

CHINESE ASSOCIATION OF TOWER HAMLETS

England & Wales · Charity number 287813

Details

Other names CHINESE WELFARE PROJECT

Status Registered

Legal form Charitable company

Company number [01720498](#)

Registered 1983-09-21

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

Contact

Address Chinese Association
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London
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Activities

Objects: TO PROMOTE THE BENEFIT OF THOSE RESIDENT OR WORKING WITHIN THE LONDON BOROUGH OF TOWER HAMLETS AND IN PARTICULAR THOSE OF CHINESE ETHNIC ORIGIN WITHOUT DISTINCTION OF SEX OR OF POLITICAL OR OTHER OPINIONS BY: (A) THE ADVANCEMENT OF EDUCATION IN MATTERS RELATING TO MENTAL PHYSICAL AND SOCIAL WELFARE; TO PROVIDE FREE ADVICE AND ASSISTANCE TO POOR PERSONS RESIDENT IN THE AREA. (B) TO ENCOURAGE THE EXERCISE OF AND MAINTAIN THE STANDARDS OF CHINESE CRAFTS BOTH ANCIENT AND MODERN, PRESERVE AND IMPROVE CRAFTSMANSHIP AND FOSTER PROMOTE AND INCREASE THE INTEREST OF THE PUBLIC WITHIN THE AREA OF BENEFIT THEREIN.

Activities: Our charity offers Home Care services to frail elderly individuals, enabling them to live independently in their own homes. We provide a variety of classes at our centre, including Chinese calligraphy, Chinese medicine workshops, chair yoga, and a table tennis club, fostering personal well-being. We also operate a Saturday Chinese school for children, teaching Mandarin and Cantonese.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, The Prevention Or Relief Of Poverty
- **Who:** Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin

Geography

- **Area of benefit:** LONDON BOROUGH OF TOWER HAMLETS
- Throughout London

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£462,783	£429,532	-	-
2024-03-31	£430,865	£394,837	-	-
2023-03-31	£425,911	£433,719	-	-
2022-03-31	£457,411	£348,277	-	-
2021-03-31	£352,222	£301,652	-	-

Trustees

Name	Role	Appointed
Siu Fung Lee	Chair	2023-05-05
Chuang Yi		2015-10-08
HARUN SALAH		
HOI HUNG WU		
MENG LU CHENG		
PING HAYWARD		
The Vinh Le		2015-10-07

CHINESE ASSOCIATION OF TOWER HAMLETS

England & Wales - Charity number 287813

Accounts

Charity registration number 287813 (England and Wales)

Company registration number 01720498

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
LEGAL AND ADMINISTRATIVE INFORMATION**

Trustees	Mrs P Hayward Ms M L Cheng Mr H H Wu Mr H Salah Mr C Yi Mr T V Le Ms S F Lee
Secretary	Mr A S L Chau
Charity number (England and Wales)	287813
Company number	01720498
Registered Office and principal address	Sailors Palace 680 Commercial Road London E14 7HA
Independent examiner	Goh Yong Chong Xeinadin SL Limited Chartered Accountants Level 5A, Maple House 149 Tottenham Court Road London W1T 7NF
Bankers	Barclays Bank PLC Canary Wharf Branch 2 Churchill Place London E14 5RB.

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
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**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2025**

The trustees present their annual report and financial statements for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Chinese Association of Tower Hamlets's memorandum and articles, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)".

PURPOSE, VISION AND OBJECTIVES

The charity's purpose as set out in our constitution is to provide a comprehensive range of services (welfare, community care, educational, leisure & recreational and personal development) for the Chinese/Vietnamese Community in and around the London Borough of Tower Hamlets through a supportive environment and a commitment to promote user involvement. Our vision is to ensure that the people we serve live in a sensitive and compassionate environment, have access to services that meet their physical, material and emotional needs, also, they are able to reach the quality of life to which every individual aspires.

The organisation's ethos is one of empowerment and enablement. We are driven by our mission to enable people to be the architect of their own lives and be treated with dignity and respect at all times. Our focus is to work with and for those living with physical, sensory or mental impairment and in social isolation, including those with serious and enduring mental health difficulties or dementia, language barriers, or a carer role.

The objects for which the Association is established are:-

- To help disadvantaged persons of Chinese origin who live, work or study in and around London Borough of Tower Hamlets (hereinafter called "the area of benefit") by the establishment and maintenance of an information and advice centre and an Opportunity Centre.
- To promote the welfare of Chinese elderly and disabled people which now or hereafter may be deemed by law to be charitable within the said area of benefit.
- To provide opportunities and facilities for the social, educational, cultural and physical development of young Chinese people of the said area of benefit. In this Memorandum of Association 'young Chinese people' means people between the ages of 8 and 25 years.

PRINCIPAL ACTIVITIES

The Chinese Association of Tower Hamlets is a charitable company limited by guarantee and is governed by a memorandum and articles of association. The principal activities of the Association is the provision of services to Chinese and Vietnamese community in the London Borough of Tower Hamlets through project based programmes providing specific services to meet the needs of its user groups. We are a local organization that understands the needs and aspirations of local Chinese and Vietnamese people. Every year we support hundreds of older people of Chinese origin to live life to the full, maintaining control and independence. The organization's ethos is one of empowering and enabling people. The Statement of Financial Activities for the year is set out on page 19 of the financial statements.

**CHINESE ASSOCIATION OF TOWER HAMLETS
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TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

HOME CARE SERVICE

The Chinese Association of Tower Hamlets Home Care Service delivers high-quality, culturally sensitive, compassionate, and person-centred care designed to help clients maintain their independence and continue living comfortably in their own homes for longer.

Our tailored support includes personal care, domestic assistance, shopping, meal preparation, companionship, home-based respite, community access, and advocacy services.

We are registered with the **Care Quality Commission (CQC)** and have been rated “Good” in Safe, Responsive, Well-led, and Effective, and “Outstanding” in Caring in December 2023.

The service is available both through local authorities, with health and social care professionals arranging support on behalf of clients, and directly to individuals who wish to arrange their own care.

Our team is fully committed to supporting families and older adults who depend on us as a vital part of their care and support network. In 2024/2025, we supported 18 service users and delivered a total of 17,185.75 hours of care and support. The majority of our clients are based in Tower Hamlets, with others living in neighbouring boroughs including Newham, Hackney, Greenwich, Bexley, Redbridge, Southwark, and Westminster.

We promote health and wellbeing and support freedom of choice through our tailored, person-centred services. The Chinese Association offers a variety of weekly activities and classes, including chair yoga, tai chi, Chinese medicine, Chinese calligraphy, and table tennis. Service users are encouraged to participate, which not only supports their health and wellbeing but also provides valuable social engagement and stimulation.

We also organise outings for Chinese festivals, including Chinese New Year, Dragon Boat Festival, and Mid-Autumn Festival. These events provide our clients with the opportunity to engage with the community, celebrate their cultural heritage in a meaningful way, and reconnect with friends they may not see often.

Staying safe and infection prevention

Although the global pandemic has ended, we remain fully committed to protecting the health and safety of our staff and clients and to maintaining robust infection-control measures. Our PPE policy continues to follow the standards established during the pandemic:

- Face masks must be worn by staff when delivering services to clients.
- Gloves and aprons are required when providing personal care.
- All necessary PPE is available for collection from the office during office hours.

These measures help us ensure a safe environment and provide reassurance to both our clients and staff.

We also carry out regular risk assessments, which are reviewed every six months to ensure that our clients remain safe and well in the comfort of their own homes. If any concerns arise, we promptly raise them with the client's family or, where appropriate, contact the relevant professional or department to ensure the matter is resolved swiftly and effectively.

New Care-Coordination

In April 2024, we were delighted to welcome two outstanding Care Coordinators to our team, whose expertise and dedication have already made a remarkable difference. Appointed to support the nominated individual in her day-to-day responsibilities, they have brought fresh energy, professionalism, and innovation to the role.

By working hand-in-hand with our care workers, clients, their families, and prospective clients, they ensure we consistently deliver the highest standards of care and support. Their invaluable contributions not only strengthen our service but also expand our reach across London, enabling us to serve a broader community and fulfil our mission with even greater impact.

**CHINESE ASSOCIATION OF TOWER HAMLETS
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FOR THE YEAR ENDED 31 MARCH 2025**

Digital log recording system, the "LogMyCare" App

Our digital log recording system, the "LogMyCare" App, empowers administrative staff, care workers, clients, and their families with real-time information. It streamlines data collection and comparison, enhancing our ability to provide high-quality care while ensuring that information is shared quickly, accurately, and securely. Care workers can leave detailed handover notes for one another, promoting seamless communication within the team. When an incident is reported, management is alerted instantaneously, allowing for prompt action and resolution. Additionally, the app's GPS feature enables our management team to monitor the locations of care log entries, further enhancing the safety and wellbeing of our service users.

We have also significantly streamlined our initial assessment process. Using an iPad or tablet, staff conduct assessments with a prepopulated set of questions from the LogMyCare system, engaging clients and their family members in the process. Once the initial and risk assessments are completed, all documentation is reviewed collaboratively, followed by the signing of support plans and consent forms. Support plans are reviewed every three months, or sooner if changes occur, ensuring that our records remain up to date. The system's immediate accessibility allows all users to access consolidated data in one place, simplifying operations and improving efficiency.

Dementia support

We maintain strong partnerships with Dementia UK and the Chinese Welfare Trust, providing a dedicated desk space for a bilingual Admiral Nurse fluent in Cantonese, Mandarin, and English. Stationed at our centre every Tuesday through this collaboration, the Chinese Admiral Nurse offers specialised support and guidance to individuals living with dementia and their caregivers. This service allows us to extend comprehensive, culturally sensitive support to our clients and their families, ensuring their needs are met with expertise and compassion.

Training and development

All our care workers complete a comprehensive set of mandatory online training courses when they join our team, followed by refresher courses every two years to ensure their knowledge remains up to date.

Through regular supervision and ongoing dialogue, we actively explore training needs with our staff. Where additional learning is identified — for example, in areas such as Dementia Care or Stroke Awareness — we allocate these courses to further strengthen their skills and expertise.

This commitment to continuous learning not only empowers our staff to grow professionally but also ensures that our clients consistently receive the highest quality of personalised care and support.

In addition, we are proud to have a fully equipped training room in our office basement, featuring a profiling bed, mobile hoist, and wheelchair. This dedicated space allows our staff to return at any time to refresh their skills and practice safe moving and handling techniques in a supportive environment.

We also conduct annual Medication and Manual Handling Competency Assessments & Observations to ensure every member of our team remains fully confident and competent in their role. These measures reflect our commitment to excellence, safety, and continuous professional development, ultimately ensuring the very best care for our clients.

Health and social care training programme

In September 2024, we proudly launched a six-week comprehensive Health and Social Care training programme, which ran through October and was designed for individuals aspiring to build a career in this rewarding sector. The training was expertly delivered by two experienced Registered Nurses, covering a wide range of essential topics including personal care, health and safety, moving and handling, medication management, and safeguarding.

This initiative not only provided participants with valuable knowledge and practical skills but also strengthened our workforce. We are delighted that, as a direct result, we successfully recruited three dedicated new care workers who are now part of our team, helping us continue to deliver the highest standards of care.

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FOR THE YEAR ENDED 31 MARCH 2025**

Case studies

Case study one: A 95-year-old gentleman who is bedbound and lives on his own is totally reliant on CATH for all his care needs and advocacy for bills and maintenance of the house.

This gentleman lives in a social housing based in East London and had numerous issues outstanding from the Electric shower, immersion hot water tank not working and mice spotted inside the property with an excessively overgrown garden. All issues had been outstanding for over 6 months.

In addition to the maintenance issues, the pump for the air mattress was intermittently working. This mattress was a high priority as it helped this gentleman move around or change positions to prevent pressure ulcers.

• **Air Mattress**

The Duty OT sent a referral to the DN advising that a specialist bed order that was not a normal catalogue item is to be ordered with a joint order visit, allowing a specific delivery time slot to be booked.

Our Care Coordinator Donna called NRS and the district nursing team daily for an update but found no order had been placed. It was apparent the district nurses didn't know the protocol on how to raise an order for the mattress, nor did they know how to raise a joint visit order.

Our care workers had to be extra vigilant in checking for pressure sores and repositioning this gentleman at regular intervals to prevent any pressure sores or any getting worse.

As a matter of weeks passed, the concern about pressure sores was increasing. Donna had no choice but to raise a complaint to PALS as it was becoming a safeguarding issue.

There were a lot of miscommunications between NRS and the district nurse team which delayed the ordering and the delivery of the mattress.

• **Maintenance issues**

The housing association refused to send in pest control unless the garden was completely cleared and it is the homeowner's responsibility. Unfortunately, the garden had not been maintained for years and has been a dumping ground for years of unwanted furniture and other household debris.

Donna enquired with local charities, but they were unable to help due to the volume of work involved. After some deliberation and with the fact the pest control issue will only get worse unless we help this gentleman out, the housing association decided to help as a one-off. They arranged for a garden clearance contractor to clear the garden and transform it back to its original state and the pest control was under control.

The combination of having incorrect contact details and numerous wrong parts being ordered for the jobs contributed to the delay in addressing the outstanding maintenance jobs.

Case study two: A service user living in extra care sheltered accommodation faced significant challenges due to a language barrier, as he communicated solely in Cantonese. To provide him with effective support, we collaborated closely with another care agency.

Following his discharge from hospital, his medications were reduced, and he required daily insulin injections. However, he soon began mismanaging his medicines, refusing to take his tablets and occasionally selecting the wrong compartments from his blister packs. Although he had full mental capacity, the language barrier prevented him from explaining his reasons for refusal to the other agency.

Our support worker engaged with him in Cantonese and discovered that he believed the tablets were damaging his kidneys. With this valuable insight, we established regular communication with the other agency and updated both the social worker and GP. This proactive step led to a multi-agency meeting involving the social worker, district nurse, and representatives from both agencies. As a result, his medication support was adjusted to "prompting", and the district nurse provided a lockable box for his blister packs. Care workers would open the box on arrival and prompt him to take his medicines safely and correctly.

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We also explored options for a telecare alarm. Initially, he refused, worrying about sensitivity and accidental activation. By explaining the availability of alternative devices, including a wrist alarm, we enabled him to make an informed choice. Respecting his autonomy, he chose the wrist alarm, which was delivered promptly. Within two days, he experienced breathing difficulties at night, activated the alarm, and was transported to A&E by ambulance.

Throughout this process, we acted as his advocate, ensuring he received information in a clear, culturally and linguistically appropriate way. This approach empowered him to make informed decisions, maintain independence, and feel respected. At the same time, our clear and detailed log entries ensured effective communication between health and social care professionals, supporting the smooth management of his medical appointments and ongoing needs.

Comments and feedback from clients and their families

Below are some of the feedback we received from our most recent quality monitoring survey:

- Donna and Maggie have been instrumental at organising our carers and ensuring all regular and additional care and covered by the carers. They are approachable and kind, and always on hand to help and advise. Our regular carer Ping is extremely compassionate, patient and kind towards our father. You can tell she genuinely cares and puts his needs at the forefront of everything. She knows how to engage with him so he feels that he is being involved in decisions and treats him with integrity. Ping always goes above and beyond and work hard and has endless energy and optimism. We are very grateful for her help and dedication. We have also been impressed with Chi who has provided additional cover care when needed. He is efficient, kind and knows exactly what to do and when to do it. He is great with chatting to the elderly and making them relive their memories and happy times. We are thankful that he keeps the house so clean and tidy and for that extra mile he goes.*
- Nothing. I'm always kept up to date by the team who are very open and transparent. We've also received support from CATH that we wouldn't find elsewhere and I cannot thank them enough for their help. You can tell each and every person at CATH genuinely cares about what they do and they always go the extra mile to help where they can.*
- Communicate is great, I feel comfortable to discuss with them anything regarding my care. Very flexible and adaptable to my needs. Always very friendly and helpful.*
- Communication, go above and beyond to help me, very caring and advocate for me.*
- Helpful and friendly. More staff and availabilities would be helpful*
- Communication is always very good and any changes notified well in advance.*
- Very satisfied with both office staff and care workers.*
- Great communication from Maggie.*
- We are thankful for this service which can provide Chinese carers for our father who can communicate with him and provide the best care to him. Without this service our father would remain very isolated and unable to communicate with external carers. Everyone we've encountered with the service has been kind and supportive, and shown remarkable dedication to help those who are vulnerable and in need. They clearly have received appropriate training and guidance in what they do. The support is also very good value and affordable.*
- They are fantastic and I highly recommend them to everyone.*
- Please keep up with the good work, the Chinese community needs you! You are making a difference for vulnerable people like myself who also has a language barrier.*
- The staff at CATH have been supportive and empathetic. The carer treats the service user well. However, she should practise self-restraint in excessive speech.*

**CHINESE ASSOCIATION OF TOWER HAMLETS
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FOR THE YEAR ENDED 31 MARCH 2025**

ELDER CHINESE WELL-BEING AND SUPPORT PROJECT

The Elder Chinese Well-Being and Support Project entered its second year as a self-funded initiative in 2024/2025, following the conclusion of official funding on 31 March 2023. Despite limited resources, the project has not only endured but grown in scope and impact, continuing to uphold its founding mission: to enhance the well-being, resilience, and cultural pride of the elder Chinese community.

This year has been marked by significant achievements: the expansion of our most popular cultural class into three sessions, the strengthening of our Brain Health Club through a strategic merger, and the continued success of our wellness, cultural, and social activities. Participants have shared time and again that these programs give them a sense of belonging, purpose, and joy—reminders of how vital such initiatives are for healthy and connected ageing.

From creative expression and physical wellness to festival celebrations and one-to-one support, the project has continued to nurture the health, confidence, and cultural pride of our community.

Program Continuation and Outcomes

1. Chinese Calligraphy Classes with Popsy Au

One of the year's most outstanding successes has been the Chinese Calligraphy classes, led by the talented and much-loved Popsy Au. Demand for this program grew so strongly that we expanded from a single session into three classes each week, catering to participants with varying levels of experience. Popsy's approach combines deep technical skill with patience and encouragement. Her classes are not only about learning brush strokes—they are cultural journeys, helping participants reconnect with their heritage while finding relaxation and joy. Many attendees have described the sessions as calming, restorative, and inspiring. Others have shared that they gained new friendships and a greater sense of cultural pride through the class.

These sessions have quickly become a cornerstone of our project, embodying how cultural continuity can promote both emotional well-being and social inclusion.

2. Chair Yoga with Winni Ng

Led by Winni Ng, Chair Yoga continued to be one of our most popular and impactful activities. Winni's dual expertise as both a yoga instructor and a Chinese medicine practitioner brought unique value to her sessions. Participants regularly reported improvements in flexibility, mobility, balance, and breathing. Many also described feeling mentally clearer and emotionally calmer after class. Just as important, the sessions created a warm, supportive environment where elders could exercise together, share encouragement, and build community. The popularity of these classes reflects Winni's compassionate teaching style and the holistic benefits of her approach, which blends physical activity with traditional wellness knowledge.

3. Chinese Medicine Workshops and Consultations with Benson Chan

Our Chinese Medicine program, led by Benson Chan, continued to attract steady participation. Workshops covered a wide range of practical health topics, including the use of herbal remedies, nutrition, and holistic approaches for managing common ailments. Benson's ability to explain complex ideas clearly made his sessions accessible and engaging. Participants greatly valued the individual consultations he offered, which provided tailored advice to address personal health concerns. Many reported feeling more confident and empowered in managing their health through natural and culturally familiar methods. This program has proven invaluable in supporting both physical well-being and cultural continuity.

4. Table Tennis Club

The Table Tennis Club remained a lively and much-loved activity throughout 2024/2025. With only two tables available, we continued to use a ten-minute rotation system, which has allowed everyone to participate fairly and kept the atmosphere energetic and inclusive. A particular highlight this year was the occasional visits from skilled players such as Gabriel, Lee Tak Hoi, and Perry Fung. Their presence always brought a sense of excitement and inspiration to the club. For our regular members, the opportunity to observe and play alongside these experienced players has been both enjoyable and educational, sparking new enthusiasm and helping to raise the overall standard of play. Participants frequently shared that these encounters motivated them to refine their techniques and boosted their confidence.

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FOR THE YEAR ENDED 31 MARCH 2025**

Beyond skill development, the club continues to provide significant physical and social benefits. Members report improved stamina, coordination, and mood, as well as the joy of connecting with others through friendly competition. For many elders, the Table Tennis Club has become a cherished weekly highlight—offering exercise, laughter, and a strong sense of community.

Ongoing Partnership Programs

Monthly Brain Health Club with Alzheimer's Society

Our partnership with the Alzheimer's Society reached an important milestone this year. After thoughtful discussions, our Brain Health Club merged with the Community of Refugees from Vietnam (CORV) in January 2025, creating a stronger, more sustainable program at Island Gardens, Tower Hamlets. This combined initiative now offers participants a broader range of stimulating activities, including arts and crafts, music, singing, and seated exercises. Facilitated by Alzheimer's Society staff and supported by volunteers, the sessions not only promote cognitive health but also combat isolation. Feedback has been overwhelmingly positive, with participants highlighting the therapeutic value of the activities and the joy of sharing experiences with a diverse, welcoming group.

Cultural and Festival Events

Celebrating cultural traditions has remained a central part of our work, reinforcing identity, pride, and belonging. In 2024/2025, we hosted gatherings for:

- Mid-Autumn Festival
- Dragon Boat Festival
- Christmas celebrations
- Chinese New Year luncheon at the Lido Chinese Restaurant in Chinatown

These events were enthusiastically attended and created opportunities for elders to connect with one another while enjoying traditional food, performances, and companionship. Many participants expressed that these occasions lifted their spirits and enriched their year, giving them a sense of both cultural continuity and community warmth.

Volunteer-Led Community Support

Our devoted volunteer, Candice Teng, has once again played a vital role in supporting participants who face language and literacy barriers. By providing translation, help with official forms, and assistance with communication tasks, she has enabled elders to navigate essential services more independently. This support has eased stress, boosted confidence, and allowed participants to access opportunities they may otherwise have struggled with. Candice's quiet dedication has made a tangible difference in the lives of many community members.

Conclusion and Future Outlook

The year 2024/2025 has been one of growth, adaptation, and resilience. From the expansion of our calligraphy program to the strengthening of our Brain Health Club, we have proven that self-funded initiatives can thrive when driven by dedication and community spirit.

The outcomes of our work are clear:

- Increased demand and participation in programs.
- Expansion of cultural and creative offerings.
- Reported improvements in physical health, mental clarity, and social connectedness.
- Strengthened partnerships and collaborative approaches.
- A stronger sense of identity, pride, and belonging among elders.

Looking ahead, we remain committed to sustaining and expanding our core programs. We will continue to seek opportunities to meet growing demand, particularly for cultural and wellness activities, while deepening partnerships to ensure coordinated support for elders in Tower Hamlets and beyond.

Above all, we will stay true to our mission: to create a safe, welcoming, and vibrant community where elder Chinese can flourish—physically, emotionally, socially, and culturally. We extend our heartfelt gratitude to our participants, tutors, volunteers, and partners who make this work possible. Together, we are building not only healthier lives, but also stronger, more connected communities.

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TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

CHINESE INDEPENDENT SCHOOL OF TOWER HAMLETS

The 2024-2025 academic year has concluded successfully. Through the collective efforts of our entire school community—students, staff, parents, and partners—CISTH has achieved significant progress in enhancing teaching quality, promoting cultural heritage, and deepening community integration. Below is a summary of our key accomplishments and our development plan for the coming year.

1. Faculty Development & Professional Growth:

Orientation & Safety Training (7 September 2024): All teachers participated in comprehensive training covering the *Safeguarding Child Policy*, *Child Protection Policy*, *General Data Protection Regulation (GDPR)*, and *First Aider Training*. This reaffirmed the commitment of the Chinese Association of Tower Hamlets and the school to campus safety. Updates to teachers' DBS checks were arranged. New academic year initiatives, particularly the operation of new after-school clubs, were outlined in detail.

Teacher Recognition:

- Ms. Yang Xiangqun was honoured with the "Outstanding Teacher Award" by the UK Association for the Promotion of Chinese Education (22 October 2024).
- Ms. Liang Xie Lixian received the JPF Foundation's "Leadership Award" and successfully secured dedicated funding for after-school interest activities, significantly enriching our extracurricular programme.
- Professional Development: Teachers actively engaged in online training organised by the China Huawei Education Foundation, with all participants receiving completion certificates. Ms. Chen Lingrong was further recognised as an "Outstanding Trainee".

2. Student Achievements & Academic Competitions:

The school proactively organised student participation in high-level competitions: China Chinese Language Education Foundation Student Essay Competition.

UK Association for the Promotion of Chinese Education Calligraphy, Essay, and Recitation Competitions. Outstanding Results: Numerous students received Certificates of Excellence. Ouyang Chaosun excelled in the essay competition, winning the Grand Prize and earning eligibility for a fully-funded summer camp organised by the Chinese government.

There were six students received JPF Achievement Award, the official award ceremony will be held on 20th October 2025. That significantly elevates the profile of our school, it serves as a powerful inspiration for all our students, also, it is a moment of immense pride for our entire school community.

3. Cultural Heritage & Special Events:

Lunar New Year Celebration: We successfully hosted our Chinese New Year festivities, graced by heartfelt messages from partners including Mr. Zhou (Manager), H.E. Minister-Counsellor Xia (Chinese Embassy in the UK), Mr. Wu Shanxiong (President, UK Association for Promotion of Chinese Education), official letters from the Chinese Embassy and Beijing Chinese Language College (China), and a video greeting from China's Qiqu Yidian Guzhen School. The entire school community gathered in the hall to view the messages and enjoy vibrant cultural performances.

Dragon Boat Festival Collaboration: Jointly organised with the Chinese Embassy in the UK, this event featured traditional activities like calligraphy, crafts, paper cutting, arrow-throwing games, and marble-picking with chopsticks. Students learned about the festival's origins and significance for overseas Chinese. Delicious snacks were served, and the Embassy gifted participants fragrant sachets. Teachers, parents, and students shared a joyful festival celebration in the square, experiencing Chinese dragon dance and diabolo (Chinese yo-yo) games.

After-School Clubs: Bolstered by funding secured by Ms. Liang Xie Lixian (JPF Foundation) and school investment, after-school clubs (e.g., Dragon Dance, Diabolo) flourished, becoming vital platforms for students to experience Chinese culture.

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4. Academic Standards & Sector Engagement:

As a member of the UK Association for the Promotion of Chinese Education, the school successfully organised student participation in the Association's standardised Chinese language examinations.

Principal Mr Zhang represented the school at the Association's 2024 Principals' Forum. As a keynote speaker, he encouraged wider participation in the unified exams to advance the professionalism, standardisation, and normalisation of Chinese language education in the UK.

5. Community Engagement & School Promotion:

Facing enrolment challenges, the school proactively mobilised teachers, parents, and volunteers to promote the school via modern media platforms (online, WeChat, Xiaohongshu).

Strengthened ties with the Tower Hamlets Council and local schools to seek additional funding and potential student referrals.

6. Successful Conclusion of the Academic Year:

The 2024-2025 Graduation Ceremony was successfully held. Parents witnessed their children's growth and enjoyed spectacular performances, while teachers offered heartfelt congratulations to the graduates.

2025-2026 Academic Year Development Plan

Building on the solid foundation of the past year, CISTH will focus on the following key areas for 2025-2026:

1. Deepen Curriculum Development & Teaching Innovation:

- Evaluate and optimize the existing curriculum.
- Plan to introduce new subjects while maintaining current teaching activities, including Science and English classes, as well as an Adult Mandarin Course.

2. Expand Cultural Experiences & Exchange:

- Plan richer, more immersive cultural festival celebrations throughout the year (e.g., Mid-Autumn Festival, Double Ninth Festival).
- Explore establishing online/offline exchange programmes with "sister schools" or cultural institutions in China, providing students direct exposure to contemporary Chinese society and culture.
- Consolidate and enhance the quality and impact of signature after-school clubs.

3. Sustain Teacher Empowerment:

- Systematically plan teacher professional development pathways, increasing participation frequency and depth in high-level domestic and international training, workshops, and seminars.
- Establish robust internal mechanisms for teaching research and experience sharing to foster mutual professional growth.

4. Strengthen Student Support Systems:

- Refine differentiated teaching and tutoring mechanisms to provide more targeted support for students at varying learning stages.
- Explore establishing academic or pastoral mentoring programmes to focus on individual student growth.

5. Expand Community Impact & Partnership Network:

- Deepen Strategic Collaboration: Actively solidify partnerships with Tower Hamlets Council and local public schools to secure tangible support (e.g., venue access, funding, joint activities, student referrals).
- Upgrade Brand Promotion: Optimize online and offline promotional strategies, create professional marketing materials, effectively tell the "CISTH story," and enhance the school's recognition and reputation within the local community. Leverage parent and alumni networks for word-of-mouth promotion.
- Enhance Parental Involvement: Design more home-school co-education activities, establish smoother communication channels, and develop parents into strong supporters and ambassadors for the school.

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

6. Explore Resource Expansion & Sustainability:

- Actively seek diversified funding sources beyond tuition fees (e.g., foundation grants, corporate sponsorships, cultural event fundraising).
- Assess school facility needs and explore possibilities for improving the learning environment (e.g., upgrading teaching equipment, optimizing space utilization).

We extend our deepest gratitude to all teaching staff and employees, parents, community partners, and friends for their unwavering support. Looking ahead to the 2025-2026 academic year, we remain committed to our founding mission: enhancing the quality of Chinese language education, promoting Chinese culture, and serving our community. Through unity, dedication, and innovation, we will continue to provide exceptional educational services to the youth of Chinese heritage and Chinese language enthusiasts in Tower Hamlets and surrounding areas, writing a new chapter in the development of Chinese Independent School of Tower Hamlets.

CHINESE WELFARE TRUST ADMIRAL NURSE CLINIC SERVICE

Introduction

Now in its third year, the collaboration between Dementia UK and the Chinese Welfare Trust continues to strengthen its commitment to delivering culturally sensitive dementia specialist support to Chinese and Southeast Asian families across five London boroughs.

Building on the solid foundation established in previous years, the partnership, which includes a strong relationship with the Chinese Association of Tower Hamlets, remains dedicated to delivering trusted, accessible care through the Admiral Nurse Clinic and community activities, meeting the unique needs of these communities.

Outcomes

The data report below covers the time period 1st April 2024 to 31st March 2025 for activities related to Chinese Association of Tower Hamlets.

Clinic appointments

Between 1st April 2024 and 31st March 2025, there were **72 requests for clinic appointments** in the London borough of Tower Hamlets. Of these, **31 requests (43%)** were self-referrals related to the Chinese Association of Tower Hamlets.

- **11** new appointment requests
- **61** requests for those who have attended a previous appointment

Our service also recorded information on the *outcome of requests* for appointments*:

- **57** clinic appointments were completed
- **12** were incomplete/did not answer/attend
- **3** were inappropriate requests (request did not meet criteria for clinic service)

How the carer heard about the clinic was recorded for each appointment request and the most common way (61%) was through voluntary sector such as Chinese Association of Tower Hamlets.

The *average time for a clinical activity* was 46 minutes (the average ranged from 37 to 70 mins). Clinical activity was delivered mostly via a mixture of face to face and telephone contacts. 74% are telephone contacts, 23% are face to face contacts and the rest (3%) are video call contacts.

The most common *clinical interventions* recorded are Psychological and emotional support, Behaviour related information and Accessing local support. Most common *signposting activities* recorded were signposting the carers Voluntary/third sector, to their GP or primary care and to Health and social care worker currently involved in case.

Demographic information was recorded for 14 carers and 12 people living with dementia for Tower Hamlets.

Majority of the carer are female and are in their 41-50 and 61-70. Most of them are the daughter of people living with dementia. 50% of them preferred speaking Cantonese and 71% regards themselves as Hong Kong Chinese.

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FOR THE YEAR ENDED 31 MARCH 2025**

Among people living with dementia, half identify as male and half as female. Majority of them aged from 70-74 and are diagnosed with Alzheimer's disease. 75% of the people living with dementia preferred speaking Cantonese and identified themselves as Hong Kong Chinese.

Supporting Best Practice

Alongside working directly with families, Admiral Nurses work with others to promote best practice in dementia care. **164** supporting best practice activities, including speaking to promote and inform audience about Admiral Nurse and dementia, advice and support to health and social care professionals, presentation at best practice events were recorded from 1st April 2024 and 31st March 2025 across all districts.

The clinic continues to contribute to professional development through presentations at nursing job fairs, delivering education sessions for staff working in mental health sector, contributing in press queries and research interviews, participating in Q&A panels at webinars and awareness events and providing educational sessions for domiciliary care agencies.

