilience to combat and succeed in their challenges and imbue them with hope for a better future.

## Report of the Trustees for the Year Ended 30 September 2023

### OBJECTIVES AND ACTIVITIES

#### Significant activities

To support young parents who are struggling to parent their children who have additional needs.

To engage NEET young people in personal development, team building and communication skills training thus supporting them into employment.

To link socially isolated and low-income immigrants, who lack community support and feel vulnerable and uninformed in their new environment, through social support groups.

To provide a range of weekly social programmes to elderly people who are lonely, vulnerable and face physical challenges.

To provide a relationship coaching programme to young people to guide and support them at the brink of marriage with continued support after marriage.

Telephone advice line offering a confidential support service.

#### Public benefit

The Trustees confirm their compliance with the duty to have due regard to the Public Benefit guidance published by the Charity Commission when reviewing the Charity's aims and objectives and in planning future activities.

### FINANCIAL REVIEW

#### Principal funding sources

The charity's activities are supported by a mixture of funding streams including private donations, grants from trusts and users' contributions. The results for the period are shown in the attached financial statements.

#### Reserves policy

The trustees are working towards building reserves of at least 3 months' operating costs in order to protect services where there are uncertainties as to whether funding will continue and to ensure adequate cash flow for the organisation's needs.

### FUTURE PLANS

The charity's aims and targets for the coming year are to continue expanding on its current services and programs.

### STRUCTURE, GOVERNANCE AND MANAGEMENT

#### Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

#### Charity constitution

The Community Hub is a registered charity and a charitable incorporated organisation. The Trustees are responsible for governance of the organisation. Induction and training are provided for new trustees. None of the trustees have any beneficial interest in the charity.



## Report of the Trustees for the Year Ended 30 September 2023

### STRUCTURE, GOVERNANCE AND MANAGEMENT

#### Risk management

The trustees have identified and reviewed the major risks to which the charity is exposed. Both manual and automated checks are regularly invoked, particularly those relating to the operations and finance of the charity. The trustees are satisfied that these systems and procedures mitigate any perceived risks.

The trustees continually review the risks that the charity may be exposed to and take appropriate action as required.

### REFERENCE AND ADMINISTRATIVE DETAILS

#### Registered Charity number

1171165

#### Principal address

122 Kyverdale Road  
London  
N16 6PR

#### Trustees

Mr J Baumgarten (resigned 22.12.22)  
Mr A Klein  
Mrs M Davidovitz  
Mrs R Ehmfeld  
Mrs S Silbiger  
Mrs R Heller

#### Independent Examiner

Mr A Heller FCA  
Martin+Heller  
5 North End Road  
London  
NW11 7RJ

Approved by order of the board of trustees on ..... and signed on its behalf by:

.....  
Mr A Klein - Trustee

## Independent Examiner's Report to the Trustees of The Community Hub

### Independent examiner's report to the trustees of The Community Hub

I report to the charity trustees on my examination of the accounts of The Community Hub (the Trust) for the year ended 30 September 2023.

#### Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

#### Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

Mr A Heller FCA

Martin+Heller  
5 North End Road  
London  
NW11 7RJ

Date: .....



**Statement of Financial Activities**  
for the Year Ended 30 September 2023

	Notes	Unrestricted fund £	Restricted fund £	30.9.23 Total funds £	30.9.22 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies		41,013	71,560	112,573	98,425
<b>EXPENDITURE ON</b>					
Raising funds	2	3,963	-	3,963	-
<b>Charitable activities</b>					
Charitable activities		13,260	86,580	99,840	76,055
Other		367	3,785	4,152	3,246
<b>Total</b>		<u>17,590</u>	<u>90,365</u>	<u>107,955</u>	<u>79,301</u>
<b>NET INCOME/(EXPENDITURE)</b>		23,423	(18,805)	4,618	19,124
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		19,228	20,937	40,165	21,041
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u>42,651</u>	<u>2,132</u>	<u>44,783</u>	<u>40,165</u>

The notes form part of these financial statements

**Balance Sheet**  
30 September 2023

	Notes	Unrestricted fund £	Restricted fund £	30.9.23 Total funds £	30.9.22 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	5	-	3,434	3,434	4,519
<b>CURRENT ASSETS</b>					
Debtors	6	36,560	-	36,560	80,900
Cash at bank		<u>16,356</u>	<u>17,559</u>	<u>33,915</u>	<u>1,305</u>
		52,916	17,559	70,475	82,205
<b>CREDITORS</b>					
Amounts falling due within one year	7	(10,265)	(18,861)	(29,126)	(46,559)
<b>NET CURRENT ASSETS</b>		<u>42,651</u>	<u>(1,302)</u>	<u>41,349</u>	<u>35,646</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>					
		42,651	2,132	44,783	40,165
<b>NET ASSETS/(LIABILITIES)</b>		<u>42,651</u>	<u>2,132</u>	<u>44,783</u>	<u>40,165</u>
<b>FUNDS</b>					
Unrestricted funds	8			42,651	19,228
Restricted funds				2,132	20,937
<b>TOTAL FUNDS</b>				<u>44,783</u>	<u>40,165</u>

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

.....  
Mr A Klein - Trustee

The notes form part of these financial statements



## Notes to the Financial Statements for the Year Ended 30 September 2023

### 1. ACCOUNTING POLICIES

#### Basis of preparing the financial statements

The financial statements of the charity, 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 Charities Act 2011. 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.

