

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.	

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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.

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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.

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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.

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

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.

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

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 2024**

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 on13th 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
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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 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
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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
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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>

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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).