The monthly memory café, "Brain Health Club", has continued to run with a culturally and linguistically sensitive approach. Delivered by the Alzheimer's Society Tower Hamlets, it was hosted at the Chinese Association of Tower Hamlets until December 2024 and continues to operate at the Community of Refugees from Vietnam - East London.

Conclusion

The strong relationship with community partners, such as the Chinese Association of Tower Hamlets, remains a cornerstone of the clinic's success. Despite reduced outreach and networking activities, clinic requests have continued to rise - underscoring the growing need for culturally sensitive dementia support among families. This ongoing demand highlights the clinic's vital role in reaching and supporting the community, as well as the partnership with local voluntary organisations.

Case Study

Supporting Families New to the UK Health and Social Care System: The Role of Chinese Welfare Trust Clinic Admiral Nurses (*Written by Emily Ka Hei Lui, Clinic Admiral Nurse – 2nd Sept 2024*)

Background

Since the introduction of a new visa scheme in 2021, a significant number of Hong Kong residents have relocated to the UK. Among them are families like Wing-Kin and his mother, Yim-Fong, who face unique challenges, particularly in managing Yim-Fong's dementia within a new cultural and healthcare context.

This case study highlights the role of the Chinese Welfare Trust Admiral Nurse in helping new families navigate the UK health and social care system and illustrates how they can aid in managing expectations and providing culturally sensitive support.

The Family's Situation

Wing-Kin and Yim-Fong moved to the UK a few years ago, with Yim-Fong already diagnosed with Alzheimer's disease. The transition was daunting as they lacked familiarity with the UK's health and social care systems.

The family left behind established support networks in their hometown, and Wing-Kin, the primary carer, experienced heightened stress due to the demands of caregiving combined with the challenges of adapting to a new country.

Yim-Fong had gradually lost her language ability due to the disease. Language barriers and cultural differences further compounded their challenges, making it difficult to access appropriate support and services.

**CHINESE ASSOCIATION OF TOWER HAMLETS
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FOR THE YEAR ENDED 31 MARCH 2025**

Interventions

Wing-Kin sought out information himself, but it was hard to know where to go for accessible and clear information. Recognising the challenges faced by the family, their GP signposted them to the Chinese Welfare Trust Admiral Nurse clinic. While the Chinese population is widely dispersed throughout the UK, the family became members of the linked Chinese community centre to access the clinic's services despite residing in another area.

I provided a safe and supportive environment where Wing-Kin could express his feelings and concerns in his native language. This facilitated better communication and allowed me to offer advice that was culturally sensitive and relevant.

I guided Wing-Kin through navigating local health and social care services, facilitating access to Adult Social Care for a tailored care package for Yim-Fong. This included attending a day centre and having home carers support her personal care, which also relieved Wing-Kin of his continuous burden.

Wing-Kin was also made aware of the local NHS services in his local area. After self-referring Yim-Fong to the continence service, advice and incontinence products were provided to help manage her bladder and bowel problems.

I supported Wing-Kin by providing practical advice on managing Yim-Fong's comorbid conditions. Since Yim-Fong was susceptible to falls, I helped Wing-Kin manage the situation by discussing fall risks and interventions, such as home adaptations and the role of other healthcare disciplines like community occupational therapists. Resources were provided, such as videos of suitable physical exercises in their own language, and proper handling techniques were encouraged for Wing-Kin to look after himself.

I introduced Advance Care Planning and Lasting Power of Attorney sensitively, as future care is often a taboo subject in the culture and the concepts differed slightly from those in their hometown. Over several conversations, an advance care plan - a voluntary process of discussion and review to help set down choices about Yim-Fong's care and treatment in the event that she loses capacity to decide as her illness progresses - was created and it was encouraged to share with other healthcare professionals such as their GP.

Outcomes

The support from the Chinese Welfare Trust Admiral Nurse Clinic provided critical assistance in navigating the health and social care system, managing expectations, and addressing cultural and language barriers.

Wing-Kin reported increased confidence and reduced isolation, feeling more supported in his caregiving role. By connecting with local resources and receiving culturally appropriate guidance, the family successfully integrated into the UK healthcare system, ensuring Yim-Fong received comprehensive care.

Conclusion

This case study highlights the critical role of the Chinese Welfare Trust Clinic Admiral Nurse in supporting families living with dementia who are new to the UK. Culturally competent support and guidance not only improve the wellbeing of individuals like Yim-Fong but also empower their families to navigate unfamiliar healthcare systems effectively.

The success of the Clinic Admiral Nurse's interventions underscores the importance of linking new families with culturally tailored healthcare professionals, ensuring they can advocate for their needs and access appropriate care seamlessly.

**** Consent from the carer was received for inclusion of this case study in the report, names have been changed to protect anonymity***

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

PLANS FOR FUTURE PERIODS

The General Manager, supported by the Care Management team, will continue to strengthen the Charity's financial resilience while keeping employees and beneficiaries firmly at the heart of all decisions. This approach balances sustainability with compassion, while remaining alert to opportunities for growth and innovation.

Strategic Priorities for 2025/2026

- **Person-Centred Support**
All services will continue to deliver highly personalised care, ensuring outcomes are tailored to the needs of each individual. Progress will be tracked through internal senior team reviews and validated by external regulatory assessments.
- **Employee Growth and Development**
We will continue to invest in the personal and professional growth of our staff. Training, mentoring, and internal progression opportunities will enhance the quality of care, strengthen employee retention, and support succession planning at all levels. Progress will be measured through staff surveys, promotion rates, and turnover figures.
- **Stakeholder Engagement**
Engagement with stakeholders—including the people we support, employees, volunteers, schools, and donors—remains a priority. Strengthening communication will raise awareness of the Charity's impact. Performance will be monitored through surveys, staff retention, and feedback via compliments and complaints.
- **Financial Sustainability**
All classes and activities will be managed to achieve a surplus wherever possible. This ensures the Charity remains financially secure, capable of reinvesting in existing services, and prepared to fund new initiatives.
- **Older People's Care Services**
We will continue to develop and implement an improvement plan to ensure that services for older people become independently financially viable, safeguarding their continuity and quality.

Vision 2030: Sustaining Excellence in Community Care

As we move through 2025, we are proud of the progress already achieved under the *Vision 2025* framework. The challenge now is to build on this success and set a clear long-term direction that positions the Charity as a leader in community care and well-being.

By 2030, our vision is for CATH to be recognised as a model of sustainable, inclusive, and innovative community care.

Our Commitments for 2030

- **Excellence in Care**
All services will consistently exceed regulatory standards and be independently recognised as *Outstanding*, ensuring exceptional outcomes for every individual we support.
- **Co-Creation with Communities**
Clients and their families will be active partners in designing and shaping services, ensuring lived experience is central to innovation and delivery.
- **Empowered and Respected Workforce**
Employees will have access to sector-leading development opportunities, enjoy job security, and be celebrated for their dedication and expertise.
- **Technology for Independence**
Cutting-edge digital tools and assistive technology will be fully integrated, helping people to live more independently, safely, and with dignity.
- **Financial Strength and Sustainability**
The Charity will operate on a secure and resilient financial base, generating sufficient surplus to reinvest in innovation, expand capacity, and safeguard essential services.
- **Community Leadership**
By 2030, CATH will be a recognised leader in community-based care, shaping policy, influencing best practice, and serving as a hub for cultural and social connection.

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

PUBLIC BENEFIT STATEMENT

The Trustees of CATH remain fully committed to fulfilling the requirements of Section 17(5) of the Charities Act 2011. In doing so, they have carefully considered the public benefit guidance published by the Charity Commission. We recognise that our role as a charity extends far beyond the delivery of services—it is about nurturing a stronger, healthier, and more inclusive community where people can access the support they need to thrive.

Who We Serve

CATH is dedicated to supporting individuals who live, work, or study in and around the London Borough of Tower Hamlets. While our services are open to all, we have a particular focus on the Chinese community, who often face unique challenges when navigating health and social systems. Barriers such as language, cultural differences, and social isolation can significantly restrict access to essential services. Our inclusive approach ensures that our programs are tailored to meet the diverse needs of our community, regardless of background or circumstances.

What We Do

As a trusted social and cultural hub, CATH delivers a broad range of services that enhance well-being, strengthen connections, and celebrate heritage. These include:

- **Wellness Programs** – Workshops and classes that promote physical and mental health, supporting participants in managing stress, improving resilience, and adopting healthier lifestyles.
- **Educational Workshops** – Practical sessions on topics such as nutrition, financial literacy, and legal rights, empowering participants with knowledge and skills to make informed life decisions.
- **Health and Fitness Classes** – Accessible activities such as Chair Yoga and Tai Chi, tailored to different ages and abilities, helping to improve mobility, balance, and confidence while encouraging social interaction.
- **Cultural Events and Gatherings** – Celebrations of key cultural moments such as Chinese New Year and the Mid-Autumn Festival, providing opportunities for community members to come together, share traditions, and build lasting connections.

The Public Benefit We Deliver

The impact of our work is demonstrated in the many positive outcomes experienced by our participants:

- **Improved Health and Well-being** – Participants report feeling healthier, more active, and more positive as a result of engaging in our wellness and fitness programs.
- **Reduced Isolation and Stronger Community Bonds** – Social gatherings and group activities provide opportunities to form friendships and support networks, reducing loneliness and enhancing resilience.
- **Empowerment and Confidence** – Educational programs equip participants with essential life skills, fostering independence, confidence, and active engagement in the wider community.
- **Cultural Enrichment and Pride** – By creating opportunities to celebrate and share cultural traditions, CATH strengthens identity and fosters pride in heritage.

Our Commitment

CATH is committed to generating a tangible and lasting public benefit through all of its services and activities. By addressing both immediate social welfare needs and the wider determinants of health and well-being, we play a vital role in strengthening community life.

We strive to be a beacon of support and connection, ensuring that our charitable work continues to make a meaningful difference to individuals and families in Tower Hamlets and beyond.

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

RESERVES

The Trustees/Directors acknowledge the critical importance of maintaining adequate financial reserves to mitigate the impact of unforeseen decreases in income or unexpected increases in expenses. The Chinese Association of Tower Hamlets (CATH) currently relies heavily on revenue generated from its Home Care Service to sustain its operations, as grant funding alone would be insufficient to support the organization's activities.

This reliance on earned income presents a significant risk; should there be a disruption in this revenue stream, CATH could face the prospect of closure. To safeguard against this potential threat and ensure operational continuity, the Trustees/Directors have made the strategic decision to maintain a financial reserve that would support core operations for a minimum of nine months in the event of funding challenges.

The primary concerns of the Board are as follows:

- **Job Security for Staff:** It is essential that staff members can continue their roles, primarily to focus on securing new funding sources. Additionally, it is important that the organization meets its obligations to employees in the event of a necessary wind-down of services.
- **Support for Members and Service Users:** Should funding difficulties arise, CATH is committed to ensuring that its members and service users receive adequate support to transition to alternative services. This commitment underscores our dedication to the well-being of those we serve, even in challenging circumstances.

By adhering to this reserves policy, the Trustees/Directors aim to foster financial resilience, protect the interests of our staff and service users, and ensure that CATH can continue to fulfil its mission effectively.

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Chinese Association of Tower Hamlets is a company limited by guarantee.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Mrs P Hayward
Ms M L Cheng
Mr H H Wu
Mr H Salah
Mr C Yi
Mr T V Le
Ms S F Lee

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

APPOINTMENT OF TRUSTEES

Applications for potential Trustees are sought through registration with appropriate local networks and associations, through the Charity's website and through invitations sent out in member mailings.

Membership of the board of trustees consists of the Chair and up to eight other trustees elected by members of the Charity as determined by the Charity's Regulations. The Board also has the power to co-opt persons to serve as members of the Board until the next election of trustees.

TRUSTEES INDUCTION AND TRAINING

Trustees take an active role in succession planning. Potential Trustees are initially provided with reports that will enable them to judge whether to pursue an appointment. Skills Audit forms are completed prior to an interview with the Chair of the Charity and the General Manager. If candidates are regarded as suitable, and wish to pursue an appointment, an orientation session is arranged. This forms part of the ongoing induction process and involves meetings with key staff, attendance at seminars and Committees and at least one Board meeting. Following satisfactory completion of the recruitment process the Board will recommend appointment as a Trustee.

ORGANISATION

The Board has the overall responsibility for the governance of the Charity. It meets at least four times a year. Regulations specify the powers of the board and the authority delegated to senior staff. The General Manager is responsible for the day to day management of the Charity, working within the financial framework, procedures and policies set down by the Board. The General Manager has delegated authority for human resource planning, employment, service development and finance. The name of the senior staff member to whom day to day management of the charity is delegated to Mr. Alan Chau, General Manager.

RISK MANAGEMENT

The Board of Directors carries a critical responsibility to assess and manage risks that could affect CATH's activities, beneficiaries, and reputation. Operating within a regulated environment, CATH must maintain strict compliance with all relevant standards to avoid financial penalties or the potential loss of registration.

To strengthen compliance, CATH has adopted the Care Quality Commission (CQC) standards, invested in comprehensive staff training, and implemented robust policies and procedures. Quality is monitored on an ongoing basis, with risks proactively identified and addressed. The CQC's "Good" rating in December 2023 demonstrates our commitment to effective risk management, even during the challenges of a changing post-pandemic landscape.

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

The Board of Trustees is mindful of both external risks—beyond the organization's direct control—and internal risks that can be mitigated through careful planning. The Trustees remain confident in the systems and controls currently in place to oversee and manage the organization's most significant risks, including:

- **Government Policy Changes:** Shifts in government policy may substantially impact CATH's operations. For example, proposed Labour policies such as sick pay eligibility from the first day of absence and immediate entitlement to paternal leave could increase operational costs, particularly for part-time and sessional care workers. Rising Living Wage requirements also add pressure on payroll within limited budgets. Additionally, because many of our care contracts are spot-purchase agreements, service suspensions such as those arising from hospital-based care can have an immediate operational effect. The Board actively monitors these developments and has prepared adaptive strategies, including growing revenue from personalized budgets and privately funded clients, to maintain financial stability.
- **Staff Recruitment and Retention:** A skilled and stable workforce is essential to delivering consistent, high-quality care and supporting organizational growth. While the current funding model necessitates the use of zero-hour contracts, a common practice in the sector, Trustees acknowledge the challenges this presents for job security and staff retention. Coupled with increasing Living Wage requirements, these pressures heighten the importance of strong recruitment and retention strategies. The Board is exploring ways to enhance job stability, improve working conditions, and foster a supportive workplace environment to attract and retain qualified staff.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees, who are also the directors of Chinese Association of Tower Hamlets for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

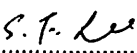
Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Chinese Association of Tower Hamlets and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Chinese Association of Tower Hamlets will continue in operation.

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

The trustees' report was approved by the Board of Trustees.


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Ms S F Lee
Trustee

Date: 24/10/2025.....

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
INDEPENDENT EXAMINER'S REPORT**

TO THE TRUSTEES OF CHINESE ASSOCIATION OF TOWER HAMLETS

I report to the trustees on my examination of the financial statements of Chinese Association of Tower Hamlets (the Chinese Association of Tower Hamlets) for the year ended 31 March 2025.

Responsibilities and basis of report

As the trustees of the Chinese Association of Tower Hamlets (and also its directors for the purposes of company law), you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006.

Having satisfied myself that the financial statements of the Chinese Association of Tower Hamlets are not required to be audited under Part 16 of the Companies Act 2006 and are eligible for independent examination, I report in respect of my examination of the Chinese Association of Tower Hamlets's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

Since the Chinese Association of Tower Hamlets's gross income exceeded £250,000, the independent examiner must be a member of a body listed in section 145 of the Charities Act 2011. I confirm that I am qualified to undertake the examination because I am a member of Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

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

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



Goh Yong Chong
Xeinadin SL Limited
Chartered Accountants
Level 5A, Maple House
149 Tottenham Court Road
London
W1T 7NF

Dated: 06/11/2025
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CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

		Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
	Notes						
Income and endowments from:							
Donations and legacies	2	409,315	-	409,315	372,955	-	372,955
Charitable activities	3	35,168	2,500	37,668	41,527	3,800	45,327
Investments	4	13,960	-	13,960	10,131	-	10,131
Other income	5	1,840	-	1,840	2,452	-	2,452
Total income		460,283	2,500	462,783	427,065	3,800	430,865
Expenditure on:							
Charitable activities	6	428,297	1,235	429,532	392,815	2,022	394,837
Total expenditure		428,297	1,235	429,532	392,815	2,022	394,837
Net income		31,986	1,265	33,251	34,250	1,778	36,028
Transfers between funds		(9)	9	-	-	-	-
Net movement in funds		31,977	1,274	33,251	34,250	1,778	36,028
Reconciliation of funds:							
Fund balances at 1 April 2024		583,858	31,825	615,683	549,608	30,047	579,655
Fund balances at 31 March 2025		615,835	33,099	648,934	583,858	31,825	615,683

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
BALANCE SHEET**

AS AT 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Tangible assets	11		5,689		7,155
Current assets					
Debtors	12	80,156		49,987	
Cash at bank and in hand		588,096		585,438	
		668,252		635,425	
Creditors: amounts falling due within one year	13	(25,007)		(26,897)	
Net current assets			643,245		608,528
Total assets less current liabilities			648,934		615,683
The funds of the Chinese Association of Tower Hamlets					
Restricted income funds	15		33,099		31,825
Unrestricted funds	17		615,835		583,858
			648,934		615,683

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2025.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the trustees on 24th October 2025.


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Ms S F Lee
Trustee

Company registration number 01720498 (England and Wales)

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

1 Accounting policies

Charity information

Chinese Association of Tower Hamlets is a private company limited by guarantee incorporated in England and Wales. The registered office is Sailors Palace, 680 Commercial Road, London, E14 7HA.

1.1 Accounting convention

The financial statements have been prepared in accordance with the Chinese Association of Tower Hamlets's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)". The Chinese Association of Tower Hamlets is a Public Benefit Entity as defined by FRS 102.

The Chinese Association of Tower Hamlets has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows.

The financial statements are prepared in sterling, which is the functional currency of the Chinese Association of Tower Hamlets. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the Chinese Association of Tower Hamlets has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the Chinese Association of Tower Hamlets is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the Chinese Association of Tower Hamlets has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the Chinese Association of Tower Hamlets has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Assets for distribution are recognised only when distributed. Assets given for use by the Chinese Association of Tower Hamlets are recognised when receivable. Stocks of undistributed donated goods are not valued for balance sheet purposes.

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

1.5 Expenditure

All expenditure is accounted for on an accruals basis and has been classified under heading that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with use of the resources.

Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures, fittings & equipment	25% Reducing balance
--------------------------------	----------------------

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the Chinese Association of Tower Hamlets reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The Chinese Association of Tower Hamlets has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the Chinese Association of Tower Hamlets's balance sheet when the Chinese Association of Tower Hamlets becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

Impairment of financial assets

Financial assets, other than those held at fair value through income and expenditure, are assessed for indicators of impairment at each reporting date. Financial assets are impaired where there is objective evidence that, as a result of one or more events that occurred after the initial recognition of the financial asset, the estimated future cash flows have been affected.

If an asset is impaired, the impairment loss is the difference between the carrying amount and the present value of the estimated cash flows discounted at the asset's original effective interest rate. The impairment loss is recognised in net income/(expenditure) for the year.

If there is a decrease in the impairment loss arising from an event occurring after the impairment was recognised, the impairment is reversed. The reversal is such that the current carrying amount does not exceed what the carrying amount would have been, had the impairment not previously been recognised. The impairment reversal is recognised in net income/(expenditure) for the year.

Derecognition of financial assets

Financial assets are derecognised only when the contractual rights to the cash flows from the asset expire or are settled, or when the Chinese Association of Tower Hamlets transfers the financial asset and substantially all the risks and rewards of ownership to another entity, or if some significant risks and rewards of ownership are retained but control of the asset has transferred to another party that is able to sell the asset in its entirety to an unrelated third party.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the Chinese Association of Tower Hamlets's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the Chinese Association of Tower Hamlets is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

1.12 Government grants

Government grants are recognised at the fair value of the asset received or receivable when there is reasonable assurance that the grant conditions will be met and the grants will be received. A grant that specifies performance conditions is recognised in income when the performance conditions are met. Where a grant does not specify performance conditions it is recognised in income when the proceeds are received or receivable. A grant received before the recognition criteria are satisfied is recognised as a liability.

1.13 Company Status

The charity is a company limited by guarantee. The members of the company are the trustees named on page 16. In the event of the charity being wound up, the liabilities in respect of the guarantee is limited to £1 per member of the charity.

2 Donations and contract income

	Unrestricted funds general 2025 £	Unrestricted funds general 2024 £
Donations and gifts	17,831	8,733
Contract income	391,484	364,222
	<u>409,315</u>	<u>372,955</u>
Contract income		
London Borough of Tower Hamlets	203,126	182,080
London Borough of Islington	-	7,934
London Borough of Hackney	40,770	24,904
Direct Payments	147,588	149,304
	<u>391,484</u>	<u>364,222</u>

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

3 Income from charitable activities

	Grants	School fees and other income	Total 2025	Total 2024
	2025	2025		
	£	£	£	£
Fees receivable	-	35,168	35,168	41,527
Performance related grants	2,500	-	2,500	3,800
	<u>2,500</u>	<u>35,168</u>	<u>37,668</u>	<u>45,327</u>
Analysis by fund				
Unrestricted funds - general	-	35,168	35,168	41,527
Restricted funds	2,500	-	2,500	3,800
	<u>2,500</u>	<u>35,168</u>	<u>37,668</u>	<u>45,327</u>
For the year ended 31 March 2024				
Unrestricted funds - general	-	41,527		41,527
Restricted funds	3,800	-		3,800
	<u>3,800</u>	<u>41,527</u>		<u>45,327</u>

4 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	13,960	10,131
	<u>13,960</u>	<u>10,131</u>

5 Other income

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Other income	1,840	2,452
	<u>1,840</u>	<u>2,452</u>

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

6 Expenditure on charitable activities

	Unrestricted funds expenditure 2025 £	Restricted funds expenditure 2025 £	Total 2025 £	Unrestricted funds expenditure 2024 £	Restricted funds expenditure 2024 £	Total 2024 £
Staff costs	365,377	-	365,377	337,583	-	337,583
Food/luncheon club	5,108	-	5,108	3,874	-	3,874
Home care project	7,477	-	7,477	4,478	-	4,478
Chinese school	1,376	-	1,376	906	-	906
Rent	23,924	-	23,924	22,189	-	22,189
Other premises expenses	3,963	-	3,963	4,617	272	4,889
Travel	69	-	69	-	-	-
Insurance	1,769	-	1,769	1,662	-	1,662
Repairs and maintenance	811	-	811	838	-	838
Training, books & subscriptions	3,998	-	3,998	2,549	-	2,549
Bank charges	553	-	553	560	-	560
Telephone	1,575	-	1,575	1,812	-	1,812
Sundry expenses	6,001	1,235	7,236	4,962	1,750	6,712
Depreciation	1,896	-	1,896	2,385	-	2,385
	<u>423,897</u>	<u>1,235</u>	<u>425,132</u>	<u>388,415</u>	<u>2,022</u>	<u>390,437</u>
Share of governance costs (see note 7)	<u>4,400</u>	<u>-</u>	<u>4,400</u>	<u>4,400</u>	<u>-</u>	<u>4,400</u>
	<u>428,297</u>	<u>1,235</u>	<u>429,532</u>	<u>392,815</u>	<u>2,022</u>	<u>394,837</u>
Analysis by fund						
Unrestricted funds - general	<u>428,297</u>	<u>-</u>	<u>428,297</u>	<u>392,815</u>	<u>-</u>	<u>392,815</u>
Restricted funds	<u>-</u>	<u>1,235</u>	<u>1,235</u>	<u>-</u>	<u>2,022</u>	<u>2,022</u>
	<u>428,297</u>	<u>1,235</u>	<u>429,532</u>	<u>392,815</u>	<u>2,022</u>	<u>394,837</u>

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

7 Support costs

	Governance costs	2025	2024	Basis of allocation
	£	£	£	
Professional fees	4,400	4,400	4,400	50% Chinese School 50% Home Care
	<u>4,400</u>	<u>4,400</u>	<u>4,400</u>	
Analysed between Charitable activities	<u>4,400</u>	<u>4,400</u>	<u>4,400</u>	

Governance costs include fees of £3,600 (2024: £3,600) for an independent examination.

8 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits, or claimed any expenses from the Chinese Association of Tower Hamlets during the year.

9 Employees

The average monthly number employees during the year (including trustees) was:

	2025	2024
	Number	Number
Management and administration	10	9
Charitable activities	24	25
Total	<u>34</u>	<u>34</u>

Employment costs	2025	2024
	£	£
Wages and salaries	331,668	308,685
Social security costs	18,071	14,884
Other pension costs	15,638	14,014
	<u>365,377</u>	<u>337,583</u>

The key management personnel of the Charity comprises the Trustees, General Manager, Nominated individuals and Head of Chinese School.

The total employee benefit of the key management personnel of the Charity were £67,517 (2024: £71,940).

No individual employee received benefits of more than £60,000 during the year or preceding year.

10 Taxation

The charitable company is a registered charity and is not subject to corporation tax on its current activities.

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

11 Tangible fixed assets

	Fixtures, fittings & equipment £
Cost	
At 1 April 2024	43,704
Additions	431
	<u>44,135</u>
At 31 March 2025	<u>44,135</u>
Depreciation and impairment	
At 1 April 2024	36,550
Depreciation charged in the year	1,896
	<u>38,446</u>
At 31 March 2025	<u>38,446</u>
Carrying amount	
At 31 March 2025	<u>5,689</u>
At 31 March 2024	<u>7,155</u>

12 Debtors

	2025 £	2024 £
Amounts falling due within one year:		
Prepayments and accrued income	80,156	49,987
	<u>80,156</u>	<u>49,987</u>

13 Creditors: amounts falling due within one year

	2025 £	2024 £
Accruals and deferred income	25,007	26,897
	<u>25,007</u>	<u>26,897</u>

14 Retirement benefit schemes

	2025 £	2024 £
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	15,638	14,014
	<u>15,638</u>	<u>14,014</u>

The Chinese Association of Tower Hamlets operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the Chinese Association of Tower Hamlets in an independently administered fund.

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

15 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2025 £
	-	-	-	-	-
Core	4,484	-	-	-	4,484
Opportunity Centre Project	1,403	-	-	-	1,403
Youth Club	222	-	-	-	222
After School Homework Club	2,161	-	-	-	2,161
After School sporting	4,938	-	-	-	4,938
I Dare Project	3,497	-	-	-	3,497
Jack Petchey Project	9,093	2,500	(1,235)	-	10,358
Chinese New Year Event	529	-	-	-	529
East End Community Foundation	(9)	-	-	9	-
Covid-19 Project for Chinese	343	-	-	-	343
CAF Funding	4,631	-	-	-	4,631
Local Hong Kong Welcome Fund Project	533	-	-	-	533
	<u>31,825</u>	<u>2,500</u>	<u>(1,235)</u>	<u>9</u>	<u>33,099</u>

Previous year:	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2024 £
Core	4,484	-	-	-	4,484
Opportunity Centre Project	1,403	-	-	-	1,403
Youth Club	222	-	-	-	222
After School Homework Club	2,161	-	-	-	2,161
After School sporting	4,938	-	-	-	4,938
I Dare Project	3,497	-	-	-	3,497
Jack Petchey Project	7,306	2,800	(1,013)	-	9,093
Chinese New Year Event	529	-	-	-	529
East End Community Foundation	-	1,000	(1,009)	-	(9)
Covid-19 Project for Chinese	343	-	-	-	343
CAF Funding	4,631	-	-	-	4,631
Local Hong Kong Welcome Fund Project	533	-	-	-	533
	<u>30,047</u>	<u>3,800</u>	<u>(2,022)</u>	<u>-</u>	<u>31,825</u>

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

16 Analysis of net assets between funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
At 31 March 2025:			
Tangible assets	5,689	-	5,689
Current assets/(liabilities)	610,155	33,090	643,245
	<u>615,844</u>	<u>33,090</u>	<u>648,934</u>
Per balance sheet	615,835	33,099	648,934
Balance to allocate	(9)	9	-

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 March 2024:			
Tangible assets	7,155	-	7,155
Current assets/(liabilities)	576,703	31,825	608,528
	<u>583,858</u>	<u>31,825</u>	<u>615,683</u>

17 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2025 £
Equipment replacement fund	4,140	-	-	-	4,140
General funds	579,718	460,283	(428,297)	(9)	611,695
	<u>583,858</u>	<u>460,283</u>	<u>(428,297)</u>	<u>(9)</u>	<u>615,835</u>

	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2024 £
Equipment replacement fund	4,140	-	-	-	4,140
General funds	545,468	427,065	(392,815)	-	579,718
	<u>549,608</u>	<u>427,065</u>	<u>(392,815)</u>	<u>-</u>	<u>583,858</u>

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

17 Unrestricted funds

(Continued)

The trustees have designated funds of £4,140 to cover the future cost of IT & communication system of the Charity.

18 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

CHINESE ASSOCIATION OF TOWER HAMLETS

England & Wales - Charity number 287813

Accounts

Charity registration number 287813

Company registration number 01720498 (England and Wales)

CHINESE ASSOCIATION OF TOWER HAMLETS

(A COMPANY LIMITED BY GUARANTEE)

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mrs P Hayward Ms M L Cheng Mr H H Wu Mr H Salah Mr C Yi Mr T V Le Ms S Lee	(Appointed 5 May 2023)
Secretary	Mr A S L Chau	
Charity number	287813	
Company number	01720498	
Registered office and principal address	680 Commerical Road London E14 7HA	
Independent examiner	Goh Yong Chong Silver Levene (UK) Limited Chartered Certified Accountants Level 5A, Maple House 149 Tottenham Court Road London W1T 7NF	
Bankers	Barclays Bank PLC Canary Wharf Branch 2 Churchill Place London E14 5RB.	

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
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**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2024**

The trustees present their annual report and financial statements for the year ended 31 March 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Chinese Association of Tower Hamlets's memorandum and articles of association, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

PURPOSE, VISION AND OBJECTIVES

The charity's purpose as set out in our constitution is to provide a comprehensive range of services (welfare, community care, educational, leisure & recreational and personal development) for the Chinese/Vietnamese Community in and around the London Borough of Tower Hamlets through a supportive environment and a commitment to promote user involvement. Our vision is to ensure that the people we serve live in a sensitive and compassionate environment, have access to services that meet their physical, material and emotional needs, also, they are able to reach the quality of life to which every individual aspires.

The organisation's ethos is one of empowerment and enablement. We are driven by our mission to enable people to be the architect of their own lives and be treated with dignity and respect at all times. Our focus is to work with and for those living with physical, sensory or mental impairment and in social isolation, including those with serious and enduring mental health difficulties or dementia, language barriers, or a carer role.

The objects for which the Association is established are:-

- To help disadvantaged persons of Chinese origin who live, work or study in and around London Borough of Tower Hamlets (hereinafter called "the area of benefit") by the establishment and maintenance of an information and advice centre and an Opportunity Centre.
- To promote the welfare of Chinese elderly and disabled people which now or hereafter may be deemed by law to be charitable within the said area of benefit.
- To provide opportunities and facilities for the social, educational, cultural and physical development of young Chinese people of the said area of benefit. In this Memorandum of Association 'young Chinese people' means people between the ages of 8 and 25 years.

PRINCIPAL ACTIVITIES

The Chinese Association of Tower Hamlets is a charitable company limited by guarantee and is governed by a memorandum and articles of association. The principal activities of the Association is the provision of services to Chinese and Vietnamese community in the London Borough of Tower Hamlets through project based programmes providing specific services to meet the needs of its user groups. We are a local organization that understands the needs and aspirations of local Chinese and Vietnamese people. Every year we support hundreds of older people of Chinese origin to live life to the full, maintaining control and independence. The organization's ethos is one of empowering and enabling people. The Statement of Financial Activities for the year is set out on Pages 16 of the financial statements.

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

HOME CARE SERVICE

This year, we continued to provide domiciliary care services to the Chinese community across London, delivering person-centred care designed to help older adults live safely and independently at home. Our services also provide much-needed respite to carers, offering temporary relief by assuming caregiving duties. Our team comprises a Registered Manager/General Manager, two Nominated Individuals, two Care Coordinators, and a dedicated group of care workers. The service operates with an annual budget of approximately £400,000, the majority of which is allocated to staffing costs to ensure high-quality care.

Over the past year, we maintained spot purchase agreements with Tower Hamlets, Hackney, Islington, Newham, Westminster, Bexley, Barnet, Lewisham, and Southwark councils. Additionally, our services continued to attract an increasing number of direct payment clients, positioning us as the provider of choice for many. From 1 April, 2023, to 31 March, 2024, our Home Care Service supported 20 older adults with high dependency needs, delivering a total of 15,976 care hours to the Chinese community across London.