Computer equipment - straight line over 3 years

#### Taxation

The charity is exempt from 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.

## Notes to the Financial Statements for the Year Ended 30 September 2023

### 2. RAISING FUNDS

#### Raising donations and legacies

	30.9.23	30.9.22
	£	£
Fund raising	3,785	-
Support costs	178	-
	<u>3,963</u>	<u>-</u>

### 3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30 September 2023 nor for the year ended 30 September 2022.

#### Trustees' expenses

There were no trustees' expenses paid for the year ended 30 September 2023 nor for the year ended 30 September 2022.

### 4. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	<u>4,335</u>	<u>94,090</u>	<u>98,425</u>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Charitable activities	-	76,055	76,055
Other	<u>361</u>	<u>2,885</u>	<u>3,246</u>
<b>Total</b>	<u>361</u>	<u>78,940</u>	<u>79,301</u>
<b>NET INCOME</b>	3,974	15,150	19,124
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	15,254	5,787	21,041
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>19,228</u>	<u>20,937</u>	<u>40,165</u>



**Notes to the Financial Statements**  
for the Year Ended 30 September 2023

**5. TANGIBLE FIXED ASSETS**

	Computer equipment £
<b>COST</b>	
At 1 October 2022	8,656
Additions	2,700
At 30 September 2023	11,356
<b>DEPRECIATION</b>	
At 1 October 2022	4,137
Charge for year	3,785
At 30 September 2023	7,922
<b>NET BOOK VALUE</b>	
At 30 September 2023	3,434
At 30 September 2022	4,519

**6. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	30.9.23 £	30.9.22 £
Other debtors	36,560	80,900

**7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	30.9.23 £	30.9.22 £
Trade creditors	18,861	45,839
Other creditors	10,265	720
	29,126	46,559

**8. MOVEMENT IN FUNDS**

	At 1/10/22 £	Net movement in funds £	At 30/9/23 £
<b>Unrestricted funds</b>			
General fund	19,228	23,423	42,651
<b>Restricted funds</b>			
Restricted fund	20,937	(18,805)	2,132
<b>TOTAL FUNDS</b>	40,165	4,618	44,783

**Notes to the Financial Statements**  
for the Year Ended 30 September 2023

**8. MOVEMENT IN FUNDS - continued**

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	41,013	(17,590)	23,423
<b>Restricted funds</b>			
Restricted fund	71,560	(90,365)	(18,805)
<b>TOTAL FUNDS</b>	112,573	(107,955)	4,618

**Comparatives for movement in funds**

	At 1/10/21 £	Net movement in funds £	At 30/9/22 £
<b>Unrestricted funds</b>			
General fund	15,254	3,974	19,228
<b>Restricted funds</b>			
Restricted fund	5,787	15,150	20,937
<b>TOTAL FUNDS</b>	21,041	19,124	40,165

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	4,335	(361)	3,974
<b>Restricted funds</b>			
Restricted fund	94,090	(78,940)	15,150
<b>TOTAL FUNDS</b>	98,425	(79,301)	19,124



## Notes to the Financial Statements for the Year Ended 30 September 2023

### 8. MOVEMENT IN FUNDS - continued

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

	At 1/10/21 £	Net movement in funds £	At 30/9/23 £
<b>Unrestricted funds</b>			
General fund	15,254	27,397	42,651
<b>Restricted funds</b>			
Restricted fund	5,787	(3,655)	2,132
<b>TOTAL FUNDS</b>	<u>21,041</u>	<u>23,742</u>	<u>44,783</u>

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 £
<b>Unrestricted funds</b>			
General fund	45,348	(17,951)	27,397
<b>Restricted funds</b>			
Restricted fund	165,650	(169,305)	(3,655)
<b>TOTAL FUNDS</b>	<u>210,998</u>	<u>(187,256)</u>	<u>23,742</u>

### 9. RELATED PARTY DISCLOSURES

Amounts owing from charities with trustees in common with The Community Hub as at the balance sheet date totalled £200 (2022: £200).

## Detailed Statement of Financial Activities for the Year Ended 30 September 2023

	30.9.23 £	30.9.22 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	112,573	98,425
<b>Total incoming resources</b>	<u>112,573</u>	<u>98,425</u>
<b>EXPENDITURE</b>		
<b>Raising donations and legacies</b>		
Fund raising	3,785	-
<b>Charitable activities</b>		
Training and events	19,660	30,183
Activities costs	34,214	-
Rent	17,849	20,475
Meals	4,896	15,895
Printing, postage & stationary	-	4,397
Staff costs	23,221	5,105
	<u>99,840</u>	<u>76,055</u>
<b>Support costs</b>		
<b>Finance</b>		
Bank charges	7	1
Legal and professional fees	178	-
	<u>185</u>	<u>1</u>
<b>Other</b>		
Computer equipment	3,785	2,885
<b>Governance costs</b>		
Accountancy fees	360	360
<b>Total resources expended</b>	<u>107,955</u>	<u>79,301</u>
<b>Net income</b>	<u>4,618</u>	<u>19,124</u>

This page does not form part of the statutory financial statements