

**Charity registration number 287813 (England and Wales)**

**Company registration number 01720498**

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

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

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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 Ms S F Lee
<b>Secretary</b>	Mr A S L Chau
<b>Charity number (England and Wales)</b>	287813
<b>Company number</b>	01720498
<b>Registered Office and principal address</b>	Sailors Palace 680 Commercial Road London E14 7HA
<b>Independent examiner</b>	Goh Yong Chong Xeinadin SL Limited Chartered Accountants Level 5A, Maple House 149 Tottenham Court Road London W1T 7NF
<b>Bankers</b>	Barclays Bank PLC Canary Wharf Branch 2 Churchill Place London E14 5RB.

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

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

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

**PURPOSE, VISION AND OBJECTIVES**

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

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

The objects for which the Association is established are:-

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

**PRINCIPAL ACTIVITIES**

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

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**HOME CARE SERVICE**

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

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

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

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

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

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

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

**Staying safe and infection prevention**

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

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

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

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

**New Care-Coordination**

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

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

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Digital log recording system, the "LogMyCare" App

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

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

Dementia support

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

Training and development

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

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

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

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

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

Health and social care training programme

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

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

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**Case studies**

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

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

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

• **Air Mattress**

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

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

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

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

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

• **Maintenance issues**

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

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

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

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

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

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

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

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

Comments and feedback from clients and their families

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

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



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**ELDER CHINESE WELL-BEING AND SUPPORT PROJECT**

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

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

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

**Program Continuation and Outcomes**

**1. Chinese Calligraphy Classes with Popsy Au**

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

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

**2. Chair Yoga with Winni Ng**

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

**3. Chinese Medicine Workshops and Consultations with Benson Chan**

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

**4. Table Tennis Club**

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

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

**Ongoing Partnership Programs**

Monthly Brain Health Club with Alzheimer's Society

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

Cultural and Festival Events

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

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

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

Volunteer-Led Community Support

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

**Conclusion and Future Outlook**

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

The outcomes of our work are clear:

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

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

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

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**CHINESE INDEPENDENT SCHOOL OF TOWER HAMLETS**

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

**1. Faculty Development & Professional Growth:**

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

**Teacher Recognition:**

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

**2. Student Achievements & Academic Competitions:**

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

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

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

**3. Cultural Heritage & Special Events:**

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

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

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

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**4. Academic Standards & Sector Engagement:**

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

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

**5. Community Engagement & School Promotion:**

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

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

**6. Successful Conclusion of the Academic Year:**

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

**2025-2026 Academic Year Development Plan**

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

**1. Deepen Curriculum Development & Teaching Innovation:**

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

**2. Expand Cultural Experiences & Exchange:**

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

**3. Sustain Teacher Empowerment:**

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

**4. Strengthen Student Support Systems:**

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

**5. Expand Community Impact & Partnership Network:**

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

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**6. Explore Resource Expansion & Sustainability:**

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

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

**CHINESE WELFARE TRUST ADMIRAL NURSE CLINIC SERVICE**

**Introduction**

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

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

**Outcomes**

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

Clinic appointments

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

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

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

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

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

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

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

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

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

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

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

**Supporting Best Practice**

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

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

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

**Conclusion**

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

**Case Study**

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

**Background**

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

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

**The Family's Situation**

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

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

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

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**Interventions**

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

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

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

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

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

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

**Outcomes**

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

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

**Conclusion**

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

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

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

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**PLANS FOR FUTURE PERIODS**

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

**Strategic Priorities for 2025/2026**

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

***Vision 2030: Sustaining Excellence in Community Care***

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

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

**Our Commitments for 2030**

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



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

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**PUBLIC BENEFIT STATEMENT**

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

**Who We Serve**

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

**What We Do**

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

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

**The Public Benefit We Deliver**

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

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

**Our Commitment**

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

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

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

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**RESERVES**

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

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

The primary concerns of the Board are as follows:

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

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

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

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**STRUCTURE, GOVERNANCE AND MANAGEMENT**

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

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

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

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

**APPOINTMENT OF TRUSTEES**

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

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

**TRUSTEES INDUCTION AND TRAINING**

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

**ORGANISATION**

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

**RISK MANAGEMENT**

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

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

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

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

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

**STATEMENT OF TRUSTEES' RESPONSIBILITIES**

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

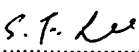
Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Chinese Association of Tower Hamlets and of the incoming resources and application of resources, including the income and expenditure, of the charitable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

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

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

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

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

  
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Ms S F Lee  
Trustee

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

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

**TO THE TRUSTEES OF CHINESE ASSOCIATION OF TOWER HAMLETS**

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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 2025.

**Responsibilities and basis of report**

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

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

**Independent examiner's statement**

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

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

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

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



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

Dated: 06/11/2025

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

**FOR THE YEAR ENDED 31 MARCH 2025**

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

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

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

**AS AT 31 MARCH 2025**

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

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

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

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

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

The financial statements were approved by the trustees on 24<sup>th</sup> October 2025.



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Ms S F Lee  
Trustee

Company registration number 01720498 (England and Wales)

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

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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 Sailors Palace, 680 Commercial Road, London, E14 7HA.

**1.1 Accounting convention**

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

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

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

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

**1.2 Going concern**

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

**1.3 Charitable funds**

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

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

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

**1.4 Income**

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

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

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

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



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

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**1 Accounting policies**

**(Continued)**

**1.5 Expenditure**

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

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

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

**1.6 Tangible fixed assets**

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

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

Fixtures, fittings & equipment	25% Reducing balance
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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.

**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.

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**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2025**

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**1 Accounting policies**

**(Continued)**

**Impairment of financial assets**

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

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

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

**Derecognition of financial assets**

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

**Basic financial liabilities**

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

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

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

**Derecognition of financial liabilities**

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

**1.10 Employee benefits**

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

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

**1.11 Retirement benefits**

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

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

**1 Accounting policies**

**(Continued)**

**1.12 Government grants**

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

**1.13 Company Status**

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

**2 Donations and contract income**

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

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

**3 Income from charitable activities**

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

**4 Income from investments**

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

**5 Other income**

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

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

**6 Expenditure on charitable activities**

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

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

**7 Support costs**

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

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

**8 Trustees**

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

**9 Employees**

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

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

**Employment costs**

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

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

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

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

**10 Taxation**

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

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

**11 Tangible fixed assets**

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

**12 Debtors**

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

**13 Creditors: amounts falling due within one year**

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

**14 Retirement benefit schemes**

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

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

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

**15 Restricted funds**

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

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

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



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**FOR THE YEAR ENDED 31 MARCH 2025**

**16 Analysis of net assets between funds**

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

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

**17 Unrestricted funds**

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

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

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

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

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**17 Unrestricted funds**

**(Continued)**

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

**18 Related party transactions**

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