Commitment to Quality and Compliance

In 2023/2024, we achieved a significant milestone with the successful completion of the Data Security and Protection Toolkit (DSPT), demonstrating our commitment to maintaining the highest standards of data security and compliance. This process involved rigorous self-assessment and staff training, ensuring we handle client information with the utmost care. Achieving DSPT compliance enables us to securely share health and care records, supporting better collaboration with healthcare providers and more efficient client care.

In addition, we maintained our "Outstanding" rating in the caring category from the Care Quality Commission (CQC), while retaining "Good" ratings in all other categories. These results reflect the exceptional dedication of our staff, who continually deliver safe, effective, and compassionate care. To ensure we remain compliant and uphold our high standards, we partnered with a former CQC inspector, refining our internal audit processes and aligning our practices with the latest regulatory requirements.

Operational Improvements and Staff Development

We made notable progress in enhancing the operational efficiency of our services this year. The Digital Logmycare Platform has been further integrated into our daily activities, streamlining communication between care workers and management, improving real-time documentation, and enabling better oversight of client care plans. This innovation helps us respond more promptly to client needs while maintaining accurate and up-to-date records.

A thorough review of our operational templates was also conducted, leading to improvements in key areas such as staff supervision, competency assessments, GPS management checks, risk assessments, and care-related documentation. These updates have strengthened the consistency and quality of care across the board, ensuring we can proactively address any issues and continuously improve our service delivery.

Staff development remains a priority. In addition to DSPT-related training, we provided another specialized 6-week Health and Social Care training program tailored to Hong Kong British National Overseas (BNO) status holders. This initiative has enriched our workforce with new skills and perspectives, further enhancing the quality of care we offer.

Premises and Safety Enhancements

Our commitment to safety and environmental sustainability was reinforced with key upgrades to our premises. This year, we enhanced our fire alarm systems and emergency lighting to meet the latest safety standards, ensuring the well-being of both staff and clients. Furthermore, we installed energy-efficient LED lighting, reducing our energy consumption and contributing to cost savings while supporting our environmental goals.

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

Addressing Challenges

The ongoing challenges in recruitment and retention of care staff, exacerbated by rising living costs and inflation, remain a key concern for the sector. Despite these difficulties, we have taken steps to ensure CATH is an attractive and supportive employer by providing professional development opportunities and fostering a positive working environment. Staff feedback has been overwhelmingly positive, which is encouraging as we strive to retain skilled care workers in an increasingly competitive market.

Our care workers have shown incredible dedication throughout the year, consistently meeting the needs of our service users, even under challenging circumstances. Their commitment is reflected in our maintained "Outstanding" rating in the caring category and in the numerous compliments we have received from service users and their families.

Service User Feedback

The feedback from our clients and their families continues to be a source of pride and motivation. We received numerous testimonials expressing gratitude for the high-quality care provided by our staff. Comments such as "you always go above and beyond to help" and "I appreciate the excellent care provided by your team" underscore the meaningful impact of our services.

Our annual service user satisfaction survey reinforced these sentiments, with clients consistently reporting that they feel respected, well-cared for, and supported in their daily lives. The positive ratings reaffirm our commitment to delivering personalized and compassionate care that enhances the well-being of those we serve.

Looking Ahead

As we move forward, our focus will be on continuous improvement and innovation. We plan to further integrate new technologies and enhanced data protection processes, ensuring our services remain efficient, responsive, and secure. Strengthening our operational frameworks and investing in staff development will continue to be key priorities, as we aim to provide exceptional care while addressing ongoing recruitment challenges.

In conclusion, the 2023/2024 financial year has been marked by significant progress, particularly in the areas of data security, operational efficiency, and care quality. Despite challenges, we remain committed to delivering outstanding home care services to our community. With a renewed sense of purpose, we look forward to the year ahead, continuing to support the independence and well-being of our clients.

Case Study: Mr. W

Client Profile: Mr. W is an 85-year-old gentleman who faces multiple health challenges, including blindness in his right eye, partial vision in his left, and bilateral hearing loss. He is unable to communicate verbally due to his hearing impairment and does not speak English, which complicates communication. His wife plays a crucial role in assisting him, using written Chinese and objects to facilitate understanding. In addition to his sensory impairments, Mr. W suffers from hypertension, osteoarthritis in his knee, and is on the waiting list for a hernia operation. He does not use hearing aids or glasses, as neither provides any benefit.

This case was referred to our Home Care Team by Adult Social Services to assist with his Attendance Allowance application.

Background: Mr. W lives with his wife in a first-floor flat. Due to his severe hearing and visual impairments, communication is conducted entirely through his wife, who helps him by writing in Chinese and showing objects. Mr. W's health conditions, combined with his sensory impairments, pose significant challenges for his safety and well-being at home, particularly as he has limited mobility and relies on one elbow crutch for support, with his wife assisting him for short distances.

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Work Undertaken by our Home Care Team:

- **Attendance Allowance Application:** Our team liaised with the Attendance Allowance office to follow up on Mr. W's application. Unfortunately, he was deemed ineligible due to receiving a pension from another country. The family was promptly informed of this outcome.
- **Occupational Therapy (OT) Referral:** A referral for an OT assessment had been submitted by Mr. W's GP to address safety concerns within the home. Upon discovering a prolonged delay, our team made multiple follow-up calls to the OT department and, when necessary, submitted a second referral. Eventually, it was confirmed that Mr. W was 83rd on the waiting list.
- **Fire Safety Measures:** Recognizing the risks posed by Mr. W's disabilities, our team contacted the Fire Brigade to arrange a fire safety assessment. As a result, they installed a vibrating device under his pillow and in the lounge, which activates if the smoke alarm sounds. All smoke alarms in the property were also checked to ensure they were functioning correctly.
- **Occupational Therapy Assessment:** While our team could not attend Mr. W's OT assessment, we followed up with the Occupational Therapist to obtain a summary of the findings. The OT confirmed that Mr. W required two new elbow crutches and a free-standing toilet frame, which were ordered following the visit. Additionally, Mr. W's total hearing loss was noted, and a referral to the Sight and Hearing Team was made for further support.
- **Mobility Support:** A referral was made to a rehabilitation support worker to assess Mr. W's outdoor mobility and determine if he would benefit from a four-wheel outdoor walker with a seat. This assessment also examined his ability to use elbow crutches both indoors and outdoors. Our team informed the family that a flashing doorbell was necessary, as Mr. W is unable to hear a standard one. While Social Services no longer provide this unless the client is discharged from the hospital, the family successfully installed the device.

Challenges Identified:

- **Social Isolation and Vulnerability:** Mr. W was socially isolated and vulnerable due to his disabilities and the language barrier. Despite encouragement from our team, he showed no interest in attending the lunch club, which could provide vital social engagement and improve his well-being. His lack of social interaction raised concerns about negatively impacting both his mental and physical health.
- **Limited Mobility:** Mr. W's outdoor mobility was restricted. He relied on one elbow crutch and his wife's assistance for short distances, which further isolated him and limited his independence. This dependence on his wife raised concerns for his safety, particularly when she was out running errands, leaving him alone and vulnerable.
- **Safety Risks:** Mr. W's inability to hear the doorbell posed a safety risk when he was alone. Although a flashing doorbell had been installed, his dependence on his wife for mobility and communication increased his vulnerability in emergencies.

Conclusion:

This case of Mr. W illustrates the extensive advocacy and support provided by our Home Care Team, particularly to individuals facing significant language barriers. Through persistent follow-ups, extensive coordination with various agencies, and a focus on ensuring Mr. W's safety and well-being, our team addressed multiple complex issues. While significant progress was made in enhancing Mr. W's home environment and mobility, further efforts were needed to engage him socially and improve his overall quality of life. This case exemplifies our commitment to holistic, person-centred care in overcoming health-related and social challenges for vulnerable individuals in our community.

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ELDER CHINESE WELL-BEING AND SUPPORT PROJECT

Following the official conclusion of funding on 31 March 2023, the Elder Chinese Well-Being and Support Project has remained steadfast in its commitment to serving the elder Chinese community. From 1 April 2023 to 31 March 2024, this self-funded initiative continued to uphold the project's essential activities and collaborations, furthering our long-standing mission to promote wellness, community engagement, and cultural continuity.

Throughout this period, we have successfully maintained a range of programs that our participants have found immensely beneficial. These activities have provided vital spaces for individuals to forge new friendships, enhance their physical and mental well-being, and cultivate positive connections within the community. Feedback from participants has consistently highlighted the importance of these programs in fostering a sense of belonging and support among elders, ensuring they remain active and engaged members of the community.

The commitment to self-funding demonstrates our dedication to sustaining these critical services, enabling us to adapt and respond to the evolving needs of our participants while reinforcing our mission to enrich the lives of elder members of the Chinese community.

Program Continuation and Outcomes

1. Chinese Calligraphy Classes with Popsy Au

Our Chinese Calligraphy classes have flourished under the expert guidance of Popsy Au, a highly skilled and beloved tutor. Her classes have been so popular that we expanded from one to three sessions to accommodate participants of varying skill levels. Popsy's unique teaching style and deep knowledge of calligraphy techniques make her sessions both instructional and enjoyable. Participants have praised her expertise, noting how her classes deepen their appreciation of Chinese culture while providing a calm, creative environment. Many attendees have shared that Popsy's classes have helped them feel more connected to their heritage, fostered new friendships, and offered a relaxing break from daily stresses.

2. Chair Yoga with Winni Ng

Led by Winni Ng, our Chair Yoga sessions have consistently attracted a large and dedicated group. Winni's popularity as an instructor stems from her compassionate teaching style and her dual expertise as a qualified Chinese medicine practitioner, which brings an added dimension to her classes. Her knowledge of both physical movement and holistic wellness has empowered participants to improve their flexibility, balance, and relaxation. Many attendees have shared that Winni's sessions have positively impacted their mobility and mental clarity, with the communal setting also providing a supportive social outlet. Her approach has created a class environment where participants feel nurtured, healthier, and deeply connected to each other.

3. Chinese Medicine Workshops and Consultations with Benson Chan

Our Chinese Medicine workshops, led by Benson Chan, have continued to be a well-attended part of our offerings. Benson's expertise in traditional Chinese medicine and herbal remedies has drawn steady participation, with many attendees expressing appreciation for his knowledgeable and accessible approach. The workshops cover a range of wellness topics, from understanding herbal treatments to holistic strategies for managing common health issues. Benson also offers individual consultations, which participants have found helpful for receiving personalized wellness guidance. Through this program, attendees report feeling more empowered to take charge of their health using natural and traditional approaches, all while benefiting from Benson's warm and knowledgeable support.

4. Table Tennis Club

With only two tables available, our Table Tennis Club employs a ten-minute rotation system, allowing all interested participants to take turns. This activity provides a fantastic physical workout and social opportunity, with participants enjoying both the light competition and the camaraderie it fosters. The club has become a favourite, with attendees sharing that it improves their stamina, coordination, and mood. Beyond the physical benefits, the social interactions have had a meaningful impact, helping participants feel more connected and alleviating feelings of isolation.

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Ongoing Partnership Programs

Monthly Brain Health Club with Alzheimer's Society

Continuing our successful partnership with the Alzheimer's Society, we hosted the Brain Health Club on the last Thursday of each month. This club supports individuals with brain health and memory concerns, as well as their carers and friends, and has also welcomed those experiencing social isolation. Facilitated by Alzheimer's Society staff and our dedicated volunteers, the club offers engaging cognitive stimulation activities—including arts and crafts, music, singing, and seated exercises—which have been very well-received. Participants noted that the club provides a warm, understanding environment where they can connect with others facing similar challenges and engage in enjoyable, meaningful activities that enhance mental wellness and social support.

Good Moves Program with Social Action For Health

In collaboration with Social Action For Health, we ran two 8-week sessions of the Good Moves Program. Designed to support individuals with long-term health conditions, this program provided participants with practical skills and insights into areas such as healthy eating, portion control, and gentle exercise. Participants reported numerous benefits from the program, including a stronger understanding of managing chronic conditions, improved adherence to healthy habits, and more confident communication with family and healthcare providers. Beyond these skills, the Good Moves sessions fostered a sense of camaraderie among participants, many of whom expressed a renewed commitment to their physical and mental health and appreciation for the supportive environment.

Weekly Line Dance Class with Emma Weir

Our Line Dance class, offered every Thursday in partnership with the Mary Ward Centre, has been a joyful addition to the weekly schedule. This program provides participants with an opportunity to learn new dance steps in a lively and interactive group setting. Many participants noted the physical benefits of increased coordination and improved balance, as well as the mental lift from moving to music with friends. The shared enjoyment of learning and dancing together has made Line Dance a highlight of the week, fostering stronger connections within our community.

Cultural and Festival Events

Our community came together to celebrate major Chinese cultural events, including Christmas, the Mid-Autumn Festival, the Dragonboat Festival, and a Chinese New Year luncheon at the Lido Chinese Restaurant in Chinatown. These events consistently saw enthusiastic participation, with many attendees expressing appreciation for the chance to honour traditions and connect with fellow community members. The celebrations provided a wonderful way to strengthen cultural pride and create shared memories. Participants shared that these gatherings enriched their sense of belonging, lifted their spirits, and provided meaningful opportunities to connect with old and new friends alike.

Volunteer-Led Community Support

Our devoted volunteer, Candice Teng, has been instrumental in supporting our community by offering translation services, form assistance, and help with communication tasks for those facing language barriers. This volunteer service, available by appointment, has provided essential support to those in need of assistance with administrative tasks. Many participants expressed that this service has enabled them to handle important documents and communications more independently, bolstering their confidence and reducing their stress.

Conclusion and Future Outlook

The past year has been filled with positive outcomes across all areas of the Elder Chinese Well-Being and Support Project. Through our continued programs, partnerships, and volunteer support, we have been able to create a welcoming environment where participants feel healthier, more connected, and proud of their cultural heritage. Our activities have helped participants forge new friendships, improve physical and mental health, and enjoy a heightened sense of belonging within the community.

We extend our sincere gratitude to our dedicated participants, volunteers, partners, and supporters who have contributed to this journey. Together, we look forward to advancing our mission in the coming years, fostering an inclusive, healthy, and culturally rich community for the elder Chinese population.

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CHINESE INDEPENDENT SCHOOL OF TOWER HAMLETS

As we conclude the 2023-2024 academic year, I am honoured to present this report summarizing our achievements and activities over the past year. Chinese School has made significant strides in various areas, including teaching, cultural activities, and student accomplishments. Below are the key highlights and achievements for this year.

1. Teacher Development and Training

Teacher's Day Training

On September 10, 2023, we invited the principal of London Mingde Chinese School, a respected expert in Chinese education, to conduct an engaging training session for our teachers. This initiative greatly enhanced their professional skills and teaching enthusiasm.

GCSE and A-Level Training

Our teachers, including Liang Xieli, Yang Xiangqun, and Zhang Taiqiang, participated in a GCSE and A-Level training organized by the British Chinese Education Association. The insights gained from this training proved invaluable.

Chinese Language Education Foundation Training

We actively organized participation in specialized training provided by the Chinese Language Education Foundation for overseas Chinese teachers, which improved our teachers' educational philosophies and methodologies.

Outstanding Teacher Award

On October 27, 2023, during the Teacher's Day celebration organized by the British Chinese Education Promotion Association, our teacher Chen Yang received the Outstanding Teacher Award.

2. Cultural Exchange and Celebratory Events

Chinese New Year Celebration

On February 6, 2024, our students and staff celebrated the Chinese New Year with staff from the Chinese Embassy. Participants enjoyed traditional activities such as calligraphy, archery, dumpling-making, and learned about Chinese culture while watching exciting performances.

3. Student Achievements and Honours

Jack Petchey Foundation Achievement Awards

Six of our students received achievement awards from the JPF Foundation, while teacher Chen Yanping was honoured with a leadership award. On March 12, 2024, our students and teachers attended the JPF Foundation's award ceremony, which further motivated both students and staff.

Dragon and Lion Dance Interest Group

With the support of the JPF Foundation, we successfully established our own Dragon and Lion Dance group, enriching our students' cultural experiences outside of the classroom.

Calligraphy, Essay, and Recitation Competitions

We held school-wide competitions in calligraphy, essay writing, and recitation, recommending outstanding works for higher-level contests.

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World Chinese Students Essay Competition

Student Huang Xianyong won second prize, while Yang Fei received third prize.

UK Mandarin Recitation Competition

Our school received the Excellent Organization Award, with student Zheng Mingjie winning a silver medal and Lin Kexin, Yan Zirui, and Sun Moxu earning honorary certificates.

16th Calligraphy Competition organized by the British Education Promotion Association

Huang Xiaoyan won a silver medal, while Huang Ziqian, Huang Zilong, Lin Jiaxin, Yu Jiatong, and Zofia received third prizes.

4. Graduation Ceremony

On June 23, 2024, we successfully held our graduation ceremony, celebrating our students' growth and achievements, and equipping them with the confidence and strength for their future endeavours.

Future Plans for 2024-2025

Looking ahead to the 2024-2025 academic year, we aim to focus on the following initiatives:

- **Curriculum Reform:** We will introduce new course modules that emphasize Chinese culture and history, providing students with a comprehensive understanding of the language and its context.
- **Technology Integration:** We plan to incorporate more modern technology into our teaching methods, enhancing online learning platforms to meet contemporary educational needs.
- **Enrichment Activities:** We will expand extracurricular offerings, including clubs and activities that promote traditional arts such as calligraphy, painting, and Chinese music.
- **Strengthening Parent-School Collaboration:** We aim to foster stronger communication and partnerships with parents through regular meetings and community events that support student development.
- **Professional Development:** We will continue to provide our teachers with opportunities for professional growth through workshops, training sessions, and conferences.

In summary, Chinese School has made significant progress across multiple fronts this year. We remain committed to providing a high-quality education for our students and creating opportunities for our teachers' professional development, while promoting Chinese culture in our community.

CHINESE WELFARE TRUST ADMIRAL NURSE CLINIC SERVICE

Introduction

In its second year, the collaboration between Dementia UK and the Chinese Welfare Trust remains dedicated to providing essential dementia specialist support to Chinese and Southeast Asian families living with dementia across five boroughs in London.

In Tower Hamlets, the Chinese Welfare Trust Admiral Nurse Clinic has established a strong relationship with the Chinese Association of Tower Hamlets and operates every Tuesday at the centre. This partnership is invaluable to community members, staff, and the home care team, as it continues to provide dementia support within a trusted and familiar environment. It also attracts families from east and southeast London, who come to the centre to benefit from both the Admiral Nurse Clinic and the various activities the centre offered.

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Outcomes

The data report below covers the time period 1st April 2023 to 31st March 2024 for activities related to Chinese Association of Tower Hamlets. (The Clinic Admiral Nurse was on extended leave in January 2024.)

Clinic appointments

Between 1st April 2023 and 31st March 2024, there were **46 requests for clinic appointments** in Tower Hamlets (28% of the total 167 requests):

- 9 new appointment requests
- 37 requests for those who have attended a previous appointment

Our service also recorded information on the *outcome of requests* for appointments*:

- 39 clinic appointments were completed
- 6 were incomplete/did not answer/attend
- 1 were inappropriate requests (request did not meet criteria for clinic service)

How the carer heard about the clinic was recorded for each appointment request and the most common way (39%) was through voluntary sector such as Chinese Association of Tower Hamlets.

The *average time for a clinical activity* was 49 minutes (the average ranged from 42 to 80 mins). Clinical activity was delivered mostly via a mixture of face to face and telephone contacts. 74% are telephone contacts, 23% are face to face contacts and the rest (3%) are video call contacts.

The most common *clinical interventions* recorded are Accessing local support and Social Care concerns and Mental Health of Carer. Most common *signposting activities* recorded were signposting the carers Voluntary/third sector, to their GP or primary care, Health and social care worker currently involved in case and Carer mental health support.

Demographic information was recorded for 15 carers and 15 people living with dementia for Tower Hamlets.

Majority of the carer are female and evenly distributed across age groups from 31 to 70 (3 each in 31-40, 41-50, 51-60 and 61-70). Most of them are the daughter of people living with dementia. 60% of them preferred speaking Cantonese and 53% regards themselves as Hong Kong Chinese.

10 people living with dementia are male and 5 are female. Majority of them aged from 71-80. Most of them are diagnosed with Alzheimer's disease. 80% of the people living with dementia preferred speaking Cantonese and 67% regards themselves as Hong Kong Chinese.

Supporting Best Practice

Alongside working directly with families, Admiral Nurses work with others to promote best practice in dementia care. 146 supporting best practice activities, including speaking to promote and inform audience about Admiral Nurse and dementia, advice and support to health and social care professionals, presentation at best practice events were recorded from 1st April 2023 and 31st March 2024 in all districts.

Since October 2023, the clinic has partnered with the Alzheimer's Society Tower Hamlets and the Chinese Association of Tower Hamlets to host a monthly memory cafe, named "Brain Health Club" at the clinic's suggestion. This unique name reflects the specific needs of the community and aims to bridge cultural gaps often present in traditional dementia care services. The memory cafe extends support to a wider range of friends and families affected by dementia, providing a welcoming space where they can connect and find support.

After successfully recruiting volunteers for the group sessions, the nurse gradually stepped back from involvement and continued focusing on providing clinical support at the clinic.

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Conclusion

Most families accessing the clinic are either engaged in the Chinese Association of Tower Hamlets' activities or make use of its home care services. Additionally, some families living in other boroughs have begun visiting the clinic and are encouraged to join the association to fully benefit from both the clinic's services and the centre's activities.

The regular clinic appointments and repeated attendances highlight the positive outcomes of collaborating with local community groups, (i.e. the Chinese Association of Tower Hamlets) to reach underserved populations. This multi-agency approach demonstrates the importance of engaging with minority communities to build trust, improve accessibility, and provide essential support to individuals who may not typically seek help outside their cultural networks.

In 2023, the clinic was honoured as a finalist in several prestigious awards, including the Nursing Times Awards in the categories of 'Nursing in Mental Health' and 'Inclusivity in Nursing,' the Royal College of Nursing Awards for 'Nursing Older People,' and the Patient Experience Network National Awards for 'Communicating Effectively with Patients and Families.' These recognitions underscore the clinic's success in delivering culturally sensitive health services that address unique barriers and exemplify inclusive care. This achievement would not have been possible without the vital connection and support from community centres.

FUTURE STRATEGIC PRIORITIES

Expanding and Diversifying Income Sources

Our primary focus remains on reinforcing and growing our partnership with Tower Hamlets Council while actively expanding our presence in the private sector through referrals from the NHS and Clinical Commissioning Groups (CCG). To secure financial stability, we aim to diversify income streams by offering accessible, fee-based services that cater to our community's needs. Our strategy also includes enhancing recruitment efforts and exploring local expansion opportunities, with a focus on extended shift hours to better serve our clients.

Strengthening Digital Engagement

In alignment with our private sector expansion, CATH is undertaking a full redesign of its website to improve accessibility for all stakeholders, including prospective clients, staff, referrers, family members, and funders. This initiative will be further supported by active engagement on social media platforms like Facebook and Twitter, ensuring that we remain connected and visible within the community.

Vision 2025: Achieving Excellence in Community Care

Over the next five years, our primary goal is to elevate CATH's quality rating from "Good" to "Outstanding." By 2025, our aim is for those we serve to experience:

- Exceptional Quality Care: All services will consistently strive to exceed quality standards.
- Collaborative Care Models: Clients will actively shape our care models, reflected in positive annual survey results.
- A Strong, Valued Team: Our staff will enjoy job security, robust support, and recognition for their dedication.
- Innovative Technology for Well-being: Technology will be seamlessly integrated to enhance client independence and overall health.

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Milestones for 2026

- **Prominent Provider for Chinese Communities in London:** To establish CATH as a well-regarded provider of community-based support for adults of Chinese origin, including frail elders, individuals with learning disabilities, and those facing mental health challenges.
- **Financial Sustainability:** Achieve financial resilience by broadening income sources, focusing on private clients and NHS partnerships.
- **Customized Support Packages:** Distinguish our services by offering tailored community-based support packages for each client's unique needs.
- **Specialized Training Programs:** Deliver targeted Health and Social Care education programs specifically for the Chinese community to further enhance accessibility and care quality.

Our five-year vision underscores our commitment to quality, inclusivity, and sustainability, setting a new standard for culturally attuned, community-based support in London.

PUBLIC BENEFIT STATEMENT

The Trustees of CATH are steadfast in their commitment to fulfilling the requirements set forth in Section 17(5) of the Charities Act 2011. This includes a thorough consideration of the public benefit guidance published by the Charity Commission. We recognize that our role as a charitable organization extends beyond merely providing services; it involves fostering a thriving community where everyone can access the support they need.

CATH is dedicated to serving individuals who live, work, or study in and around the London Borough of Tower Hamlets. Our doors are open to all members of the community, with a particular focus on the Chinese population, who often face unique challenges in navigating social and healthcare systems. We understand that barriers such as language, cultural differences, and social isolation can hinder access to essential services. Therefore, our commitment to inclusivity ensures that our programs are designed to meet the diverse needs of our community, regardless of background or circumstances.

As a vital social and cultural hub for the Chinese community, CATH offers a wide range of social welfare services aimed at enhancing the well-being of our participants. Our activities include, but are not limited to:

- **Wellness Programs:** These programs are designed to promote both physical and mental health, addressing common issues such as stress, anxiety, and chronic illness. Through regular health workshops, exercise classes, and mindfulness sessions, participants can develop healthier lifestyles and coping strategies.
- **Educational Workshops:** We provide valuable educational resources that empower community members with knowledge and skills. Topics range from nutrition and healthy cooking to financial literacy and legal rights, enabling participants to make informed decisions about their health and well-being.
- **Health and Fitness Classes:** Our classes, including Chair Yoga and Tai Chi, are specifically tailored to accommodate various age groups and physical abilities. They promote physical activity, improve mobility, and foster social connections among participants.
- **Cultural Events and Social Gatherings:** We host various events throughout the year, such as Chinese New Year celebrations, Mid-Autumn Festival gatherings, and other cultural activities. These events not only celebrate cultural heritage but also serve as important opportunities for social interaction and community building.

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CATH's commitment to these activities illustrates the significant public benefit arising from our charitable efforts. The positive outcomes experienced by our participants are evident in numerous ways:

- **Improved Mental and Physical Health:** Many participants report feeling healthier and more energized as a result of engaging in our wellness programs and fitness classes. The supportive environment fosters a sense of belonging and encourages individuals to prioritize their health.
- **Strengthened Community Ties:** Through participation in our programs and events, individuals forge new friendships and connections, reducing feelings of isolation. These relationships are vital for emotional support and community resilience.
- **Empowerment and Skill Development:** Educational workshops empower participants with essential life skills, boosting their confidence and enabling them to navigate challenges more effectively. This empowerment translates into greater community engagement and involvement.
- **Cultural Enrichment:** By providing opportunities to celebrate cultural traditions and learn about heritage, CATH plays a key role in preserving cultural identity and fostering pride among community members.

In summary, CATH is committed to creating a tangible public benefit through its wide-ranging services and activities. Our efforts not only address immediate social welfare needs but also contribute to the overall health, well-being, and cohesion of the community. We strive to be a beacon of support for those in need, ensuring that our charitable endeavours continue to make a meaningful impact in Tower Hamlets and beyond.

RESERVES

The Trustees/Directors acknowledge the critical importance of maintaining adequate financial reserves to mitigate the impact of unforeseen decreases in income or unexpected increases in expenses. The Chinese Association of Tower Hamlets (CATH) currently relies heavily on revenue generated from its Home Care Service to sustain its operations, as grant funding alone would be insufficient to support the organization's activities.

This reliance on earned income presents a significant risk; should there be a disruption in this revenue stream, CATH could face the prospect of closure. To safeguard against this potential threat and ensure operational continuity, the Trustees/Directors have made the strategic decision to maintain a financial reserve that would support core operations for a minimum of nine months in the event of funding challenges.

The primary concerns of the Board are as follows:

- **Job Security for Staff:** It is essential that staff members can continue their roles, primarily to focus on securing new funding sources. Additionally, it is important that the organization meets its obligations to employees in the event of a necessary wind-down of services.
- **Support for Members and Service Users:** Should funding difficulties arise, CATH is committed to ensuring that its members and service users receive adequate support to transition to alternative services. This commitment underscores our dedication to the well-being of those we serve, even in challenging circumstances.

By adhering to this reserves policy, the Trustees/Directors aim to foster financial resilience, protect the interests of our staff and service users, and ensure that CATH can continue to fulfil its mission effectively.

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STRUCTURE, GOVERNANCE AND MANAGEMENT

The Chinese Association of Tower Hamlets is a company limited by guarantee.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Mrs P Hayward
Ms M L Cheng
Mr H H Wu
Mr H Salah
Mr C Yi
Mr T V Le
Ms S Lee

(Appointed 5 May 2023)

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

APPOINTMENT OF TRUSTEES

Applications for potential Trustees are sought through registration with appropriate local networks and associations, through the Charity's website and through invitations sent out in member mailings.

Membership of the board of trustees consists of the Chair and up to eight other trustees elected by members of the Charity as determined by the Charity's Regulations. The Board also has the power to co-opt persons to serve as members of the Board until the next election of trustees.

TRUSTEES INDUCTION AND TRAINING

Trustees take an active role in succession planning. Potential Trustees are initially provided with reports that will enable them to judge whether to pursue an appointment. Skills Audit forms are completed prior to an interview with the Chair of the Charity and the General Manager. If candidates are regarded as suitable, and wish to pursue an appointment, an orientation session is arranged. This forms part of the ongoing induction process and involves meetings with key staff, attendance at seminars and Committees and at least one Board meeting. Following satisfactory completion of the recruitment process the Board will recommend appointment as a Trustee.

ORGANISATION

The Board has the overall responsibility for the governance of the Charity. It meets at least four times a year. Regulations specify the powers of the board and the authority delegated to senior staff. The General Manager is responsible for the day to day management of the Charity, working within the financial framework, procedures and policies set down by the Board. The General Manager has delegated authority for human resource planning, employment, service development and finance. The name of the senior staff member to whom day to day management of the charity is delegated to Mr. Alan Chau, General Manager.

RISK MANAGEMENT

The Board of Directors holds a solemn responsibility to diligently assess and proactively manage risks associated with the charitable organization's activities, its beneficiaries, and its esteemed reputation. CATH, in light of its operation within a highly regulated environment, must remain vigilant in ensuring adherence to relevant regulations, as non-compliance could result in substantial financial penalties and the revocation of our registration.

To effectively mitigate compliance risks, CATH has rigorously adopted the Care Quality Commission (CQC) standards and invested significantly in staff training. The organization maintains comprehensive policies and procedures to ensure ongoing compliance, complemented by regular quality assessments and judicious actions to mitigate any identified risks. The organization's 'Good' rating, bestowed by the CQC during the last inspection in August 2017, serves as a testament to CATH's historical success in risk management. This commitment to risk mitigation has endured even amid the challenges posed by the ongoing pandemic.

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The Board of Trustees has consistently recognized the presence of inherent external risks, beyond the organization's control, alongside those foreseeable and manageable. The Trustees maintain the belief that the existing systems and controls, which have been and continue to be in place to monitor, manage, and mitigate the charity's major risks, remain efficacious. These key risks are as follows:

- **Government Policy Changes:** Shifts in government policies could profoundly affect CATH's operations, especially changes impacting zero-hour contracts. Since many of our care contracts are spot-purchase agreements, immediate service suspensions in cases such as hospital-based care have an instant operational effect. Policy changes proposed by Labour, such as sick pay eligibility from the first day of absence and the right to paternal leave from day one, pose additional challenges, especially for part-time and sessional care workers, potentially increasing operational costs. Additionally, a rise in the Living Wage could further elevate payroll expenses, adding pressure to manage wage increases within limited budgets. Recognizing these potential impacts, the Board monitors these developments closely and has devised strategies to adapt, including increasing revenue from personalized budgets and privately funded clients to maintain financial stability.
- **Staff Recruitment and Retention:** The organization's ability to deliver consistent care services and expand its reach hinges on a stable, skilled workforce. The current funding model and nature of our services require the use of zero-hour contracts for care staff, an approach common in the industry. However, Trustees recognize that this model can limit job security for employees and affect retention. Additionally, rising Living Wage requirements add financial strain, further underscoring the importance of recruitment and retention strategies. To address these challenges, the Board is actively exploring options to improve job stability and working conditions and remains committed to cultivating a supportive work environment to attract and retain qualified staff.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees, who are also the directors of Chinese Association of Tower Hamlets for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Chinese Association of Tower Hamlets and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Chinese Association of Tower Hamlets will continue in operation.

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

The trustees' report was approved by the Board of Trustees.



