

IMPACT REPORT

April '24 - March '25

Creating positive spaces and opportunities for resident empowerment and wellbeing.

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ABOUT US

VISION

A diverse and vibrant community where residents are driving change.

MISSION

To create positive spaces and opportunities for resident empowerment and wellbeing.

OUR AIM IS TO:

- **Develop Leaders:** by offering increased skills development, training and volunteering opportunities for residents.
- **Nurture Relationships:** by creating impactful relationships between residents and partnerships with the local authority, developers, NHS, schools and others.
- **Exert Influence:** by connecting residents with decision makers to seek positive change for their community.
- **Support Enterprise:** by growing a network of community projects and businesses led by residents to address local need.

OUR TRUSTEES



Amina Hussein

PA, HR, Payroll &
Youth Work
experience



Josiah Oyekunle

Co-Chair

International Wedding
& Events DJ, Musician,
Producer and MC



Hafizur Rahman

College lecturer,
Trustee of Thames View
Muslim Association



Lai Ogunsola

Project Officer in the
Health Team at the GLA



Natalie Ogene

Civil Servant

OUR STAFF



Matt Scott
CEO



Laurelle Darroux
BFF Community
Organiser



Vishal Narayan
Strategic Health
Officer



Lucy Lee
Health Outreach
Officer



Marion Hull
Community Organiser



Zainab Jalloh
Comms & Outreach
Officer



A WORD FROM OUR CO-CHAIR

This past year has been a significant period of transition for our charity, one that has fostered both growth and deeper understanding among our staff and trustees. As we navigated these changes, ensuring the long-term sustainability of our organization became paramount, alongside our commitment to continuing the impactful work we do. Through this journey, I have been continually impressed by the patience and dedication of our staff, to whom I extend my heartfelt appreciation. A special thank you goes out to Jamie, Alex, Margarida, and Nia for their years of service and the tremendous effort they've put into supporting our local community. Their contributions have made a lasting difference.

One of the standout successes of this past year has been our Health Outreach Programme. With each event, this initiative has grown, reaching more residents and making a tangible difference in the community. The positive feedback we've received underscores the programme's impact, and I'm particularly proud of the work done by Lucy and her team. Their unwavering commitment to fostering a healthier community and bringing people together truly exemplifies our mission.

Even as our team has become smaller due to these transitions, the quality of our work has not diminished. Both the trustees and staff are united in our focus on maintaining the high standards that our community expects and deserves. We remain committed to empowering local residents and ensuring that their voices are heard. Our partners have been crucial in supporting this mission, and I want to express our gratitude for their continued collaboration. Looking ahead, we recognize that there is still much work to be done, but we are more determined than ever to move forward with our vision. Empowering residents will always be at the core of our efforts, and we know that by working together, we can achieve even greater things. As we continue this journey, let's remember that our strength lies in our unity.

Josiah Oyekunle



A WORD FROM OUR CEO

As CEO of Thames Life, I am immensely proud of our dedicated team and the work we have accomplished over the past year in supporting our community. In 2024/2025, we have faced unprecedented challenges, particularly the impact of hyper-density development, a severe lack of social infrastructure, and the continued entrenchment of inequality and poverty in our local area.

The rapid increase in high-density housing has not been matched with the necessary investment in health centres, affordable community spaces, and essential services. This has led to a famine of resources for residents while land values skyrocket, benefitting investors at the expense of the community. The stark contrast between wealth accumulation and local deprivation continues to drive our mission, ensuring that the voices of our residents are heard and their needs met.

Despite these challenges, our team has worked tirelessly to provide vital support, from community advocacy to direct services for families in need. I want to extend my heartfelt gratitude to our incredible staff for their unwavering dedication. This year, we have welcomed new colleagues who bring fresh energy and ideas, while also bidding farewell to valued team members whose contributions have been invaluable. Their legacy remains embedded in the work we do every day.

I also want to sincerely thank our resident trustees, whose love for our local area and selfless investment of time and support continue to guide our vision. Their leadership and passion for the community inspire us all.

As we move forward, Thames Life remains committed to fighting for a fairer, more inclusive community where resources are distributed based on need, not profit. Together, we will continue to stand for the dignity and rights of every resident.

Regards,
Matt Scott

PROJECTS

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BD CITIZENS & VOICES FOR HOUSING JUSTICE



Conducted & reported by Matt Scott

Thames Life has played a crucial role in coordinating Barking & Dagenham Citizens (BD Citizens), supporting its diverse member groups and working closely with TELCO, the East London branch of Citizens UK. Our work has been driven by a commitment to empowering local communities and addressing pressing social issues through collective action.

A major focus of our work has been the Boroughwide Housing Inquiry, a listening campaign designed to uncover the housing challenges faced by residents across tenures. Through extensive outreach, house meetings, and training sessions in community organizing, we have built relational power and gathered first-hand accounts of housing need. Our findings highlight widespread dissatisfaction with housing services and reveal that community-led housing initiatives could play a key role in tackling affordability issues.

One of our most significant achievements was the successful Voices for Housing Justice event, held at the Boathouse in December 2024. With over 60 attendees, the event emphasized the need for a broad coalition to shift power into the hands of residents. Through open discussion and shared experiences, we laid the groundwork for collective action across tenures, advocating for policies that prioritize community needs.

Our work extended beyond Barking & Dagenham, contributing to a landmark event in Westminster attended by over 2,000 Londoners. Dagenham residents took centre stage as keynote speakers, sharing their lived experiences and calling for change. With Angela Rayner in attendance, the event amplified our collective demand for fairer housing policies and demonstrated the strength of community-led advocacy.

Moving forward, we are committed to implementing a Citizen Action Plan guided by our 'Rise Up' vision:

- Regeneration
- Imagination
- Success (for)
- Everyone
- Uplifting
- People

By continuing to build power within our communities, Thames Life and BD Citizens are driving tangible change, ensuring that residents' voices shape the future of housing in Barking & Dagenham.



RIPPLE EFFECT GROUP



Conducted & reported by Marion Hull

The Ripple Effect Group began in December 2022 as a resident-led initiative to address issues of local importance. Topics such as parking, rubbish, safety, crime, and traffic quickly surfaced in discussions, as residents explored creative ways to encourage community cooperation and collaboration with the Council.

Residents and Thames Life staff were delighted to support Samina Khalid's Keep Your Kool anti-knife-violence event, which drew over 200 adults and young people to Everyone's Warehouse. The strong community turnout and enthusiasm were evident, with 15 to 40 residents regularly giving up their evenings each week to build genuine community spirit.

Towards the end of 2024, residents received the difficult news that Everyone Everyday had been informed by Barking & Dagenham Council that its funding would not continue. As landlord, the Council required that Everyone's Warehouse be returned and added to its commercial portfolio — the very building that had served as a hub for the group's meetings and community activities.

In response, residents rallied together, showing remarkable resilience and determination. They lobbied Margaret Hodge MP, wrote letters to councillors, launched an online petition, and created a website and social media presence to raise awareness. They also reached out to other makerspaces across London for professional advice, compiled a business case, and submitted an application to register the building as a community asset, seeking help from the GLA Cultural and Community Spaces at Risk Team. Their campaign gained momentum, with press coverage, BBC TV and Radio features, and four town hall protests amplifying their message. Many residents, some nervous and new to public speaking, took to the airwaves to express how vital the space was to their lives.

Since then, the group has continued to campaign passionately for more free and accessible community spaces. Members have spoken about the empowering impact of seeing even the shyest residents — including children as young as five — confidently addressing audiences and sharing their experiences.

The Ripple Effect Group now meets every Wednesday at the Curzon Club, where guest speakers are invited to share insights and inspire continued community action. The group remains committed to advocating for free-access community buildings where residents can learn, play, find respite, and connect with neighbours. Collaborations with local partners and wider community networks are being actively pursued to make this vision a reality.



GP DROP-INS



Conducted & reported by Lucy Lee

The Fuller stocktake report¹ published in 2022 highlighted the critical role of the voluntary, community, and social enterprise (VCSE) sector in delivering integrated primary care and improving population health outcomes. It recommended that integrated care systems (ICSs) should work closely with VCSE partners to co-design and co-deliver services that meet the needs and preferences of local communities. So how is that working out?

Our work on health is best known for the GP drop-ins that have won awards, which were an outcome of a frank conversation with partners about 'the new model of care' that evolved from the Healthy New Towns agenda. I remember wondering out loud who would know the difference about whether the new model of care was or was not working, since it seemed rather abstract from local concerns like not having a health centre on Riverside. The challenge back was to do something – and the response back to that was the value of community events and hence a join up with the NHS and others began.

The links with the wider integrated care system and board that Fuller envisaged has not meaningfully taken place. Neighbourhood teams are a great idea but again have not been significantly progressed (at the time of writing) and the chasm between community groups and the wider health system remains a challenge. Our Localities Lead project wound down and much of our time and effort went on the GP drop ins, with other smaller projects also underway. However, the fundamental inequalities of power evident in partnerships and the deeper issues of chronic structural oppression visited on the communities we serve remain unfinished business. As one of our residents termed it, 'we need a commission', consistent organizing of civil society to win social justice within and beyond the health system and end the disparities between words and action.

LOCALITY LEADS



Conducted & reported by Matt Scott

Locality Lead: A Vision for True Community Power

Over the past year, Thames Life, alongside Al Madina Mosque, Disability Alliance Barking & Dagenham (DABD), Harmony House, and Kingsley Hall, has been proud to continue their consortium approach which was born out of the Locality Lead project—an ambitious effort to embed real community power in decision-making and resource allocation.

Locally Thames Life has provided a wide range of health outreach activities but also searching for a more equal way of working. At an event we held on Thames View that brought together community groups and senior council participation leads, we asked the critical questions: What are the pathways that bring system players together to scale and shift resources? What does true community power look like? And what does long-term, sustainable locality work require?

Our collective argument was clear—rather than drafting more strategies, we need direct investment in community workers, stronger coalitions, and fairer commissioning processes that move away from a winner-takes-all approach. Community forums must have real accountability, ensuring grants like community chests genuinely benefit local people rather than being absorbed into existing institutional structures.

The passion, commitment, and lived experience brought by our five organisations, developed a powerful vision although one that remains outside of the current direction set by power holders within the health system. A lot of the discussion with Learning Partners focused on this idea of system change but arguably there was a lack of appreciation that the system works perfectly precisely because there is little incentive to change. The model of change Thames Life has is that real change will only happen when residents define and set the agenda, whether it be tackling health inequalities, health centres or ‘inclusive growth’ and having done that, take an active leadership role thereafter. Anything less is tokenistic and placatory. Our community power approach although resonant with the Fuller Report desire for a locally sensitive approach, autonomy and proportionate funding is a head of its time and the risk is the ‘system’ flips back to what it knows and can control.

If we truly want to improve the health and wellbeing of our residents at a population level, build trust and belonging within communities, and ensure that public and social sector resources are used effectively in a more preventative model, we must fully value the expertise and leadership of our communities.

RESILIENCE NETWORK



Conducted & reported by Matt Scott

Building Community Resilience in Barking & Dagenham

Resilience is at the heart of our work at Thames Life, ensuring that our communities are prepared for the challenges they face, from fire and flooding to public health crises. Our journey in resilience-building began after the Barking Riverside Fire on 9th June 2019, which led to a partnership with the British Red Cross and weekly strategic meetings to strengthen local response capabilities.

Our work gained further momentum during the pandemic, when we tackled vaccine hesitancy through pop-ups and outreach, ensuring that residents had access to reliable health information. Barking & Dagenham is a recognised hazard hotspot, with some of the highest risks of fire and flooding in the country. In response, we proudly represent the voluntary and community sector (VCS) at the Borough Resilience Forum and in 2025, we hosted the first-ever BD Resilience Network event at the Ripple Centre, attended by over 40 participants.

Thanks to the London Community Resilience Fund, overseen by the Greater London Authority (GLA) and London Plus, we have been able to deepen our efforts. Our resilience framework is built on four key pillars: engagement with the Borough Resilience Forum, active participation in the London Resilience Partnership, the development of the new BD Resilience Network, and strengthening future partnerships. We are committed to embedding resilience plans, training, and outreach at every level. A heartfelt thank you to Mandy Beacher and her team at the council for their invaluable support. Through extensive outreach, we have heard directly from residents about their concerns—many feel overwhelmed by housing issues and look to friends, family, and community networks for support. Our mission is to ensure prevention, equity, and recognition of the VCS as an equal partner in resilience planning.



