

**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**

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

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(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**

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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**  
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**TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)**  
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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.'*

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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.

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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.

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**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.



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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.

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**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.

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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.

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**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

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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

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**

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- 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**

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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						
<b><u>Income and endowments from:</u></b>							
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
<b>Total income</b>		<b>377,555</b>	<b>79,856</b>	<b>457,411</b>	<b>331,674</b>	<b>20,548</b>	<b>352,222</b>
<b><u>Expenditure on:</u></b>							
Charitable activities	6	321,554	26,723	348,277	283,157	18,495	301,652
<b>Net incoming resources before transfers</b>		<b>56,001</b>	<b>53,133</b>	<b>109,134</b>	<b>48,517</b>	<b>2,053</b>	<b>50,570</b>
Gross transfers between funds		(2,184)	2,184	-	(1,818)	1,818	-
<b>Net income for the year/ Net movement in funds</b>		<b>53,817</b>	<b>55,317</b>	<b>109,134</b>	<b>46,699</b>	<b>3,871</b>	<b>50,570</b>
Fund balances at 1 April 2021		453,388	24,941	478,329	406,689	21,070	427,759
<b>Fund balances at 31 March 2022</b>		<b>507,205</b>	<b>80,258</b>	<b>587,463</b>	<b>453,388</b>	<b>24,941</b>	<b>478,329</b>

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 £	£
<b>Fixed assets</b>					
Tangible assets	11		3,116		3,127
<b>Current assets</b>					
Debtors	12	39,499		26,753	
Cash at bank and in hand		574,285		477,336	
		613,784		504,089	
<b>Creditors: amounts falling due within one year</b>	13	(29,437)		(28,887)	
Net current assets			584,347		475,202
<b>Total assets less current liabilities</b>			587,463		478,329
<b>Income funds</b>					
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.

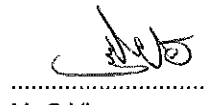
The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

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 ..... 24<sup>th</sup> 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**

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**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
--------------------------------	----------------------

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

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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>
<b>Contract income</b>		
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>
<b>For the year ended 31 March 2021</b>				
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>
<b>Analysis by fund</b>						
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**

	<b>Governance costs</b>	<b>2022</b>	<b>2021</b>	<b>Basis of allocation</b>
	<b>£</b>	<b>£</b>	<b>£</b>	
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:

	<b>2022</b>	<b>2021</b>
	<b>Number</b>	<b>Number</b>
Management and administration	9	9
Charitable activities	28	26
	<u>37</u>	<u>35</u>

<b>Employment costs</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
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
	£
<b>Cost</b>	
At 1 April 2021	33,490
Additions	1,029
	<u>34,519</u>
At 31 March 2022	
<b>Depreciation and impairment</b>	
At 1 April 2021	30,364
Depreciation charged in the year	1,039
	<u>31,403</u>
At 31 March 2022	
<b>Carrying amount</b>	
At 31 March 2022	<u>3,116</u>
At 31 March 2021	<u>3,127</u>

12 Debtors

	2022	2021
	£	£
<b>Amounts falling due within one year:</b>		
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**  
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**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
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**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).