Ms S Lee
Trustee

Date: 13/11/2024

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF CHINESE ASSOCIATION OF TOWER HAMLETS**

I report to the trustees on my examination of the financial statements of Chinese Association of Tower Hamlets (the Chinese Association of Tower Hamlets) for the year ended 31 March 2024.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the trustees of the Chinese Association of Tower Hamlets (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the Chinese Association of Tower Hamlets are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Chinese Association of Tower Hamlets's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

Since the Chinese Association of Tower Hamlets's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of Association of Chartered and Certified Accountants, which is one of the listed bodies.

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

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

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



Goh Yong Chong
Silver Levene (UK) Limited
Chartered Certified Accountants
Level 5A, Maple House
149 Tottenham Court Road
London
W1T 7NF

Dated: 29/11/2024

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT**

FOR THE YEAR ENDED 31 MARCH 2024

		Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
	Notes						
Income and endowments from:							
Donations and legacies	2	372,955	-	372,955	340,591	-	340,591
Charitable activities	3	41,527	3,800	45,327	46,449	34,919	81,368
Investments	4	10,131	-	10,131	688	-	688
Other income	5	2,452	-	2,452	3,264	-	3,264
Total income		427,065	3,800	430,865	390,992	34,919	425,911
Expenditure on:							
Charitable activities	6	392,815	2,022	394,837	348,589	85,130	433,719
Total expenditure		392,815	2,022	394,837	348,589	85,130	433,719
Net income/(expenditure) and movement in funds		34,250	1,778	36,028	42,403	(50,211)	(7,808)
Reconciliation of funds:							
Fund balances at 1 April 2023		549,608	30,047	579,655	507,205	80,258	587,463
Fund balances at 31 March 2024		583,858	31,825	615,683	549,608	30,047	579,655

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
BALANCE SHEET

AS AT 31 MARCH 2024

		2024		2023	
	Notes	£	£	£	£
Fixed assets					
Tangible assets	11		7,155		8,287
Current assets					
Debtors	12	49,987		56,435	
Cash at bank and in hand		585,438		544,208	
		635,425		600,643	
Creditors: amounts falling due within one year	13	(26,897)		(29,275)	
Net current assets			608,528		571,368
Total assets less current liabilities			615,683		579,655
The funds of the Chinese Association of Tower Hamlets					
Restricted income funds	15		31,825		30,047
Unrestricted funds	17		583,858		549,608
			615,683		579,655

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2024.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the trustees on 13th November 2024 .



 Ms S Lee
 Trustee

Company registration number 01720498 (England and Wales)

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

1 Accounting policies

Charity information

Chinese Association of Tower Hamlets is a private company limited by guarantee incorporated in England and Wales. The registered office is 680 Commerical Road, London, E14 7HA.

1.1 Accounting convention

The financial statements have been prepared in accordance with the Chinese Association of Tower Hamlets's memorandum and articles of association, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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). The Chinese Association of Tower Hamlets is a Public Benefit Entity as defined by FRS 102.

The Chinese Association of Tower Hamlets has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the Chinese Association of Tower Hamlets. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the Chinese Association of Tower Hamlets has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the Chinese Association of Tower Hamlets is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the Chinese Association of Tower Hamlets has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the Chinese Association of Tower Hamlets has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

1 Accounting policies

(Continued)

Assets for distribution are recognised only when distributed. Assets given for use by the Chinese Association of Tower Hamlets are recognised when receivable. Stocks of undistributed donated goods are not valued for balance sheet purposes.

1.5 Expenditure

All expenditure is accounted for on an accruals basis and has been classified under heading that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with use of the resources.

Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures, fittings & equipment	25% Reducing balance
--------------------------------	----------------------

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the Chinese Association of Tower Hamlets reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The Chinese Association of Tower Hamlets has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the Chinese Association of Tower Hamlets's balance sheet when the Chinese Association of Tower Hamlets becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

1 Accounting policies

(Continued)

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Impairment of financial assets

Financial assets, other than those held at fair value through income and expenditure, are assessed for indicators of impairment at each reporting date. Financial assets are impaired where there is objective evidence that, as a result of one or more events that occurred after the initial recognition of the financial asset, the estimated future cash flows have been affected.

If an asset is impaired, the impairment loss is the difference between the carrying amount and the present value of the estimated cash flows discounted at the asset's original effective interest rate. The impairment loss is recognised in net income/(expenditure) for the year.

If there is a decrease in the impairment loss arising from an event occurring after the impairment was recognised, the impairment is reversed. The reversal is such that the current carrying amount does not exceed what the carrying amount would have been, had the impairment not previously been recognised. The impairment reversal is recognised in net income/(expenditure) for the year.

Derecognition of financial assets

Financial assets are derecognised only when the contractual rights to the cash flows from the asset expire or are settled, or when the Chinese Association of Tower Hamlets transfers the financial asset and substantially all the risks and rewards of ownership to another entity, or if some significant risks and rewards of ownership are retained but control of the asset has transferred to another party that is able to sell the asset in its entirety to an unrelated third party.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the Chinese Association of Tower Hamlets's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the Chinese Association of Tower Hamlets is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

(Continued)

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.12 Government grants

Government grants are recognised at the fair value of the asset received or receivable when there is reasonable assurance that the grant conditions will be met and the grants will be received. A grant that specifies performance conditions is recognised in income when the performance conditions are met. Where a grant does not specify performance conditions it is recognised in income when the proceeds are received or receivable. A grant received before the recognition criteria are satisfied is recognised as a liability.

1.13 Company Status

The charity is a company limited by guarantee. The members of the company are the trustees named on page 13. In the event of the charity being wound up, the liabilities in respect of the guarantee is limited to £1 per member of the charity.

2 Donations and contract income

	Unrestricted funds general 2024 £	Unrestricted funds general 2023 £
Donations and gifts	8,733	2,962
Contract income	364,222	337,629
	<u>372,955</u>	<u>340,591</u>
Contract income		
London Borough of Tower Hamlets	182,080	151,868
London Borough of Islington	7,934	44,791
London Borough of Hackney	24,904	19,242
Direct Payments	149,304	121,728
	<u>364,222</u>	<u>337,629</u>

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

3 Income from charitable activities

	Grants	School fees and other income	Total 2024	Total 2023
	2024	2024		
	£	£	£	£
Fees receivable	-	41,527	41,527	46,449
Performance related grants	3,800	-	3,800	34,919
	<u>3,800</u>	<u>41,527</u>	<u>45,327</u>	<u>81,368</u>
Analysis by fund				
Unrestricted funds - general	-	41,527	41,527	46,449
Restricted funds	3,800	-	3,800	34,919
	<u>3,800</u>	<u>41,527</u>	<u>45,327</u>	<u>81,368</u>
For the year ended 31 March 2023				
Unrestricted funds - general	-	46,449		46,449
Restricted funds	34,919	-		34,919
	<u>34,919</u>	<u>46,449</u>		<u>81,368</u>

4 Income from investments

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Interest receivable	<u>10,131</u>	<u>688</u>

5 Other income

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Other income	<u>2,452</u>	<u>3,264</u>

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

6 Expenditure on charitable activities

	Unrestricted funds expenditure 2024 £	Restricted funds expenditure 2024 £	Total 2024 £	Unrestricted funds expenditure 2023 £	Restricted funds expenditure 2023 £	Total 2023 £
Staff costs	337,583	-	337,583	310,061	54,424	364,485
Food/luncheon club	3,874	-	3,874	2	5,077	5,079
Home care project	4,478	-	4,478	5,328	-	5,328
Chinese school	906	-	906	1,077	-	1,077
Rent	22,189	-	22,189	16,412	803	17,215
Other premises expenses	4,617	272	4,889	1,822	456	2,278
Travel	-	-	-	10	1,751	1,761
Insurance	1,662	-	1,662	1,222	306	1,528
Repairs and maintenance	838	-	838	1,287	60	1,347
Training, books & subscriptions	2,549	-	2,549	2,154	776	2,930
Professional fees	-	-	-	-	10,030	10,030
Bank charges	560	-	560	570	-	570
Telephone	1,812	-	1,812	1,126	388	1,514
Sundry expenses	4,962	1,750	6,712	1,420	4,691	6,111
Depreciation	2,385	-	2,385	2,762	-	2,762
Projects	-	-	-	-	5,534	5,534
	<u>388,415</u>	<u>2,022</u>	<u>390,437</u>	<u>345,253</u>	<u>84,296</u>	<u>429,549</u>
Share of governance costs (see note 7)	<u>4,400</u>	<u>-</u>	<u>4,400</u>	<u>3,336</u>	<u>834</u>	<u>4,170</u>
	<u>392,815</u>	<u>2,022</u>	<u>394,837</u>	<u>348,589</u>	<u>85,130</u>	<u>433,719</u>
Analysis by fund						
Unrestricted funds - general	<u>392,815</u>	<u>-</u>	<u>392,815</u>	<u>348,589</u>	<u>-</u>	<u>348,589</u>
Restricted funds	<u>-</u>	<u>2,022</u>	<u>2,022</u>	<u>-</u>	<u>85,130</u>	<u>85,130</u>
	<u>392,815</u>	<u>2,022</u>	<u>394,837</u>	<u>348,589</u>	<u>85,130</u>	<u>433,719</u>

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

7 Support costs

	Governance costs	2024	2023	Basis of allocation
	£	£	£	
Professional fees	4,400	4,400	4,170	50% Chinese School 50% Home Care
	<u>4,400</u>	<u>4,400</u>	<u>4,170</u>	
Analysed between				
Charitable activities	<u>4,400</u>	<u>4,400</u>	<u>4,170</u>	

Governance costs include fees of £3,600 (2023: £3,420) for an independent examination.

8 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits, or claimed any expenses from the Chinese Association of Tower Hamlets during the year.

9 Employees

Number of employees

The average monthly number employees during the year (including trustees) was:

	2024	2023
	Number	Number
Management and administration	9	9
Charitable activities	25	30
	<u>34</u>	<u>39</u>

Employment costs

	2024	2023
	£	£
Wages and salaries	308,685	336,089
Social security costs	14,884	14,238
Other pension costs	14,014	14,158
	<u>337,583</u>	<u>364,485</u>

The key management personnel of the Charity comprises the Trustees, General Manager, Nominated Individuals and Head of Chinese School.

The total employee benefit of the key management personnel of the Charity were £71,940 (2023 : £64,220).

No individual employee received benefits of more than £60,000 during the year or preceding year.

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

10 Taxation

The charitable company is a registered charity and is not subject to corporation tax on its current activities.

11 Tangible fixed assets

	Fixtures, fittings & equipment £
Cost	
At 1 April 2023	42,452
Additions	1,253
	<u> </u>
At 31 March 2024	43,705
	<u> </u>
Depreciation and impairment	
At 1 April 2023	34,165
Depreciation charged in the year	2,385
	<u> </u>
At 31 March 2024	36,550
	<u> </u>
Carrying amount	
At 31 March 2024	7,155
	<u> </u>
At 31 March 2023	8,287
	<u> </u>

12 Debtors

	2024 £	2023 £
Amounts falling due within one year:		
Prepayments and accrued income	49,987	56,435
	<u> </u>	<u> </u>

13 Creditors: amounts falling due within one year

	2024 £	2023 £
Accruals and deferred income	26,897	29,275
	<u> </u>	<u> </u>

14 Retirement benefit schemes

	2024 £	2023 £
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	14,014	14,158
	<u> </u>	<u> </u>

The Chinese Association of Tower Hamlets operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the Chinese Association of Tower Hamlets in an independently administered fund.

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

15 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	Movement in funds			Movement in funds			
	Balance at 1 April 2022	Incoming resources	Resources expended	Balance at 1 April 2023	Incoming resources	Resources expended	Balance at 31 March 2024
	£	£	£	£	£	£	£
Core	-	-	-	4,484	-	-	4,484
Opportunity Centre Project	1,403	-	-	1,403	-	-	1,403
Youth Club	222	-	-	222	-	-	222
After School Homework Club	2,161	-	-	2,161	-	-	2,161
After School sporting	4,938	-	-	4,938	-	-	4,938
I Dare Project	3,497	-	-	3,497	-	-	3,497
Jack Petchey Project	5,506	1,800	-	7,306	2,800	(1,013)	9,093
Core	4,484	-	-	4,484	-	-	-
Chinese New Year Event	-	-	-	-	-	-	529
East End Community Foundation	529	-	-	529	1,000	(1,009)	(9)
Covid-19 Project for Chinese	343	-	-	343	-	-	343
CAF Funding	57,175	27,719	(80,263)	4,631	-	-	4,631
Local Hong Kong Welcome Fund Project	-	5,400	(4,867)	533	-	-	533
	<u>80,258</u>	<u>34,919</u>	<u>(85,130)</u>	<u>30,047</u>	<u>3,800</u>	<u>(2,022)</u>	<u>31,825</u>

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

16 Analysis of net assets between funds

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 March 2024:			
Tangible assets	7,155	-	7,155
Current assets/(liabilities)	576,703	31,825	608,528
	<u>583,858</u>	<u>31,825</u>	<u>615,683</u>
	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
At 31 March 2023:			
Tangible assets	8,287	-	8,287
Current assets/(liabilities)	541,321	30,047	571,368
	<u>549,608</u>	<u>30,047</u>	<u>579,655</u>

17 Designated funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	Movement in funds		Movement in funds		
	Balance at 1 April 2022 £	Incoming resources £	Balance at 1 April 2023 £	Incoming resources £	Balance at 31 March 2024 £
Equipment replacement fund	4,140	-	4,140	-	4,140
	<u>4,140</u>	<u>-</u>	<u>4,140</u>	<u>-</u>	<u>4,140</u>

The trustees have designated funds of £4,140 to cover the future cost of IT & communication system of the Charity.

18 Related party transactions

There were no disclosable related party transactions during the year (2023 - none).

CHINESE ASSOCIATION OF TOWER HAMLETS

England & Wales - Charity number 287813

Accounts

Charity registration number 287813

Company registration number 01720498 (England and Wales)

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
LEGAL AND ADMINISTRATIVE INFORMATION**

Trustees	Mrs P Hayward Ms M L Cheng Mr H H Wu Mr H Salah Mr C Yi Mr T V Le Ms S Lee	(Appointed 5 May 2023)
Secretary	Mr A S L Chau	
Charity number	287813	
Company number	01720498	
Registered office and principal address	680 Commerical Road London E14 7HA	
Independent examiner	Goh Yong Chong Silver Levene (UK) Limited Chartered Certified Accountants 37 Warren Street London W1T 6AD	
Bankers	Bardlays Bank PLC Canary Wharf Branch 2 Churchill Place London E14 5RB.	

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**CHINESE ASSOCIATION OF TOWER HAMLETS
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TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2023**

The trustees present their annual report and financial statements for the year ended 31 March 2023.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Chinese Association of Tower Hamlets's memorandum and articles of association, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

PURPOSE, VISION AND OBJECTIVES

The charity's purpose as set out in our constitution is to provide a comprehensive range of services (welfare, community care, educational, leisure & recreational and personal development) for the Chinese/Vietnamese Community in and around the London Borough of Tower Hamlets through a supportive environment and a commitment to promote user involvement. Our vision is to ensure that the people we serve live in a sensitive and compassionate environment, have access to services that meet their physical, material and emotional needs, also, they are able to reach the quality of life to which every individual aspires.

The organisation's ethos is one of empowerment and enablement. We are driven by our mission to enable people to be the architect of their own lives and be treated with dignity and respect at all times. Our focus is to work with and for those living with physical, sensory or mental impairment and in social isolation, including those with serious and enduring mental health difficulties or dementia, language barriers, or a carer role.

The objects for which the Association is established are:-

- To help disadvantaged persons of Chinese origin who live, work or study in and around London Borough of Tower Hamlets (hereinafter called "the area of benefit") by the establishment and maintenance of an information and advice centre and an Opportunity Centre.
- To promote the welfare of Chinese elderly and disabled people which now or hereafter may be deemed by law to be charitable within the said area of benefit.
- To provide opportunities and facilities for the social, educational, cultural and physical development of young Chinese people of the said area of benefit. In this Memorandum of Association 'young Chinese people' means people between the ages of 8 and 25 years.

PRINCIPAL ACTIVITIES

The Chinese Association of Tower Hamlets is a charitable company limited by guarantee and is governed by a memorandum and articles of association. The principal activities of the Association is the provision of services to Chinese and Vietnamese community in the London Borough of Tower Hamlets through project based programmes providing specific services to meet the needs of its user groups. We are a local organization that understands the needs and aspirations of local Chinese and Vietnamese people. Every year we support hundreds of older people of Chinese origin to live life to the full, maintaining control and independence. The organization's ethos is one of empowering and enabling people. The Statement of Financial Activities for the year is set out on Pages 16 to 27 of the financial statements.

HOME CARE SERVICE

Welcome to the annual report for CATH's Home Care & Support Services for the financial year 2022/2023. Our commitment to providing high-quality care and support to help our clients maintain their independence in the comfort of their own homes remains unwavering. This report highlights the accomplishments, challenges, and future endeavours that define our journey in fulfilling this mission.

Quality Care and Regulatory Compliance

CATH's Home Care service is dedicated to delivering responsive and compassionate care. Our service is proudly registered with the Care Quality Commission (CQC) and has achieved the remarkable distinction of an "Outstanding" rating in the caring category, along with a "Good" rating in all other areas. These accolades reflect our unwavering commitment to ensuring the well-being of our service users.

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Enhancing Quality and Safety

In response to the ongoing pandemic, our focus on infection control remains steadfast, and we adhere to the CQC fundamental standards to ensure that our services consistently meet high-quality care benchmarks. We also conducted a mock inspection of our Home Care Service, led by an external consultant, Gurpal Marsh, which culminated in an "outstanding" rating in the Caring category and "Good" ratings across other areas. To further boost our quality assurance, we enlisted the expertise of a former CQC inspector, who will guide us in redefining our internal audit framework.

Staff Satisfaction

We value our dedicated staff, and as evidenced by a recent staff survey, the majority of care workers believe CATH is a positive place to work. This feedback reinforces our commitment to providing a supportive and rewarding work environment.

Premises Enhancements: A Beacon of Safety and Efficiency

In 2022/2023, our community centre underwent a series of substantial improvements aimed at enhancing safety, reducing energy consumption, and modernizing its infrastructure. These upgrades transformed our centre into a safer, more energy-efficient, and welcoming space, symbolizing our dedication to the community we serve.

LED Lighting Revolution: Our commitment to environmental responsibility was demonstrated through the replacement of all lighting fixtures with energy-efficient LED technology. This switch not only reduced electricity consumption but also created a brighter and more welcoming atmosphere for our visitors and events.

Emergency Lighting Upgrade: Safety is paramount, and our community centre responded by upgrading its emergency lighting system. With LED technology integrated into these fixtures, we ensure reliable and efficient emergency lighting in case of power outages or other emergencies, offering peace of mind to all stakeholders.

Fire Alarm System Upgrade: We further strengthened safety measures with a comprehensive upgrade of our fire alarm system. This modernized system guarantees rapid detection and response to potential fire hazards, meeting the highest safety standards. The timely completion of this installation is a testament to our commitment to the safety and well-being of our community.

These premises improvements not only enhance safety but also demonstrate our forward-thinking approach to reducing environmental impact and operating costs.

Challenges and Commitment to the Future

The recruitment and retention of staff in the Home Care sector have long been challenging, exacerbated by inflation, rising business costs, and the cost-of-living crisis. We acknowledge the pressure on both frontline workers and their employers. Nevertheless, we remain dedicated to ensuring the long-term availability of our service while staying responsive to the needs of local older people.

Future Initiatives

Key operational and process-focused improvements in our future strategy include:

- Ongoing improvement in communication via our Digital Logmycare Platform.
- Strengthening our existing templates for all operational activities, such as staff management, supervision, spot checks, GPS management checks and moving and handling & medication observation and competency assessments.
- Data Security and Protection - we will embark on a path of enhanced data security and protection by participating in the Data Security and Protection Toolkit (DSPT), an annual self-assessment for health and care organizations. Achieving this status is not only about safeguarding information but also about enabling the successful sharing of health and care records among healthcare providers through the GP gateway scheme. This initiative is a testament to our continuous efforts to improve our services.

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Key operational and process-focused improvements in our future strategy include: (continued)

- Enhancing the quality assurance templates for service users, including person-centred risk assessments, care and support plans, case records, client face-to-face reviews, and recruitment processes.
- As we move forward, these initiatives will play a pivotal role in our commitment to improving the quality and accessibility of our Home Care & Support Services.

In conclusion, the financial year 2022/2023 has been marked by achievements, challenges, and an unwavering commitment to delivering high-quality care and support services. Our dedication to safety, efficiency, and community well-being remains at the core of our mission. We look forward to another year of progress, learning, and service to our community.

Below are some of the compliments we received from our service users: -

- *'Excellent overall service. You always go above and beyond to help where you can...'*
- *'I am very much appreciated that all the care workers provide high quality care to my dad, helping him to lead a comfortable life...'*
- *'I write to endorse and express my gratitude for the excellent service we have received from the Chinese Association of Tower Hamlets with regard to my mother's care. I cannot emphasise enough how diligent, dedicated, professional and skilful the carers provided have been with regard to the extensive care my elderly mother needs...'*
- *'I have been very impressed by the service of all the helpers. They have been kind, considerate and attentive to my mothers' needs....'*

Case Study 1

Mrs. T, a lady with terminal cancer and in pain, was not able to stand up for long to cook for herself and her husband. Her husband has dementia so there were only limited things that he could do or help out with.

Her daughter contacted the Chinese Association and requested service for her mother, who required a Chinese care worker to assist her with cooking nutritious and culturally appropriate meals for her and her husband, as well as doing some light shopping and light housework when needed.

The service started off with one day a week, Mrs. T's daughter got in touch with CATH straight after the first shift and said her mother would like to increase the service to two days a week, as she finds the care worker to be very helpful and she is able to enjoy nutritious and culturally appropriate meals and soups.

Eventually, her cancer treatments stopped, and the doctor told her there was nothing else to do as the cancer had spread. All she was given was morphine tablets to stop her pain, and she was told all they could do was make her as comfortable as possible.

Her daughter got in touch with CATH again and requested the service to increase to three days a week, as the care worker was so helpful and flexible with her mother's requests, and able to meet her needs.

One of the nominated individuals from CATH went to visit Mrs. T just after she increased her services. She informed her that she doesn't have long to live, so she has decided to move back to Hong Kong to try out the Chinese medicine treatment, hoping to prolong her life. She told the nominated individual that the care worker had been very helpful, and her husband said the meals were so tasty, he really enjoyed her cooking.

Before Mrs. T moved back to Hong Kong, she asked the care worker to chat with her while packing her luggage. She was very thankful for the services she received from the care worker, and for being flexible during the time she had cancer treatments and medical appointments.

After she returned to Hong Kong, her daughter sent us an email as below:

"Ping has provided care for my mum and dad for the past 7 months. She has been a wonderful help to my parents, she has cooked them tasty Chinese food, cleaned the house, talked to them and been very warm, friendly, reassuring, compassionate, kind, reliable and dependable. She has also been very accommodating when we have had to change the times of her work shift sometimes.

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She built a great relationship with them from the very first shift, which was invaluable as my mum was very hesitant at having a stranger in her home when she was feeling so vulnerable, but she quickly came to depend on her, and saw her as an old friend.

We are so appreciative of Ping's support, she is an incredible home care worker and we are so happy with the support she provided.

We wish her and the Chinese Association all the best. All of the team have been so wonderful, with great communication, and we are so happy your service exists."

What a beautiful comment received from a client's family member, and it was very rewarding to hear that we can make a difference for someone who is facing the end of her life.

Case Study 2: A Journey of Remarkable Transformation

Introduction

The story of Mrs. K, a dedicated beneficiary of our home care service for an impressive five-year period, unveils a narrative rich in significance. Although she possesses unimpaired mental faculties, her health issues have regrettably limited her daily life, with a self-imposed retreat from public spaces. A recurring theme in her life is the pervasive sense of isolation and loneliness.

Challenges and Turning Points

For much of her journey with our service, Mrs. K's moods were shrouded in persistent despondency, and her overall life perspective remained largely pessimistic. However, a pivotal moment arose in the summer of 2023 when she experienced a solitary fall at home, resulting in the necessity of hip surgery and a subsequent hospital stay. This marked a crucial turning point in her story, necessitating four daily care calls during the delicate period of reablement. Unfortunately, the introduction of non-Cantonese-speaking care workers into her care plan inadvertently caused a breakdown in the support system. This led to her profound dissatisfaction and an increasing sense of detachment.

Emergency Intervention and the Path to Transformation

In a time of crisis, Mrs. K's son reached out to us, seeking emergency assistance for the days he couldn't be there for his mother. Responding with unwavering speed and dedication, we deployed a specialized care team, meticulously designed to assist Mrs. K during her recuperation phase. This marked the onset of a transformational period in her life.

Our support remained steadfast throughout her rehabilitation, culminating in the establishment of a structured care routine during weekdays. The introduction of Cantonese-speaking care workers not only bridged the communication gap but also rekindled the spark of cultural connection and rapport that Mrs. K had longed for.

A Profound Shift in Perspective

Perhaps the most noteworthy change in Mrs. K's life became evident during a recent conversation. For the first time in years, her disposition was notably optimistic. With heartfelt gratitude, she expressed how our services had been her lifeline, infusing her life with a newfound sense of companionship and social interaction. She fondly appreciated our flexibility in accommodating her caregiver preferences, an element that held particular significance for her. The support we provided was deemed nothing less than life-changing.

Conclusion: A Tale of Empowerment

The remarkable journey of Mrs. K serves as a poignant reminder of the profound impact that personalized care and unwavering support can have on an individual's life. Our commitment to her well-being not only addressed her immediate care needs but also reignited her appreciation for the transformative power of compassionate home care services during times of great challenge. Mrs. K's story is a testament to our dedication in not just improving lives, but also fostering renewed hope and optimism in the hearts of those we serve.

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CHINESE INDEPENDENT SCHOOL OF TOWER HAMLETS

The 2022-2023 Annual Report for the Chinese Independent School of Tower Hamlets (CISTH) represents a year that was defined by a compelling interplay of achievements and challenges, underlining the school's remarkable journey over the past academic year. In light of the lingering influence of the COVID-19 pandemic, the return to in-person classes in the 2022-2023 academic year marked a significant milestone. The school premises, which remain exclusive to CISTH, have been effectively managed to ensure the safety and well-being of the students. This dedication to safety and controlled access during lesson hours has received accolades from parents who acknowledge the conducive learning environment and the school's excellent facilities.

The heart of CISTH's operations, its academic programs, displayed a commendable spectrum of offerings for students, encompassing both Cantonese and Mandarin language courses, tailored to cater to a wide age range from Playgroup to A-Level. The array of classes available included Play Group, Beginner, Intermediate, Upper Intermediate, Advance, GCSE, and A-Level levels. This diversity of offerings ensures that students of varying proficiency levels can find suitable courses, thereby contributing to the school's reputation as a place of academic excellence.

The statistics for attendance and enrolment are worth celebrating. The achievement of an impressive over 90% attendance rate among CISTH students signifies the remarkable commitment they have shown towards their studies. In terms of enrolment, the school welcomed a total of 99 students during the 2022-2023 academic year. These students were distributed across Mandarin and Cantonese classes, spanning an age group that ranged from 3 to 18 years old. While there was a modest decline in enrolment attributed to the continuation of some students' preference for online learning, the school maintains an optimistic outlook, anticipating the future enrolment of even more students who will contribute to the vibrant academic community.

The ethos of recognizing and rewarding excellence continued with CISTH's participation in the Jack Petchey Award Scheme. Throughout the academic year, six young achievers were identified and acknowledged, a testament to the school's commitment to nurturing talent and ensuring that the exceptional students among its ranks receive the recognition they truly deserve.

Another pillar of strength for CISTH is the constant support and constructive feedback from parents. Their appreciation is evident in their acknowledgment of the school's robust safety measures, unwavering dedication to their children's educational journey, and the hard work and commitment demonstrated by the teaching staff. The strong parent-teacher partnership is crucial in maintaining the school's excellent standards and reputation.

Teacher development has been a focal point as well, with educators at CISTH showing exceptional dedication to enhancing their teaching skills. This has been particularly vital given the unique challenges posed by online learning and the need to adapt to the new Edexcel GCSE and A-Level course structure and syllabus. The investments made in teacher training have undoubtedly improved the overall learning experience, contributing to the school's track record of academic excellence.

Looking forward, CISTH remains resolute in its commitment to fostering young minds, nurturing an affinity for the Chinese language and culture, and maintaining the high standards of GCSE and A-Level results that it is known for. The school is actively exploring innovative ways to further develop its teaching staff, identifying new opportunities for student recruitment in London and beyond, and preparing for the opportunities and challenges that the future may unveil.

In conclusion, the CISTH community, comprised of dedicated teachers, hardworking staff, supportive parents, and motivated students, has demonstrated remarkable resilience and adaptability throughout this academic year. Together, they have effectively navigated the complexities of the COVID-19 pandemic and consistently delivered quality education. As CISTH forges ahead, the school remains steadfast in its mission to nurture young minds and kindle a deep appreciation for the Chinese language and culture, creating a brighter future for all involved.

ELDER CHINESE WELL-BEING AND SUPPORT PROJECT

The project started in January 2022 and ran until the end of March 2023, with the aim of improving the physical and mental well-being of London residents aged over 50 who were impacted by the pandemic. The project offered various activities, including interest classes, fun physical exercise groups, and a sociable luncheon club, to help participants step out from the shadow of the pandemic and raise their physical and mental health awareness.

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We aspired to reach out to 150 beneficiaries and enlisted the support of 15 dedicated volunteers to facilitate our project's activities. Over the course of the project's duration, we orchestrated a total of 120 activities, engaging 250 participants and our team of 15 volunteers. These activities spanned interest classes, invigorating physical exercise groups, and our sociable luncheon club. These numbers serve as a testament to the remarkable extent and efficacy of our project in actively engaging and positively impacting our community members.

Direct Beneficiaries: Our project's direct beneficiaries comprised individuals aged 50 and above from diverse backgrounds residing across London, many of whom were members prior to the pandemic or Hong Kong BNO holders who had recently relocated to England. For them, our project provided a route back to their communities, offering opportunities to reconnect with old friends and rekindle relationships that may have frayed during the pandemic. These participants derived immense value from the social connections and sense of community fostered by our project.

Indirect Beneficiaries: The project's positive repercussions extended beyond its direct beneficiaries. Family members of these individuals found the chance to forge new friendships with those sharing similar experiences. Our volunteers, predominantly young individuals from Hong Kong new to London, enriched their own sense of belonging to the local community by serving the senior generation originating from their homeland. This intergenerational exchange substantially strengthened the fabric of the UK Chinese community. Furthermore, the involvement of these volunteers introduced a valuable diversity of perspectives, experiences, and skills, contributing to a more inclusive and welcoming environment for all project beneficiaries. This diversity enhanced the overall experience and well-being of those engaged in our activities.

Community Impact: Collectively, our project positively impacted approximately 190 beneficiaries, both directly and indirectly. By addressing issues of isolation, fostering social connections, and promoting cultural exchange and diversity awareness, we made a meaningful difference in the lives of our community members. Beyond direct involvement, our project indirectly benefitted individuals through referrals and information disseminated through our website. Even when facing challenges beyond our project's scope, we diligently connected individuals with appropriate resources and support within the community. Our unwavering focus remains on providing tailored care and support to the vulnerable Chinese community, particularly the elderly, who grapple with unique challenges stemming from language barriers and limited family support.

Volunteer Engagement: Volunteers played a pivotal role in our project, surpassing our initial recruitment target with 27 enthusiastic individuals. Many of these volunteers were recent arrivals from Hong Kong seeking a sense of belonging in their new London community. Their involvement had a transformative effect on both the older and younger generations within the UK Chinese community. By serving seniors hailing from Hong Kong, the young volunteers deepened their connection to their roots while adding value to the activities and luncheon club, ultimately enriching the lives of our beneficiaries.

The involvement of volunteers also injected diversity into our project, with young people from Hong Kong infusing their unique perspectives, experiences, and talents into activities and interactions with beneficiaries. This diversity contributed to a more inclusive and welcoming project environment, enhancing the overall well-being of all participants. The success in recruiting and engaging volunteers created a mutually beneficial situation, where both beneficiaries and volunteers experienced a positive impact.

Impact on the Community: Our project has left an indelible mark on our beneficiary community. Survey results revealed that nearly 80% of beneficiaries formed new friendships through our activities, reducing feelings of loneliness and isolation, which is especially vital for newcomers without established social networks. The regularity of our activities offered a dependable platform for beneficiaries to connect with like-minded individuals, fostering a strong sense of community and belonging. This sense of belonging has significantly contributed to the overall well-being and happiness of our beneficiaries.