RIPPLE NATURE RESERVE



Conducted & reported by Vishal Narayan

The nature reserve remains shut after the Wildlife Trust left 8 years ago. The reserve has been undergoing changes- some important cabling works by the adjacent power station has meant the Reserve was not safe for organised walks or for the general public. The Ripple Nature Reserve Committee has been meeting periodically but had stopped meeting towards winter of 2024, as many of the members were attending the online stakeholder meetings which brought together Barking Riverside Limited, The London Borough of Barking and Dagenham Parks Team, National Grid, UK Power Networks and other stakeholders interested in opening the nature reserve. This group supported the re-opening of the nature reserve by reviewing tenders for a landscape architect, including some residents on the committee. This was won by Arkwood, who completed a local and borough wide consultation, ascertaining resident and stakeholder input consulting on their ideas in order to open up the reserve. This included at GP drop ins and other groups which work with Thames Life such as the Ripple Effect. In December 2025, Arkwood completed a public showcase of the complete nature reserve design to stakeholders involved in the process, featuring Thames Life staff and committee members. They said they needed a minimum of £1.6 to open the nature at the bare minimum. The final design was not available to be provided to Thames Life or the committee as BRL and LBBD needed to verify the final design before public dissemination.

Since then, there have been no stakeholder meetings. Thames Life, through my worker role intends to work with LBBD to put in a National Lottery Heritage bid, supported by Arkwood and LBBD to help gain funds to reopen the reserve and work through resident engagement for maintenance purposes. Thames Life is currently planning to activate the reserve by performing a litter pick in collaboration with Roding Rubbish. There are plans to start to bring the wider Ripple Nature Reserve resident group back together at monthly meetings.

Residents Planning Forum

This monthly session has been meeting as a core group and has been focusing on bringing in guest speakers, contributions to the Dr Pablo Sendra UCL report; the Thames View and Riverside Community Plan and working on a resident's charter. The charter is a set of stipulations and asks from local residents, raising demands for their voices to be heard across the civil landscape across Barking and Dagenham. The charter is fashioned on work previously done by citizen's UK and is intended to be a staple point in highlighting a framework of resident power through an agreed set of principles. Alongside this, the Planning Forum is engaged in writing in and making contributions to various planning consultations, the critical one being BRL's proposal for 20,000 homes instead of the 8000 previously proposed. While the Planning Forum has a core group, Thames Life is proposing to try and get other residents engaged in urban planning and is thinking of ways to increase local engagement. I am also proposing a Planning Forum podcast series, based on a number of themes across planning and housing such as 'rent' or 'service charge' issues.

RESIDENTS PLANNING FORUM



Conducted & reported by Vishal Narayan

Thames Life focuses its community development efforts in the Thames View and Riverside Wards, areas experiencing extensive regeneration with around 20,000 new homes being built in Riverside and significant demolition and redevelopment in Thames View. Local challenges include health inequalities, the lack of a new health centre, loss of green spaces such as a nearby nature reserve, and a shortage of community and youth facilities.

Thames Life's mission is to place residents at the heart of community development and advocacy. To support this, a monthly Residents Planning Forum is held on the first Tuesday of every month (6:00–8:00 PM) in hybrid format (in-person and online). The forum provides a platform for residents to discuss issues related to housing, community infrastructure, and green and blue spaces, learn about planning processes, and take collective action.

The core group of the Forum has been active in inviting guest speakers, contributing to the Dr. Pablo Sendra UCL Report, the Thames View and Riverside Community Plan, and developing a Residents' Charter. The Charter outlines key community demands and principles of resident power, inspired by work from Citizens UK.

The Forum also engages with planning consultations, including critical input on Barking Riverside Limited's proposal to increase the housing target from 8,000 to 20,000 homes. Thames Life aims to broaden participation by encouraging more residents to engage in urban planning.

A Planning Forum podcast series is also being proposed to explore themes such as rent, service charges, and housing issues across Barking and Dagenham.



BARKING FOOD FOREST



Conducted & reported Laurelle Darroux

The Barking Food Forest (BFF) continues to flourish as a vital green space for the community, offering education, food-growing opportunities, and a hub for sustainability. Through gardening/permaculture workshops, and open activities for families and children, the project nurtures both the environment and the people who engage with it. This year has been a period of growth, collaboration, and community-driven impact.

Core Activities

- Gardening & Food Growing: Teaching sustainable food production and permaculture techniques.
- Educational Workshops: Providing hands-on learning for Riverside Nursery, Primary and Secondary school students, local families, and individuals interested.
- Community Engagement: Hosting family-friendly events, and collaborative projects with local groups like Roding Rubbish, and BRL.

Planning Permission: A Step Forward

After a lengthy review process, BFF was officially granted planning permission—a crucial step in securing the project's future. Initially, the approval process faced delays due to soil testing concerns. Rather than undergo costly additional testing, an agreement was made to continue growing edibles in raised beds only, as has always been the practice.

However, the current approval is for 10 years rather than permanent status, as the land remains designated for residential use. This limitation means that while the pavilion and polytunnel can now go ahead, long-term funding opportunities—such as grants for a facilities building—may be restricted until Barking Riverside Limited (BRL) formally changes the land designation. Advocacy efforts will continue to push for this change, ensuring the long-term security and sustainability of the site.

What's Next?

Easter Egg Hunt: A fun-filled event for families, coming this April.

Weekly Gardening Sessions: Resuming 15th March, these sessions offer residents a chance to get involved, learn new skills, and connect with others.

Polytunnel build: We hope to have built the new polytunnel, a significant addition that will expand our gardening capabilities.

Summer Solstice Party: Save the date for 21st June, to celebrate the longest day of the year with a festive gathering in the Food Forest.



RIVERVIEW NEWSPAPER



Conducted & reported by Zainab Jalloh

The River View Newspaper has become a vital platform for community engagement, providing residents of Barking Riverside with local news, stories, and opportunities to share their voices. With 6,500 copies printed per issue and distributed across key community hubs—including The Wilds, Rivergate Centre, Sue Bramley Centre, and The Visitors Centre at Riverside Station—the newspaper has established itself as a trusted source of information. Complementing the print edition, the website has seen 1,500 visitors since launch, driven by search engines, social media, and the Thames Life website.

Core Activities

- **Local Storytelling:** Sourcing and publishing news stories, interviews, and features relevant to the community.
- **Stakeholder Engagement:** Managing relationships across the Resident Editorial Board (REB) and beyond.
- **Outreach & Training:** Encouraging residents to contribute, developing editorial skills, and fostering a culture of civic journalism.

Defining Moments

One of the most significant milestones was securing BRL's support to create a resident-led publication in the first place, a rare achievement in similar developments. Although, it has been difficult at times for REB members to challenge perspectives, the River View remains a platform by residents, for residents.

Challenges & Future Vision

While BRL is currently the sole funder, diversifying funding streams remains a priority. Potential sources include the Arts Council and the Community Chest Fund, ensuring long-term sustainability. Additionally, to improve efficiency, having a dedicated paid staff member to manage logistics would continue to enhance operations.

Looking ahead (April 2025 – March 2026), River View will focus on reflecting on its future beyond the current partnership, maintaining editorial independence, and expanding readership (currently 18000). The goal remains clear: to keep amplifying resident voices and ensuring that Barking Riverside's stories continue to be told.

GREEN UP



Conducted & reported by Marion Hull

The Green-Up group was established through funding secured by Alex Anthony in 2023 under Thames Life. The primary objective of the group was to bring people together for litter picking and arts and crafts activities.

The Roding Rubbish group, a voluntary organisation conducting litter picking activities, was co-led by me. Litter pickers, gloves, and bags were used for these efforts. A proposal was made to combine litter picking with yoga in order to promote both mental and physical well-being while also contributing to environmental cleanliness.

Support was provided by Vishal and Matt. The hall at the Sue Bramley Centre (Thames View Hub) had already been reserved for the Green-Up group. It was learned that yoga instruction was offered by Nikhil Rathore from the Barking Food Forest, and contact was made with him by Vishal and me. Nikhil confirmed his availability to conduct the yoga sessions, and coordination regarding payment for his services was managed by Matt and Vishal.

The first Wednesday in July 2024 marked the commencement of the combined indoor and outdoor cleanup initiative. Sessions were held every Wednesday until September, from 1:00 PM to 3:00 PM. Although attendance was initially low, numbers increased after the first week. Participation by young people was noted once the school holidays began. Approximately 10 regular attendees of various ages and abilities took part in each session. A chair was provided for one participant requiring seated yoga exercises, and another participant, who experienced mental health challenges, attended with his carer, who also participated.

Each session was begun with a 45-minute yoga warm-up, followed by approximately 40 minutes of litter picking along the Ripple Greenway. An average of six bags of rubbish were collected each week and left outside the Sue Bramley Centre for collection by the Street Cleansing team.

The local Safer Neighbourhood Teams participated in the litter picking sessions on two occasions, which proved beneficial when two dangerous knives were discovered. One of these was found by a young girl, who was understandably distressed. Immediate action was taken by a nearby police officer.

After the litter picking, participants returned to the Sue Bramley Centre for a concluding yoga session.

The sessions were well received, and inquiries have been made regarding their continuation. It is hoped that they will be resumed during the next summer period.

YOUNG CITIZENS ACTION GROUP



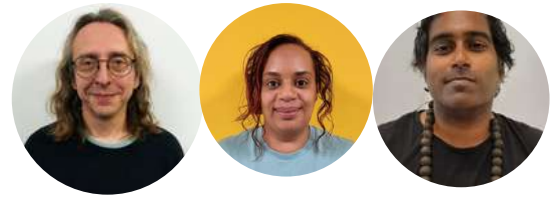
Conducted & reported by Vishal Narayan

The Young Citizen action group has seen a reduction in numbers from 12 to a core 8 students, this is because the former students have now reached year 10 and have various educational interventions across the school at the same time on a Monday afternoon. Recruitment of younger years has been slow as the school only provides a 5 minute assembly and a school bulletin once a week per term to get information out to students. Nonetheless, students also attend when they are not in interventions. The students have completed their young person's charter and have been exploring ways to promote the charter in the local community to advocate for young people. They started a Tik Tok channel, and a podcast but were unable to edit and release it. The young people sent a letter to the new MP for Barking, Nesil Caliskan, asking her to consider helping to raise funds for the proposed performing arts centre and Ripple Nature Reserve. She subsequently invited them to parliament for a group discussion and tour, which they attended. Young people were inspired and invigorated by this. After this, young people have been exploring reaching out to granting bodies and trusts and have been helping to form what campaigns young people should run for the Shoreline, Nature Reserve and performing arts centre. They are helping to shape some of the ideas for the next two years of YCAG, as they will be unable to attend in year 11. Young people also made significant contributions to the Thames Road Supplementary Planning Document, advocating for youth voice within the document's themes- providing their thoughts and ideas on the new development and how it could be improved in their eyes on behalf of other young people.

YOUNG CITIZENS ACTION GROUP



FIERCE DANCING PODCASTS



Conducted & reported by Matt, Lucy & Vish

This year, Thames Life launched Fierce Dancing, a resident-led podcast that offers listeners an authentic glimpse into who we are, what we care about, and how Thames Life continues to grow as a community-driven movement in Barking and Dagenham. Each episode invites open, honest and often light-hearted conversations about our lives, local issues, and the changes shaping our neighbourhoods.

The first episode set the tone, as we reflected on why each of us joined Thames Life and our personal highlights so far. We followed this with a relaxed chat about what we get up to on weekends, helping listeners connect with us as individuals. In later episodes, we turned our attention to place, discussing our experiences in Thames View and Barking Riverside, what has changed over the years, and what we hope to preserve as regeneration continues.

Community voices remained at the heart of the series. We explored what we would each change about our area and shared inspiration from a social project in New York. We also celebrated the Barking Food Forest, talking about our growing successes and introducing Laurelle, our new Community Organiser, who shared her goals and wellbeing tips. Another highlight was meeting Marion, our Green Up Community Organiser, who spoke about her work in local environmental projects and her hopes for the future.

The podcast also created space for reflection. We discussed the devastating fire at the Spectrum Building in Dagenham, sharing our thoughts on fire safety and community resilience. We closed the season with New Beginnings and Upcoming Events, marking team changes, celebrating milestones, and highlighting updates from projects such as the Youth Community Action Group and the Barking Food Forest.