Moreover, our project offered opportunities for beneficiaries to acquire new skills, explore new interests, and cultivate hobbies. This enrichment not only enhanced their lives but also empowered them to become more active and engaged members of the community. The knowledge and skills gained through our interest classes and exercise groups have the potential for enduring personal growth and development.

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Conclusion: Based on the extensive feedback gathered from beneficiaries, the impact of our project emerges as undeniably positive and multi-faceted. Our initiative has exerted a profound influence on individual participants, our organization, and the beneficiary community at large. It has delivered opportunities for learning, social connection, and personal growth, significantly contributing to the well-being and happiness of those we sought to serve. Our organization, in turn, has benefited from heightened engagement and an enhanced reputation within the community. Ultimately, our project has resoundingly achieved its goals, making a substantial and meaningful difference in the lives of both beneficiaries and the community as a whole.

Case Study 1

In August 2022, our Advocacy Service was approached by a 60-year-old male client facing a complex immigration situation. Registered blind, with no access to public funds, and currently residing in temporary bed & breakfast accommodation, his precarious situation had prompted a referral to our service. Having been rehoused twice before due to unsuitable accommodations, the client awaited the outcome of his immigration application before addressing his housing situation.

Client Introduction: The client's journey to the UK began in 1995 as an overseas student studying English. Financial support ceased, compelling him to engage in various jobs to sustain himself. He later encountered immigration issues, switching from a British passport to a British National Overseas (BNO) Passport, which facilitated travel without a visa. A friend's assistance led to the submission of his immigration application for permanent residence in the UK. Concurrently, he grappled with a long history of eye health issues, receiving treatment at Moorfield Eye Hospital. Pandemic-related disruptions prevented regular check-ups, leading to diagnoses of Glaucoma and Uveitis, with sight loss in his right eye in January 2021. Destitution ensued due to immigration status, forcing reliance on friends for calls to his GP and medication collection.

Work Undertaken: Upon receiving the case, exhaustive research led to the engagement of Praxis, a charity for migrants and refugees. Extensive client consultations, including home visits, occurred to assess non-immigration-related needs. Sight enablement training was extended to a nearby recreation ground, aiding navigation. The client was introduced to the Chinese Association, offering culturally specific events to bolster mental health, with safety assessments and support for navigation.

Connection to Bikeworks provided access to a bike taxi service, promoting mobility and community engagement. Medication reinstatement to the preferred pharmacy and a photo on the registered blind card were facilitated. Vaccination arrangements and weekly well-being calls from Blindaid addressed health concerns. Ongoing support for the Home Office application, submitted with a supporting letter, ensured comprehensive aid.

Solution and Next Steps: The client's path forward entails resolution of his immigration status, leading to permanent residence with tailored accommodations. Access to eligible benefits will enable independence, while continued sight enablement training will enhance mobility.

Exploring suitable employment or volunteering opportunities will further integrate him into society. Additionally, participation in cookery classes tailored for the visually impaired will equip him with valuable skills and foster greater independence.

As the Charities Aid Foundation funding for our support project concludes on March 31st, 2023, we strived to achieve as much as possible within the 8-month timeframe from August 2022. Praxis will persist in providing support for the client's Home Office application, navigating the intricate process and amassing essential documentation to validate his 27-year residency in the UK. A submitted supporting letter highlights his vulnerability and reliance on social services for temporary housing and meals.

Bikeworks will continue to inform the client of relevant social events, ensuring his continued engagement in the community. The ultimate solution is for the client to attain permanent residency, suitable accommodations with necessary adaptations, and access to the benefits he requires for independent living. The continued support and advocacy efforts are vital to achieving these objectives.

Case Study 2 - Supporting an Elderly Client with Sensory Impairments Client Overview

Our Project Worker serve as an advocate for an 80-year-old male client who grapples with both vision and hearing impairments. He resides with his wife, who has limited English proficiency, in a suburban area. The client is reliant on his wife for most daily activities, facing isolation due to sensory impairments that hamper communication and mobility.

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Assessment: Comprehensive assessment reveals age-related macular degeneration and cataracts as the culprits behind the client's vision impairment. Bilateral sensorineural hearing loss compounds his challenges, rendering communication and mobility difficult. The primary issues are language barriers, limited social interaction, and transportation challenges.

Interventions: Encouraging Participation in Social Activities: The client is being encouraged to engage in social activities to enhance his well-being. Connections to local organizations such as Blindaid and Age UK have been established, offering lunch clubs, classes, and social gatherings for seniors. Outdoor excursions to parks and other recreational spaces are also explored.

Exploring Transportation Solutions: Due to transportation limitations, we are researching and coordinating transportation options. A bike taxi service in the local area is being considered, offering an opportunity for the client to leave home, partake in light exercise, and interact with others. Alternative transportation methods compatible with location, cost, and language barriers are also under review.

Assessing Additional Support: Discussions with the client and his wife regarding additional support options, such as sitting services or shopping assistance from Age UK, are underway. Collaborations with the client's GP and social services explore care assessments and potential care home arrangements for future needs.

Engaging the Sight and Hearing Team: Assistance in securing an appointment with the Sight and Hearing Team to further evaluate vision and hearing impairments is provided. Recommendations for hearing aids or visual aids to improve communication and mobility are anticipated.

Local Area Navigation and Transportation Training: To bolster the client's confidence and independence, training on local area navigation and public transportation utilization is arranged. This empowers him to better navigate surroundings and utilize available transportation, even in the face of language barriers.

Regular Follow-Up and Monitoring: Ensuring the effectiveness of interventions is a priority. Ongoing follow-up with the client and his wife, alongside collaboration with stakeholders like social services, healthcare professionals, and community organizations, guarantees continuous support and tailored adjustments as needed.

In conclusion, our multi-disciplinary approach, combining advocacy, social services, healthcare, and community engagement, has been pivotal in addressing the complex challenges faced by this elderly client with sensory impairments. By offering support in areas like social engagement, transportation, additional services, vision and hearing assessments, and training, our aim is to enhance his quality of life. Regular monitoring and follow-up remain critical to ensuring the client receives sustained support and that his evolving needs are met comprehensively. The collaborative efforts of stakeholders empower the client to overcome barriers associated with sensory impairments, fostering improved functioning and social engagement. Moving forward, our commitment to working closely with the client, his wife, and relevant parties will guarantee ongoing progress, identify emerging needs, and adjust interventions to ensure his continued well-being and satisfaction with the support provided. Through a comprehensive, person-centred approach, we aspire to enhance the client's quality of life, promote independence, and facilitate his integration into the community.

LOCAL HONG KONG WELCOME FUND PROJECT

Introduction

The Local Hong Kong Welcome Fund, initiated by the Greater London Authority in March 2022, stands as a cornerstone of our commitment to aiding the seamless integration of new arrivals from Hong Kong into the vibrant fabric of London. In cognizance of the pivotal role that local authorities play in fostering an environment of welcome and inclusion, this fund has been meticulously designed to fortify the local capacity and support mechanisms for Hong Kong British National (Overseas) citizens (BNOs) across London.

Our Role

The Tower Hamlets council commissioned the Chinese Association of Tower Hamlets (CATH) to deliver a series of six seminars to facilitate the integration of new arrivals from Hong Kong into the Tower Hamlets community. These seminars, executed with precision, unfolded between September 2022 and January 2023. In this report, we elucidate our endeavours and the impact thereof.

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Seminar Reach

Our Project Worker spearheaded the organization of six seminars, offered in both physical and online formats, targeting British National (Overseas) Hong Kongers residing within the Tower Hamlets vicinity. The physical seminars witnessed a commendable attendance of 133 participants, whereas the live webinars were graced by 76 individuals keen to gain insights and knowledge.

Strategic Engagement

To ensure our message reached the intended audience, we meticulously devised and executed a strategic engagement plan. This plan leveraged popular social media platforms like Facebook, our website, and WhatsApp. Through a series of informal gatherings and discussions, we gathered invaluable insights into the specific needs of the BNO Hong Konger community in Tower Hamlets. We also identified influential community members to aid in promoting our seminars.

Customized Content

The content of our seminars was crafted based on these needs assessments and was continuously refined to ensure its pertinence and efficacy. We promoted these seminars through the Chinese Association of Tower Hamlets' website, Facebook page, and prominent Hong Konger community Facebook pages.

Holistic Support

Recognizing that some participants had additional needs, such as job-seeking skills and employment-related inquiries, we seamlessly referred them to the Bromley by Bow Centre for further assistance. Overall, the seminars were met with enthusiasm and provided invaluable support to the BNO Hong Konger community in Tower Hamlets.

Collaboration with Bromley by Bow Centre

In partnership with the Bromley by Bow Centre (BBBC), we facilitated the inclusion of BNO Hongkongers in the BBBC's BNO program. This initiative afforded BNO Hongkongers an opportunity to interact with local residents, thereby introducing their culture, background, and traditions to a wider audience. This intercultural exchange serves as a beacon of London's diverse and inclusive ethos, allowing BNO Hongkongers to share their language, culinary delights, and cultural heritage with the broader society. This program, rooted in the principles of cross-cultural understanding, bolsters the integration of the BNO community into their new home in London.

Seminar Topics

Throughout the six seminar sessions, we delved into a spectrum of topics vital for the successful integration of new arrivals into the local community and the removal of barriers to accessing local services. We featured a registered nurse from the NHS emergency department to lead discussions on the healthcare system, offering vital information on emergency procedures and the availability of translation services within the NHS. The seminars on taxation addressed general information and the Autumn statement, allowing participants to submit questions and engage in meaningful dialogue. Impressively, all participants reported leaving with valuable insights that would facilitate their access to services, and their appreciation was heartily conveyed through thank-you emails.

Challenges Faced

Although we aspired to engage a targeted number of 25 onsite participants per session, totalling 150 participants, we recorded 133 onsite participants across all six seminars. While seminars on taxation, housing, and healthcare garnered significant interest, with attendance surpassing 25 participants, seminars on places of interest and Chinese medicine experienced lower attendance. This variance can be attributed to several factors. Firstly, participants displayed a stronger inclination towards practical topics presented by professional speakers, leading to higher enrolment and attendance rates for these sessions. Additionally, some residents of Tower Hamlets opted for Zoom attendance rather than onsite participation, which was not accounted for in our onsite attendance tally. Scheduling conflicts, particularly the scheduling of one seminar on a Sunday, may have further impacted attendance. Lastly, unforeseen events, such as strikes and adverse weather conditions, also contributed to lower attendance figures.

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

Zoom Sessions and Improvements

Despite these challenges, we made concerted efforts to reach a broader audience by actively promoting Zoom sessions through social media channels. This strategy yielded an increased participation rate through the virtual platform. However, some Zoom participants did express concerns about sound quality, and we are considering conducting further testing to enhance the experience for future seminars.

Assessing Community Needs

After each seminar session, we conducted informal surveys to gain a deeper understanding of the needs and concerns of Hong Kongers. This process included group discussions, one-on-one conversations, and feedback collection via email, phone calls, WhatsApp messages, and the enrolment form.

Key Findings

Our findings underscored several key concerns within the community. Firstly, the cost of living emerged as a paramount issue, with many participants grappling with unemployment and financial stress. Secondly, language barriers posed significant hurdles in accessing government services and securing employment in desired professions. In response to these challenges, we proactively referred participants to ESOL (English for Speakers of Other Languages) classes offered by BBBC and placed them on the waiting list for CATH's ESOL classes.

Mental health was another pressing concern, as the process of adjusting to a new country and culture can be emotionally taxing, especially for individuals who arrived alone or with their families. Feelings of homesickness and loneliness were particularly pronounced during significant festivals such as the Lunar New Year. These surveys have served as invaluable tools for better comprehending the needs of Hong Kongers and have guided us in tailoring our support to aid in their seamless integration into the wider community.

In Conclusion

In conclusion, this project underscores the potent role of volunteerism in community engagement and the cultivation of a sense of belonging. As we reflect on our journey, we are considering the establishment of a dedicated team of Hong Konger volunteers to provide ongoing support to those in need, as we continue our mission to foster an inclusive and welcoming environment for Hong Kongers in London.

CHINESE WELFARE TRUST ADMIRAL NURSE CLINIC SERVICE

The Chinese Welfare Trust Admiral Nurse Clinic pilot was launched in 26th Sept 2022. It is the first-of-its-kind Admiral Nurse Clinic to support families living with dementia from the London Chinese and southeast Asian communities across five London boroughs - Barnet, Brent, Camden, Tower Hamlets and Westminster. Families can communicate with the Admiral Nurse in English, Cantonese, and Mandarin.

This pilot service has been delivered in collaboration with the Chinese Welfare Trust, a charity dedicated to meeting the needs of elderly Chinese people living in the UK.

Admiral Nurses are specialist dementia nurses who provide psychological support, expert advice, and information to help families affected by dementia, particularly those with complex needs.

Because of the stigma surrounding the condition and the lack of culturally appropriate dementia resources and services, getting the best support is even more challenging for families living with dementia from Chinese and southeast Asian communities.

In Tower Hamlets, the clinic is run on Tuesdays in the Chinese Association of Tower Hamlets, a charity aims at providing assistance and support to disadvantaged people of Chinese origin by offering activities and home care support. The partnership is invaluable to centre members as they can access the clinic service in a safe and trusted space.

Outcomes

The data report below covers the time period 1st August 2022 to 31st March 2023 for activities related to Chinese Association of Tower Hamlets.

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

Clinic appointments

Between 1st August 2022 and 31st March 2023, there were **47 requests for clinic appointments** in Tower Hamlets (37% of the total 127 requests):

- **15** new appointment requests
- **32** requests for those who have attended a previous appointment

Our service also recorded information on the *outcome of requests* for appointments*:

- **30** clinic appointments were completed
- **9** were incomplete/did not answer/attend
- **7** were inappropriate requests (request did not meet criteria for clinic service)

*Some requested appointments may not have been delivered yet

How the carer heard about the clinic was recorded for each appointment request and the most common way was through voluntary sector such as Chinese association of Tower Hamlets.

The *average time for a clinical activity* was 52 minutes (the average ranged from 45 to 69 mins). Clinical activity was delivered mostly via a mixture of face to face and telephone contacts. 74% are telephone contacts, 23% are face to face contacts and the rest are video call contacts.

The most common *clinical interventions* recorded are Psychological and emotional support, Accessing support and Dementia understanding and support. Most common *signposting activities* recorded were signposting the carers to GP or primary care, Voluntary/third sector and Health and social care worker currently involved in case.

Demographic information was recorded for 14 carers and 12 people living with dementia for Tower Hamlets.

Majority of the carer are female and aged from 61 to 70. Most of them are the wife of people living with dementia. 86% of them preferred speaking Cantonese and regards themselves as Hong Kong Chinese.

Half of the people living with dementia are male and another half are female. Majority of them aged from 76-80. Most of them are diagnosed with Alzheimer's disease. 83% of the people living with dementia preferred speaking Cantonese and regards themselves as Hong Kong Chinese.

Supporting Best Practice

Alongside working directly with families, Admiral Nurses work with others to promote best practice in dementia care. 286 supporting best practice activities, including speaking to promote and inform audience about Admiral Nurse and dementia, advice and support to health and social care professionals, presentation at best practice events were recorded from 1st September 2022 to 31st March 2023 in all districts.

Awareness sessions and group interventions have been conducted to raise awareness of dementia and the clinic service. Thus, expanding clinical support to more families living with dementia. 3 *dementia awareness sessions* were offered in Chinese association of Tower Hamlets with 20 to 30 participants from 26th September 2022 to 31st March 2023. All the sessions were conducted in Cantonese and topics include "What is dementia", "Dementia short film sharing" and "Living with dementia: Communication Tips".

Conclusion

Since establishing the relationship with the Chinese Association of Tower Hamlets, the clinic has been able to offer clinic appointments to 12 families and indirect advice to many more up till 31st March 2023.

Majority are members who attend the centre activities and service users of the home care services. Some of the families resided in other boroughs accessed the clinic and were signposted to become member of the association so they could be benefited from the clinic services and the centre activities.

Continuous campaigns, such as memory cafes, are being planned with the centre and local organisations to break down negative stereotypes and labelling of dementia.

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

PLANS FOR FUTURE PERIODS

Diversifying Income Streams

Our primary focus centres on retaining and nurturing our partnership with Tower Hamlets Council, alongside proactive efforts to expand our presence in the private market and leverage referrals from the NHS and Clinical Commissioning Groups (CCG). To ensure our financial stability, we are committed to broadening our income sources, which will encompass fee-based services designed to remain affordable for our intended audience. We also aim to enhance our recruitment efforts and explore opportunities for growth in the local areas, particularly through extended shift hours.

Enhancing Online Presence

As part of our rejuvenated approach to private sector involvement, CATH is embarking on a comprehensive website redesign to improve accessibility for various stakeholders, including prospective clients, staff, referrers, family members, and funders. We'll complement this with an active Facebook and Twitter feed, ensuring we stay aligned with modern communication trends.

Five-Year Vision

Over the next five years, our overarching objective is to elevate our status from "Good" to "Outstanding." This vision is a resolute and ambitious statement of our aspirations for the coming half-decade. By 2025, we aim for the individuals we support to:

- Experience exceptional quality care and support, with each of our services striving for outstanding performance.
- Participate as equal partners in shaping models of care, a fact supported by our annual survey results.
- Benefit from the services of staff who are secure, well-supported, and deeply valued.
- Utilize technology that actively promotes their well-being and independence.

By 2025, our organization intends to:

- Gain recognition as a prominent provider of community-based support across London for adults of Chinese origin with diverse care and support requirements, encompassing frail elders, those with learning disabilities, and mental health challenges.
- Ensure financial sustainability through the cultivation of varied income streams, including new partnerships with the NHS and private individuals.
- Set ourselves apart by offering customized packages of community-based support.
- Provide tailor-made Health and Social Care training and other educational programs catering specifically to the Chinese community.

PUBLIC BENEFIT STATEMENT

The Trustees have complied with the duty in section 17(5) of the Charities Act 2011 to have due regard to public benefit guidance published by the Charity Commission. All aspects of CATH's work are open to people who live, work or study in and around London Borough of Tower Hamlets, and CATH continues to provide a range of social welfare services and acts as an important hub for the Chinese community. The activities mentioned above demonstrate the public benefit arising through the Charity's activities.

RESERVES

The trustees/directors recognise the need to ensure adequate resources are held in reserve to account for unanticipated reduction of income or increase of expenditure. The Chinese Association of Tower Hamlets (CATH) is currently dependent heavily on earned income from its Home Care Service to sustain its activities, as grants alone would not allow CATH to continue operating. This means that if there were to be a gap in earned income it is likely that CATH would have to close down. To avoid closure if funding difficulties were to happen the trustees/directors have agreed to keep a certain level of financial reserves to ensure that main operations can continue for a period of at least 9 months. The main concerns of the board are to ensure that staff can continue working, primarily to secure new funding or to allow CATH to wind up while meeting its obligation to staff as well that that members and service users are supported to move on to other services.

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Chinese Association of Tower Hamlets is a company limited by guarantee.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Mrs P Hayward
Ms M L Cheng
Mr H H Wu
Mr H Salah
Mr C Yi
Mr T V Le
Ms S Lee

(Appointed 5 May 2023)

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

APPOINTMENT OF TRUSTEES

Applications for potential Trustees are sought through registration with appropriate local networks and associations, through the Charity's website and through invitations sent out in member mailings.

Membership of the board of trustees consists of the Chair and up to eight other trustees elected by members of the Charity as determined by the Charity's Regulations. The Board also has the power to co-opt persons to serve as members of the Board until the next election of trustees.

TRUSTEES INDUCTION AND TRAINING

Trustees take an active role in succession planning. Potential Trustees are initially provided with reports that will enable them to judge whether to pursue an appointment. Skills Audit forms are completed prior to an interview with the Chair of the Charity and the General Manager. If candidates are regarded as suitable, and wish to pursue an appointment, an orientation session is arranged. This forms part of the ongoing induction process and involves meetings with key staff, attendance at seminars and Committees and at least one Board meeting. Following satisfactory completion of the recruitment process the Board will recommend appointment as a Trustee.

ORGANISATION

The Board has the overall responsibility for the governance of the Charity. It meets at least four times a year. Regulations specify the powers of the board and the authority delegated to senior staff. The General Manager is responsible for the day to day management of the Charity, working within the financial framework, procedures and policies set down by the Board. The General Manager has delegated authority for human resource planning, employment, service development and finance. The name of the senior staff member to whom day to day management of the charity is delegated to Mr. Alan Chau, General Manager.

RISK MANAGEMENT

The Board of Directors holds a solemn responsibility to diligently assess and proactively manage risks associated with the charitable organization's activities, its beneficiaries, and its esteemed reputation. CATH, in light of its operation within a highly regulated environment, must remain vigilant in ensuring adherence to relevant regulations, as non-compliance could result in substantial financial penalties and the revocation of our registration.

To effectively mitigate compliance risks, CATH has rigorously adopted the Care Quality Commission (CQC) standards and invested significantly in staff training. The organization maintains comprehensive policies and procedures to ensure ongoing compliance, complemented by regular quality assessments and judicious actions to mitigate any identified risks. The organization's 'Good' rating, bestowed by the CQC during the last inspection in August 2017, serves as a testament to CATH's historical success in risk management. This commitment to risk mitigation has endured even amid the challenges posed by the ongoing pandemic.

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

The Board of Trustees has consistently recognized the presence of inherent external risks, beyond the organization's control, alongside those foreseeable and manageable. The Trustees maintain the belief that the existing systems and controls, which have been and continue to be in place to monitor, manage, and mitigate the charity's major risks, remain efficacious. These key risks are as follows:

- **Government Policy Changes:** Potential alterations in government policy may impact the procurement processes of local councils concerning domiciliary care. Notably, both Conservative and Labour governments have encouraged the procurement of services from the independent and voluntary sector. The Trustees are closely attuned to this dynamic situation and have devised policies to address it, including strategies to augment the charity's revenue derived from personalized budgets and privately funded clients.
- **Staff Recruitment and Retention:** The recruitment and retention of staff profoundly affect the continuity of services provided to our clients and limit our capacity to serve a wider demographic. Regrettably, due to the unique funding model and nature of services offered, the use of zero-hour contracts for care staff is necessitated, a practice consistent with similar organizations. The Trustees acknowledge their dissatisfaction with this arrangement and are keenly aware of the adverse effects it can have on staff. The Board is actively exploring alternatives to mitigate this situation and improve working conditions. Simultaneously, we remain committed to enhancing the work environment to foster staff retention, while earnestly pursuing opportunities for recruiting suitably qualified personnel.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees, who are also the directors of Chinese Association of Tower Hamlets for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

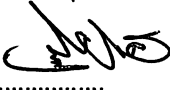
Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Chinese Association of Tower Hamlets and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Chinese Association of Tower Hamlets will continue in operation.

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

The trustees' report was approved by the Board of Trustees.



.....
Mr C Yi
Trustee

Date: 21/11/2023

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
INDEPENDENT EXAMINER'S REPORT**

TO THE TRUSTEES OF CHINESE ASSOCIATION OF TOWER HAMLETS

I report to the trustees on my examination of the financial statements of Chinese Association of Tower Hamlets (the Chinese Association of Tower Hamlets) for the year ended 31 March 2023.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the trustees of the Chinese Association of Tower Hamlets (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the Chinese Association of Tower Hamlets are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Chinese Association of Tower Hamlets's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

Since the Chinese Association of Tower Hamlets's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of Association of Chartered and Certified Accountants, which is one of the listed bodies.

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

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

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



Goh Yong Chong
Silver Levene (UK) Limited
Chartered Certified Accountants
37 Warren Street
London
W1T 6AD

Dated: 22/11/2023

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT**

FOR THE YEAR ENDED 31 MARCH 2023

		Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
	Notes						
<u>Income and endowments from:</u>							
Donations and contract income	2	340,591	-	340,591	319,504	-	319,504
Charitable activities	3	46,449	34,919	81,368	44,501	79,856	124,357
Investments	4	688	-	688	35	-	35
Other income	5	3,264	-	3,264	13,515	-	13,515
Total income		390,992	34,919	425,911	377,555	79,856	457,411
<u>Expenditure on:</u>							
Charitable activities	6	348,589	85,130	433,719	321,554	26,723	348,277
Gross transfers between funds		-	-	-	(2,184)	2,184	-
Net income/(expenditure) for the year/							
Net movement in funds		42,403	(50,211)	(7,808)	53,817	55,317	109,134
Fund balances at 1 April 2022		507,205	80,258	587,463	453,388	24,941	478,329
Fund balances at 31 March 2023		549,608	30,047	579,655	507,205	80,258	587,463

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
BALANCE SHEET
AS AT 31 MARCH 2023

	Notes	2023 £	£	2022 £	£
Fixed assets					
Tangible assets	11		8,287		3,116
Current assets					
Debtors	12	56,435		39,499	
Cash at bank and in hand		544,208		574,285	
		600,643		613,784	
Creditors: amounts falling due within one year	13	(29,275)		(29,437)	
Net current assets			571,368		584,347
Total assets less current liabilities			579,655		587,463
Income funds					
Restricted funds	15		30,047		80,258
<u>Unrestricted funds - general</u>					
Designated funds	16	4,140		4,140	
General unrestricted funds		545,468		503,065	
			549,608		507,205
			579,655		587,463

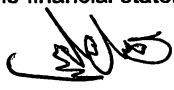
The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2023.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

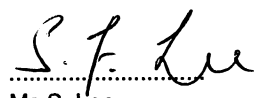
The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the Trustees on 17th November 2023.



 Mr C Yi
 Trustee



 Ms S Lee
 Trustee

Company registration number 01720498

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023**

1 Accounting policies

Charity information

Chinese Association of Tower Hamlets is a private company limited by guarantee incorporated in England and Wales. The registered office is 680 Commerical Road, London, E14 7HA.

1.1 Accounting convention

The financial statements have been prepared in accordance with the Chinese Association of Tower Hamlets's memorandum and articles of association, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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). The Chinese Association of Tower Hamlets is a Public Benefit Entity as defined by FRS 102.

The Chinese Association of Tower Hamlets has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the Chinese Association of Tower Hamlets. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the Chinese Association of Tower Hamlets has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the Chinese Association of Tower Hamlets is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the Chinese Association of Tower Hamlets has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the Chinese Association of Tower Hamlets has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

(Continued)

Assets for distribution are recognised only when distributed. Assets given for use by the Chinese Association of Tower Hamlets are recognised when receivable. Stocks of undistributed donated goods are not valued for balance sheet purposes.

1.5 Expenditure

All expenditure is accounted for on an accruals basis and has been classified under heading that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with use of the resources.

Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures, fittings & equipment	25% Reducing balance
--------------------------------	----------------------

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the Chinese Association of Tower Hamlets reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The Chinese Association of Tower Hamlets has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the Chinese Association of Tower Hamlets's balance sheet when the Chinese Association of Tower Hamlets becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

1 Accounting policies

(Continued)

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Impairment of financial assets

Financial assets, other than those held at fair value through income and expenditure, are assessed for indicators of impairment at each reporting date. Financial assets are impaired where there is objective evidence that, as a result of one or more events that occurred after the initial recognition of the financial asset, the estimated future cash flows have been affected.

If an asset is impaired, the impairment loss is the difference between the carrying amount and the present value of the estimated cash flows discounted at the asset's original effective interest rate. The impairment loss is recognised in net income/(expenditure) for the year.

If there is a decrease in the impairment loss arising from an event occurring after the impairment was recognised, the impairment is reversed. The reversal is such that the current carrying amount does not exceed what the carrying amount would have been, had the impairment not previously been recognised. The impairment reversal is recognised in net income/(expenditure) for the year.

Derecognition of financial assets

Financial assets are derecognised only when the contractual rights to the cash flows from the asset expire or are settled, or when the Chinese Association of Tower Hamlets transfers the financial asset and substantially all the risks and rewards of ownership to another entity, or if some significant risks and rewards of ownership are retained but control of the asset has transferred to another party that is able to sell the asset in its entirety to an unrelated third party.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the Chinese Association of Tower Hamlets's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the Chinese Association of Tower Hamlets is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies **(Continued)**

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.12 Government grants

Government grants are recognised at the fair value of the asset received or receivable when there is reasonable assurance that the grant conditions will be met and the grants will be received. A grant that specifies performance conditions is recognised in income when the performance conditions are met. Where a grant does not specify performance conditions it is recognised in income when the proceeds are received or receivable. A grant received before the recognition criteria are satisfied is recognised as a liability.

1.13 Company Status

The charity is a company limited by guarantee. The members of the company are the trustees named on page 13. In the event of the charity being wound up, the liabilities in respect of the guarantee is limited to £1 per member of the charity.

2 Donations and contract income

	Unrestricted funds general 2023 £	Unrestricted funds general 2022 £
Donations and gifts	2,962	2,278
Contract income	337,629	317,226
	<u>340,591</u>	<u>319,504</u>
Contract income		
London Borough of Tower Hamlets	151,868	146,539
London Borough of Islington	44,791	42,364
London Borough of Hackney	19,242	16,444
Direct Payments	121,728	111,879
	<u>337,629</u>	<u>317,226</u>

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

3 Income from charitable activities

	Grants	School fees and other income	Total 2023	Total 2022
	2023	2023		
	£	£	£	£
Sales within charitable activities	-	46,449	46,449	44,501
Performance related grants	34,919	-	34,919	79,856
	<u>34,919</u>	<u>46,449</u>	<u>81,368</u>	<u>124,357</u>
Analysis by fund				
Unrestricted funds - general	-	46,449	46,449	44,501
Restricted funds	34,919	-	34,919	79,856
	<u>34,919</u>	<u>46,449</u>	<u>81,368</u>	<u>124,357</u>
For the year ended 31 March 2022				
Unrestricted funds - general	-	44,501		44,501
Restricted funds	79,856	-		79,856
	<u>79,856</u>	<u>44,501</u>		<u>124,357</u>

4 Investments

	Unrestricted funds general 2023 £	Unrestricted funds general 2022 £
Interest receivable	688	35
	<u>688</u>	<u>35</u>

5 Other income

	Unrestricted funds general 2023 £	Unrestricted funds general 2022 £
Other income	3,264	13,515
	<u>3,264</u>	<u>13,515</u>

Other income includes Coronavirus Job Retention Scheme grant of £Nil (2022: £13,370).

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

6 Expenditure on charitable activities

	Unrestricted funds expenditure 2023 £	Restricted funds expenditure 2023 £	Total 2023 £	Unrestricted funds expenditure 2022 £	Restricted funds expenditure 2022 £	Total 2022 £
Staff costs	310,061	54,424	364,485	306,530	15,945	322,475
Food/luncheon club	2	5,077	5,079	29	1,356	1,385
Home care project	5,328	-	5,328	5,009	-	5,009
Chinese school	1,077	-	1,077	100	-	100
Rent	16,412	803	17,215	(1,243)	201	(1,042)
Other premises expenses	1,822	456	2,278	1,427	210	1,637
Travel	10	1,751	1,761	-	573	573
Insurance	1,222	306	1,528	1,259	-	1,259
Repairs and maintenance	1,287	60	1,347	635	2	637
Training, books & subscriptions	2,154	776	2,930	431	1,121	1,552
Professional fees	-	10,030	10,030	-	3,400	3,400
Bank charges	570	-	570	511	-	511
Telephone	1,126	388	1,514	1,484	217	1,701
Sundry expenses	1,420	4,691	6,111	243	3,537	3,780
Depreciation	2,762	-	2,762	1,039	-	1,039
Projects	-	5,534	5,534	-	161	161
	<u>345,253</u>	<u>84,296</u>	<u>429,549</u>	<u>317,454</u>	<u>26,723</u>	<u>344,177</u>
Share of governance costs (see note 7)	3,336	834	4,170	4,100	-	4,100
	<u>348,589</u>	<u>85,130</u>	<u>433,719</u>	<u>321,554</u>	<u>26,723</u>	<u>348,277</u>
Analysis by fund						
Unrestricted funds - general	348,589	-	348,589	321,554	-	321,554
Restricted funds	-	85,130	85,130	-	26,723	26,723
	<u>348,589</u>	<u>85,130</u>	<u>433,719</u>	<u>321,554</u>	<u>26,723</u>	<u>348,277</u>

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

7 Support costs

	Governance costs	2023	2022	Basis of allocation
	£	£	£	
Professional fees	4,170	4,170	4,100	50% Chinese School 50% Home Care
	<u>4,170</u>	<u>4,170</u>	<u>4,100</u>	
Analysed between Charitable activities	<u>4,170</u>	<u>4,170</u>	<u>4,100</u>	

Governance costs include fees of £3,420 (2022: £3,300) for an independent examination.

8 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits, or claimed any expenses from the Chinese Association of Tower Hamlets during the year.