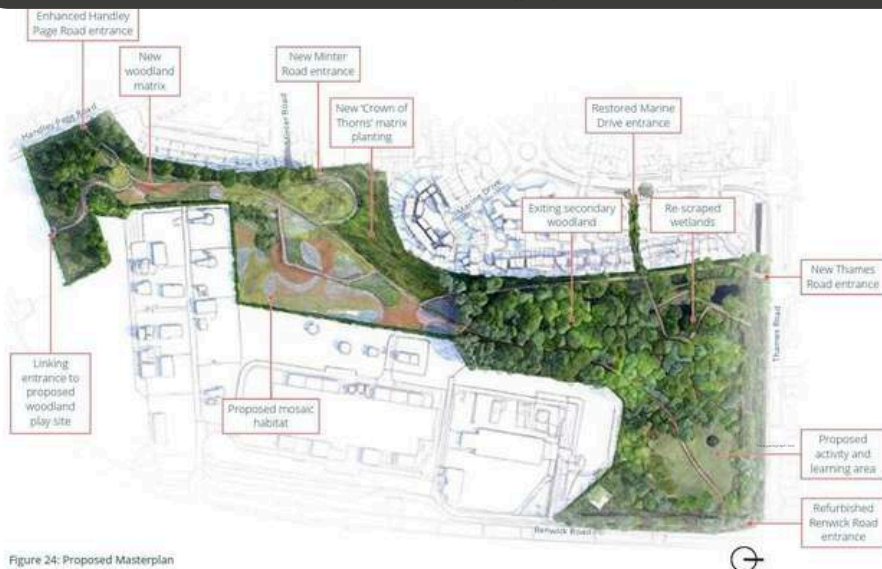
Fierce Dancing has quickly become more than just a podcast; it's a platform for storytelling, connection, and local pride. It captures the humour, honesty and heart of Thames Life, showing how residents' voices continue to lead and inspire positive change in our community.



KEY ACHIEVEMENTS

£198,880 funding raised across all projects
15,480 residents engaged across all projects

Nature Reserve Masterplan completed



Community plan for the local area

*Barking Riverside and Thames View
Community plan*



Ongoing funding secured from BRL for Riverview

GP Drop in Clinics Specialise

The RiverView

Barking Riverside, Scrattons Farm and Thames View

Winter 2024

News for residents, by residents

ISSUE #13

Footpath 47 Community & Wildlife Connection



By Marion Hall, local resident

On Saturday 20th October, Barking Bobbly and Barking Riverside Neighbourhood Watch, brought to gather the local community for an event celebrating the Footpath 47 and raising awareness of its unique wildlife and its importance to be kept.

Hosted at the Exchange London (near Barking Riverside Pier), the day began with a presentation on

"...raising awareness of its unique wildlife and its importance to be kept."

Footpath 47 by Kevin Hulson, our ecological heritage specialist, a local resident passionate about protecting this natural space. There came the fun part—yes a litter-picking session!

With 25 volunteers, including

local families and kids as young as 11 months (inspiring from her grand) to Virswold Little River, we, we all joined forces to make a difference.

All together we filled 38 bags of litter just from the footpath, plus

large items like crates, massive wood pieces, a lost tractor hood, and more. Big and small, all hands made an impact!

After the cleanup, we gathered back at The Exchange for some well-deserved refreshments and

done into the next part of our work. The London Fire Brigade gave us a presentation on water safety, followed by presentations from local community groups sharing their work. We also shared more about our local environment, wildlife and local history! A massive thank you to everyone who joined us to help protect Footpath 47, support nature so much to us, our community.

WHAT'S NEW THIS WINTER
Activities and events for all!

Pg 5



First Voices for Housing Justice Event





Funding Secured for GP

Drop-ins:
£27,819



Total Attendees:
4000

ENGAGEMENT

Evaluation of Rough Sleepers & Asylum Seekers Drop-in Clinic

27 June 2024 event organized by Thames Life's Director of Health Outreach supported by New West PCN GPs/health inequality leads, LBBD universal services and other partners. Attended by 119 rough sleepers and asylum seekers, including 4 children. 19 services were available, including health and care services, food and showers, arts, and socialising. At the end of the event, attendees were asked to complete a short questionnaire, which was answered by 49 attendees (41% response rate). Respondents had been rough sleepers or asylum seekers between a few months to over 10 years. Most said they attended for free food and showers, to see a doctor, and for socializing and networking opportunities. Additional key statistics are illustrated below grouped by broad themes.

Demographics

73%

Of the attendees were males

10 out of 16

Attendees that added their age group aged between 25 to 54

5 OUT OF 10



Attendees that answered the nationality question said they identified as British or Mixed British, and the rest as Other (African, Asian, Romanian, Russian, and Ukrainian)

Place of stay

82%

Of the attendees said they usually stay in the Barking & Dagenham area



Health

53%

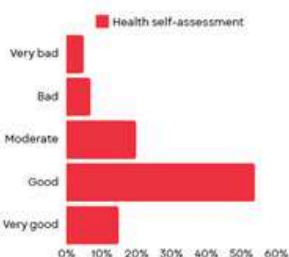
Of those attendees that are registered with a GP have not seen their doctor in the last 12 months

54%

Of the attendees said they have a health condition or illness, the majority of which said they have serious mental health issues, depression, diabetes, and musculoskeletal conditions

52%

Of the attendees said they take regular medication, of which 17 said it was easy to get their medication and 7 it was not easy to get their medication, and among the main reasons were the cost and not being easy to get a prescription



Over 7 in 10 attendees were registered with a GP Practice, of which the majority were registered with a GP in Barking & Dagenham

Thames Life Community Development Trust
Barking & Dagenham



**Funding Secured for
Riverview:
£27,000**

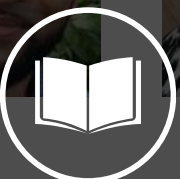


**Riverview Editorial Board
Members:**

4



**Print:
6,500 copies per issue**



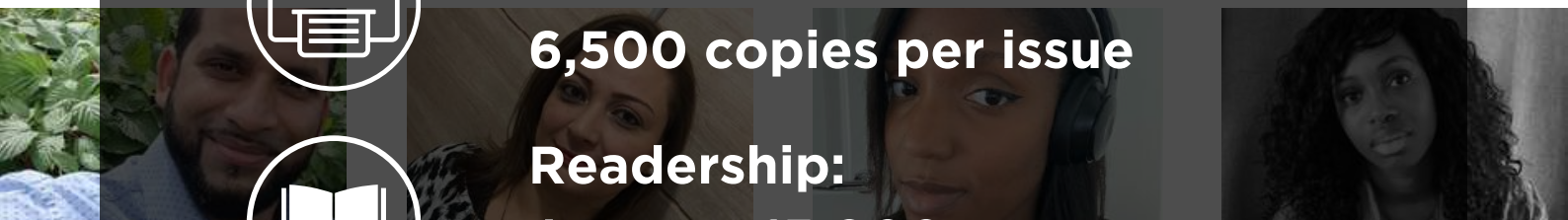
**Readership:
Approx. 15,000**



**Unique Voices:
71%**



**Ad Revenue:
£2,500**





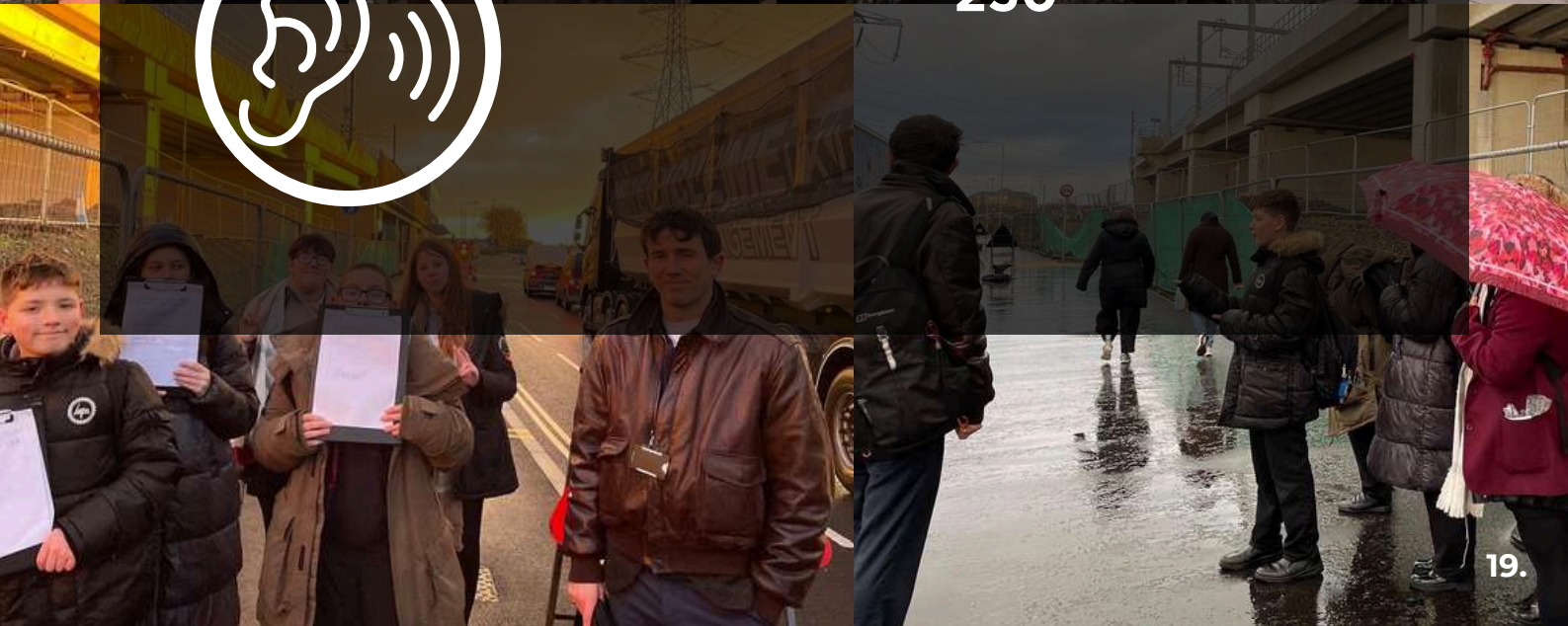
**Funding Secured for YCAG:
£18,000**



**Active YCAG members:
10**



**Young people listened to:
250**





**Funding Secured for Resilience
Network:
£2500**



45





**Funding Secured for Podcasts
and Planning Forum:
£12,026**



30

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T**





**Funding Secured for Ripple
Nature Reserve:
£140,000**



255





**Funding Secured for Locality
Leads:
£570**



1768





Funding Secured for Voices for Housing Justice: £23,196



87





**BARKING
FOOD
FOREST**
Made for US!



**Funding Secured for Food
Forest:
£23,788**



**Activities Held:
10 sports & wellbeing**



**Sessions Delivered:
181**



**Unique Attendees:
1413**



**Feedback:
40% gave 9 or 10 out of 10 for
the activities attended**

**E
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N
T**

PARTNER FEEDBACK

"I have really enjoyed working as a senior practitioner from a local practice with Thames Life. We have been able to foster some of the reviews and concerns that our patients and residents are having accessing health care at GP surgeries and some of the issues they are suffering with."

- Dr. Jagan John, Aurora Medcare

"British Red Cross has a longstanding relationship with Thames Life, partnering on a range of community resilience building activities. Barking & Dagenham has been chosen as a priority place for us, and so we want to deepen our relationships with communities, working with them to find solutions to tackle health inequalities, provide support for migrants and continue to strengthen community resilience."

- Zack Ahmed, British Red Cross

"In terms of what we find most valuable, I'd say (in no particular order): (1) being an anchor organisation for a specific area of the borough (2) the support you provide to residents and local organisations to get involved in the borough; (3) delivering "p/Political education"; (4) having similar/overlapping values around resident participation, devolved power, and challenging power structures."

- Cameron Bray - BD Giving

"The work that Thames Life do in terms of community development and responding to work with and understand the needs and wants of local residents in a considered, collaborative and meaningful way is in our view at BDCVS exemplary."

- Pip Salvador-Jones - BD CVS

"I think your community garden project is simply brilliant - bringing families together, getting residents to grow their own, using it to improve the wellbeing of residents, the benefits to participants seem endless. The health clinics also appear to be doing very well. You also collaborate with the British Red Cross and other smaller organisations looking at community resilience."

- Wunmi Oyewole - Radiant Ambitions

"The food forest is a great opportunity for the nursery to extend the children's nursery learning, particularly as it is so close the setting itself. The children take a keen interest in the environment and sustainability. As we are a "Green Nursery" the food forest helps support out ethos"

- Tyler Morris - LEYF Barking Riverside

RESIDENT FEEDBACK

“The best things I encountered is the foraging walks and just normal walks. The drop-in surgery and when there were cycling group it was also good as helped with physical and mental health’.”

- David Townsend - resident

“Thanks for providing the means for me to meet-up with the amazing activists around here. A truly great wonderful ‘happening’.
Thames Life are doing a great job in pulling together the various strands of activism into an effective force. The developers will move on, but the community will live with the legacy.”