9 Employees

Number of employees

The average monthly number employees during the year (including trustees) was:

	2023	2022
	Number	Number
Management and administration	9	9
Charitable activities	30	28
	<u>39</u>	<u>37</u>

Employment costs

	2023	2022
	£	£
Wages and salaries	336,089	305,154
Social security costs	14,238	3,298
Other pension costs	14,158	14,023
	<u>364,485</u>	<u>322,475</u>

The key management personnel of the Charity comprises the Trustees, General Manager, Nominated Individuals and Head of Chinese School.

The total employee benefit of the key management personnel of the Charity were £64,220 (2022 : £57,527).

No individual employee received benefits of more than £60,000 during the year or preceding year.

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

10 Taxation

The charitable company is a registered charity and is not subject to corporation tax on its current activities.

11 Tangible fixed assets

Fixtures, fittings & equipment
£

Cost

At 1 April 2022	34,519
Additions	7,933
At 31 March 2023	42,452

Depreciation and impairment

At 1 April 2022	31,403
Depreciation charged in the year	2,762
At 31 March 2023	34,165

Carrying amount

At 31 March 2023	8,287
At 31 March 2022	3,116

12 Debtors

	2023	2022
	£	£
Amounts falling due within one year:		
Prepayments and accrued income	56,435	39,499

13 Creditors: amounts falling due within one year

	2023	2022
	£	£
Accruals and deferred income	29,275	29,437

14 Retirement benefit schemes

Defined contribution schemes

The Chinese Association of Tower Hamlets operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the Chinese Association of Tower Hamlets in an independently administered fund.

The charge to profit or loss in respect of defined contribution schemes was £14,158 (2022 - £14,023).

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

15 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds				Movement in funds			
	Balance at 1 April 2021	Incoming resources	Resources expended	Transfers	Balance at 1 April 2022	Incoming resources	Resources expended	Balance at 31 March 2023
	£	£	£	£	£	£	£	£
Opportunity Centre Project	1,403	-	-	-	1,403	-	-	1,403
Youth Club	222	-	-	-	222	-	-	222
After School Homework Club	2,161	-	-	-	2,161	-	-	2,161
After School sporting	4,938	-	-	-	4,938	-	-	4,938
I Dare Project	3,497	-	-	-	3,497	-	-	3,497
Jack Petchey Project	4,804	1,700	(998)	-	5,506	1,800	-	7,306
Elderly Luncheon Club	-	-	(2,184)	2,184	-	-	-	-
Core	4,484	-	-	-	4,484	-	-	4,484
Chinese New Year Event	529	-	-	-	529	-	-	-
East End Community Foundation	-	-	-	-	-	-	-	529
Covid-19 Project for Chinese	2,903	-	(2,560)	-	343	-	-	343
CAF Funding	-	78,156	(20,981)	-	57,175	27,719	(80,263)	4,631
Local Hong Kong Welcome Fund Project	-	-	-	-	-	5,400	(4,867)	533
	<u>24,941</u>	<u>79,856</u>	<u>(26,723)</u>	<u>2,184</u>	<u>80,258</u>	<u>34,919</u>	<u>(85,130)</u>	<u>30,047</u>

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

16 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

		Movement in funds		Movement in funds	
	Balance at 1 April 2021	Incoming resources	Balance at 1 April 2022	Incoming resources	Balance at 31 March 2023
	£	£	£	£	£
Equipment replacement fund	4,140	-	4,140	-	4,140
	<u>4,140</u>	<u>-</u>	<u>4,140</u>	<u>-</u>	<u>4,140</u>

The trustees have designated funds of £4,140 to cover the future cost of IT & communication system of the Charity.

17 Analysis of net assets between funds

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total Unrestricted funds 2023 £	Restricted funds 2022 £	Total 2022 £
Fund balances at 31 March 2023 are represented by:					
Tangible assets	8,287	-	8,287	-	3,116
Current assets/(liabilities)	541,321	30,047	571,368	80,258	584,347
	<u>549,608</u>	<u>30,047</u>	<u>579,655</u>	<u>80,258</u>	<u>587,463</u>

18 Operating lease commitments

At the reporting end date the Chinese Association of Tower Hamlets had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2023 £	2022 £
Within one year	-	15,125

19 Related party transactions

There were no disclosable related party transactions during the year (2022 - none).

CHINESE ASSOCIATION OF TOWER HAMLETS

England & Wales - Charity number 287813

Accounts

Charity registration number 287813

Company registration number 01720498 (England and Wales)

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
LEGAL AND ADMINISTRATIVE INFORMATION**

Trustees	Mrs P Hayward Ms M L Cheng Mr H H Wu Mr H Salah Mr C Yi Mr T V Le
Secretary	Mr A S L Chau
Charity number	287813
Company number	01720498
Registered office and principal address	680 Commerical Road London E14 7HA
Independent examiner	Goh Yong Chong Silver Levene (UK) Limited Chartered Certified Accountants 37 Warren Street London W1T 6AD
Bankers	Barclays Bank PLC Canary Wharf Branch 2 Churchill Place London E14 5RB.

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
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**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2022**

The trustees present their annual report and financial statements for the year ended 31 March 2022.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Chinese Association of Tower Hamlets's memorandum and articles of association, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

PURPOSE, VISION AND OBJECTIVES

The charity's purpose as set out in our constitution is to provide a comprehensive range of services (welfare, community care, educational, leisure & recreational and personal development) for the Chinese/Vietnamese Community in and around the London Borough of Tower Hamlets through a supportive environment and a commitment to promote user involvement. Our vision is to ensure that the people we serve live in a sensitive and compassionate environment, have access to services that meet their physical, material and emotional needs, also, they are able to reach the quality of life to which every individual aspires.

The organisation's ethos is one of empowerment and enablement. We are driven by our mission to enable people to be the architect of their own lives and be treated with dignity and respect at all times. Our focus is to work with and for those living with physical, sensory or mental impairment and in social isolation, including those with serious and enduring mental health difficulties or dementia, language barriers, or a carer role.

The objects for which the Association is established are:-

- To help disadvantaged persons of Chinese origin who live, work or study in and around London Borough of Tower Hamlets (hereinafter called "the area of benefit") by the establishment and maintenance of an information and advice centre and an Opportunity Centre.
- To promote the welfare of Chinese elderly and disabled people which now or hereafter may be deemed by law to be charitable within the said area of benefit.
- To provide opportunities and facilities for the social, educational, cultural and physical development of young Chinese people of the said area of benefit. In this Memorandum of Association 'young Chinese people' means people between the ages of 8 and 25 years.

PRINCIPAL ACTIVITIES

The Chinese Association of Tower Hamlets is a charitable company limited by guarantee and is governed by a memorandum and articles of association. The principal activities of the Association are the provision of services to Chinese and Vietnamese community in the London Borough of Tower Hamlets through project based programmes providing specific services to meet the needs of its user groups. We are a local organisation that understands the needs and aspirations of local Chinese and Vietnamese people. Every year we support hundreds of older people of Chinese origin to live life to the full, maintaining control and independence. The organisation's ethos is one of empowering and enabling people. The Statement of Financial Activities for the year is set out on pages 13 to 24 of the financial statements.

HOME CARE SERVICE

The Chinese Association of Tower Hamlets Home Care service provides high quality, responsive care and support to help our clients remain independent in their own homes for longer. We provide help with personal care, housekeeping, shopping, meal preparation, companionship and home-based respite services. Over the past 12 months, we have provided 15,770 hours of Home Care for our clients across London.

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

As a regulated Home Care Provider, we are subject to inspection by the Care Quality Commission. As a non-commissioned provider we are also subject to inspection by Tower Hamlets in line with the Tendering Specifications. We routinely undertake staff and service user satisfaction survey and we ensure learning is shared from all compliments, complaints accidents/incidents and safeguarding concerns. At our last Inspection we were judged "Good". CQC are not routinely inspecting services during the COVID-19 pandemic but have maintained contact with providers through existing monitoring arrangements and engagement and support calls covering four assessment areas:

- Safe Care and Treatment
- Staffing arrangements
- Protection from Abuse
- Assurance Processes, Monitoring and Risk Management

In September 2021 CQC confirmed that they assessed that we were managing the impact of the COVID-19 pandemic.

Set against the backdrop of an unprecedented global pandemic, as well as Brexit, this year has been challenging for us and the social care sector in general (as well as many others). Despite this, we have responded professionally and competently, successfully deciphered the plethora of regularly updated and sometimes conflicting best practice, regulation, and general advice, and implemented sound infection control processes and PPE, to keep the vulnerable people we support, and our staff, safe. Likewise, we have ensured that despite some of the financial pressures, we have sought to do everything possible to keep the Charity on a strong financial footing, including obtaining and making good use of the Covid-related support grants that were available from Central Government and Local Authorities.

Our staff have been tremendous, they have put service users first, they have managed their own anxieties and provided care and support at home for people who tested positive for COVID-19. They have taken on additional shifts, cancelled leave and responded so positively to ensure that no calls were missed. Over 80% of staff live in our local community and whilst this is one of our strengths, it tested our resilience when local transmission rates were high. Staff across the organisation have responded positively to both the weekly testing regime introduced in December 2020 and the rollout of the COVID-19 vaccination from January 2021.

During the pandemic, with the aid of technology, Home Care Admin staff were able to primarily work from home, with some visits to offices and schemes when required. This worked well on the whole, with on-line Microsoft Teams or Zoom meetings, and office land lines re-directed to individuals' mobiles. A hybrid model incorporating part home and part office working is likely in future.

Recruitment of Care Support Workers will remain a challenging trend for this service as many care workers will seek other employment opportunities in alternative sectors with higher pay due to the costs of living crisis. However, we are committed to continuing professional development and have a comprehensive training programme supporting employees and volunteers meet the required standards to ensure a high-quality, person-centred service that meets the needs and aspirations of our service users. At the time of writing this annual report, we have started a 15 weeks' tailored made Health and Social Care training programme designed for the BNO Hongkongers.

Below are some of the feedbacks we received from our most recent quality monitoring survey: -

'The team at CATH has empathy and the ability to put themselves in the shoes of the people they care for.'

'Communication with them is good as well as providing cover for carer holidays.'

'Always polite and reliable.'

'The team do well on all task as expected.'

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

Case Study 1

Mr. X is a 93 year-old gentleman who lost his wife 3 years ago. Since then, his health started deteriorating.

He currently lives with his daughter, who is his full-time carer. Mr. X had a fall before Christmas last year, his condition deteriorated rapidly ever since. He was in and out of hospital a few times, fitted a catheter due to difficulty in passing urine on his own, he was not able to carry out most of the personal care tasks. He was very weak and frail, appetite changed, not able to eat as much, mobility changed as he could no longer walk freely, he must use walking aids including Zimmer frame and wheelchair.

It was a very stressful time for his family, as everything changed within a space of a few weeks. He was so weak that he wasn't able to leave the house for any appointments, his family just didn't know what to do. CATH advised his family to contact the GP, perhaps to let the surgery know that he is housebound, so the GP can arrange home visits instead.

His family contacted the GP immediately, since then, district nurses had been going to do blood tests and administer the quarterly prostate injection for his cancer. He then had a problem with his urine after a month of fitted in the catheter, the urine was so cloudy and slightly discoloured! The family is not sure if he had an infection too. His next of kin tried to speak with the district nurse on the phone but they told her they will not visit until the catheter is due to be changed, and that was 2 months away! The family then asked CATH for advocacy support, because they simply found it difficult and stressful to help Mr. X with advocacy.

CATH took this on, district nurses were contacted and visited Mr. X the following day. That's when the District Nurse realised he needs a regular catheter and bladder flushing. It was arranged to be done weekly, but family needs to order the products such as catheter, leg bags, night bags and irrigation solutions. This task is done by CATH.

Mr. X's health conditions were up and down over time, he gets urine infection very easily due to the catheter. He became very sick around May 2022, with a high temperature, very high blood pressure and wheezing heavily. The district nurse happened to visit that day to flush out the catheter, she had to call the ambulance right away. He was taken to A&E very quickly, and that is when the doctor found out Mr. X has heart failure! Treatment started immediately. The doctors also reviewed his COPD, changed his inhaler and also gave him the salbutamol inhalers with spacer to use when he is wheezing. His medications increased from 2 tablets a day to over 6 tablets, 3 times a day. It was getting confusing for his daughter, so CATH requested blister packs for Mr. X to avoid further confusions.

Mr. X's daughter became very stressed out, depressed and had a few nervous break downs. Adult social services contacted the family, due to language barrier and not able to express exactly what they want and need. Wendy spoke to his NOK and daughter to find out what is required, and she was present at the meeting with the social worker. A care package consists of personal care, carer's relief and access to the community was granted to Mr. X, which started in August 2022.

Mr. X's daughters felt such a relieve that CATH has taken on the care package as both Mr. X and his main carer cannot communicate in English. Plus due to the poor experience they had with an English speaking care agency when Mr. X's late wife needed the service before she passed away, the family is even more reluctant to use an English speaking care agency again! They mentioned about cultural differences, language barrier and carers poured urine on the kitchen sink! It was so stressful for the family!

Mr. X expressed he is so happy to see carers from CATH going to visit him everyday, have a good laugh with them. Mr. X's main carer also feels much more relieved since the care package started. They both mentioned what a huge difference and positive impact CATH and the care workers have made for Mr. X and his family.

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

Case Study 2

NCC is a gentleman in his 70's from Vietnam, he was diagnosed with Polio disease at a very young age and due to this horrible disease, he is wheelchair bound, his lower limbs are severely twisted along with his spinal cord. NCC was brought over from Vietnam to the UK by the British Red Cross to live and be closer to his family in the UK. However, after a stroke the family could no longer support NCC living with them due to his daily caring needs. One side of his upper limbs was paralysed further to the stroke and his other limb has very limited movement. NCC moved into supported/ extra care housing in Tower Hamlets.

While living in supported housing, they could not meet all NCC needs so a package of care started for advocacy with CATH domiciliary care service, the care package was for a total of 1 hour per week. However further to a visit from our welfare advisor and a meeting with NCC himself in order to find out more about him, his daily life and needs, the findings were NCC felt really lonely and isolated all he could look forward to was to have a conversation in a sound language he was able to understand with our support worker once a week, when services were being provided to him, his relationship with his brother has it's up and downs and sometimes NCC's brother would not visit for weeks. NCC expressed he was not able to cook proper meals and was only consuming Chinese pot noodles or plain boil rice which was cooked in the rice cooker mixed with cheese and onion crisps as his lunch and dinner, his only option for 7 days a week. NCC also expressed he feels like a prisoner stuck within the 4 walls of his home with no friends, nothing to do or look forward too due to his language barrier and mobility.

CATH arranged for an urgent review to take place for NCC with Tower Hamlets Adult Social Care department and CATH acted as the independent advocate for NCC. CATH provided him with up-to-date information and his rights within the Care Act for him to make a more informed choice regarding his care needs and care package. Further to the urgent review a new package of care was commissioned by his local authority which included bulk cooking, shopping, access to the community, totalling 10.75 hours of service per week.

Further to the care package increase NCC was able to attend our over 50's luncheon club weekly with a care worker escorting him, which meant he was able to have a freshly cooked homemade culturally appropriate meal once a week, while attending our luncheon club NCC was meeting and making friends in a sound language he was able to understand, socialise have a chinwag with his peer group. This also led to him making friends and he went out into the community socialising with the friends he had made within our luncheon club. Our care workers are also supporting NCC with his shopping and bulk cook culturally appropriate meals, once a week. NCC now plans and decides on the meals he would like our care workers to prep a week before hand. Once the meals are prepared our care workers would put them into small container into lunch and dinner portions ready to be put into the freezer or fridge, so meals could be used throughout the week by NCC care workers in his extra supported housing home.

Our welfare advisor also carried out a welfare benefits check for NCC and it came to light that his Disability Living Allowance (DLA) had stopped when he had a stroke and had a long hospital stay in hospital. The rules are when and / if you have a long stay in hospital however in this case NCC DLA never started again when it he was discharged from hospital. NCC had missed over 3 years of DLA payments. The case was taken on broad by our welfare advisor and after a mandatory reconsideration and complaint his DLA payment was reinstated. NCC has now been receiving higher rate care and mobility component of DLA. The financial outcome was NCC was over £150 better off a week.

Since CATH's intervention and support NCC's now lives a totally different life, he is much happier and a brighter person compared to when we first knew him. He always laughs and jokes when he is at the centre and is always pulling two certain staff members legs. He has also installed an internet line at the property and has signed up to a Chinese TV subscription service, which he reports back he thoroughly enjoys and has also listen to the Chinese podcast and radio stations. The extra financial income has enabled NCC the internet and tv subscription services. He has practised his vocal cords at home with the TV channels and radio stations and has even sung Karaoke at our centre. It has been extremely rewarding for the whole team to see the transition process of this case and it's been lovely seeing NCC regularly at the centre while taking care of all his needs.

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

CHINESE INDEPENDENT SCHOOL OF TOWER HAMLETS

The year 2021-22 is a difficult one for the Chinese School. Further from the disruption in 2020-21, we can only continue our lessons online due to COVID restrictions. The resulted disconnection between teacher, students and parents have caused inconvenience, miscommunication and, in extreme cases, fallout of relationship.

We have provided 33 sessions from September 2021 to July 2022 for 6 Cantonese and 10 Mandarin classes from Playgroup to A Level. The online sessions start at 10am and running to a staggered schedule because of parents' feedback. GCSE and A-Level classes remains 3 hours long.

The attendance rate is about 90% across the school.

Number of Enrolments and Classes

The total number of enrolments for the academic year 2021 – 2022 was 90; 61 students were enrolled on Mandarin classes and 29 were enrolled on Cantonese classes, from the age of 4 up to 18.

The pandemic has a high impact on the number of students wanting to learn Chinese. Some Chinese parents have been wary of online learning and would rather send their children back to China when the UK is still experiencing lockdowns. The mainstream school mandarin promotion has been cut back due to Confucius Learning Centre scandal and the gradual cooling of Sino-western relationship (this is particularly acute with the escalation of actions in Ukraine).

Impact of Covid-19 Pandemic

Parents have feedback with suggestions that children are unable to focus for the 2-hour session time, even with the appropriate breaks. This year, the school has shortened the playgroup sessions to 40 minutes online and gradually increasing with year going up.

Without the council support as their finance is stretched by the pandemic, we have to hike the price for the lessons unfortunately. The new pricing system also reflects the gradual increasing of lesson time.

The online class via Zoom is bringing constant challenges. This is reflected in the lack of expectation of supervision for teachers and parents alike, and inappropriate behaviours emerges as a result. There are 2 incidents of alleged teacher misbehaviour, an incident related to a parent and another incident related to content created by bystanders.

The teachers had attended training provided by the UK Association for the Promotion of Chinese Education (UKAPCE), the Chinese School also prepared a user guide of Zoom for teachers to follow.

To compensate for the loss of speaking and listening chances of online lessons, the school has set up focused speaking sessions for those who need a Chinese speaking environment. It is held weekday afternoons or evenings, with at most 4 students in a group. The parents reported they like the arrangement very much and is hoping these sessions will be held again.

The school continued to have a positive impact on the lives of Chinese & non-Chinese children, young people, and their families across London and beyond during the unprecedented times.

GCSE and A-Level Exams

This year, the school has entered two candidates taking GCSE Cantonese exams despite the difficulty on learning. They have performed very well as the first cohort to return to face-to-face examination, with one achieving grade 9 and another grade 8. The school is very proud of their achievements despite the difficulty of the new curriculum and format of examination.

As the Tower Hamlets council withdrew the Early GCSE project a few years ago, the students had to take their exam in their mainstream school. Unfortunately, some students had difficulties in registering to enter for the exam, the CISTH would advise their parents the best options and provided reference letters for the students if necessary. Those who were unable to take the exam at the mainstream school had to take the exam privately via the East London Skills for Life (ELS); an approved Edexcel exam centre based at Stratford. We do not need to invoke their help this year, but it will be great to see this continued in the following year.

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

Jack Petchey Award Scheme and others

The school participates in the Jack Petchey Award Scheme to identify young people with outstanding achievements. During this academic year, the School has identified 6 young people who received the Jack Petchey's Young Achiever Award.

Mr Zhang has entered two A-level students into a Chinese composition competition and both of them gets great results.

Comments and feedback from Parents

Generally, parents were very pleased with the way we continued the classes after lockdown, especially with some of the teachers who went above and beyond their role to support their students in their own time. However, some parents are reporting inappropriate language and unprofessional behaviour during the lessons. Also, there is a case of parents illegally recording from our lessons. The speaking sessions is a success, and we hope to recreate these sessions when arrangement allows.

Teacher Training

Teachers continued to attend regular training to enhance their teaching skills, students' learning experience and safeguarding the children, i.e. Seminar for the new Edexcel GCSE & A Level course structure and syllabus. Most of the training were done on Zoom due to Covid-19 but the teachers have commented the training were very useful and helpful, especially the ones about online teaching and online tools to support online teaching.

Future perspectives

We have secured permission from St Mary and St Michael Primary School to return to their facility in the next academic year with appropriate COVID measures in place. The school will be very likely to return to face-to-face teaching in the next year. The school will have some hardships with the obvious loss of students and funding. We are putting our focus into re-establishing standards in the school. We are planning for stricter behaviour policy with all stakeholders. Especially, the school needs to maintain and improve its teaching standards by introducing more stringent requirement and checks before employing teachers, stronger and more professional in-work training and lesson observations. On teaching side, we are aiming to give GCSE and A-Level lessons a boost in provisions in order to raise our reputation and hoping to establish ourselves again as the school once the envy of other Chinese schools.

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

ELDER CHINESE WELL-BEING AND SUPPORT PROJECT (NEW PROJECT)

CATH is proud to announce that it has secured a unique grant from the CAF Resilience Fund, which aims to help the people and causes hardest hit by Covid-19.

This new project is supported by Charities Aid Foundation, Covid-19 Support fund and the Department for Digital, Culture, Media and Sport, which starts in January 2022 and is due to end in March 2023. It aims to improve physical and mental wellbeing of London residents who are aged over 50 after lock down, through interest classes, fun physical exercise groups and a sociable luncheon club. We wish to minimise isolation by encouraging participants to step out from the shadow of pandemic and give the awareness to work on raising their both physical and mental health.

Since the launch of the project in January 2022, we have recruited 149 participants aged 50 or above living across London. Our project successfully re-creating a social network for the elders and reconnected them to the community by providing cheering activities for their well-being.

The table below shows the total number of participants for the project in each activity category at our centre during Jan-June 2022:

Activities	Number of classes/ sessions provided during Jan-June 2022	Number of participants during Jan-June 2022
Interest classes and physical exercises groups	7	92
Luncheon Club sessions	25	38
Total Number of Project Services Users	NA	130
Volunteers	NA	19
Total Number of Activities provided and Total Number of Project Participants	32	149

Elderly Interests classes and exercise groups

We organised 7 classes and exercise groups during Jan-June 2022, they were mobile phone application workshop, aromatherapy class, ink wash painting class, line dance group, Tai chi group, chair yoga group and Chinese medicine seminars. Through these classes and physical exercise groups, we wish to give attendees the awareness and knowledge to improve their physical and mental wellbeing.

Jan to March 2022

- We hosted a Chinese New Year Festival luncheon club for over 30 project users. It was a welcoming event and marked as the debut of the project, which included a traditional festive home cooked hot meal, along with a goodie bag to every attendee to take home. This event testified to our community stepping away from the pandemic and getting together celebrating and embracing these traditional festive moments, which reduced isolation and promoted inclusion to our users after lockdown.
- Our fun and informative interest classes, such as mobile application workshop, Chinese medicine seminar, aromatherapy workshop, ink wash painting started in January. We primarily targeted our existing members to join the classes. Later, we posted the recruiting message on social media platforms as well, hence, many new London residents, who are BNO holders, registered our classes.

April to June 2022

- In this quarter we were able to offer users more physical exercise groups. Thanks to local community organisations Social Action for Health and Mary Ward Centre, they sponsored Tai Chi and Line Dance, the classes were much appreciated by our users whilst they can improve their physical health.

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

Case Study: Our interest class to ease social isolation

Ms L is single and has been living in London for more than 10 years. She used to be married, unfortunately the relationship has broken down and she has no children. She lives alone and stayed at home during the pandemic. She attended our various interest classes frequently, such as ink wash painting class, line dance group and Chinese medicine seminars. She registered our new classes in the first place, she reports our activities brought a sense of belonging and community spirit which naturally minimised isolation to her. Overall Ms L informed us she thoroughly enjoyed our activities and her socialising and engagement side of her wellbeing has improved.

Elderly Luncheon Club

The Luncheon Club under the project is aimed at offering a sense of belonging and community spirit, minimises isolation and promotes inclusion to attendees, along with hot home cooked meals.

The club welcomes people aged over 50 who live across London, who wish to improve their quality of life, reduce isolation and promote wellbeing. It promoted the importance of socialising and engaging with others, certain members re-established friendships as they lost contact with each other over the pandemic whilst new members met new friends, new friendships were formed at our club.

Case Study: Our luncheon club formed new friendships

Mrs Y moved to the UK from Hong Kong through BNO visa last winter and is living in the London Borough of Tower Hamlets with her daughter. The English language is a barrier for Mrs Y, it is important to attend our luncheon club and meet other attendees being able to communicate in Cantonese.

Since the club, Mrs Y and certain members have formed new friendships, they met up with each other for home parties and celebrating birthdays together. Mrs Y daughter informed us her mother is very much looking forward to attending the luncheon club weekly to meet her new friends. Overall Mrs Y's wellbeing has improved due to the newly formed friendship.

Volunteers participation

Many of our volunteers are young people from Hong Kong, who have resided in London less than a year. They participate as volunteers because they are looking for a sense of belonging to the community. Through our project, the young volunteers serve seniors who are from Hong Kong as well at the luncheon club and interest classes. Our project has successfully strengthened the sense of belonging to the community through encouraging volunteers to give back to the community.

Case Study: Our project strengthens the sense of belongings to the community

Mr W is a young man who moved to the UK from Hong Kong on his own in March 2022 and has been living in London alone. He reports volunteer work can increase his confidence and build social networks in this new home place, meanwhile which strengthen his sense of belonging to the community and promote social inclusion to him.

By the end of June 2022, we have successfully provided 32 sessions of activities and recruited 130 attendees and 19 volunteers, all numbers fulfilling the project funders requirements. We foresee there will be higher demand for our interest classes, physical exercise groups and luncheon club due to more BNO holders moving to the UK. Unfortunately, this project might not be able to serve the participants continuously due to the fact that this project will end on 31 March 2023.

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

PLANS FOR FUTURE PERIODS

Income streams: Our focus is on retaining and developing the Tower Hamlets Council contract, in addition to focusing on developing the private market and referrals from Clinical Commissioning Groups (CCG). We believe that our income streams will need to be more diverse going forward and this will include charged for services, ensuring they are developed countywide to be affordable to our target audience. We are also seeking to improve recruitment and source "long shift" hours in local areas as there is potential for growth.

Website and social media presence: As part of the private work reinvigoration, CATH is looking to overhaul and redesign its website for ease of use, enabling many parties to access it, including prospective clients, staff, referrers, family members and funders. Linked to the website should be a Facebook and Twitter feed of news and activities, so as not to be left behind in the modern age.

The key overarching vision for the next five years will be to work from a position of "Good" to a position of "Outstanding". The plan is a confident and ambitious statement about where we want to be in five years' time. It is hoped that by 2025 the people we support will:

- Be benefit from outstanding quality care and support. We aspire to every service being outstandingly run.
- Be equal partners in co-producing models of care. Our annual survey will show that this is in place for everyone.
- Be supported by staff who are safe, supported and valued.
- Be assisted by technology which will actively promote their wellbeing and independence.

By 2025 the Charity will:

- Achieve greater recognition as a leading London-wide provider of community-based support for adults of Chinese origin with complex care and support needs to include frail elders, learning disability and mental health.
- Become financially sustainable through the development of more diverse income streams to include new commissioning partnerships with the NHS and private individuals.
- Differentiate itself by providing tailored packages of community-based support.
- Provide tailored-made Health and Social Care training and other training areas for the Chinese community.

PUBLIC BENEFIT STATEMENT

The Trustees have complied with the duty in section 17(5) of the Charities Act 2011 to have due regard to public benefit guidance published by the Charity Commission. All aspects of CATH's work are open to people who live, work or study in and around London Borough of Tower Hamlets, and CATH continues to provide a range of social welfare services and acts as an important hub for the Chinese community. The activities mentioned above demonstrate the public benefit arising through the Charity's activities.

RESERVES

The trustees/directors recognise the need to ensure adequate resources are held in reserve to account for unanticipated reduction of income or increase of expenditure. The Chinese Association of Tower Hamlets (CATH) is currently dependent heavily on earned income from its Home Care Service to sustain its activities, as grants alone would not allow CATH to continue operating. This means that if there were to be a gap in earned income it is likely that CATH would have to close down. To avoid closure if funding difficulties were to happen the trustees/directors have agreed to keep a certain level of financial reserves to ensure that main operations can continue for a period of at least 9 months. The main concerns of the board are to ensure:

- That staff can continue working, primarily to secure new funding or to allow CATH to wind up while meeting its obligation to staff
- That members and service users are supported to move on to other services

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Chinese Association of Tower Hamlets is a company limited by guarantee.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Mrs P Hayward
Ms M L Cheng
Mr H H Wu
Mr H Salah
Mr C Yi
Mr T V Le

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

APPOINTMENT OF TRUSTEES

Applications for potential Trustees are sought through registration with appropriate local networks and associations, through the Charity's website and through invitations sent out in member mailings.

Membership of the board of trustees consists of the Chair and up to eight other trustees elected by members of the Charity as determined by the Charity's Regulations. The Board also has the power to co-opt persons to serve as members of the Board until the next election of trustees.

TRUSTEES INDUCTION AND TRAINING

Trustees take an active role in succession planning. Potential Trustees are initially provided with reports that will enable them to judge whether to pursue an appointment. Skills Audit forms are completed prior to an interview with the Chair of the Charity and the General Manager. If candidates are regarded as suitable, and wish to pursue an appointment, an orientation session is arranged. This forms part of the ongoing induction process and involves meetings with key staff, attendance at seminars and Committees and at least one Board meeting. Following satisfactory completion of the recruitment process the Board will recommend appointment as a Trustee.

ORGANISATION

The Board has the overall responsibility for the governance of the Charity. It meets at least four times a year. Regulations specify the powers of the board and the authority delegated to senior staff. The General Manager is responsible for the day to day management of the Charity, working within the financial framework, procedures and policies set down by the Board. The General Manager has delegated authority for human resource planning, employment, service development and finance. The name of the senior staff member to whom day to day management of the charity is delegated to Mr. Alan Chau, General Manager.

RISK MANAGEMENT

The board has a duty to take all reasonable steps to assess and manage risks to the charity's activities, beneficiaries or reputation. CATH operates in a highly regulated environment, and failure to comply with regulations could lead to substantial penalties, and cancellation of our registration. Compliance risks are mitigated through the implementation of the Care Quality Commission (CQC) standards and high levels of staff training. Comprehensive policies and procedures are in place to ensure compliance along with regular quality monitoring and appropriate action to mitigate those risks. Our 'Good' rating, awarded by CQC at our last inspection in August 2017, is evidence of our past achievements in managing risks and this ethos has continued throughout the pandemic.

Trustees were always aware that some risks to the charity may arise from factors outside of our control or not of our making, as well as those risks that could be anticipated and reduced. The board of trustees consider that systems and controls that were, and remain, in place to monitor, manage and mitigate the charity's major risks remain effective. These risks are:

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

- A change in Government policy may see a change in the way local councils purchase domiciliary care, however as both Conservative and Labour Governments have promoted service procurement from the independent and voluntary sector. The Trustees are aware of this ongoing situation and have policies in place to deal with this including increasing the proportion of the charity's income from personalised budgets and privately funded clients.
- The recruitment and retention of staff affects the continuity we can provide our clients as well as restricting their numbers. Unfortunately, due to the nature of services provided and the way they are funded, we have to use zero hour contracts for care staff the same as other similar organisations. The Trustees are unhappy with this situation and are aware of the effect it has on the staff, if a workable alternative can be found it would be used. In the meantime, we aim to provide the best working conditions for our staff to ensure retention, while at the same time we are exploring all possible avenues to recruit suitable new staff.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees, who are also the directors of Chinese Association of Tower Hamlets for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Chinese Association of Tower Hamlets and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Chinese Association of Tower Hamlets will continue in operation.

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

The trustees' report was approved by the Board of Trustees.