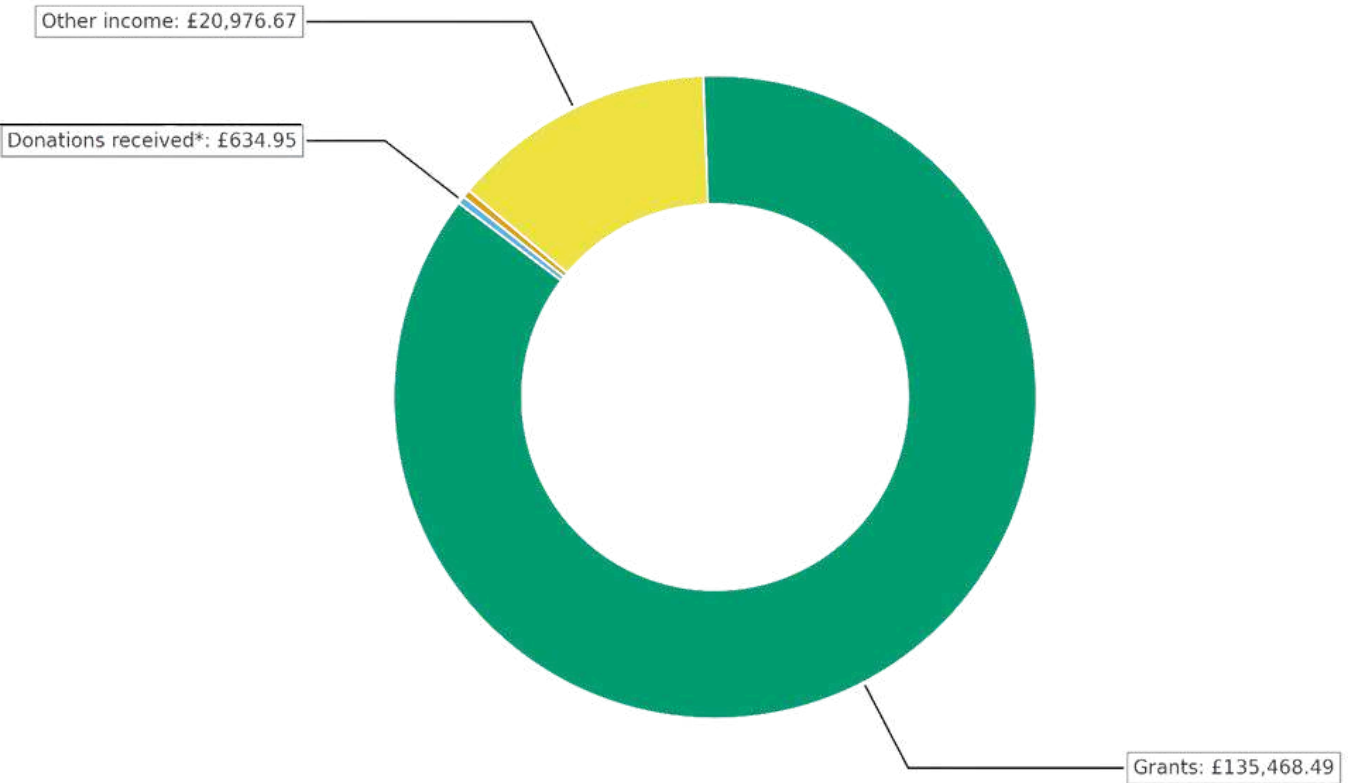
**- Kevin Hudson - Resident & Friends Of
Footpath 47**

“Thames Life is very supportive to the community and community groups, in particular Roding Rubbish and the Food Forest. Encouraging residents to have a voice and get together. A lot of people have met each other through the events supported by Thames Life.”

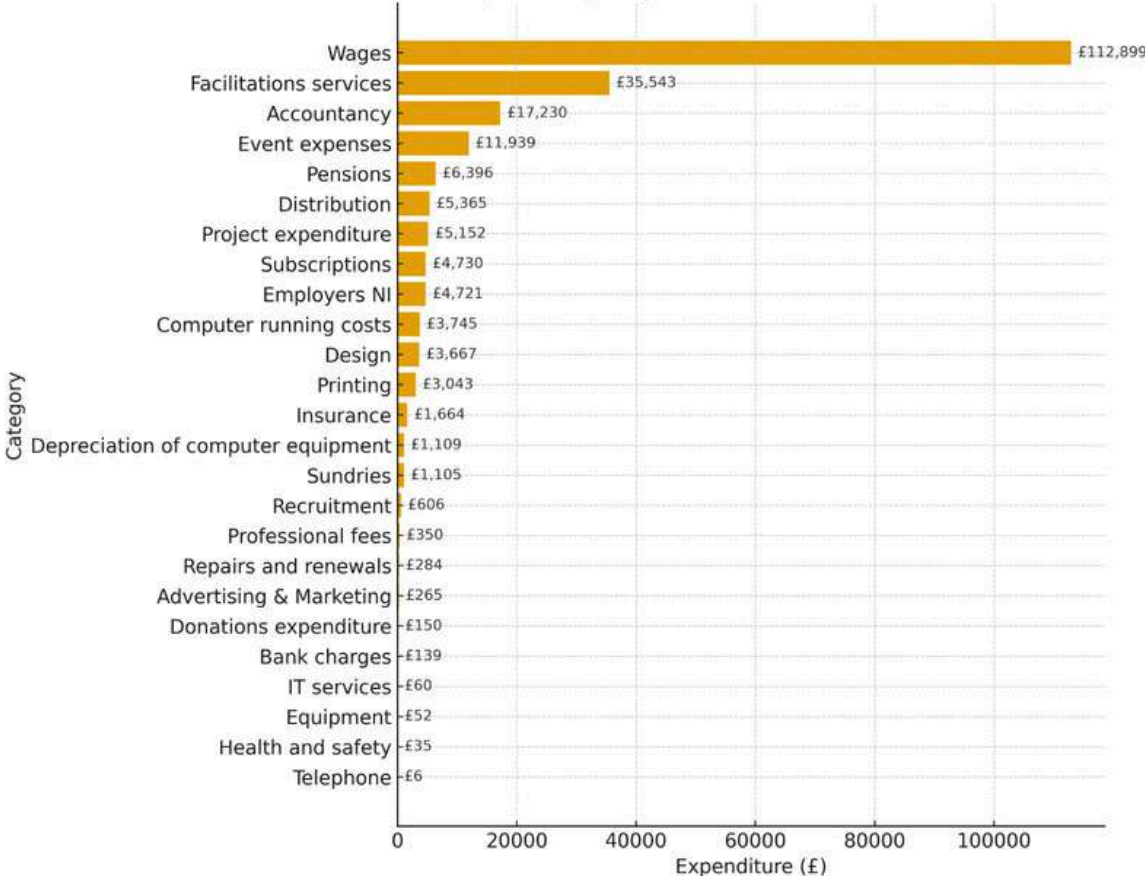
**- Marion Hull - Resident & Head of Roding
Rubbish**

FINANCES

Turnover Breakdown (2025)



Operating Expenditure Breakdown (2025)



FUTURE PLAN

We're excited about the launch the Resident Charter; a powerful document shaped by insights from over 3,000 local conversations. The Charter sets out ten key asks reflecting our community's rights, priorities, and vision for how land development and housing should serve residents. It calls for greater participation, transparency, and accountability from those shaping our neighbourhoods. More than just a statement, the Charter is a tool for change, ensuring growth happens with the community, not to it. This launch will mark an important step towards a fairer, more inclusive future where residents have a real voice in local development.



THANK YOU



MSVF
MORNINGSTAR VOLUNTARY FUND

KINGSLEY
HALL



**FUNDERS &
PARTNERS**



SUPPORTED BY
MAYOR OF LONDON



make:good



**Imperial College
London**





PASSION LED US HERE

**Address: Thames Life,
Thames Community Hub,
Bastable Avenue, Barking IG11 0LH
Email: info@thames-life.org.uk
Website: www.thames-life.org.uk**



**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2025
FOR
THAMES LIFE**

Clemence Hoar Cummings
Chartered Accountants
Riverside House
1-5 Como Street
Romford
Essex
RM7 7DN

THAMES LIFE

**CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2025**

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Notes to the Financial Statements	9 to 19
Detailed Statement of Financial Activities	20

THAMES LIFE
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2025

The Trustees are pleased to present their annual report together with the financial statements of the charity for the period ending 31 March 2025

OBJECTIVES AND ACTIVITIES

Our purposes and activities

The object of Thames Life (CIO) is, for the public benefit, the promotion of urban regeneration in areas of social and economic deprivation. This is focused on the London Borough of Barking & Dagenham, with a specific focus on Thames View and Barking Riverside estates. It is also realised through the following means of:

- a) the relief of poverty or financial hardship.
- b) the advancement of education, training or re-training.
- c) the provision of financial and technical assistance.
- d) the provision of recreational facilities for the public.
- e) the protection of conservation of the environment.

Our vision, mission and aims

Our Vision: A diverse and vibrant community where residents are driving change

Our Mission: To create positive spaces and opportunities for resident empowerment and wellbeing

Aims:

- o Development of leaders: by offering increased skills development, training and volunteering opportunities for residents.
- o Nurture relationships: by creating impactful relationships between residents and partnerships with the local authority, developers, NHS, schools and others.
- o Exert influence: by connecting residents with decision-makers to seek positive change for their community.
- o Support enterprise: by growing a network of community projects and businesses led by residents to address local need.

Public benefit

The Trustees have referred to the Charity Commission's general guidance on public benefit when reviewing the charity's purposes and objectives and in planning its activities for the year. In particular, they have considered how planned activities will contribute to the purposes and objectives detailed above. The trustees are satisfied that the charity meets the Charity Commission's guidelines with regard to delivering public benefit.

THAMES LIFE
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2025

ACHIEVEMENTS AND PERFORMANCE

Review of the year

Thames Life continues to champion resident leadership, amplify community voice, and strengthen partnerships across Barking Riverside and Thames View. During 2024-25, we consolidated programmes, delivered high-quality projects, and navigated organisational change, all while advancing our mission of sustainable and equitable regeneration.

Key Achievements

Community Projects & Resident Leadership

- Barking Food Forest: Established a six-member Resident Steering Committee; delivered weekly gardening sessions; installed a Polytunnel; received initial BRL funding and submitted additional grant applications; hosted an Autumn Garden Party and planning for an Easter Egg Hunt; developing corporate and NHS partnerships to support green social prescribing.
- River View Newspaper: Produced three issues this year; secured £26,000 funding for 2024-25; maintained an active Resident Editorial Board; ongoing efforts to amplify youth voices.
- Residents Planning Forum: Monthly sessions with UCL collaboration; contributions to Thames View & Riverside Community Plan; developing a Resident Charter; engaging residents in planning consultations, including the local developer's 20,000-home proposal.
- Ripple Nature Reserve: Supporting the planned but as yet unrealised reopening through resident engagement, stakeholder collaboration, and with planned activation events including litter picks and community engagement sessions.
- Young Citizens Action Group (YCAG): Weekly sessions delivered; developed Young Person's Community Charter; contributed to Thames Road Supplementary Planning Document; engaged with local MP and parliamentary discussions; initiated TikTok and podcast channels for youth advocacy.
- Ripple Effect Resident Campaign Group: Regular weekly meetings with guest speakers; resident-led campaigns on housing, green space, and social infrastructure; community events including Christmas party, quiz, and collaborations with Be First and UCL research projects.

Health, Sport & Safety

- Delivered sports and active lifestyle programmes and secured funding through partnerships with Sport England and the Football Foundation.
- Implemented health projects including GP pop-ups, design groups, and prototype initiatives.
- Engaged residents in resilience and emergency planning with British Red Cross, LBBB, and GLA. Including leading on the first Resilience Network in January 2025

Planning, Housing & Environment

- Supported resident campaigns through Planning Forum and Ripple Effect, focusing on housing density and greening initiatives.
- Progressed asset transfer and community-led spaces, including an exploration of building redevelopment in discussion with a range of support organisations including Meanwhile Spaces CIC.

Communications & Marketing

- Maintained website, newsletter, and social media content; delivered quarterly River View issues; ongoing bi-monthly newsletter and blog updates.
- Developed comms and marketing strategy.
- Integrated communications with project activities to highlight resident-led stories and campaigns.

Governance, Operations & Finance

- Strengthened internal systems in HR, finance, and policy compliance.
- Embedding core administrative roles during staff transitions; weekly staff meetings and weekly meetings with external book keeper updating accounts meetings and financial planning.
- Developed internal policies and administrative frameworks to support organisational resilience.

Fundraising & Income Generation

- Secured multi-year funding streams while pursuing grants from local stakeholders, Trust for London, Esmée Fairbairn, Paul Hamlyn, National Grid, and many others.
- Explored revenue opportunities through corporate partnerships, advertising, and potential community space utilisation.

THAMES LIFE
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2025

CEO Reflections & Challenges

Key challenges identified include:

1. Returning to charitable purpose amid unsustainable housing developments.
2. Preserving and enhancing team culture and esprit de corps.
3. Holding tension inherent in power-shifting community organising.
4. Strengthening anti-oppression and anti-poverty initiatives.
5. Internal organisational systems and governance.
6. Securing long-term revenue to reduce reliance on short-term grants.
7. Navigating developer and council command and control cultures.
8. Staff support, structure, and wellbeing.
9. Enhancing trustee engagement and shared time.
10. Ensuring legacy, succession, and distributed leadership within staff and trustees.

Thames Life 3:0

- 1:0 (Oct 2017-Oct 2020): First Lottery grant, charity setup.
- 2:0 (Mar 2021-Mar 2024): Second Lottery grant; consolidation of delivery.
- 3:0 (Mar 2024-present): Established programme delivery, diverse funding, and strengthened organisational systems.

FINANCIAL REVIEW

Financial position

Total income for the year was £205,968 (2024: £407,243) of which £205,182 was deemed as restricted funding (2024: £405,038). Total expenditure for the year was £220,260 (2024: £319,590) of which £219,843 was spent on restricted activities (2024: £319,590). Reserves carried forward at 31 March 2025 were £178,018 (2024: £192,310) of which £129,960 were deemed as restricted (2024: £144,621).

Reserves policy

Our reserves policy is to hold unrestricted funds equivalent to six months' operating expenditure. Since the majority of salaried posts are funded by restricted funding, the operating expenditure needs only to cover the redundancy costs at a minimum, plus any further operating costs. The unrestricted funds balance more than satisfies this criteria as at 31.03.25.

The charity is able to meet its current working capital requirements based on the cash flow generated and modest operational surpluses. There are sufficient cash reserves to manage cash flow on a day to day basis

Going concern

The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

THAMES LIFE
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2025

FUTURE PLANS

1. Community Projects & Resident Leadership

- Fully develop Barking Food Forest and secure capital funding.
- Reopen Ripple Nature Reserve with heritage funding and activate resident engagement.
- Expand YCAG and Residents Planning Forum to increase participation and civic influence.
- Strengthen Ripple Effect campaigns on housing, green space, and social infrastructure.

2. Communications & Marketing

- Streamline comms strategy and digital presence; maintain continuity.
- Develop storytelling and targeted campaigns to promote awareness, projects, and resident voice.

3. Income Generation & Sustainability

- Secure larger, long-term funding streams; explore revenue opportunities via advertising, partnerships, and community spaces.
- Continue pursuing grants from statutory and philanthropic sources.

4. Governance & Organisational Systems

- Strengthen internal governance, finance, HR, and operational systems.
- Support trustees with oversight, succession planning, and distributed leadership.
- Review staff to ensure stability and retention.

5. Impact & Storytelling

- Develop a consistent impact framework to measure and communicate outcomes.
- Highlight resident-led successes and demonstrate the community's role in driving change.

6. Partnerships & Advocacy

- Continue strategic collaborations with local authorities, developers, statutory bodies, and voluntary networks.
- Maintain proactive accountability mechanisms for housing and regeneration projects.
- Secure community assets for accessible, resident-led spaces.

Thames Life remains committed to empowering residents, sustaining impactful programmes, and ensuring that community voices are central to regeneration and planning in Barking Riverside and Thames View.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Charity is controlled by its governing document and constitutes a Charitable Incorporated Organisation (CIO).

Prior to the CIO being established the charity ran as Thames Ward Community Project, this ceased activities on 1 October 2020 and transferred all funds to Thames Life.

Risk management

The trustees have reviewed the major and financial risks that impact on the work of the charity. The systems that have been established enable the trustees to review and take necessary steps to lessen these risks. The trustees consider the following to be the principal risks that the charity faces:

- Main risk #1: securing funding to maintain core activities. In mitigation trustees review finances at board meetings and monthly executive meetings to ensure strategies and actions are undertaken. Trustees and staff are also proactive in seeking a balanced portfolio of funding sources as a progression from heavy reliance on one single funder, i.e. the Lottery Reaching Communities Programme.
- Main risk #2: turnover of staff and trustees. In mitigation regular support, supervision and one to one meetings are planned with both staff and trustees to ensure good communication, a relational culture and speedy identification of people disengaging. We also seek to broaden and diversify our staff and trustee cohort by reaching out to less represented groups.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1189743

THAMES LIFE
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2025

Principal address

Riverside School
Renwick Road
Barking
Essex
IG11 0FU

Trustees

L Ogunsola
A Pollard
J Oyekunle
A Hussien
N Ogene (resigned 6.3.25)
H Rahman
I Ferreria
D L Lismore (appointed 6.3.25)

Independent Examiner

Lee Blunden FCCA CTA
Clemence Hoar Cummings
Chartered Accountants
Riverside House
1-5 Como Street
Romford
Essex
RM7 7DN

Approved by order of the board of trustees on December 17th 2025 and signed on its behalf by:



J Oyekunle - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
THAMES LIFE**

Independent examiner's report to the trustees of Thames Life

I report to the charity trustees on my examination of the accounts of Thames Life (the Trust) for the year ended 31st March 2025.

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.



Lee Blunden FCCA CTA

Clemence Hoar Cummings
Chartered Accountants
Riverside House
1-5 Como Street
Romford
Essex
RM7 7DN

Date: ...17 December 2025...

THAMES LIFE

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2025**

	Notes	Unrestricted fund £	Restricted funds £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM					
Charitable activities	2	634	4	638	1,110
Charitable activities	4	152	205,178	205,330	406,080
Community Projects					
Investment income	3	<u>-</u>	<u>-</u>	<u>-</u>	<u>53</u>
Total		<u>786</u>	<u>205,182</u>	<u>205,968</u>	<u>407,243</u>
 EXPENDITURE ON					
Charitable activities	5	417	219,843	220,260	319,590
Community Projects					
 NET INCOME/(EXPENDITURE)		369	(14,661)	(14,292)	87,653
 RECONCILIATION OF FUNDS					
Total funds brought forward		<u>47,689</u>	<u>144,621</u>	<u>192,310</u>	<u>104,657</u>
 TOTAL FUNDS CARRIED FORWARD		<u>48,058</u>	<u>129,960</u>	<u>178,018</u>	<u>192,310</u>

The notes form part of these financial statements

THAMES LIFE
BALANCE SHEET
31ST MARCH 2025

	Notes	Unrestricted fund £	Restricted funds £	2025 Total funds £	2024 Total funds £
FIXED ASSETS					
Tangible assets	9	2,965	-	2,965	4,075
CURRENT ASSETS					
Debtors	10	24,943	-	24,943	25,927
Cash at bank and in hand		<u>105,143</u>	<u>129,960</u>	<u>235,103</u>	<u>168,876</u>
		130,086	129,960	260,046	194,803
CREDITORS					
Amounts falling due within one year	11	(84,993)	-	(84,993)	(6,568)
NET CURRENT ASSETS		<u>45,093</u>	<u>129,960</u>	<u>175,053</u>	<u>188,235</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>48,058</u>	<u>129,960</u>	<u>178,018</u>	192,310
NET ASSETS		<u>48,058</u>	<u>129,960</u>	<u>178,018</u>	<u>192,310</u>
FUNDS	12				
Unrestricted funds				48,058	47,689
Restricted funds				<u>129,960</u>	<u>144,621</u>
TOTAL FUNDS				<u>178,018</u>	<u>192,310</u>

The financial statements were approved by the Board of Trustees and authorised for issue on17 December 2025..... and were signed on its behalf by:



J Oyekunle - Trustee



L Ogunsola - Trustee

The notes form part of these financial statements

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2025**

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.

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Income from government and other grants are recognised at fair value when the charity has entitlement after any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably. If entitlement is not met then these amounts are deferred.

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.

Expenditure on charitable activities includes those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs allocated directly to such activities and those costs of an indirect nature necessary to support them.

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 - 20% on cost

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.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to

which they relate.

THAMES LIFE

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2025**

2. CHARITABLE ACTIVITIES

	2025	2024
	£	£
Donations	<u>638</u>	<u>1,110</u>

3. INVESTMENT INCOME

	2025	2024
	£	£
Deposit account interest	<u>-</u>	<u>53</u>

4. INCOME FROM CHARITABLE ACTIVITIES

	2025	2024
	Community Projects	Total activities
	£	£
Grants	142,552	262,555
SLA	41,171	103,365
Consultancy fees	<u>21,607</u>	<u>40,160</u>
	<u>205,330</u>	<u>406,080</u>

Grants received, included in the above, are as follows:

	2025	2024
	£	£
The National Lottery	-	149,192
Trust for London	40,199	37,600
Community Resources	-	17,500
Community Chest	-	11,073
UK Power Networks	-	10,000
London Plus	-	5,000
London Marathon Charitable Trust	-	17,530
The Social Change Nest	-	14,660
Dr Pop Ups	1,915	-
People's Health Trust	12,026	-
Citizens UK	23,197	-
Wellness Roadshow Grant	1,965	-
Barking Food Forest	9,500	-
Red Cross	2,500	-
Be First	15,000	-
Disruptive Explorers (Housing)	15,000	-
Esmee Fairbairn Foundation	<u>21,250</u>	<u>-</u>
	<u>142,552</u>	<u>262,555</u>

THAMES LIFE

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2025**

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 6) £	Totals £
Community Projects	<u>203,030</u>	<u>17,230</u>	<u>220,260</u>

6. SUPPORT COSTS

	Governance costs £
Community Projects	<u>17,230</u>

7. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

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

8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Charitable activities	1,110	-	1,110
Charitable activities			
Community Projects	1,042	405,038	406,080
Investment income	<u>53</u>	<u>-</u>	<u>53</u>
Total	<u>2,205</u>	<u>405,038</u>	<u>407,243</u>
EXPENDITURE ON			
Charitable activities			
Community Projects	<u>-</u>	<u>319,590</u>	<u>319,590</u>
NET INCOME	2,205	85,448	87,653
Transfers between funds	<u>24,360</u>	<u>(24,360)</u>	<u>-</u>
Net movement in funds	26,565	61,088	87,653
RECONCILIATION OF FUNDS			
Total funds brought forward	<u>21,124</u>	<u>83,533</u>	<u>104,657</u>
TOTAL FUNDS CARRIED FORWARD	<u>47,689</u>	<u>144,621</u>	<u>192,310</u>

THAMES LIFE

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2025

9. TANGIBLE FIXED ASSETS

	Computer equipment £
COST	
At 1st April 2024 and 31st March 2025	<u>5,546</u>
DEPRECIATION	
At 1st April 2024	<u>1,471</u>
Charge for year	<u>1,110</u>
At 31st March 2025	<u>2,581</u>
NET BOOK VALUE	
At 31st March 2025	<u>2,965</u>
At 31st March 2024	<u>4,075</u>

10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Trade debtors	21,998	24,004
Accrued income	-	438
Prepayments	<u>2,945</u>	<u>1,485</u>
	<u>24,943</u>	<u>25,927</u>

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Trade creditors	3,316	2,471
Other creditors	<u>81,677</u>	<u>4,097</u>
	<u>84,993</u>	<u>6,568</u>

THAMES LIFE

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2025

12. MOVEMENT IN FUNDS

	At 1.4.24 £	Net movement in funds £	At 31.3.25 £
Unrestricted funds			
General fund	47,689	369	48,058
Restricted funds			
Built-ID	2,863	-	2,863
NCIL	10,489	(10,287)	202
Trust for London	18,940	(3,451)	15,489
Community Resources Networked			
Neighbourhoods Project	1,244	(45)	1,199
Lottery Reaching Communities	6,248	(6,248)	-
Riverview Newspaper	20,289	7,355	27,644
London Marathon CT	12,021	(5,373)	6,648
Climate Kickstarter	1,969	-	1,969
Locality Lead	16,450	(16,450)	-
Barking Food Forest	7,732	(4,386)	3,346
Community Chest	6,577	(3,003)	3,574
UKPN Ripple Nature Reserve	10,000	-	10,000
Dr Pop Ups	21,721	(8,102)	13,619
LBBD Coproduction	100	(50)	50
Shaftesbury Foundation	3,623	(3,213)	410
Social Change	4,355	65	4,420
Citizens UK	-	2,825	2,825
Disruptive Explorers (Housing)	-	7,724	7,724
Esmee Fairbairn Foundation	-	13,002	13,002
Harrow Hub	-	4,000	4,000
Health Outreach	-	1,788	1,788
BS4C Sports Development	-	1,380	1,380
People's Health Trust	-	3,703	3,703
Red Cross	-	2,140	2,140
Wellness Roadshow Grant	-	1,965	1,965
	<u>144,621</u>	<u>(14,661)</u>	<u>129,960</u>
TOTAL FUNDS	<u>192,310</u>	<u>(14,292)</u>	<u>178,018</u>