Mr C Yi
Trustee

Date: 24 / 01 / 2023

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
INDEPENDENT EXAMINER'S REPORT**

TO THE TRUSTEES OF CHINESE ASSOCIATION OF TOWER HAMLETS

I report to the trustees on my examination of the financial statements of Chinese Association of Tower Hamlets (the Chinese Association of Tower Hamlets) for the year ended 31 March 2022.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the trustees of the Chinese Association of Tower Hamlets (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the Chinese Association of Tower Hamlets are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Chinese Association of Tower Hamlets's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

Since the Chinese Association of Tower Hamlets's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of Association of Chartered and Certified Accountants, which is one of the listed bodies.

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

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

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



Goh Yong Chong
Silver Levene (UK) Limited
Chartered Certified Accountants
37 Warren Street
London
W1T 6AD

Dated: 24 January 2023

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2022

		Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
	Notes						
<u>Income and endowments from:</u>							
Donations and contract income	2	319,504	-	319,504	234,387	-	234,387
Charitable activities	3	44,501	79,856	124,357	63,970	20,548	84,518
Investments	4	35	-	35	122	-	122
Other income	5	13,515	-	13,515	33,195	-	33,195
Total income		377,555	79,856	457,411	331,674	20,548	352,222
<u>Expenditure on:</u>							
Charitable activities	6	321,554	26,723	348,277	283,157	18,495	301,652
Net incoming resources before transfers		56,001	53,133	109,134	48,517	2,053	50,570
Gross transfers between funds		(2,184)	2,184	-	(1,818)	1,818	-
Net income for the year/ Net movement in funds		53,817	55,317	109,134	46,699	3,871	50,570
Fund balances at 1 April 2021		453,388	24,941	478,329	406,689	21,070	427,759
Fund balances at 31 March 2022		507,205	80,258	587,463	453,388	24,941	478,329

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
BALANCE SHEET
AS AT 31 MARCH 2022

	Notes	2022 £	£	2021 £	£
Fixed assets					
Tangible assets	11		3,116		3,127
Current assets					
Debtors	12	39,499		26,753	
Cash at bank and in hand		574,285		477,336	
		613,784		504,089	
Creditors: amounts falling due within one year	13	(29,437)		(28,887)	
Net current assets			584,347		475,202
Total assets less current liabilities			587,463		478,329
Income funds					
Restricted funds	15		80,258		24,941
<u>Unrestricted funds - general</u>					
Designated funds	16	4,140		4,140	
General unrestricted funds		503,065		449,248	
			507,205		453,388
			587,463		478,329

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2022.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

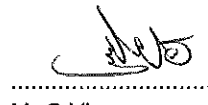
The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the Trustees on 24th January 2023.



 Mr H H Wu
 Trustee



 Mr C Yi
 Trustee

Company registration number 01720498

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

1 Accounting policies

Charity information

Chinese Association of Tower Hamlets is a private company limited by guarantee incorporated in England and Wales. The registered office is 680 Commerical Road, London, E14 7HA.

1.1 Accounting convention

The financial statements have been prepared in accordance with the Chinese Association of Tower Hamlets's memorandum and articles of association, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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). The Chinese Association of Tower Hamlets is a Public Benefit Entity as defined by FRS 102.

The Chinese Association of Tower Hamlets has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the Chinese Association of Tower Hamlets. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the Chinese Association of Tower Hamlets has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the Chinese Association of Tower Hamlets is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the Chinese Association of Tower Hamlets has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the Chinese Association of Tower Hamlets has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022

1 Accounting policies

(Continued)

Assets for distribution are recognised only when distributed. Assets given for use by the Chinese Association of Tower Hamlets are recognised when receivable. Stocks of undistributed donated goods are not valued for balance sheet purposes.

1.5 Expenditure

All expenditure is accounted for on an accruals basis and has been classified under heading that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with use of the resources.

Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures, fittings & equipment	25% Reducing balance
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The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the Chinese Association of Tower Hamlets reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The Chinese Association of Tower Hamlets has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the Chinese Association of Tower Hamlets's balance sheet when the Chinese Association of Tower Hamlets becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022

1 Accounting policies

(Continued)

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Impairment of financial assets

Financial assets, other than those held at fair value through income and expenditure, are assessed for indicators of impairment at each reporting date. Financial assets are impaired where there is objective evidence that, as a result of one or more events that occurred after the initial recognition of the financial asset, the estimated future cash flows have been affected.

If an asset is impaired, the impairment loss is the difference between the carrying amount and the present value of the estimated cash flows discounted at the asset's original effective interest rate. The impairment loss is recognised in net income/(expenditure) for the year.

If there is a decrease in the impairment loss arising from an event occurring after the impairment was recognised, the impairment is reversed. The reversal is such that the current carrying amount does not exceed what the carrying amount would have been, had the impairment not previously been recognised. The impairment reversal is recognised in net income/(expenditure) for the year.

Derecognition of financial assets

Financial assets are derecognised only when the contractual rights to the cash flows from the asset expire or are settled, or when the Chinese Association of Tower Hamlets transfers the financial asset and substantially all the risks and rewards of ownership to another entity, or if some significant risks and rewards of ownership are retained but control of the asset has transferred to another party that is able to sell the asset in its entirety to an unrelated third party.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the Chinese Association of Tower Hamlets's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the Chinese Association of Tower Hamlets is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022

1 Accounting policies

(Continued)

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.12 Government grants

Government grants are recognised at the fair value of the asset received or receivable when there is reasonable assurance that the grant conditions will be met and the grants will be received. A grant that specifies performance conditions is recognised in income when the performance conditions are met. Where a grant does not specify performance conditions it is recognised in income when the proceeds are received or receivable. A grant received before the recognition criteria are satisfied is recognised as a liability.

1.13 Company Status

The charity is a company limited by guarantee. The members of the company are the trustees named on page 12. In the event of the charity being wound up, the liabilities in respect of the guarantee is limited to £1 per member of the charity.

2 Donations and contract income

	Unrestricted funds general 2022 £	Unrestricted funds general 2021 £
Donations and gifts	2,278	6,359
Contract income	317,226	228,028
	<u>319,504</u>	<u>234,387</u>
Contract income		
London Borough of Tower Hamlets	146,539	116,515
London Borough of Islington	42,364	-
London Borough of Hackney	16,444	6,358
Direct Payments	111,879	105,155
	<u>317,226</u>	<u>228,028</u>

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022

3 Income from charitable activities

	Grants	School fees and other income	Total 2022	Total 2021
	2022	2022		
	£	£	£	£
Sales within charitable activities	-	44,501	44,501	63,970
Performance related grants	79,856	-	79,856	20,548
	<u>79,856</u>	<u>44,501</u>	<u>124,357</u>	<u>84,518</u>
Analysis by fund				
Unrestricted funds - general	-	44,501	44,501	63,970
Restricted funds	79,856	-	79,856	20,548
	<u>79,856</u>	<u>44,501</u>	<u>124,357</u>	<u>84,518</u>
For the year ended 31 March 2021				
Unrestricted funds - general	-	63,970		63,970
Restricted funds	20,548	-		20,548
	<u>20,548</u>	<u>63,970</u>		<u>84,518</u>

4 Investments

	Unrestricted funds general 2022 £	Unrestricted funds general 2021 £
Interest receivable	35	122

5 Other income

	Unrestricted funds general 2022 £	Unrestricted funds general 2021 £
Other income	13,515	33,195

Other income includes Coronavirus Job Retention Scheme grant of £13,370 (2021: £32,825).

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022

6 Expenditure on charitable activities

	Unrestricted funds expenditure 2022 £	Restricted funds expenditure 2022 £	Total 2022 £	Unrestricted funds expenditure 2021 £	Restricted funds expenditure 2021 £	Total 2021 £
Staff costs	306,530	15,945	322,475	246,922	12,448	259,370
Food/luncheon club	29	1,356	1,385	1,225	-	1,225
Chinese New Year	-	-	-	-	1,537	1,537
Home care project	5,009	-	5,009	11,925	-	11,925
Chinese school	100	-	100	2,977	-	2,977
Rent	(1,243)	201	(1,042)	3,675	340	4,015
Other premises expenses	1,427	210	1,637	2,194	79	2,273
Travel	-	573	573	-	-	-
Insurance	1,259	-	1,259	1,202	-	1,202
Repairs and maintenance	635	2	637	834	-	834
Training, books & subscriptions	431	1,121	1,552	3,253	-	3,253
CAF project	-	3,400	3,400	-	-	-
Bank charges	511	-	511	545	-	545
Telephone	1,484	217	1,701	1,609	65	1,674
Sundry expenses	243	3,537	3,780	1,664	995	2,659
Depreciation	1,039	-	1,039	1,042	-	1,042
LCRF Project	-	161	161	-	3,031	3,031
	<u>317,454</u>	<u>26,723</u>	<u>344,177</u>	<u>279,067</u>	<u>18,495</u>	<u>297,562</u>
Share of governance costs (see note 7)	4,100	-	4,100	4,090	-	4,090
	<u>321,554</u>	<u>26,723</u>	<u>348,277</u>	<u>283,157</u>	<u>18,495</u>	<u>301,652</u>
Analysis by fund						
Unrestricted funds - general	321,554	-	321,554	283,157	-	283,157
Restricted funds	-	26,723	26,723	-	18,495	18,495
	<u>321,554</u>	<u>26,723</u>	<u>348,277</u>	<u>283,157</u>	<u>18,495</u>	<u>301,652</u>

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022

7 Support costs

	Governance costs	2022	2021	Basis of allocation
	£	£	£	
Professional fees	4,100	4,100	4,090	50% Chinese School 50% Home Care
	<u>4,100</u>	<u>4,100</u>	<u>4,090</u>	
Analysed between				
Charitable activities	<u>4,100</u>	<u>4,100</u>	<u>4,090</u>	

Governance costs include fees of £3,300 (2021: £3,300) for an independent examination.

8 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits, or claimed any expenses from the Chinese Association of Tower Hamlets during the year.

9 Employees

Number of employees

The average monthly number employees during the year (including trustees) was:

	2022	2021
	Number	Number
Management and administration	9	9
Charitable activities	28	26
	<u>37</u>	<u>35</u>

Employment costs	2022	2021
	£	£
Wages and salaries	305,154	235,570
Social security costs	3,298	12,221
Other pension costs	14,023	11,579
	<u>322,475</u>	<u>259,370</u>

The key management personnel of the Charity comprises the Trustees, General Manager, Quality Assurance Manager and Head of Chinese School.

The total employee benefit of the key management personnel of the Charity were £57,527 (2021 : £64,477).

No individual employee received benefits of more than £60,000 during the year or preceding year.

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022

10 Taxation

The charitable company is a registered charity and is not subject to corporation tax on its current activities.

11 Tangible fixed assets

	Fixtures, fittings & equipment
	£
Cost	
At 1 April 2021	33,490
Additions	1,029
	<u>34,519</u>
At 31 March 2022	
Depreciation and impairment	
At 1 April 2021	30,364
Depreciation charged in the year	1,039
	<u>31,403</u>
At 31 March 2022	
Carrying amount	
At 31 March 2022	<u>3,116</u>
At 31 March 2021	<u>3,127</u>

12 Debtors

	2022	2021
	£	£
Amounts falling due within one year:		
Prepayments and accrued income	<u>39,499</u>	<u>26,753</u>

13 Creditors: amounts falling due within one year

	2022	2021
	£	£
Accruals and deferred income	<u>29,437</u>	<u>28,887</u>

14 Retirement benefit schemes

Defined contribution schemes

The Chinese Association of Tower Hamlets operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the Chinese Association of Tower Hamlets in an independently administered fund.

The charge to profit or loss in respect of defined contribution schemes was £14,023 (2021 - £11,579).

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

15 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Balance at 1 April 2020 £	Movement in funds			Balance at 1 April 2021 £	Movement in funds			Transfers £	Balance at 31 March 2022 £
		Incoming resources £	Resources expended £	Transfers £		Incoming resources £	Resources expended £	Transfers £		
Opportunity Centre Project	1,403	-	-	-	1,403	-	-	-	-	1,403
Youth Club	222	-	-	-	222	-	-	-	-	222
After School Homework Club	2,161	-	-	-	2,161	-	-	-	-	2,161
After School sporting	4,938	-	-	-	4,938	-	-	-	-	4,938
I Dare Project	3,497	-	-	-	3,497	-	-	-	-	3,497
Jack Petchey Project	4,299	1,500	(995)	-	4,804	1,700	(998)	-	-	5,506
Elderly Luncheon Club	-	2,550	(4,368)	1,818	-	-	(2,184)	2,184	-	-
Core	4,484	-	-	-	4,484	-	-	-	-	4,484
Chinese New Year Event	66	2,000	(1,537)	-	529	-	-	-	-	529
Covid-19 Project for Chinese	-	14,498	(11,595)	-	2,903	-	(2,560)	-	-	343
CAF Funding	-	-	-	-	-	78,156	(20,981)	-	-	57,175
	21,070	20,548	(18,495)	1,818	24,941	79,856	(26,723)	2,184		80,258

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022

16 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Movement in funds		Movement in funds		
	Balance at 1 April 2020	Incoming resources	Balance at 1 April 2021	Incoming resources	Balance at 31 March 2022
	£	£	£	£	£
Equipment replacement fund	4,140	-	4,140	-	4,140
	4,140	-	4,140	-	4,140

The trustees have designated funds of £4,140 to cover the future cost of IT & communication system of the Charity.

17 Analysis of net assets between funds

	Unrestricted funds 2022	Restricted funds 2022	Total 2022	Unrestricted funds 2021	Restricted funds 2021	Total 2021
	£	£	£	£	£	£
Fund balances at 31 March 2022 are represented by:						
Tangible assets	3,116	-	3,116	3,127	-	3,127
Current assets/(liabilities)	504,089	80,258	584,347	450,261	24,941	475,202
	507,205	80,258	587,463	453,388	24,941	478,329

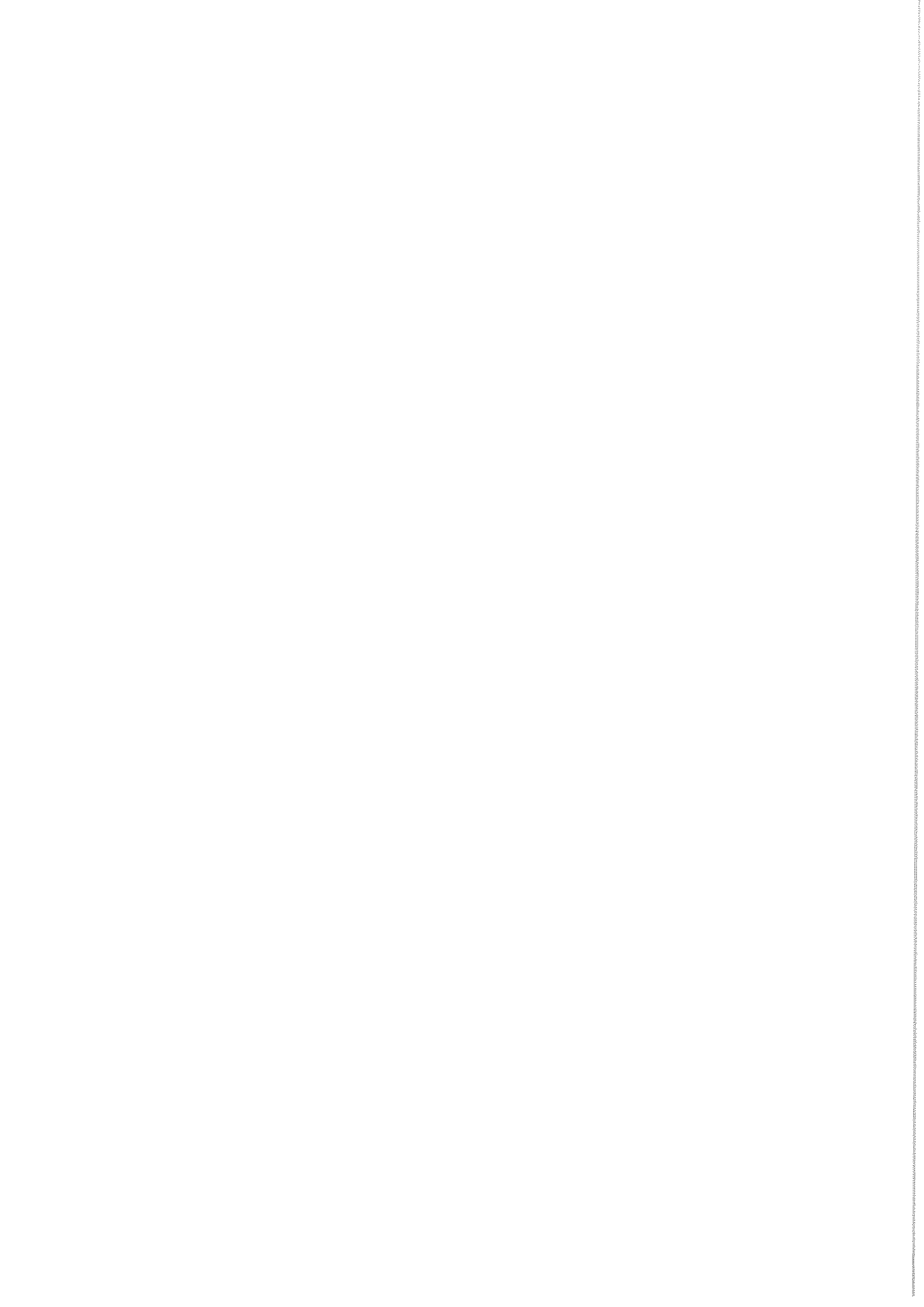
18 Operating lease commitments

At the reporting end date the Chinese Association of Tower Hamlets had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2022 £	2021 £
Within one year	15,125	36,300
Between two and five years	-	15,125
	15,125	51,425

19 Related party transactions

There were no disclosable related party transactions during the year (2021 - none).



CHINESE ASSOCIATION OF TOWER HAMLETS

England & Wales - Charity number 287813

Accounts

Charity Registration No. 287813

Company Registration No. 01720498 (England and Wales)

CHINESE ASSOCIATION OF TOWER HAMLETS

(A COMPANY LIMITED BY GUARANTEE)

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
LEGAL AND ADMINISTRATIVE INFORMATION**

Trustees	Mrs P Hayward Ms M L Cheng Mr H H Wu Mr H Salah Mr C Yi Mr T V Le
Secretary	Mr A S L Chau
Charity number	287813
Company number	01720498
Registered office and principal address	680 Commerical Road London E14 7HA
Independent examiner	Goh Yong Chong Silver Levene (UK) Limited Chartered Certified Accountants 37 Warren Street London W1T 6AD

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
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**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2021**

The trustees present their report and financial statements for the year ended 31 March 2021.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Chinese Association of Tower Hamlets's memorandum and articles of association, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

PURPOSE, VISION AND OBJECTIVES

The charity's purpose as set out in our constitution is to provide a comprehensive range of services (welfare, community care, educational, leisure & recreational and personal development) for the Chinese/Vietnamese Community in and around the London Borough of Tower Hamlets through a supportive environment and a commitment to promote user involvement. Our vision is to ensure that the people we serve live in a sensitive and compassionate environment, have access to services that meet their physical, material and emotional needs, also, they are able to reach the quality of life to which every individual aspires.

The organisation's ethos is one of empowerment and enablement. We are driven by our mission to enable people to be the architect of their own lives and be treated with dignity and respect at all times. Our focus is to work with and for those living with physical, sensory or mental impairment and in social isolation, including those with serious and enduring mental health difficulties or dementia, language barriers, or a carer role.

The objects for which the Association is established are:-

- To help disadvantaged persons of Chinese origin who live, work or study in and around London Borough of Tower Hamlets (hereinafter called "the area of benefit") by the establishment and maintenance of an information and advice centre and an Opportunity Centre.
- To promote the welfare of Chinese elderly and disabled people which now or hereafter may be deemed by law to be charitable within the said area of benefit.
- To provide opportunities and facilities for the social, educational, cultural and physical development of young Chinese people of the said area of benefit. In this Memorandum of Association 'young Chinese people' means people between the ages of 8 and 25 years.

PRINCIPAL ACTIVITIES

The Chinese Association of Tower Hamlets is a charitable company limited by guarantee and is governed by a memorandum and articles of association. The principal activities of the Association is the provision of services to Chinese and Vietnamese community in the London Borough of Tower Hamlets through project based programmes providing specific services to meet the needs of its user groups. We are a local organization that understands the needs and aspirations of local Chinese and Vietnamese people. Every year we support hundreds of older people of Chinese origin to live life to the full, maintaining control and independence. The organization's ethos is one of empowering and enabling people. The Statement of Financial Activities for the year is set out on Pages 16 to 28 of the financial statements.

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2021**

HOME CARE SERVICE

The Chinese Association of Tower Hamlets Home Care service provides high quality, responsive care and support to help our clients remain independent in their own homes for longer. We provide help with personal care, housekeeping, shopping, meal preparation, companionship and home-based respite services.

Our service is registered with the Care Quality Commission (CQC) and is rated "Good" in four areas and "Outstanding" in one area. The service can be accessed by health and social care professionals arranging support on a client's behalf or by individuals seeking to arrange their own services. Over the past 12 months, we have provided 11,242 hours of Home Care for our clients across London.

In a global pandemic, our prime objective is to ensure that our service users and staff remain safe and protected at all times and that we can provide care to all our service users with minimum disruption. At the time of writing this annual report, I am pleased to say we have achieved this objective with no positive cases of Covid since the lockdown in March 2020. The majority of care team are willing to take on extra shifts, work longer flexible hours, go above and beyond their duties in helping the Chinese community.

As an organisation caring for vulnerable people, we have been particularly impacted by the COVID-19 pandemic. However, we believe that the prompt and decisive action that we took as an organisation has been fundamental in protecting our service users and wider team. The key business adaptations which we have made are as follows:

- We closed our centre to all but essential visitors at a very early stage.
- We have worked hard to ensure adequate supplies of PPE and have carried out additional fundraising to pay for this. Compliance with our PPE requirements has been rigorously enforced throughout our services, and staff are required to wear full PPE at all times, observing social distancing rules and personal hygiene whilst in our services.
- We have started mandatory weekly COVID-19 PCR testing for all care staff since December 2020.
- Putting our duty of care to service users and staff at the forefront of every decision, we refused to accept Covid positive discharges from hospital, isolated new admissions, instructed staff to stay away from work if they had any symptom no matter how minor and stopped all but essential visits to the client's homes. Our approach has kept us one step ahead of national guidance and stood us in good stead. To date, where outbreaks have occurred, we have managed to stop the spread of the virus in client's home and limit its impact.
- We have kept all staff informed via WhatsApp message, Logmycare app, emails, and phone.
- As well as protecting our service users from the risks of infection, we have also done everything possible to ensure that they have been able to live as normal a life as possible during the lockdown period. Whilst managing this kind of situation is something we never thought we'd face in our lifetime, our culture and values have been present every step of the way, and the whole team has developed throughout this journey – something that will serve us long after this is all over.

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2021**

Undoubtedly, the use of technology has been the biggest changes not just for our organisation but also for our service users. Our team transitioned to working remotely and continued to serve families and older adults who count on us as part of their support network for health, financial security, and other social services. The impact of the pandemic has increased the pace at which we are moving to cloud-based systems, enabling administrative staff to work from home where necessary. We also scheduled in person appointments for urgent needs, particularly for older people who were unable to navigate digital tools and online systems. For instance, in March 2020, we knew we wouldn't be able to visit one of our users in extra care sheltered accommodation in case of a full lockdown. We immediately went to visit this user and installed a video communication app on his smart phone, showed him how to make and receive video calls. This proved to be very useful during the full lockdown as this user was unable to communicate with the staff at the extra care accommodation due to language barrier. As he was able to reach out to our team via video calls during the full lockdown, he felt much secured and less isolated.

Having the foresight to see what potentially lay ahead as Coronavirus made its way to Europe, we started to buy essential supplies of PPE and make changes to our infection control routines. However, same as other care providers we all had challenges in accessing PPE. Guidance about PPE was confusing and presented challenges to staff, people who experience care and their families. To overcome this barrier, we quickly approached the Chinese Embassy and other Chinese importers for assistance in getting hold of face masks and gloves. For a great many older people in East London COVID put them at risk, they were frightened, isolated, and struggling to access basic support, including food. During the first week of April 2020, we introduced a free food distribution service to provide members of the Chinese community with welfare packages, food and basic essentials such as face masks, hand soap and toilet rolls. Furthermore, our organisation moved from a manual case notes recording system to a digital system in March this year. This has proved to have good outcomes for people who use our services as well as their carers. The app we are using is called 'Logmycare', it can provide 'real time' information recording, offer the ability to use and compare data to improve people's care, help information to be shared quickly, accurately, and safely. It also makes it easier for people who use our services to access their own records.

Below are some of the feedbacks we received from our most recent quality monitoring survey: -

'The team at CATH always can be reached easily, there's good communication with you and the carers. The carers take good care of Dad in every way. There are no bad points.'

'Excellent communication, support and advice given throughout, high quality of service delivered. Communication, encouragement support between care worker and clients are outstanding.'

'I say overall they do a great job.'

'Communication and deal with any queries very quickly. Always kept informed re any changes well in advance. Excellent service.'

Furthermore, in recognition of our efforts made supporting the Chinese community during the pandemic and throughout, we were honoured by Canary Wharf Group as one of the Covid Community Champions in the Borough.

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2021**

CHINESE INDEPENDENT SCHOOL OF TOWER HAMLETS

The school moved from c/o Mulberry School for Girls to St Mary and c/o St Michael Primary School in September 2013 and it is a more secure building as no one else is sharing the venue with CISTH. Front gates and doors are locked during lesson hours to ensure the school premises are safe and to avoid intruders from entering. We have received many good comments from parents about the new learning environment and excellent facilities.

We have provided 34 sessions from September 2020 to July 2021 - a total of 28 classes in Cantonese and Mandarin from Playgroup to A Level. Due to an increase in number of classes and demand, we had to split the classes into two sessions to accommodate for all our students. The morning session runs between 10am to 12:20pm for Mandarin students and the afternoon session runs between 1pm to 3:15pm for Cantonese students. GCSE and A-Level classes are 3 hours long; Mandarin from 9:30am – 12:30pm and 1pm – 4pm for Cantonese.

Students achieved at least 90% attendance since the start of the term. Due to the impact of Covid-19, our lessons stayed online for the entire academic year.

Number of Enrolments and Classes

The total number of enrolments for the academic year 2020 – 2021 was 231; 173 students were enrolled on Mandarin classes and 58 were enrolled on Cantonese classes, from the age of 3 up to 18. .

The number of students dropped compared to the previous academic year due to the impact of Covid-19! Parents got in touch with the school and explained online learning didn't work for their children so they would like to wait until we resume physical classes before they enrol again.

Although the number of students dropped during this academic year, we were preparing to return to the St. Mary and St. Michael Primary School for physical lessons. We had to comply to their risk assessments and we could only have up to 12 students per class, hence the reason we still have 2 classes for some year groups.

The school received enquiries regularly and more parents would like to send their children to the CISTH to learn Chinese. Some classes were already full up at the beginning of term; therefore, children were placed on a waiting list and parents would have to contact the school in May 2020 to enrol their child(ren) for the next academic year. There was also an increase in the number of Tower Hamlets students during the academic year.

The current trend demonstrates more parents would like to send their children to learn Chinese, in particularly Mandarin. Furthermore, we have more non-Chinese speaking children attending the classes as their mainstream school requires the children to learn Mandarin as one of the subjects. Parents have reported attending the CISTH made a difference in their children's learning as their ability is higher than those who doesn't learn Mandarin outside of their mainstream school. Some parents said their child has been promoted to the top Mandarin class in their mainstream school, some parents said their non-Mandarin speaking child was allocated to the "mother-tongue group" in their mainstream school. We have received compliments from some parents for their children's learning as well as the excellent teaching we provide in the school. Some teachers would always an extra mile for their students to support them as and when needed; in particularly our GCSE and A-Level teachers.

Impact of Covid-19 Pandemic

Due to the Covid-19 pandemic being dynamic, St. Mary and St. Michael Primary School informed us that they were not ready to have us back to the school during the autumn term. However, the school governors would review the situation after the first half term then they would let us know how they feel to have us back to the school. Unfortunately, St. Mary and St. Michael had an outbreak of coronavirus which resulted the school to close for a few weeks before Christmas! And then in January the government announced another national lockdown. Schools were closed from January until early March. This has had a major impact to the running of our school, and we had to bring our teaching and learning online via Zoom for the entire academic year.

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2021**

We have tried to run our GCSE and A-Level classes at the Chinese Association of Tower Hamlets at the beginning of the first term. Risk assessment was carried out before the first term began and we have purchased enough hand sanitisers and disinfectants products to keep the classrooms as clean as we could. Unfortunately, some students ended up self-isolating at home due to their peers in their mainstream school got tested positive for coronavirus. By the 4th week of term, the daily confirmed cases hit over 7000! We had no choice but to bring our lessons back online for these classes.

Owing to these exceptional circumstances, we have decided to cancel the exams at the end of both school terms. Instead, pupils were assessed based on their class work and homework (including the four skills: reading, writing, listening, and speaking) throughout the whole academic year. An achievement report was sent to parents via email in the middle of August.

The school continued to have a positive impact on the lives of Chinese & non-Chinese children, young people, and their families across London and beyond during the unprecedented times.

Impact of GCSE and A-Level Exams due to the Covid-19 Pandemic

Once again, the GCSE and A-Level summer exams were cancelled due to Covid-19! Mainstream schools liaised with our headteacher or the class teacher to obtain predicted grades and evidence of learning to support the prediction.

The GCSE and A-Level students all done an internal exam in January and in June during online lessons, they were supervised by their class teacher. All marks were recorded, and an achievement report was given to each student in case their school request for one and we could use the exam papers and achievement reports as part of the evidence of learning.

We also provided copies of student's achievement reports from the last academic year and teacher's comments on student's progress and class performance to their school.

The teachers worked extremely hard to support their students to gain a good grade, they went above and beyond to provide what the mainstream schools requested for, and this is usually in their own time.

Some students could not enter the exam through their mainstream school, so they had to enter privately via the East London Skills for Life (ELS) Training & Exam Centre at Stratford. Those students were required to do a writing exam in June at the School Office, invigilated by the headteacher

The students who received their predicted grade from the Chinese School achieved grade 7 to grade 9 for their GCSE, which is equivalent to grade A* - A, including those who entered for the early GCSE exam. This is an outstanding achievement as the GCSE specification had change in 2017; the new specification is much more difficult and would require 2 years of learning as advised by the exam board. The first assessment across the whole of UK is summer 2019, our first year of teaching was 2018. Some of the students only studied the course for 1 year but still managed to achieve an outstanding grade.

The two A-Level students who entered for their exam both achieved an outstanding predicted grade A! The specification of the course also changed in 2017 and it is a lot harder to achieve a high grade. The students worked extremely hard with the support of their teacher.

The school is extremely proud of their achievements, and they also set a very good example to the rest of the students in the school.

Jack Petchey Award Scheme

The School participates in the Jack Petchey Award Scheme to identify young people with outstanding achievements. During this academic year, the School has identified 6 young people who received the Jack Petchey's Young Achiever Award. Due to Covid-19, we were unable to present the awards to our young achievers in person, please see below the list of young achievers:

**CHINESE ASSOCIATION OF TOWER HAMLETS
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FOR THE YEAR ENDED 31 MARCH 2021**

Month	Young Achievers
September 2020	Lok Yiu Alice Chan
November 2020	Dominic Lee
January 2021	Danylo Danylenko
March 2021	Jessica Min Yee Tan
April 2021	Yang Jia Xiao
June 2021	Jessica Lin

Comments and Feedback from Parents

Due to Covid-19, communication with parents were mainly through email and WeChat.

Teachers have received some positive feedback from parents including the below:

"Dear Vanessa and Angel,

Thank you so much for a fantastic year!

Many thanks for being such wonderful teachers, have always understanding and patience towards Z and have been great listeners to accept suggestions and feedback from me.

From Z : Thank you for teaching me. I have learnt a lot throughout this year and I will miss you both a lot.

We wish you both all the best and hopefully we will see you again.

*With great appreciation,
P – Z's mum"*

It had been a very challenging year because the infection rate kept going up and down throughout the academic year. Parents showed their appreciation of the school still trying their best to continue providing Chinese education in the safest way possible.

Teacher's Training

Teachers continued to attend online training to enhance their teaching skills, students' learning experience and safeguarding the children; i.e. Seminar for the new Edexcel GCSE & A Level course structure and syllabus and an update from exam boards about the changes made for the exam system this year. Most of the training were done on Zoom due to Covid-19 but the teachers have commented the training were very useful and helpful, especially the ones about online teaching and online tools to support online teaching.

Future Perspectives

Future perspectives include seeking for more training opportunities, exploring new ways to recruit students in London or beyond, maintaining good GCSE and A Level results, to introduce a new curriculum for the Cantonese classes and to introduce the Youth Chinese Test (YCT) into the school.