THAMES LIFE

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2025

12. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	785	(416)	369
Restricted funds			
NCIL	200	(10,487)	(10,287)
Trust for London	40,200	(43,651)	(3,451)
Community Resources Networked Neighbourhoods Project	-	(45)	(45)
Lottery Reaching Communities	-	(6,248)	(6,248)
Riverview Newspaper	27,600	(20,245)	7,355
London Marathon CT	-	(5,373)	(5,373)
Locality Lead	-	(16,450)	(16,450)
Barking Food Forest	11,562	(15,948)	(4,386)
Community Chest	(438)	(2,565)	(3,003)
Dr Pop Ups	27,820	(35,922)	(8,102)
LBBD Coproduction	-	(50)	(50)
Shaftesbury Foundation	-	(3,213)	(3,213)
Social Change	65	-	65
Be First	15,000	(15,000)	-
Citizens UK	23,197	(20,372)	2,825
Disruptive Explorers (Housing)	15,065	(7,341)	7,724
Esmee Fairbairn Foundation	21,253	(8,251)	13,002
Harrow Hub	4,000	-	4,000
Health Outreach	1,788	-	1,788
BS4C Sports Development	1,380	-	1,380
People's Health Trust	12,026	(8,323)	3,703
Red Cross	2,500	(360)	2,140
Wellness Roadshow Grant	1,965	-	1,965
	<u>205,183</u>	<u>(219,844)</u>	<u>(14,661)</u>
TOTAL FUNDS	<u>205,968</u>	<u>(220,260)</u>	<u>(14,292)</u>

THAMES LIFE

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2025

12. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.24 £
Unrestricted funds				
General fund	21,124	2,205	24,360	47,689
Restricted funds				
Built-ID	3,089	-	(226)	2,863
NCIL	-	10,489	-	10,489
London Borough of Barking and Dagenham	3,290	-	(3,290)	-
Trust for London	10,873	8,336	(269)	18,940
BD Giving	6,168	(6,168)	-	-
Community Resources Networked Neighbourhoods Project	6,900	6,244	(11,900)	1,244
Lottery Reaching Communities	14,002	(6,263)	(1,491)	6,248
Riverview Newspaper	8,664	11,653	(28)	20,289
London Marathon CT	-	12,021	-	12,021
Climate Kickstarter	-	1,969	-	1,969
Locality Lead	30,547	(11,941)	(2,156)	16,450
Barking Food Forest	-	7,732	-	7,732
Community Chest	-	6,577	-	6,577
UKPN Ripple Nature Reserve	-	10,000	-	10,000
Dr Pop Ups	-	21,721	-	21,721
LBBD Coproduction	-	100	-	100
London Plus GLA	-	5,000	(5,000)	-
Shaftesbury Foundation	-	3,623	-	3,623
Social Change	-	4,355	-	4,355
	<u>83,533</u>	<u>85,448</u>	<u>(24,360)</u>	<u>144,621</u>
TOTAL FUNDS	<u>104,657</u>	<u>87,653</u>	<u>-</u>	<u>192,310</u>

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2025**

12. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	2,204	1	2,205
Restricted funds			
London Sport	5,000	(5,000)	-
NCIL	20,000	(9,511)	10,489
Trust for London	37,600	(29,264)	8,336
BD Giving	-	(6,168)	(6,168)
Community Resources Networked Neighbourhoods Project	2,000	4,244	6,244
Lottery Reaching Communities	149,193	(155,456)	(6,263)
Riverview Newspaper	27,150	(15,497)	11,653
London Marathon CT	17,566	(5,545)	12,021
Climate Kickstarter	1,969	-	1,969
Locality Lead	45,979	(57,920)	(11,941)
Barking Food Forest	12,315	(4,583)	7,732
Community Chest	12,901	(6,324)	6,577
UKPN Ripple Nature Reserve	10,000	-	10,000
Dr Pop Ups	31,462	(9,741)	21,721
LBBD Coproduction	550	(450)	100
London Plus GLA	5,000	-	5,000
Shaftesbury Foundation	9,999	(6,376)	3,623
Social Change	4,355	-	4,355
Community Food Growing Programme	12,000	(12,000)	-
	<u>405,039</u>	<u>(319,591)</u>	<u>85,448</u>
TOTAL FUNDS	<u>407,243</u>	<u>(319,590)</u>	<u>87,653</u>

Restricted Funds are to be spent as outlined below:

Built - ID

Funding to be spent on community arts activity.

NCIL

Funds for community gardening.

London Borough of Barking & Dagenham

Funding for resident-led activities

Trust for London

For community outreach and communications

BD Giving

Funding for resident support and fire safety

Community Resources Network Neighbourhoods Project

Resilience funding

Lottery Reaching Communities

Funding of core staffing of the Charity

Riverview Newspaper
Production of resident newspaper

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2025**

12. MOVEMENT IN FUNDS - continued

Climate Kickstarter

Funding to implement rainwater harvesting and solar energy into gardening projects at Barking Food Forest and Riverside Bridge School

Locality Lead

This initiative is a borough-wide partnership that works across the health system to provide triage, develop prototypes and design groups and take part as a learning group to test innovative practice.

Barking Food Forest

Funding for community garden site leased to school from BRL

Community Chest

social prescribing community chest secured via LBBD

UKPN Ripple Nature Reserve

Funds held for Ripple Nature Reserve resident steering group - donation given from UK Power Network

Dr Pop Ups

Funds secured to run health events where residents can access a GP and community advice and support

LBBD Coproduction

Funds received from LBBD for resident attendance and participation

London Plus GLA

Funds received for CEO participation on resilience and civil contingency support

Shaftesbury Foundation

Funds to support Young Citizens Action Group and related local campaigns shaped by young people

Social Change

Funds received in lieu of worker attendance at BD Collective events

Be First

To do outreach and research, engaging local residents, businesses, etc on the Thames Road transformation (note: Thames Road is adjacent to Thames View estate where we are based. We were paid as consultants to produce a report detailing our findings and recommendation).

Citizens UK

This was a secondment where we were working as Citizens UK local chapter lead for Barking & Dagenham, approximately 2 days a week, supporting members of BD Citizens, and the exec group on local campaigns including a housing inquiry and preparation for meetings with the council leader.

Disruptive Explorers (Housing)

This was to hold 2 events on housing (called Voices for Housing Justice) and support a working group of local community experts; the events both had around 60 attendees each, keynote speakers from across London and generated priorities for future campaigns - bringing people together across tenures - private renters, leaseholders, council tenants etc, as an merging social movement.

Esmee Fairbairn Foundation

Key Outcome 1:

Increased community engagement in local campaigns to deliver equitable change

Outcome 1 Progress indicators:

Indicator: ten community events organized per year

Indicator: 100 residents actively engaging per year

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2025**

12. MOVEMENT IN FUNDS - continued

Key Outcome 2:

Increased community engagement in social enterprise and regeneration activities

Outcome 2 Progress indicators

Indicator: ten community events organized per year

Indicator: 100 residents actively engaging per year

Key Outcome 3:

Increased community engagement in arts and culture.

Outcome 3 Progress indicators

Indicator: ten community events organized per year

Indicator: 100 residents actively engaging per year

Harrow Hub

This was funding to be a learning partner, specifically drawing on a community development expertise, looking at a hub for young people, many of whom were new migrants, and writing a report with findings and recommendations. The role worked alongside the College and 2-3 core voluntary sector partners, and ranged from supporting the holding of events for young people, drawing out leaning themes, meeting other stakeholders as future partners and refining the hub offer.

Health Outreach

This supported the work of our health outreach worker, and mainly focused on the GP drop ins, which engaged with a range of health practitioners and wider community groups whilst meeting the needs of residents who typically struggle to see their GP due to massive pressure on services.

BS4C Sports Development

Small pot of funding to look at a consultancy and support role, supporting the Barking Sports 4 Change coalition and its leadership group, drawing out the approach of the coalition and its governance - fiduciary, strategic and generative aspects of governance and with a focus on equity and strong democratic practice.

People's Health Trust

This funds our work with the Young Citizens Action Group which meets weekly during term time at Riverside School where young people develop leadership skills and focus on campaigns, including protecting the shoreline and reopening of the Ripple Nature Reserve. The young people also met the MP in Westminster to talk of their priorities. The fund also supports our work on the monthly resident planning forum which has worked with UCL to develop a community plan based on workshops and research and has a wider remit to respond to planning consultation.

Red Cross

This supports our weekly meetings with Red Cross and LBBD Civil Contingency team to strengthen responses to emergencies - fire, flood etc and build resilience. It also supports our work on the borough Resilience Forum and wider Resilience Network.

Wellness Roadshow Grant

This funding enabled our health outreach worker to work with local residents and groups to develop projects via creative ideas, to promote better health, especially for women and girls, and to be able to create a project that can be taken from place to place as a roadshow - hence one of the ideas was of Hal's Moving Castle, of an imaginary space that people could explore issues around health.

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2025**

13. RELATED PARTY DISCLOSURES

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

THAMES LIFE

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2025**

	2025 £	2024 £
INCOME AND ENDOWMENTS		
Charitable activities		
Donations	638	1,110
Investment income		
Deposit account interest	-	53
Charitable activities		
Grants	142,552	262,555
SLA	41,171	103,365
Consultancy fees	<u>21,607</u>	<u>40,160</u>
	<u>205,330</u>	<u>406,080</u>
Total incoming resources	205,968	407,243
EXPENDITURE		
Charitable activities		
Wages	112,899	200,687
Social security	4,721	4,007
Pensions	6,396	13,879
Computer costs	3,805	917
Subscriptions	4,730	4,217
Health & safety and training	35	85
Insurance	1,664	1,488
Sundries	2,407	2,921
Project costs	65,264	72,790
Computer equipment	<u>1,109</u>	<u>1,109</u>
	203,030	302,100
Support costs		
Governance costs		
Accountancy and legal fees	<u>17,230</u>	<u>17,490</u>
Total resources expended	<u>220,260</u>	<u>319,590</u>
Net (expenditure)/income	<u>(14,292)</u>	<u>87,653</u>

This page does not form part of the statutory financial statements

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2025
FOR
THAMES LIFE**

Clemence Hoar Cummings
Chartered Accountants
Riverside House
1-5 Como Street
Romford
Essex
RM7 7DN

THAMES LIFE

**CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2025**

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THAMES LIFE
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2025

The Trustees are pleased to present their annual report together with the financial statements of the charity for the period ending 31 March 2025

OBJECTIVES AND ACTIVITIES

Our purposes and activities

The object of Thames Life (CIO) is, for the public benefit, the promotion of urban regeneration in areas of social and economic deprivation. This is focused on the London Borough of Barking & Dagenham, with a specific focus on Thames View and Barking Riverside estates. It is also realised through the following means of:

- a) the relief of poverty or financial hardship.
- b) the advancement of education, training or re-training.
- c) the provision of financial and technical assistance.
- d) the provision of recreational facilities for the public.
- e) the protection of conservation of the environment.

Our vision, mission and aims

Our Vision: A diverse and vibrant community where residents are driving change

Our Mission: To create positive spaces and opportunities for resident empowerment and wellbeing

Aims:

- o Development of leaders: by offering increased skills development, training and volunteering opportunities for residents.
- o Nurture relationships: by creating impactful relationships between residents and partnerships with the local authority, developers, NHS, schools and others.
- o Exert influence: by connecting residents with decision-makers to seek positive change for their community.
- o Support enterprise: by growing a network of community projects and businesses led by residents to address local need.

Public benefit

The Trustees have referred to the Charity Commission's general guidance on public benefit when reviewing the charity's purposes and objectives and in planning its activities for the year. In particular, they have considered how planned activities will contribute to the purposes and objectives detailed above. The trustees are satisfied that the charity meets the Charity Commission's guidelines with regard to delivering public benefit.

THAMES LIFE
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2025

ACHIEVEMENTS AND PERFORMANCE

Review of the year

Thames Life continues to champion resident leadership, amplify community voice, and strengthen partnerships across Barking Riverside and Thames View. During 2024-25, we consolidated programmes, delivered high-quality projects, and navigated organisational change, all while advancing our mission of sustainable and equitable regeneration.