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COVID-19 PROJECT FOR CHINESE (6 MONTHS ONLY)

'Covid-19 Project for Chinese' is a partnership project between the Chinese Association of Tower Hamlets (CATH) and Meridian Wellbeing Centre (MWC) from 1st November 2020 to 30rd April 2021. Services include advice and advocacy; training and support digital excluded individuals and awareness-raising of hate crimes. Taking into account the negative impact of Covid, the goals of the project are to (1) reduce the loneliness; (2) enhance community cohesion and (3) support the daily lives of clients.

The project contacted members of both CATH & MWC, London Chinese community groups, Chinese churches, Chinese language schools by phone, email, and Facebook groups. For advice & advocacy service and digital training & support, we received referrals from 6 statutory and voluntary agencies, 10 self-referrals as well as CATH & MWC covering 10 London Boroughs.

Advice & Advocacy

In total, we received 53 referrals and provided wide-ranging services with a person-centred approach including advocating for GP & dental appointments, hospital appointments, Covid vaccination appointments, housing, school admission, benefits; shopping & collecting medication; signposting to other agencies; providing information including for pensions and wills; befriending; and providing digital training and IT support.

'Stay at home' rules have stopped the elderly leaving their homes and 'lockdown' rules have forced numerous services to close such as housing associations, advice centres and Chinese community centres. Our service has bridged the gap during the height of the second wave of the pandemic and brought the services to clients. We supported 5 individuals for their housing issues; translated correspondence for 8 individuals and advocated for 6 individuals with benefit issues. We made 12 shopping and delivery medication trips to 3 individuals and 1 couple; one of them was in self-isolation due to Covid positive.

GP and hospital appointments have been changing rapidly. Most GP bookings are made over the phone or required the completion of an online form; the GP will phone to conduct the consultations. The elderly are no longer able to walk to a surgery to make their bookings and meet their GP face-to-face. Also, the interpreting services has disappeared, and some GP surgeries do not provide an interpreter. We booked and advocated 16 GP & dental appointments for 9 individuals. This is the same in hospital out-patient departments: no interpreter is provided. We accompanied 4 individuals for 8 hospital appointments and 1 A&E visit. Due to language barriers and lack of confidence, we did 3 Covid swab tests, fitted one 24 hours ECG monitor for 4 clients. In pre-pandemic times, some clients would be accompanied by a family member. Restrictions for family visits and the fear of carrying virus, resulted in some families being in despair as they cannot look after their elderly parents living apart. We were filling this gap when families were not allowed to meet.

We helped 9 individuals to book their Covid vaccinations online and accompanied them to the vaccination centres. Our advice and advocacy worker followed Covid guidelines when contacting clients in their homes. Most of the clients found that our befriending sittings helped to reduce their loneliness when we visited them, or talked to them over the phone. We made over 90 home visits and numerous phone calls, texts and whatsapp communications in order to keep in contact with our clients. During our visits or calls, we assessed clients' needs and made plans and follow ups. We followed closely the latest public health information, Census information and other community services. We signposted 4 individuals to counselling services; and 2 individuals to Chinese Information and Advice Centre and Chinese Association of Cancer Care.

Training and support for digitally excluded clients

According to the assessment of all referrals, three people did not own any smartphones/tablets and did not have broadband at home. Another 17 people have one or more digital devices with data SIM cards and/or home broadband. Of these, 15 are actively using Whatsapp (or Wechat) and YouTube to contact their families & friends and to obtain infotainment. Therefore, we categorised our clients into three groups: Group 1: Digitally excluded people; Group 2: Inactive Digital Users; Group 3: Active Digital Users. Only one client received training via whatsapp call; others received the mix of distance and face-to-face support.

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Group 1: Digital excluded individuals (3)

- Two tablets were on loan to clients and another client was given a smartphone as a gift recently. When we introduced the device, we immediately encountered difficulties that they could not feel and see the sleek black push button. Demonstrating the use of Whatapp, they could see their families & friends after such a long time. It was a precious moment. We showed them how to use ZOOM to join in the Wellbeing Activities and Youtube to watch Cantonese-speaking programmes such as Canton opera and old TV series. Because of their lack of dexterity and poor vision, as well as understanding the sensitivity of the touchscreen, they cannot use applications that require multiple steps to operate, such as ZOOM and Whatapp. Fortunately, two of them are supported by carers who can log on Youtube or call friends with Whatapp. One can use the tablet to watch YouTube but cannot use other apps.

Group 2: Digital inactive individuals (2)

- Two clients in this category have iPad and Portal, respectively. Client A has an iPad, but can use only with other people's help. Unfortunately, given her hearing loss, partial vision impairment and chronic back pain, we were unable to help her use the iPad comfortably. Client B was given a Portal by their family during the lockdown, but it stopped working a month later. After checking the settings of the Portal, we could not re-install it because it requires the product owner to sign in. In this case, only the family member can fix it. Both clients benefited from our befriending sitting at the end.

Group 3: Digital active individual (15)

- All 15 individuals have digital devices such as smartphones, tablets, TV boxes or Google Nest Hub with data SIM or home broadband. They use their devices for Youtube and Whatapp (or Wechat).
 - Five clients were loaned a tablet to meet their need to attend ZOOM events in their local community groups or churches, as their own devices could not support it.
 - Three of them have successfully taken part their ZOOM events since then.
 - Two of them attended their events when our colleague was setting up for them.
 - Two clients borrowed tablets because they showed an interest in learning how to use the new device. They had a taster for using a tablet but decided to carry on with their current device.
 - Four customers received our support to install and train ZOOM or Skype to enable them to participate in online events. They reported that they could only log on to some events.
 - One client received our support to re-install apps and migrate data to the a new phone and re-connect all devices to a new broadband hub.
 - One client was reconnected to the Chinese Catholic church via YouTube. With support from our colleague, we contacted the church warden and requested the link and added it to client's tablet. We also supported the client to sign-up for the church's whatapp group.
 - One client had an old desktop to connect to home broadband, but failed.

The services we pioneered to train elderly Chinese people in digital knowledge reflect some of the difficulties they face when using devices and applications. High street-branded digital devices are stylishly designed, but the touchscreen sensitivity, screen brightness and volume level may not be suitable for older people. Physical and sensory limitations in older people limit their access to new technologies. Some clients have given feedback that their unstable hands prevent them from using the touchscreen, even with a stylus; the brightness of the device hurts their eyes or is too dark to see clearly; the volume is too low to hear. None of our clients have essential English language skills and most are illiterate. During the pandemic, some basic services, such as GP appointments, face-to-face consultations have been transferred online or over the phone, which could be a lasting reform. Without proper support for elderly Chinese citizens, they are in a much worse position than pre-pandemic, and they are the key groups that use the service the most.

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FOR THE YEAR ENDED 31 MARCH 2021**

Case Study 1: Ms KT

Ms KT, aged 79, has lived in a 3-bedroom council flat for over 40 years. She is fit, healthy, independent, and socially active. She had a daily routine – walking in her local park, shopping, going to Chinatown to see friends on weekdays, making her dinner and watching television. Her immediate family live in Bristol, Croydon and Manchester. Her granddaughter, who lives in Bristol, is her main carer, and was heavily pregnant in November 2020. She was therefore not able to help KT at all. A Cantonese interpreter in Tower Hamlets GP Care Group referred her to the project.

KT was supported in befriending, health advocacy, housing advocacy and digital training.

- Digital Training: KT was keen to learn how to use the tablet because she would like to see her granddaughter online. She can now watch Cantonese programmes independently on YouTube using her tablet. However, she can only use whatsapp to talk to her family when our worker paid regular visits. It was a precious moment when she saw her first great-granddaughter.
- Healthy Advocacy: KT was a cancer survivor. Her first anniversary check-up was in January 2021. We coordinated and accompanied her for a blood test, scan, telephone consultation, as well as her first Covid vaccination. During the reform of the interpretation service, we advocated and translated in her GP appointments.
- Housing Advocacy: KT was waiting to move closer to her family. She missed a chance in October 2020 because of her language barrier and lack of coordination between her family and a housing association. We liaised with the housing association and her family and assisted KT on paperwork and online viewings. In January 2021, KT secured a flat in a sheltered housing scheme in Bristol.
- Befriending: KT used to see friends every week. When everything was closed, she missed face-to-face contact. Our worker visited her regularly and trained her to use a tablet. As she packed up for the move, she felt emotional to leave her home of over 40 years; she was uncertain about the future. Our worker listened and encouraged her. On the day of the move, our worker visited to say goodbye to her.

KT thanked our project for solving many of her problems over the past few months. She has kept in touch since settling in Bristol and enjoys watching Cantonese programmes on her tablet. KT's family thanked our support to them.

Case Study 2: Mr CK

CK, aged 66, lived in a one-bed flat and had his flat packed with boxes of kitchen equipment from his last job. He has a daughter without contact for many years. He is a retired chef. Covid-19 has had big impact on his retirement life and the worse of all, his eyesight. He thought his blurred sight was only temporarily. When he went in A&E in October 2020, he was told he had advanced cataracts in both eyes and needed urgent operations. Covid's second wave delayed and suspended many non-emergency operations. Unfortunately, CK was one of the many patients affected.

In November 2020, CK could read the time using a wall clock, go shopping on his own, use his tablet, go to his GP and cook his food when our worker first visited him at home. He was quite friendly then. He has a helpful friend, but could not travel to London during the lockdown.

Our support plan for CK was weekly phone calls and fortnightly visits so as to translate his correspondence and advocate for him:-

- Advocacy Service: We advocated regarding renewing his freedom pass, confirming details to that he could receive his state pension, unpaid electricity bills, overpayments of rent and overdue electrical checks.
- Health Advocacy: CK was seen by an eye consultant in December 2020. His case was put in the top of the waiting list, but with no confirmed date. In mid-February, he failed his pre-operation assessment due to high blood pressure. This led to a delay of 10 days for another assessment. In early March, the operation date was confirmed.

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FOR THE YEAR ENDED 31 MARCH 2021**

- Practical Help: Ordered and collected CK's medication. Did his shopping and took him to bank and mobile phone shop to top up his mobile.

CK waited anxiously for communication from the hospital, and within three months, his eyesight deteriorated rapidly, leaving him very vulnerable. By March, he lost his independence to be able to go out, he could not read the time on his wall clock and his mental health deteriorated. He relied on our worker to check on him, but he did not always reply. When this happened, our worker would make an urgent home visit. After discussions with CK, he agreed that we would contact Adult Social Services and other charities for help to meet his long-term needs.

On 22 April 2021, CK underwent a successful life-changing operation in which one eye regained its sight. When we called him, he told our worker what the time was on his wall clock. CK said he was managing alright and did need any support. Adult social services confirmed CK refused any support.

Case Study 3: Mr & Mrs T

Mr & Mrs T, aged 84 & 74 respectively, are Hong Kong origin and live together. They're very independent and have a healthy routine that they used to go shopping together as a daily exercise before the lockdown. Both do not speak and read English. Mr T is clinically extremely vulnerable because of his severe asthma and COPD and reported his mobility was worsen and his legs were weaker since Covid. Mrs T is her husband's carer and is constantly worried about her husband. Since the beginning of Covid, she gave up going out in order to protect her husband. One of their sons used to visit them every fortnight to bring them some shopping before the pandemic. Due to Mr T's high risk to be infected Covid, their son did not visit and only talk on the phone or send message on whatsapp. Without going out to shop, they relied on stored ingredients in their freezer, food parcels from the council and occasional food drop-offs by friends. As a typical Chinese person, Mrs T did not want to make a fuss and she felt embarrassed to ask help. Our project went to the and support them with:

- Practical help: We supported Mrs T to get her fortnightly shopping and quarterly collection of medication. Mrs T not only cook home-made healthy meals, she is keen to make her village-food that she had it in her childhood. She found cooking is her way of relaxation from her duty to look after her husband.
- Medical Advocacy: We supported Mr T to fit a 24 hours ECG machine and conduct two Covid swab tests as per his GP requests. When Mr T had two black-out episodes in two consecutive days, Mrs T was in a panic state. In A&E, Mr T was diagnosed with arrhythmia that he needed an urgent operation to fit a pacemaker. Our colleague accompanied Mr T and updated his family.
- Befriending: Our colleague accompanied Mrs T at home to reduce her anxiety and worry when her husband was in the hospital. We listened to her and encouraged her that she felt she was not alone. Mr T returned home 2 days after an operation. Our colleague paid a visit to check if he was all right when Mr T returned home safe.

It was a great outcome for T's family. Mr T had a successful procedure to fit a pacemaker that he never has any dizziness ever since. Mrs T was glad she had someone to stay with her when she was so worried. The family is forever grateful that we can response to them so rapidly.

PLANS FOR FUTURE PERIODS

The Trustees consider that in the short term the Charity will need to focus on its continued management of the challenges posed by the pandemic. The General Manager is focusing upon the implementation of a narrower set of objectives in the next two years:

- Phased re-opening of the Older People Lunch Club
- Continued focus on staff development and to recruit and retain the highest calibre of employee to ensure excellent delivery of care
- Continued focus on digitisation to maximise efficiencies

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2021**

TRUSTEES' RESPONSIBILITIES

Company and charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgments and estimates that are reasonable and prudent;
- Prepare financial statements on an ongoing concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time, the financial position of the charity. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees / directors who served during the year were as follows:

Chuang Yi	Chairperson
Hoi Hung Wu	Treasurer
Alan Chau	Company Secretary
The Vinh Le	Trustee
Ping Hayward	Trustee
Meng Lu Cheng	Trustee
Harun Salah	Trustee

APPOINTMENT OF TRUSTEES

Applications for potential Trustees are sought through registration with appropriate local networks and associations, through the Charity's website and through invitations sent out in member mailings.

Membership of the board of trustees consists of the Chair and up to eight other trustees elected by members of the Charity as determined by the Charity's Regulations. The Board also has the power to co-opt persons to serve as members of the Board until the next election of trustees.

TRUSTEES INDUCTION AND TRAINING

Trustees take an active role in succession planning. Potential Trustees are initially provided with reports that will enable them to judge whether to pursue an appointment. Skills Audit forms are completed prior to an interview with the Chair of the Charity and the General Manager. If candidates are regarded as suitable, and wish to pursue an appointment, an orientation session is arranged. This forms part of the ongoing induction process and involves meetings with key staff, attendance at seminars and Committees and at least one Board meeting. Following satisfactory completion of the recruitment process the Board will recommend appointment as a Trustee.

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2021**

ORGANISATION

The Board has the overall responsibility for the governance of the Charity. It meets at least four times a year. Regulations specify the powers of the board and the authority delegated to senior staff. The General Manager is responsible for the day to day management of the Charity, working within the financial framework, procedures and policies set down by the Board. The General Manager has delegated authority for human resource planning, employment, service development and finance. The name of the senior staff member to whom day to day management of the charity is delegated to Mr. Alan Chau, General Manager.

BANKER

The name and address of the Association's Banker is:

Barclays Bank PLC
Canary Wharf Branch
2 Churchill Place
London
E14 5RB.

RISKS AND UNCERTAINTIES

The board has a duty to take all reasonable steps to assess and manage risks to the charity's activities, beneficiaries or reputation. CATH operates in a highly regulated environment, and failure to comply with regulations could lead to substantial penalties, and cancellation of our registration. Compliance risks are mitigated through the implementation of the Care Quality Commission (CQC) standards and high levels of staff training. Comprehensive policies and procedures are in place to ensure compliance along with regular quality monitoring and appropriate action to mitigate those risks. Our 'Good' rating, awarded by CQC at our last inspection in August 2017, is evidence of our past achievements in managing risks and this ethos has continued throughout the pandemic.

Trustees were always aware that some risks to the charity may arise from factors outside of our control or not of our making, as well as those risks that could be anticipated and reduced. The board of trustees consider that systems and controls that were, and remain, in place to monitor, manage and mitigate the charity's major risks remain effective. These risks are:-

- A change in Government policy may see a change in the way local councils purchase domiciliary care, however as both Conservative and Labour Governments have promoted service procurement from the independent and voluntary sector. The Trustees are aware of this ongoing situation and have policies in place to deal with this including increasing the proportion of the charity's income from personalised budgets and privately funded clients.
- The recruitment and retention of staff affects the continuity we can provide our clients as well as restricting their numbers. Unfortunately, due to the nature of services provided and the way they are funded, we have to use zero hour contracts for care staff the same as other similar organisations. The Trustees' are unhappy with this situation and are aware of the effect it has on the staff, if a workable alternative can be found it would be used. In the meantime, we aim to provide the best working conditions for our staff to ensure retention, while at the same time we are exploring all possible avenues to recruit suitable new staff.

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2021**

- The world wide advent of Coronavirus (Covid 19) has affected all aspects of life. Resulting in a major change in the way businesses and charities operate. While treatments and vaccines are now being deployed effectively, the virus together with the restrictions on everyday life required to counter it, will continue to influence the working of CATH for at least all of the next year and possible well beyond that. We have already seen various changes to our working practises to ensure a Covid secure environment for our staff and clients. This has included the ability of the Management Committee to meet requiring the use of more remote methods of communication and control. As already mentioned our staffing level is a major concern for the charity and Coronavirus has added to the problems of this. In the short to near term all we can do to reduce the risks from Coronavirus is to be as flexible and responsive as possible to legal or medical requirements. With regard to the combatting of it, we have had a very positive take up of vaccinations in the current staff. This will be assisted by the foresight of previous management committees to ensure that the Charity has maintained a good financial reserve, for which there will be a need to call on.

The trustees' report was approved by the Board of Trustees.



Mr C Yi

Trustee

Dated: 20/12/2021

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
INDEPENDENT EXAMINER'S REPORT**

TO THE TRUSTEES OF CHINESE ASSOCIATION OF TOWER HAMLETS

I report to the trustees (who are also Directors for the purpose of company law) on my examination of the financial statements of Chinese Association of Tower Hamlets (the Chinese Association of Tower Hamlets) for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

This report is made solely to the Charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinion I have formed.

Responsibilities and basis of report

As the trustees of the Chinese Association of Tower Hamlets (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the financial statements of the Chinese Association of Tower Hamlets are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Chinese Association of Tower Hamlets's financial statements carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statements.

Independent examiner's statement

Since the Chinese Association of Tower Hamlets's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of Association of Chartered and Certified Accountants, which is one of the listed bodies.

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

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

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
INDEPENDENT EXAMINER'S REPORT (CONTINUED)**

TO THE TRUSTEES OF CHINESE ASSOCIATION OF TOWER HAMLETS

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 financial statements to be reached.



Goh Yong Chong
Silver Levene (UK) Limited
Chartered Certified Accountants
37 Warren Street
London
W1T 6AD

Dated: 22/12/2021

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2021

		Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
	Notes						
<u>Income and endowments from:</u>							
Donations and contract income	2	234,387	-	234,387	271,473	-	271,473
Charitable activities	3	63,970	20,548	84,518	85,612	26,044	111,656
Investments	4	122	-	122	408	-	408
Other income	5	33,195	-	33,195	1,743	-	1,743
Total income		331,674	20,548	352,222	359,236	26,044	385,280
<u>Expenditure on:</u>							
Charitable activities	6	283,157	18,495	301,652	318,189	30,336	348,525
Net incoming resources before transfers		48,517	2,053	50,570	41,047	(4,292)	36,755
Gross transfers between funds		(1,818)	1,818	-	(4,381)	4,381	-
Net income for the year/ Net movement in funds		46,699	3,871	50,570	36,666	89	36,755
Fund balances at 1 April 2020		406,689	21,070	427,759	370,023	20,981	391,004
Fund balances at 31 March 2021		453,388	24,941	478,329	406,689	21,070	427,759

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
BALANCE SHEET**

AS AT 31 MARCH 2021

Company Registration No. 01720498

	Notes	2021 £	£	2020 £	£
Fixed assets					
Tangible assets	11		3,127		3,916
Current assets					
Debtors	13	26,753		82,462	
Cash at bank and in hand		477,336		378,247	
		504,089		460,709	
Creditors: amounts falling due within one year	14	(28,887)		(36,866)	
Net current assets			475,202		423,843
Total assets less current liabilities			478,329		427,759
Income funds					
Restricted funds	16		24,941		21,070
<u>Unrestricted funds - general</u>					
Designated funds	17	4,140		4,140	
General unrestricted funds		449,248		402,549	
			453,388		406,689
			478,329		427,759

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2021.

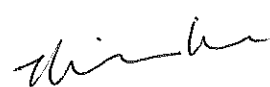
The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

The directors acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

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

The financial statements were approved by the Trustees on 20th December 2021.


Mr C Yi
Trustee


Mr T V Le
Trustee

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

1 Accounting policies

Charity information

Chinese Association of Tower Hamlets is a private company limited by guarantee incorporated in England and Wales. The registered office is 680 Commerical Road, London, E14 7HA.

1.1 Accounting convention

The financial statements have been prepared in accordance with the Chinese Association of Tower Hamlets's memorandum and articles of association, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The Chinese Association of Tower Hamlets is a Public Benefit Entity as defined by FRS 102.

The Chinese Association of Tower Hamlets has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the Chinese Association of Tower Hamlets. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

The company is currently facing unprecedented uncertainty about the impact of the COVID-19 Pandemic, together with the extent and duration of social distancing measures imposed by the UK Government. The directors have foreseen the challenges in the coming months and considered carefully the potential impact of these matters. In taking into account of available cash resources and the extent of support provided by The UK Government announced as of the date of signing this report the directors continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the Chinese Association of Tower Hamlets is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the Chinese Association of Tower Hamlets has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies

(Continued)

Legacies are recognised on receipt or otherwise if the Chinese Association of Tower Hamlets has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.5 Expenditure

All expenditure is accounted for on an accruals basis and has been classified under heading that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with use of the resources.

Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures, fittings & equipment	25% Reducing balance
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The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

1.7 Impairment of fixed assets

At each reporting end date, the Chinese Association of Tower Hamlets reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The Chinese Association of Tower Hamlets has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the Chinese Association of Tower Hamlets's balance sheet when the Chinese Association of Tower Hamlets becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies

(Continued)

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Impairment of financial assets

Financial assets, other than those held at fair value through income and expenditure, are assessed for indicators of impairment at each reporting date. Financial assets are impaired where there is objective evidence that, as a result of one or more events that occurred after the initial recognition of the financial asset, the estimated future cash flows have been affected.

If an asset is impaired, the impairment loss is the difference between the carrying amount and the present value of the estimated cash flows discounted at the asset's original effective interest rate. The impairment loss is recognised in net income/(expenditure) for the year.

If there is a decrease in the impairment loss arising from an event occurring after the impairment was recognised, the impairment is reversed. The reversal is such that the current carrying amount does not exceed what the carrying amount would have been, had the impairment not previously been recognised. The impairment reversal is recognised in net income/(expenditure) for the year.

Derecognition of financial assets

Financial assets are derecognised only when the contractual rights to the cash flows from the asset expire or are settled, or when the Chinese Association of Tower Hamlets transfers the financial asset and substantially all the risks and rewards of ownership to another entity, or if some significant risks and rewards of ownership are retained but control of the asset has transferred to another party that is able to sell the asset in its entirety to an unrelated third party.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the Chinese Association of Tower Hamlets's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the Chinese Association of Tower Hamlets is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies

(Continued)

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.12 Government grants

Government grants are recognised at the fair value of the asset received or receivable when there is reasonable assurance that the grant conditions will be met and the grants will be received. A grant that specifies performance conditions is recognised in income when the performance conditions are met. Where a grant does not specify performance conditions it is recognised in income when the proceeds are received or receivable. A grant received before the recognition criteria are satisfied is recognised as a liability.

1.13 Company Status

The charity is a company limited by guarantee. The members of the company are the trustees named on page 12. In the event of the charity being wound up, the liabilities in respect of the guarantee is limited to £1 per member of the charity.

2 Donations and contract income

	Unrestricted funds general 2021 £	Unrestricted funds general 2020 £
Donations and gifts	6,359	9,317
Contract income	228,028	262,156
	<u>234,387</u>	<u>271,473</u>
Contract income		
London Borough of Tower Hamlets	116,515	176,323
London Borough of Hackney	6,358	6,117
Direct Payments	105,155	79,716
	<u>228,028</u>	<u>262,156</u>

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

3 Income from charitable activities

	Grants 2021 £	School fees income 2021 £	Total 2021 £	Total 2020 £
Sales within charitable activities	-	63,970	63,970	85,612
Performance related grants	20,548	-	20,548	26,044
	<u>20,548</u>	<u>63,970</u>	<u>84,518</u>	<u>111,656</u>
Analysis by fund				
Unrestricted funds - general	-	63,970	63,970	85,612
Restricted funds	20,548	-	20,548	26,044
	<u>20,548</u>	<u>63,970</u>	<u>84,518</u>	<u>111,656</u>
For the year ended 31 March 2020				
Unrestricted funds - general	-	85,612		85,612
Restricted funds	26,044	-		26,044
	<u>26,044</u>	<u>85,612</u>		<u>111,656</u>

4 Investments

	Unrestricted funds general 2021 £	Unrestricted funds general 2020 £
Interest receivable	<u>122</u>	<u>408</u>

5 Other income

	Unrestricted funds general 2021 £	Unrestricted funds general 2020 £
Other income	<u>33,195</u>	<u>1,743</u>

Other income includes Coronavirus Job Retention Scheme grant of £32,825.

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

6 Expenditure on charitable activities

	Unrestricted funds expenditure 2021 £	Restricted funds expenditure 2021 £	Total 2021 £	Unrestricted funds expenditure 2020 £	Restricted funds expenditure 2020 £	Total 2020 £
Staff costs	246,922	12,448	259,370	269,371	26,585	295,956
Food/Luncheon Club	1,225	-	1,225	4,597	-	4,597
Chinese New Year	-	1,537	1,537	-	1,934	1,934
Home Care Project						
expenses	11,925	-	11,925	2,390	-	2,390
Chinese School expenses	2,977	-	2,977	1,310	-	1,310
Rent	3,675	340	4,015	19,973	-	19,973
Other premises expenses	2,194	79	2,273	3,267	-	3,267
Travel	-	-	-	1,012	-	1,012
Insurance	1,202	-	1,202	1,175	294	1,469
Repairs and maintenance	834	-	834	592	-	592
Training, books & subscriptions	3,253	-	3,253	6,231	-	6,231
Bank charges	545	-	545	934	-	934
Telephone	1,609	65	1,674	1,056	-	1,056
Sundry expenses	1,664	995	2,659	1,376	1,123	2,499
Depreciation	1,042	-	1,042	1,305	-	1,305
LCRF Project	-	3,031	3,031	-	-	-
	<u>279,067</u>	<u>18,495</u>	<u>297,562</u>	<u>314,589</u>	<u>29,936</u>	<u>344,525</u>
Share of governance costs (see note 7)	4,090	-	4,090	3,600	400	4,000
	<u>283,157</u>	<u>18,495</u>	<u>301,652</u>	<u>318,189</u>	<u>30,336</u>	<u>348,525</u>
Analysis by fund						
Unrestricted funds - general	283,157	-	283,157	318,189	-	318,189
Restricted funds	-	18,495	18,495	-	30,336	30,336
	<u>283,157</u>	<u>18,495</u>	<u>301,652</u>	<u>318,189</u>	<u>30,336</u>	<u>348,525</u>

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

7 Support costs

	Governance costs	2021	2020	Basis of allocation
	£	£	£	
Professional fees	4,090	4,090	4,000	50% Chinese School
				50% Home Care
	<u>4,090</u>	<u>4,090</u>	<u>4,000</u>	
	<u><u>4,090</u></u>	<u><u>4,090</u></u>	<u><u>4,000</u></u>	
Analysed between				
Charitable activities	4,090	4,090	4,000	
	<u><u>4,090</u></u>	<u><u>4,090</u></u>	<u><u>4,000</u></u>	

Governance costs include fees of £3,300 (2019: £3,300) for an independent examination.

8 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits, or claimed any expenses from the Chinese Association of Tower Hamlets during the year.

9 Employees

Number of employees

The average monthly number employees during the year (including trustees) was:

	2021	2020
	Number	Number
Management and administration	6	6
Charitable activities	29	36
	<u>35</u>	<u>42</u>
	<u><u>35</u></u>	<u><u>42</u></u>

Employment costs

	2021	2020
	£	£
Wages and salaries	235,570	275,075
Social security costs	12,221	12,482
Other pension costs	11,579	8,399
	<u>259,370</u>	<u>295,956</u>
	<u><u>259,370</u></u>	<u><u>295,956</u></u>

The key management personnel of the Charity comprises the Trustees, General Manager, Quality Assurance Manager and Head of Chinese School.

The total employee benefit of the key management personnel of the Charity were £64,477 (2020 : £64,463).

No individual employee received benefits of more than £60,000 during the year or preceding year.

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

10 Taxation

The charitable company is a registered charity and is not subject to corporation tax on its current activities.

11 Tangible fixed assets

	Fixtures, fittings & equipment £
Cost	
At 1 April 2020	33,237
Additions	253
	<u>33,490</u>
At 31 March 2021	<u>33,490</u>
Depreciation and impairment	
At 1 April 2020	29,321
Depreciation charged in the year	1,042
	<u>30,363</u>
At 31 March 2021	<u>30,363</u>
Carrying amount	
At 31 March 2021	<u>3,127</u>
At 31 March 2020	<u>3,916</u>

12 Financial instruments

	2021 £	2020 £
Carrying amount of financial assets		
Debt instruments measured at amortised cost	-	82,462
	<u>-</u>	<u>82,462</u>
Carrying amount of financial liabilities		
Measured at amortised cost	28,887	36,866
	<u>28,887</u>	<u>36,866</u>

13 Debtors

	2021 £	2020 £
Amounts falling due within one year:		
Prepayments and accrued income	26,753	82,462
	<u>26,753</u>	<u>82,462</u>

14 Creditors: amounts falling due within one year

	2021 £	2020 £
Accruals and deferred income	28,887	36,866
	<u>28,887</u>	<u>36,866</u>

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021**

15 Retirement benefit schemes

Defined contribution schemes

The Chinese Association of Tower Hamlets operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the Chinese Association of Tower Hamlets in an independently administered fund.

The charge to profit or loss in respect of defined contribution schemes was £11,579 (2020 - £8,399).

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

16 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds				Movement in funds				Balance at 31 March 2021
	Balance at 1 April 2019	Incoming resources	Resources expended	Transfers	Balance at 1 April 2020	Incoming resources	Resources expended	Transfers	
	£	£	£	£	£	£	£	£	£
Opportunity Centre Project	1,403	-	-	-	1,403	-	-	-	1,403
Youth Club	222	-	-	-	222	-	-	-	222
After School Homework Club	2,515	1,539	(1,893)	-	2,161	-	-	-	2,161
After School sporting	4,938	-	-	-	4,938	-	-	-	4,938
I Dare Project	3,497	-	-	-	3,497	-	-	-	3,497
Jack Petchey Project	3,922	1,500	(1,123)	-	4,299	1,500	(995)	-	4,804
Elderly Luncheon Club	-	10,200	(14,931)	4,731	-	2,550	(4,368)	1,818	-
Chinese School	-	10,045	(10,455)	410	-	-	-	-	-
Core	4,484	-	-	-	4,484	-	-	-	4,484
Chinese New Year Event	-	2,000	(1,934)	-	66	2,000	(1,537)	-	529
East End Community Foundation	-	760	-	(760)	-	-	-	-	-
Covid-19 Project for Chinese	-	-	-	-	-	14,498	(11,595)	-	2,903
	<u>20,981</u>	<u>26,044</u>	<u>(30,336)</u>	<u>4,381</u>	<u>21,070</u>	<u>20,548</u>	<u>(18,495)</u>	<u>1,818</u>	<u>24,941</u>

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

17 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Balance at 1 April 2019 £	Movement in funds Incoming resources £	Balance at 1 April 2020 £	Movement in funds Incoming resources £	Balance at 31 March 2021 £
Equipment replacement fund	4,140	-	4,140	-	4,140
	<u>4,140</u>	<u>-</u>	<u>4,140</u>	<u>-</u>	<u>4,140</u>

The trustees have designated funds of £4,140 to cover the future cost of IT & communication system of the Charity.

18 Analysis of net assets between funds

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
Fund balances at 31 March 2021 are represented by:						
Tangible assets	3,127	-	3,127	3,916	-	3,916
Current assets/ (liabilities)	450,261	24,941	475,202	402,773	21,070	423,843
	<u>453,388</u>	<u>24,941</u>	<u>478,329</u>	<u>406,689</u>	<u>21,070</u>	<u>427,759</u>

19 Operating lease commitments

At the reporting end date the Chinese Association of Tower Hamlets had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2021 £	2020 £
Within one year	36,300	28,394
Between two and five years	15,125	51,425
	<u>51,425</u>	<u>79,819</u>