Key Achievements

Community Projects & Resident Leadership

- Barking Food Forest: Established a six-member Resident Steering Committee; delivered weekly gardening sessions; installed a Polytunnel; received initial BRL funding and submitted additional grant applications; hosted an Autumn Garden Party and planning for an Easter Egg Hunt; developing corporate and NHS partnerships to support green social prescribing.
- River View Newspaper: Produced three issues this year; secured £26,000 funding for 2024-25; maintained an active Resident Editorial Board; ongoing efforts to amplify youth voices.
- Residents Planning Forum: Monthly sessions with UCL collaboration; contributions to Thames View & Riverside Community Plan; developing a Resident Charter; engaging residents in planning consultations, including the local developer's 20,000-home proposal.
- Ripple Nature Reserve: Supporting the planned but as yet unrealised reopening through resident engagement, stakeholder collaboration, and with planned activation events including litter picks and community engagement sessions.
- Young Citizens Action Group (YCAG): Weekly sessions delivered; developed Young Person's Community Charter; contributed to Thames Road Supplementary Planning Document; engaged with local MP and parliamentary discussions; initiated TikTok and podcast channels for youth advocacy.
- Ripple Effect Resident Campaign Group: Regular weekly meetings with guest speakers; resident-led campaigns on housing, green space, and social infrastructure; community events including Christmas party, quiz, and collaborations with Be First and UCL research projects.

Health, Sport & Safety

- Delivered sports and active lifestyle programmes and secured funding through partnerships with Sport England and the Football Foundation.
- Implemented health projects including GP pop-ups, design groups, and prototype initiatives.
- Engaged residents in resilience and emergency planning with British Red Cross, LBBB, and GLA. Including leading on the first Resilience Network in January 2025

Planning, Housing & Environment

- Supported resident campaigns through Planning Forum and Ripple Effect, focusing on housing density and greening initiatives.
- Progressed asset transfer and community-led spaces, including an exploration of building redevelopment in discussion with a range of support organisations including Meanwhile Spaces CIC.

Communications & Marketing

- Maintained website, newsletter, and social media content; delivered quarterly River View issues; ongoing bi-monthly newsletter and blog updates.
- Developed comms and marketing strategy.
- Integrated communications with project activities to highlight resident-led stories and campaigns.

Governance, Operations & Finance

- Strengthened internal systems in HR, finance, and policy compliance.
- Embedding core administrative roles during staff transitions; weekly staff meetings and weekly meetings with external book keeper updating accounts meetings and financial planning.
- Developed internal policies and administrative frameworks to support organisational resilience.

Fundraising & Income Generation

- Secured multi-year funding streams while pursuing grants from local stakeholders, Trust for London, Esmée Fairbairn, Paul Hamlyn, National Grid, and many others.
- Explored revenue opportunities through corporate partnerships, advertising, and potential community space utilisation.

THAMES LIFE
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2025

CEO Reflections & Challenges

Key challenges identified include:

1. Returning to charitable purpose amid unsustainable housing developments.
2. Preserving and enhancing team culture and esprit de corps.
3. Holding tension inherent in power-shifting community organising.
4. Strengthening anti-oppression and anti-poverty initiatives.
5. Internal organisational systems and governance.
6. Securing long-term revenue to reduce reliance on short-term grants.
7. Navigating developer and council command and control cultures.
8. Staff support, structure, and wellbeing.
9. Enhancing trustee engagement and shared time.
10. Ensuring legacy, succession, and distributed leadership within staff and trustees.

Thames Life 3:0

- 1:0 (Oct 2017-Oct 2020): First Lottery grant, charity setup.
- 2:0 (Mar 2021-Mar 2024): Second Lottery grant; consolidation of delivery.
- 3:0 (Mar 2024-present): Established programme delivery, diverse funding, and strengthened organisational systems.

FINANCIAL REVIEW

Financial position

Total income for the year was £205,968 (2024: £407,243) of which £205,182 was deemed as restricted funding (2024: £405,038). Total expenditure for the year was £220,260 (2024: £319,590) of which £219,843 was spent on restricted activities (2024: £319,590). Reserves carried forward at 31 March 2025 were £178,018 (2024: £192,310) of which £129,960 were deemed as restricted (2024: £144,621).

Reserves policy

Our reserves policy is to hold unrestricted funds equivalent to six months' operating expenditure. Since the majority of salaried posts are funded by restricted funding, the operating expenditure needs only to cover the redundancy costs at a minimum, plus any further operating costs. The unrestricted funds balance more than satisfies this criteria as at 31.03.25.

The charity is able to meet its current working capital requirements based on the cash flow generated and modest operational surpluses. There are sufficient cash reserves to manage cash flow on a day to day basis

Going concern

The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

THAMES LIFE
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2025

FUTURE PLANS

1. Community Projects & Resident Leadership

- Fully develop Barking Food Forest and secure capital funding.
- Reopen Ripple Nature Reserve with heritage funding and activate resident engagement.
- Expand YCAG and Residents Planning Forum to increase participation and civic influence.
- Strengthen Ripple Effect campaigns on housing, green space, and social infrastructure.

2. Communications & Marketing

- Streamline comms strategy and digital presence; maintain continuity.
- Develop storytelling and targeted campaigns to promote awareness, projects, and resident voice.

3. Income Generation & Sustainability

- Secure larger, long-term funding streams; explore revenue opportunities via advertising, partnerships, and community spaces.
- Continue pursuing grants from statutory and philanthropic sources.

4. Governance & Organisational Systems

- Strengthen internal governance, finance, HR, and operational systems.
- Support trustees with oversight, succession planning, and distributed leadership.
- Review staff to ensure stability and retention.

5. Impact & Storytelling

- Develop a consistent impact framework to measure and communicate outcomes.
- Highlight resident-led successes and demonstrate the community's role in driving change.

6. Partnerships & Advocacy

- Continue strategic collaborations with local authorities, developers, statutory bodies, and voluntary networks.
- Maintain proactive accountability mechanisms for housing and regeneration projects.
- Secure community assets for accessible, resident-led spaces.

Thames Life remains committed to empowering residents, sustaining impactful programmes, and ensuring that community voices are central to regeneration and planning in Barking Riverside and Thames View.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Charity is controlled by its governing document and constitutes a Charitable Incorporated Organisation (CIO).

Prior to the CIO being established the charity ran as Thames Ward Community Project, this ceased activities on 1 October 2020 and transferred all funds to Thames Life.

Risk management

The trustees have reviewed the major and financial risks that impact on the work of the charity. The systems that have been established enable the trustees to review and take necessary steps to lessen these risks. The trustees consider the following to be the principal risks that the charity faces:

- Main risk #1: securing funding to maintain core activities. In mitigation trustees review finances at board meetings and monthly executive meetings to ensure strategies and actions are undertaken. Trustees and staff are also proactive in seeking a balanced portfolio of funding sources as a progression from heavy reliance on one single funder, i.e. the Lottery Reaching Communities Programme.
- Main risk #2: turnover of staff and trustees. In mitigation regular support, supervision and one to one meetings are planned with both staff and trustees to ensure good communication, a relational culture and speedy identification of people disengaging. We also seek to broaden and diversify our staff and trustee cohort by reaching out to less represented groups.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1189743

THAMES LIFE
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2025

Principal address

Riverside School
Renwick Road
Barking
Essex
IG11 0FU

Trustees

L Ogunsola
A Pollard
J Oyekunle
A Hussien
N Ogene (resigned 6.3.25)
H Rahman
I Ferreria
D L Lismore (appointed 6.3.25)

Independent Examiner

Lee Blunden FCCA CTA
Clemence Hoar Cummings
Chartered Accountants
Riverside House
1-5 Como Street
Romford
Essex
RM7 7DN

Approved by order of the board of trustees on December 17th 2025 and signed on its behalf by:



J Oyekunle - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
THAMES LIFE**

Independent examiner's report to the trustees of Thames Life

I report to the charity trustees on my examination of the accounts of Thames Life (the Trust) for the year ended 31st March 2025.

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.



Lee Blunden FCCA CTA

Clemence Hoar Cummings
Chartered Accountants
Riverside House
1-5 Como Street
Romford
Essex
RM7 7DN

Date: ...17 December 2025...

THAMES LIFE

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2025**

	Notes	Unrestricted fund £	Restricted funds £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM					
Charitable activities	2	634	4	638	1,110
Charitable activities	4	152	205,178	205,330	406,080
Community Projects					
Investment income	3	<u>-</u>	<u>-</u>	<u>-</u>	<u>53</u>
Total		<u>786</u>	<u>205,182</u>	<u>205,968</u>	<u>407,243</u>
 EXPENDITURE ON					
Charitable activities	5	417	219,843	220,260	319,590
Community Projects					
 NET INCOME/(EXPENDITURE)		369	(14,661)	(14,292)	87,653
 RECONCILIATION OF FUNDS					
Total funds brought forward		<u>47,689</u>	<u>144,621</u>	<u>192,310</u>	104,657
 TOTAL FUNDS CARRIED FORWARD		<u>48,058</u>	<u>129,960</u>	<u>178,018</u>	<u>192,310</u>

The notes form part of these financial statements

THAMES LIFE
BALANCE SHEET
31ST MARCH 2025

	Notes	Unrestricted fund £	Restricted funds £	2025 Total funds £	2024 Total funds £
FIXED ASSETS					
Tangible assets	9	2,965	-	2,965	4,075
CURRENT ASSETS					
Debtors	10	24,943	-	24,943	25,927
Cash at bank and in hand		<u>105,143</u>	<u>129,960</u>	<u>235,103</u>	<u>168,876</u>
		130,086	129,960	260,046	194,803
CREDITORS					
Amounts falling due within one year	11	(84,993)	-	(84,993)	(6,568)
NET CURRENT ASSETS		<u>45,093</u>	<u>129,960</u>	<u>175,053</u>	<u>188,235</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>48,058</u>	<u>129,960</u>	<u>178,018</u>	192,310
NET ASSETS		<u>48,058</u>	<u>129,960</u>	<u>178,018</u>	<u>192,310</u>
FUNDS	12				
Unrestricted funds				48,058	47,689
Restricted funds				<u>129,960</u>	<u>144,621</u>
TOTAL FUNDS				<u>178,018</u>	<u>192,310</u>

The financial statements were approved by the Board of Trustees and authorised for issue on17 December 2025..... and were signed on its behalf by:



J Oyekunle - Trustee



L Ogunsola - Trustee

The notes form part of these financial statements

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2025**

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.

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Income from government and other grants are recognised at fair value when the charity has entitlement after any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably. If entitlement is not met then these amounts are deferred.

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.

Expenditure on charitable activities includes those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs allocated directly to such activities and those costs of an indirect nature necessary to support them.

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 - 20% on cost

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.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to

which they relate.

THAMES LIFE

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2025**

2. CHARITABLE ACTIVITIES

	2025	2024
	£	£
Donations	<u>638</u>	<u>1,110</u>

3. INVESTMENT INCOME

	2025	2024
	£	£
Deposit account interest	<u>-</u>	<u>53</u>

4. INCOME FROM CHARITABLE ACTIVITIES

	2025	2024
	Community Projects	Total activities
	£	£
Grants	142,552	262,555
SLA	41,171	103,365
Consultancy fees	<u>21,607</u>	<u>40,160</u>
	<u>205,330</u>	<u>406,080</u>

Grants received, included in the above, are as follows:

	2025	2024
	£	£
The National Lottery	-	149,192
Trust for London	40,199	37,600
Community Resources	-	17,500
Community Chest	-	11,073
UK Power Networks	-	10,000
London Plus	-	5,000
London Marathon Charitable Trust	-	17,530
The Social Change Nest	-	14,660
Dr Pop Ups	1,915	-
People's Health Trust	12,026	-
Citizens UK	23,197	-
Wellness Roadshow Grant	1,965	-
Barking Food Forest	9,500	-
Red Cross	2,500	-
Be First	15,000	-
Disruptive Explorers (Housing)	15,000	-
Esmee Fairbairn Foundation	<u>21,250</u>	<u>-</u>
	<u>142,552</u>	<u>262,555</u>

THAMES LIFE

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2025**

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 6) £	Totals £
Community Projects	<u>203,030</u>	<u>17,230</u>	<u>220,260</u>

6. SUPPORT COSTS

	Governance costs £
Community Projects	<u>17,230</u>

7. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

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

8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Charitable activities	1,110	-	1,110
Charitable activities			
Community Projects	1,042	405,038	406,080
Investment income	<u>53</u>	<u>-</u>	<u>53</u>
Total	<u>2,205</u>	<u>405,038</u>	<u>407,243</u>
EXPENDITURE ON			
Charitable activities			
Community Projects	<u>-</u>	<u>319,590</u>	<u>319,590</u>
NET INCOME	2,205	85,448	87,653
Transfers between funds	<u>24,360</u>	<u>(24,360)</u>	<u>-</u>
Net movement in funds	26,565	61,088	87,653
RECONCILIATION OF FUNDS			
Total funds brought forward	<u>21,124</u>	<u>83,533</u>	<u>104,657</u>
TOTAL FUNDS CARRIED FORWARD	<u>47,689</u>	<u>144,621</u>	<u>192,310</u>

THAMES LIFE

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2025

9. TANGIBLE FIXED ASSETS

Computer
equipment
£

COST

At 1st April 2024 and 31st March 2025

5,546

DEPRECIATION

At 1st April 2024

1,471

Charge for year

1,110

At 31st March 2025

2,581

NET BOOK VALUE

At 31st March 2025

2,965

At 31st March 2024

4,075

10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

2025

2024

£

£

Trade debtors

21,998

24,004

Accrued income

-

438

Prepayments

2,945

1,485

24,943

25,927

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

2025

2024

£

£

Trade creditors

3,316

2,471

Other creditors

81,677

4,097

84,993

6,568

THAMES LIFE

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2025

12. MOVEMENT IN FUNDS

	At 1.4.24 £	Net movement in funds £	At 31.3.25 £
Unrestricted funds			
General fund	47,689	369	48,058
Restricted funds			
Built-ID	2,863	-	2,863
NCIL	10,489	(10,287)	202
Trust for London	18,940	(3,451)	15,489
Community Resources Networked			
Neighbourhoods Project	1,244	(45)	1,199
Lottery Reaching Communities	6,248	(6,248)	-
Riverview Newspaper	20,289	7,355	27,644
London Marathon CT	12,021	(5,373)	6,648
Climate Kickstarter	1,969	-	1,969
Locality Lead	16,450	(16,450)	-
Barking Food Forest	7,732	(4,386)	3,346
Community Chest	6,577	(3,003)	3,574
UKPN Ripple Nature Reserve	10,000	-	10,000
Dr Pop Ups	21,721	(8,102)	13,619
LBBD Coproduction	100	(50)	50
Shaftesbury Foundation	3,623	(3,213)	410
Social Change	4,355	65	4,420
Citizens UK	-	2,825	2,825
Disruptive Explorers (Housing)	-	7,724	7,724
Esmee Fairbairn Foundation	-	13,002	13,002
Harrow Hub	-	4,000	4,000
Health Outreach	-	1,788	1,788
BS4C Sports Development	-	1,380	1,380
People's Health Trust	-	3,703	3,703
Red Cross	-	2,140	2,140
Wellness Roadshow Grant	-	1,965	1,965
	<u>144,621</u>	<u>(14,661)</u>	<u>129,960</u>
TOTAL FUNDS	<u>192,310</u>	<u>(14,292)</u>	<u>178,018</u>

THAMES LIFE

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2025

12. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	785	(416)	369
Restricted funds			
NCIL	200	(10,487)	(10,287)
Trust for London	40,200	(43,651)	(3,451)
Community Resources Networked Neighbourhoods Project	-	(45)	(45)
Lottery Reaching Communities	-	(6,248)	(6,248)
Riverview Newspaper	27,600	(20,245)	7,355
London Marathon CT	-	(5,373)	(5,373)
Locality Lead	-	(16,450)	(16,450)
Barking Food Forest	11,562	(15,948)	(4,386)
Community Chest	(438)	(2,565)	(3,003)
Dr Pop Ups	27,820	(35,922)	(8,102)
LBBD Coproduction	-	(50)	(50)
Shaftesbury Foundation	-	(3,213)	(3,213)
Social Change	65	-	65
Be First	15,000	(15,000)	-
Citizens UK	23,197	(20,372)	2,825
Disruptive Explorers (Housing)	15,065	(7,341)	7,724
Esmee Fairbairn Foundation	21,253	(8,251)	13,002
Harrow Hub	4,000	-	4,000
Health Outreach	1,788	-	1,788
BS4C Sports Development	1,380	-	1,380
People's Health Trust	12,026	(8,323)	3,703
Red Cross	2,500	(360)	2,140
Wellness Roadshow Grant	1,965	-	1,965
	<u>205,183</u>	<u>(219,844)</u>	<u>(14,661)</u>
TOTAL FUNDS	<u>205,968</u>	<u>(220,260)</u>	<u>(14,292)</u>

THAMES LIFE

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2025

12. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.24 £
Unrestricted funds				
General fund	21,124	2,205	24,360	47,689
Restricted funds				
Built-ID	3,089	-	(226)	2,863
NCIL	-	10,489	-	10,489
London Borough of Barking and Dagenham	3,290	-	(3,290)	-
Trust for London	10,873	8,336	(269)	18,940
BD Giving	6,168	(6,168)	-	-
Community Resources Networked Neighbourhoods Project	6,900	6,244	(11,900)	1,244
Lottery Reaching Communities	14,002	(6,263)	(1,491)	6,248
Riverview Newspaper	8,664	11,653	(28)	20,289
London Marathon CT	-	12,021	-	12,021
Climate Kickstarter	-	1,969	-	1,969
Locality Lead	30,547	(11,941)	(2,156)	16,450
Barking Food Forest	-	7,732	-	7,732
Community Chest	-	6,577	-	6,577
UKPN Ripple Nature Reserve	-	10,000	-	10,000
Dr Pop Ups	-	21,721	-	21,721
LBBD Coproduction	-	100	-	100
London Plus GLA	-	5,000	(5,000)	-
Shaftesbury Foundation	-	3,623	-	3,623
Social Change	-	4,355	-	4,355
	<u>83,533</u>	<u>85,448</u>	<u>(24,360)</u>	<u>144,621</u>
TOTAL FUNDS	<u>104,657</u>	<u>87,653</u>	<u>-</u>	<u>192,310</u>

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2025**

12. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	2,204	1	2,205
Restricted funds			
London Sport	5,000	(5,000)	-
NCIL	20,000	(9,511)	10,489
Trust for London	37,600	(29,264)	8,336
BD Giving	-	(6,168)	(6,168)
Community Resources Networked Neighbourhoods Project	2,000	4,244	6,244
Lottery Reaching Communities	149,193	(155,456)	(6,263)
Riverview Newspaper	27,150	(15,497)	11,653
London Marathon CT	17,566	(5,545)	12,021
Climate Kickstarter	1,969	-	1,969
Locality Lead	45,979	(57,920)	(11,941)
Barking Food Forest	12,315	(4,583)	7,732
Community Chest	12,901	(6,324)	6,577
UKPN Ripple Nature Reserve	10,000	-	10,000
Dr Pop Ups	31,462	(9,741)	21,721
LBBD Coproduction	550	(450)	100
London Plus GLA	5,000	-	5,000
Shaftesbury Foundation	9,999	(6,376)	3,623
Social Change	4,355	-	4,355
Community Food Growing Programme	12,000	(12,000)	-
	<u>405,039</u>	<u>(319,591)</u>	<u>85,448</u>
TOTAL FUNDS	<u>407,243</u>	<u>(319,590)</u>	<u>87,653</u>

Restricted Funds are to be spent as outlined below:

Built - ID

Funding to be spent on community arts activity.

NCIL

Funds for community gardening.

London Borough of Barking & Dagenham

Funding for resident-led activities

Trust for London

For community outreach and communications

BD Giving

Funding for resident support and fire safety

Community Resources Network Neighbourhoods Project

Resilience funding

Lottery Reaching Communities

Funding of core staffing of the Charity

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2025**

12. MOVEMENT IN FUNDS - continued

Climate Kickstarter

Funding to implement rainwater harvesting and solar energy into gardening projects at Barking Food Forest and Riverside Bridge School

Locality Lead

This initiative is a borough-wide partnership that works across the health system to provide triage, develop prototypes and design groups and take part as a learning group to test innovative practice.

Barking Food Forest

Funding for community garden site leased to school from BRL

Community Chest

social prescribing community chest secured via LBBD

UKPN Ripple Nature Reserve

Funds held for Ripple Nature Reserve resident steering group - donation given from UK Power Network

Dr Pop Ups

Funds secured to run health events where residents can access a GP and community advice and support

LBBD Coproduction

Funds received from LBBD for resident attendance and participation

London Plus GLA

Funds received for CEO participation on resilience and civil contingency support

Shaftesbury Foundation

Funds to support Young Citizens Action Group and related local campaigns shaped by young people

Social Change

Funds received in lieu of worker attendance at BD Collective events

Be First

To do outreach and research, engaging local residents, businesses, etc on the Thames Road transformation (note: Thames Road is adjacent to Thames View estate where we are based. We were paid as consultants to produce a report detailing our findings and recommendation).

Citizens UK

This was a secondment where we were working as Citizens UK local chapter lead for Barking & Dagenham, approximately 2 days a week, supporting members of BD Citizens, and the exec group on local campaigns including a housing inquiry and preparation for meetings with the council leader.

Disruptive Explorers (Housing)

This was to hold 2 events on housing (called Voices for Housing Justice) and support a working group of local community experts; the events both had around 60 attendees each, keynote speakers from across London and generated priorities for future campaigns - bringing people together across tenures - private renters, leaseholders, council tenants etc, as an merging social movement.

Esmee Fairbairn Foundation

Key Outcome 1:

Increased community engagement in local campaigns to deliver equitable change

Outcome 1 Progress indicators:

Indicator: ten community events organized per year

Indicator: 100 residents actively engaging per year

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2025**

12. MOVEMENT IN FUNDS - continued

Key Outcome 2:

Increased community engagement in social enterprise and regeneration activities

Outcome 2 Progress indicators

Indicator: ten community events organized per year

Indicator: 100 residents actively engaging per year

Key Outcome 3:

Increased community engagement in arts and culture.

Outcome 3 Progress indicators

Indicator: ten community events organized per year

Indicator: 100 residents actively engaging per year

Harrow Hub

This was funding to be a learning partner, specifically drawing on a community development expertise, looking at a hub for young people, many of whom were new migrants, and writing a report with findings and recommendations. The role worked alongside the College and 2-3 core voluntary sector partners, and ranged from supporting the holding of events for young people, drawing out leaning themes, meeting other stakeholders as future partners and refining the hub offer.

Health Outreach

This supported the work of our health outreach worker, and mainly focused on the GP drop ins, which engaged with a range of health practitioners and wider community groups whilst meeting the needs of residents who typically struggle to see their GP due to massive pressure on services.

BS4C Sports Development

Small pot of funding to look at a consultancy and support role, supporting the Barking Sports 4 Change coalition and its leadership group, drawing out the approach of the coalition and its governance - fiduciary, strategic and generative aspects of governance and with a focus on equity and strong democratic practice.

People's Health Trust

This funds our work with the Young Citizens Action Group which meets weekly during term time at Riverside School where young people develop leadership skills and focus on campaigns, including protecting the shoreline and reopening of the Ripple Nature Reserve. The young people also met the MP in Westminster to talk of their priorities. The fund also supports our work on the monthly resident planning forum which has worked with UCL to develop a community plan based on workshops and research and has a wider remit to respond to planning consultation.

Red Cross

This supports our weekly meetings with Red Cross and LBBD Civil Contingency team to strengthen responses to emergencies - fire, flood etc and build resilience. It also supports our work on the borough Resilience Forum and wider Resilience Network.

Wellness Roadshow Grant

This funding enabled our health outreach worker to work with local residents and groups to develop projects via creative ideas, to promote better health, especially for women and girls, and to be able to create a project that can be taken from place to place as a roadshow - hence one of the ideas was of Hal's Moving Castle, of an imaginary space that people could explore issues around health.

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2025**

13. RELATED PARTY DISCLOSURES

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

THAMES LIFE

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2025**

	2025 £	2024 £
INCOME AND ENDOWMENTS		
Charitable activities		
Donations	638	1,110
Investment income		
Deposit account interest	-	53
Charitable activities		
Grants	142,552	262,555
SLA	41,171	103,365
Consultancy fees	<u>21,607</u>	<u>40,160</u>
	<u>205,330</u>	<u>406,080</u>
Total incoming resources	205,968	407,243
EXPENDITURE		
Charitable activities		
Wages	112,899	200,687
Social security	4,721	4,007
Pensions	6,396	13,879
Computer costs	3,805	917
Subscriptions	4,730	4,217
Health & safety and training	35	85
Insurance	1,664	1,488
Sundries	2,407	2,921
Project costs	65,264	72,790
Computer equipment	<u>1,109</u>	<u>1,109</u>
	203,030	302,100
Support costs		
Governance costs		
Accountancy and legal fees	<u>17,230</u>	<u>17,490</u>
Total resources expended	<u>220,260</u>	<u>319,590</u>
Net (expenditure)/income	<u>(14,292)</u>	<u>87,653</u>

This page does not form part of the statutory financial statements